



Request for Quotation

Date: 08/22/2025

Quotation Number: IFB-Property & Auto

Specification/Quotation Documents For: Commercial Property & Auto Insurance

RFQ Due Date: 09/05/2025 @ 02:00 pm

To avoid any delay, we encourage you to send responses ahead of the deadline. Responses will not be opened until the stated date and time.

Section 1 – Invitation to Bidders

Sealed bids will be received by BrightRidge until due date and time, then bids will be opened and publicly read. Bidders may participate in the public bid reading by contacting BrightRidge Purchasing at least two hours prior to the bid opening time stated on the specific bid. Bidders making this request will receive a conference call number and a participant code. BrightRidge Purchasing contact information: purchasing@brightridge.com or call 423-952-5161.

All bids must be delivered at the vendor's sole risk as shown in this request for quotation as per Section 2 Instructions to Bidders. BrightRidge is not obligated to accept quotations received after the date and time stated.

Exceptions, if any, will be considered in the quotation evaluation in determining the successful vendor. Vendor must provide supporting documentation with its quotation for any exceptions.

BrightRidge reserves the right to reject any or all quotations, to reject any bid that contains prices for individual items or services that are inconsistent or unrealistic when compared to other prices in the same or other bids, to waive any and all informalities and/or irregularities in the quotation, to negotiate and/or renegotiate with any vendor the terms of its quotation, and to accept any quotation which in its opinion may be in the best interest of BrightRidge. This Request does not commit BrightRidge to pay any costs incurred in the preparation of a proposal or to procure or to contract for service. BrightRidge reserves the sole discretion to withdraw this Request in its entirety at any time without prior notice.

Information provided in this Request is intended solely to assist the respondent in preparing a Quotation. To the best of BrightRidge's knowledge, the information provided is accurate, however, there is no warranty expressed or implied.

Quotations may be held by BrightRidge for a period not to exceed sixty (60) days from the due date of the quotations for the purpose of evaluating the quotations or investigating the qualifications of the vendors, prior to awarding of the order. All quotations shall remain effective for at least sixty (60) days after the due date.

Each vendor's quotation shall constitute an offer to sell the goods or services sought by this Request for Quotation. The award shall be made by execution of a contract mutually agreed upon by both parties.

BrightRidge is a trade name of the Johnson City Energy Authority.

***Questions about the integrity or fairness of the sealed bid process contact:
Purchasing at (423)-952-5161 or email purchasing@brightridge.com***

***Specification questions contact:
Purchasing at (423)952-5161 or email purchasing@brightridge.com***



Section 2 – Instructions to Bidders

Each Bidder shall carefully examine all specifications, drawings, and other contract documents to familiarize themselves with all the requirements, terms and conditions thereof. Any information relating to the work furnished by the Owner or others, or failure to make these examinations shall in no way relieve any Bidder from the responsibility of fulfilling all the terms of the contract, if awarded a contract.

No payment will be made for items not set up in the quotation, unless otherwise provided by contract amendment. All Bidders are cautioned that they should include in the prices quoted for the various bid items all necessary allowances for the performance of all work required for the satisfactory completion of the project.

REQUIREMENTS FOR A DIGITAL PROPOSAL/BID SUBMISSION

- **Bids should be clearly identified as:**
Bid Enclosed and Your Company Name
BrightRidge Quotation Number: IFB Property & Auto
Name of the Request: Commercial Property & Auto Insurance
Due: 09/05/2025 at 2PM EST
- Send an email with an attached PDF of the digital bid including all required documents listed below to: SEALEDBIDS@BRIGHTRIDGE.COM. BrightRidge quotation number should be listed in the email subject line. Documents may be combined and sent as one PDF and cannot exceed 50MB in size. An automatic delivery receipt is sent indicating that the bid email has been delivered to sealedbids@brightridge.com
- Digital Proposal/Bids (hereafter called bids) received after the stated due date and time will be disqualified. BrightRidge will not open the bid submission email or any attachment until the due date and time stated for this sealed bid, this is to maintain the integrity of the sealed bid process
- Send a **SEPARATE EMAIL**, indicating that you have submitted a digital bid also include quotation number in the subject to: PURCHASING@BRIGHTRIDGE.COM. **DO NOT ATTACH A COPY OF YOUR BID TO THIS EMAIL!**
- No fax or physically delivered sealed bids will be accepted. **Bids must be digital.** Bidders from small & minority owned businesses needing to make alternative arrangements for physical delivery may call purchasing at 423-952-5161 or 423-952-5000.

