

# New Jersey Turnpike Authority

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April 26, 2021

## TO ALL PROPOSERS:

RE: Request for Proposals  
Insurance and Risk Management Consulting Services  
RM-159970 Re-Solicitation

### Responses to Inquiries

Dear Sir/Madam:

Below are the New Jersey Turnpike Authority's ("Authority") responses to inquiries received with respect to the above-referenced Request for Proposals ("RFP").

### **Responses to Inquiries:**

1. Can we receive a copy of the Schedule/Attachment A (the Program) as referred to on PDF pg. 14?

**ANSWER: See Attachment A**


2. Can you provide clarity for settling disputes or claims? Regarding this section:

(e) In the event of any conflicting claim or claims by the Consultant regarding the right to receive payments that may be due, or to become due, from the Authority under the terms of the Agreement, the Authority may withhold the amount of payments pertinent to such conflicting claim or claims, as determined by the Authority, until such dispute, or disputes, be finally resolved to the reasonable satisfaction of the Authority.

**ANSWER: The language quoted is contained in the draft Services Agreement and speaks for itself. Proposer should note that any comments or edits to the proposed Services Agreement should be included in the response to the RFP (See p. 5). This provision is only used as a last resort in situations where agreement regarding payment cannot be reached.**

**Proposals are due on Thursday, May 6, 2021 at 4:00 PM EST.**

Very truly yours,

A handwritten signature in black ink that reads "Dale T. Barnfield". The signature is written in a cursive style with a large, sweeping initial "D" and a long horizontal line extending to the right.

Dale Barnfield, Director  
Procurement and Materials Management

DB/am

**Attachment A**

**NEW JERSEY TURNPIKE AUTHORITY INSURANCE PROGRAM (As of April 2021)**

Type of Insurance	Broker	Term	Carrier	Deductible/Retention	Limits	
<b>Bridge &amp; Non-Bridge Property (including TRIA)</b>	Marsh USA	<b>6/15/20- 6/15/21</b>	<b>Primary Insurers</b>			
			Zurich American Insurance Company (2 day qualifier)	\$2,000,000 for all Bridge & Non-Bridge Property; Business Interruption: 2 or 5 day qualifier.	\$200,000,000 (33.33% Quota Share)	
			Chubb - Illinois Union Insurance Company (2 day qualifier)		\$180,000,000 (30% Quota Share)	
			Liberty Mutual (2 day qualifier)		\$135,000,000 (22.5% Quota Share)	
			CV Starr Specialty Lines (2 day qualifier)		\$60,000,000 (10% Quota Share)	
			Landmark American (2 day qualifier)		\$25,000,000 (4.17% Quota Share)	
			Swiss Re - North American Elite (2 day qualifier)		\$200,000,000	
<b>Terrorism Only Insurer</b>	Marsh USA	<b>6/15/20- 6/15/21</b>	Lloyd's of London (2 day qualifier)		\$200,000,000	
<b>Boiler &amp; Machinery</b>	Marsh USA	<b>6/15/20- 6/15/21</b>	Chubb (Illinois Union Insurance)			

## NEW JERSEY TURNPIKE AUTHORITY INSURANCE PROGRAM (As of April 2021)

Type of Insurance	Broker	Term	Carrier	Deductible/Retention	Limits
Excess Liability	Willis of New Jersey Inc.	3/15/21-3/15/22	AIG - Lexington Insurance Company		\$5 Million each occurrence
			Berkley Insurance Company		\$5 Million excess of \$5 Million
			AWAC Allied World National Assurance		\$10 Million excess of \$10 Million
			Navigators Insurance Company		\$10 Million excess of \$20 Million
			Westchester Surplus Lines Insurance Co.		\$10 Million po \$20 Million in excess of \$30 Million
			AXA XL – Indian Harbor Insurance Co.		\$10 Million po \$20 Million in excess of \$30 Million
			Great American Security Insurance Company		\$10 Million po \$25 Million in excess of \$50 Million
			Scor – General Security National Insurance Company		\$10 Million po \$25 Million in excess of \$50 Million
			AXA XL – XL Insurance America, Inc.		\$5 Million po \$25 Million in excess of \$50 Million
			Zurich American Guarantee and Liability		\$25 Million excess of \$75 Million