Note:

Any bidder that submits a bid to BrightRidge of at least \$250,000 or more that provides services, supplies, information technology or construction must certify that it is not currently engaged in, and will not for the duration of this Agreement engage in, a boycott of Israel as defined by Tenn. Code Ann. §12-4-119.



**CHECKLIST FOR REQUIRED PAGES TO INCLUDE
FROM BRIGHTRIDGE BID PACKAGE**

**NOTE: FAILURE TO SUBMIT THESE PAGES WILL RESULT
IN DISQUALIFICATION OF BID**

- **BrightRidge Request for Quotation Form**
- **Quote must be in same order and unit of measurement requested or bid may be disqualified**
- **Section 3-Quotation Information Form**
- **Specification Exception Form**
- **No Bid Questionnaire – If applicable**
- **Business and Taxpayer Identification or W9 form – for NEW vendors**



Contract

BrightRidge reserves the right to accept or reject any or all bids or portions thereof. Vendors may bid multiple options, unless otherwise stated.

Vendors must complete the BrightRidge Request for Quotation Form, if applicable and included in the request for quotation. As a backup, a vendor may include their company quote form, however, items must be quoted in the same order and in the unit of measure requested on the BrightRidge Request for Quotation form, a no-bid line needs to be included also in the order of our request if not bidding on an item.

Delivery

The price bid will be FOB Johnson City, Tennessee, at the location specified below. The bid price shown will be the full charge, including all applicable taxes, surcharges and other incidental fees, shipping charges included.

Delivery Site:

BrightRidge
Shipping/Receiving Entrance
2610 Boones Creek Rd
Johnson City, TN 37615

Invoicing

Unless otherwise stated, submit invoices upon delivery or pickup to ap@brightridge.com. The invoice must include an itemization of all items, supplies, repairs, or labor furnished, including unit list price, net price, extensions, and total amount due.

Payment

Unless otherwise stated, payment will be made within thirty (30) days of the completion of delivery of all items or services in acceptable condition to BrightRidge and receipt of invoice, whichever is later.

Taxes and Fees

BrightRidge is exempt from all Sales and Federal Excise Taxes please quote less these taxes.

BrightRidge is not responsible for financial or legal obligations of the bidders that may include bond premiums, fees, insurance, licenses, permits, taxes, tariffs, or other costs of compliance, unless agreed to in writing by BrightRidge. Taxes may include federal, state, or local taxes or levies. Particular attention should be given to bids that provide construction, installation, and maintenance services that utilize the materials and supplies purchased by BrightRidge. BrightRidge does not pay Tennessee sales and use tax when materials, supplies, and equipment are purchased. If the Bidder wants information about the value of the items that will be used, contact BrightRidge Purchasing. Make a note of Tennessee Code Annotated 67-6-209 section (b) and (e).

If the Bidder wishes to recoup obligations they owe as a result of work performed for BrightRidge, the Bidder must include them in the quotation price. Otherwise, the Bidder should not expect additional payment from BrightRidge for these obligations.

Equal Employment Opportunity Clause

To the extent not exempt therefrom, the vendor/subcontractor designated herein agrees to in all respects comply with and abide by the provisions of Executive Order 11246, Section 503 of the Rehabilitation Act of 1973, and the Vietnam Era Veterans' Readjustment Assistance Act of 1974, each as amended, and applicable implementing Regulations, including the Equal Employment Opportunity Clause referred to at 41 C.F.R. § 60-1.4, 41 C.F.R. § 60-741.5, and 41 C.F.R. § 60-250.5, as well as those otherwise appearing at 41 C.F.R. § 60-1, et seq., 41 C.F.R. § 60-741.1, et seq., and 41 C.F.R. § 60-250.1, et seq., each as amended.



Section 3 – Quotation Information

The successful contractor agrees to indemnify, investigate, protect, defend, and save harmless BrightRidge, its officials, officers, agents, and employees from any and all third-party claims and losses accruing or resulting from bodily injury or damage to property caused by the successful contractor in performance of this contract.

The successful contractor also agrees to indemnify, investigate, protect, defend, and save harmless BrightRidge, its officials, officers, agents, and employees from any and all third-party claims and losses accruing or resulting from bodily injury or damage to property caused by the successful contractor's sub-contractors, suppliers, laborers, and any other person, firm, or corporation furnishing or supplying work, services, materials, or supplies to the successful contractor in connection with the performance of this contract.

If the successful contractor supplies products it manufactures (in whole or in part), the successful contractor agrees to indemnify BrightRidge, its officials, officers, agents, and employees from any and all third-party claims and losses accruing or resulting from bodily injury or damage to property caused by the failure of such products.