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<b>Type of Insurance</b>	<b>Broker</b>	<b>Term</b>	<b>Carrier</b>	<b>Deductible/Retention</b>	<b>Limits</b>
<b>Commercial Crime Policy</b>	Willis of New Jersey Inc.	<b>3/15/21-3/15/22</b>	Great American Insurance	\$75,000	Employee Theft: \$5,000,000
				\$75,000	Forgery or Alteration: \$5,000,000
				\$75,000	Loss of Money & Securities: \$5,000,000
				\$75,000	Robbery or Safe Burglary: \$5,000,000
				\$75,000	Computer Fraud: \$5,000,000
				\$75,000	Funds Transfer Fraud: \$5,000,000
				\$75,000	Money Orders & Counterfeit Currency: \$5,000,000
<b>Public Officials &amp; Employment Practices Liability</b>	Willis of New Jersey Inc.	<b>3/15/21-4/15/22</b>	AIG	\$500,000	\$10,000,000 Aggregate
		<b>3/15/21-4/15/22</b>	Atri	\$500,000	\$10,000,000 Aggregate excess of \$10,000,000
		<b>3/15/21-4/15/22</b>	Ironshore Specialty Insurance Company	\$500,000	\$10,000,000 Aggregate excess of \$20,000,000

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<b>Fiduciary Liability Insurance</b>	Willis of New Jersey Inc.	3/15/21-3/15/22	AIG - National Union Fire Insurance Company of Pittsburgh	\$0	\$5,000,000 Annual Aggregate \$100,000 HIPPA Sublimit of liability for Voluntary Compliance Loss
		3/15/21-3/15/22	Ace American/Chubb Insurance	\$0	\$5,000,000 excess of \$5,000,000
		3/15/21-3/15/22	AIG - National Union Fire Insurance Company of Pittsburg	\$0	\$5,000,000 in excess of \$10,000,000
		3/15/21-3/15/22	Ace American/Chubb Insurance	\$0	\$5,000,000 in excess of \$15,000,000

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Type of Insurance	Broker	Term	Carrier	Deductible/Retention	Limits
<b>Airport Liability Insurance/Non-Owned Aircraft Liability Insurance (Aviation)</b>	Willis of New Jersey Inc.	<b>3/15/20-3/15/22</b>	Starr Indemnity & Liability	\$0	Bodily Injury and Property Damage: \$50,000
<b>Unmanned Aircraft Systems (UAS) Aviation Insurance</b>	Willis of New Jersey Inc.	<b>01/03/20-01/03/21</b>	Global Aerospace	\$0	\$10,000,000 Each claim and in the aggregate \$5,000,000 Personal Injury
<b>Cyber Insurance</b>	Willis of New Jersey Inc.	<b>9/15/20-9/15/21</b>	Indian Harbor Insurance (AXAXL)	\$250,000	\$10 million \$250,000 SIR
			Zurich American Insurance		\$10 million excess \$10 million
			AIG - Specialty Insurance		\$10 million excess \$20 million
			Axis		\$10 million excess \$30 million
			Ironshore Specialty Insurance		\$10 million excess \$30 million
			Scottsdale Insurance (Nationwide)		\$10 million excess \$50 million
<b>Excess Workers Compensation</b>	Willis of New Jersey Inc.	<b>3/15/20-3/15/23</b>	Safety National Casualty Corporation	\$1,250,000	Coverage A: Statutory Coverage B: \$2,000,000 Retained Limit: \$1,250,000

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<b>Type of Insurance</b>	<b>Broker</b>	<b>Term</b>	<b>Carrier</b>	<b>Deductible/Retention</b>	<b>Limits</b>
<b>Professional Liability Architects &amp; Engineers (AEPL)</b>	Aon	<b>12/31/20-12/31/23</b>	Zurich - Steadfast Insurance Company	\$100,000 for each claim for projects with hard construction values up to and including \$50,000,000; and \$250,000 for each claim for projects with hard construction values greater than \$50,000,000	\$20,000,000 per occurrence \$20,000,000 Aggregate
<b>Professional Liability, Owners Protective Professional Policy (OPPI)</b>	Aon	<b>12/31/18 - 12/31/21</b>	AXA - Indian Harbor Insurance Company	\$100,000 for each claim for projects with hard construction values up to and including \$500,000,000 AND \$250,000 for each claim for projects with hard construction values greater than \$50,000,000 AND \$500,000 each claim for projects above \$250,000,000 in construction values	\$20,000,000 each claim and in the aggregate
			Swiss Re - North American Capacity Insurance Company		\$10,000,000 each claim and in the aggregate
			AXA - Indian Harbor Insurance Company		\$5,000,000 each claim and in the aggregate