If the successful contractor only supplies products manufactured by others, the successful contractor is not obligated to indemnify BrightRidge for a failure of any such products manufactured by others. If the successful contractor only supplies products manufactured by others, the successful contractor agrees to cooperate with BrightRidge and take all reasonable steps to assist BrightRidge in making claims against any such product's manufacturer for any such product's failure.

In any case, the foregoing provisions concerning indemnification shall not be construed to indemnify BrightRidge from damage arising out of bodily injury to persons or damage to property caused by or resulting from the sole negligence of BrightRidge or its employees. This indemnification shall survive the expiration or early termination of this contract.

The undersigned acknowledges: That he/she is an authorized agent of the vendor submitting this quotation. The receipt of the following addenda (if any). The provision of the indemnification agreement.

Company Name: _____

Company Address: _____

Taxpayer ID: _____

Telephone Number: _____ **Mobile Number:** _____

E-mail: _____ **Fax Number:** _____

Primary Point of Contact: _____

Authorized Signature: _____

Date of Signature: _____ **Title:** _____

Printed or Typed Name: _____

***FAILURE TO SUBMIT THIS COMPLETED FORM WITH YOUR BID SUBMISSION
MAY RESULT IN YOUR BID BEING REJECTED AS UNRESPONSIVE.***



BrightRidge Specifications Exception Form

In the interest of fairness and sound business practice, it is mandatory that you state any exceptions taken by you to our specifications.

It should not be the responsibility of BrightRidge to ferret out information concerning the materials which you intend to furnish.

If your bid/quotation does not meet all of our specifications, you must so state in the space provided below.

Bids on equipment, vehicles, supplies, services, and materials not meeting specifications may be considered by BrightRidge, however, all deviations must be listed below.

I do meet specifications.

Signature: _____

I do not meet specifications. *Exceptions are in the space provided.*

Signature: _____

**FAILURE TO SUBMIT THIS COMPLETED FORM WITH YOUR BID SUBMISSION
MAY RESULT IN YOUR BID BEING REJECTED AS UNRESPONSIVE.**

Exceptions (please list below and specify exceptions)



No Bid Questionnaire

BrightRidge
Attn: Purchasing
2600 Boones Creek Rd
Johnson City, TN 37615

Quotation Number: IFB Property & Auto

If you choose not to bid, please complete the questionnaire below and return it with your response by the bid opening date. Your assistance in helping us to analyze no bid rationale is very much appreciated.

For the following reason(s) we are submitting a no bid:

_____ Item not supplied by our company.

_____ Bid specifications (e.g. too restricted, not clear, etc.) Please explain.

_____ Profit margin on municipal bids is too low.

_____ Past experience with BrightRidge (e.g. payment delay, bid process, administrative problems, etc.) Please explain. _____

_____ Insufficient time allowed to prepare and respond to bid request.

_____ Bid requirement ☐ Too Large or ☐ Too Small for our company.

_____ Priority of other business opportunities limit time/other resources available to deliver or perform according to bid specifications.

_____ Other reason(s). Please explain. _____

Company Name: _____

Address: _____

Telephone: _____ E-mail: _____

(Signature)

(Printed/Typed Name)

Title: _____ Date: _____



BrightRidge Business and Taxpayer Identification Information

This Business is operating as a:

☐ Individual/Sole Proprietor or Single Member LLC ☐ Partnership ☐ Trust/Estate

☐ C Corporation ☐ S Corporation

☐ Limited Liability Company

(Enter the tax classification (C=Corporation, S=S Corporation, P=Partnership) _____)

☐ Other (please describe) _____

Licensed or otherwise authorize to business by the state of: _____

Taxpayer Identification Number: ____ - ____ - ____ - ____ - ____

Or

Social Security Number: ____ - ____ - ____ - ____ - ____

Legal Name: (as shown on your income tax return)

Doing Business as Name: (DBA)

Address: _____

City, State, Zip: _____

Note:

If applicable, your bid may be rejected if you do not complete and submit this page and/or a W-9 with your bid. Checks in payment of obligations by BrightRidge will be made payable to your legally issued name unless you state a DBA. Federal Tax reporting, if required, will also be in your legal name.



**JOHNSON CITY ENERGY AUTHORITY
JOHNSON CITY, TENNESSEE
AUGUST 2025**

**COMMERCIAL PROPERTY AND AUTO INSURANCE
BID SPECIFICATIONS**

Johnson City Energy Authority, DBA BrightRidge, invites you to make a sealed bid on its Commercial Property and Auto Insurance which, if approved and adopted, will take effect at 12:01 a.m. on **October 1, 2025 and remain in effect through September 30, 2026**. We would also entertain bids for a three year contract, if available. While total cost is a factor, BrightRidge is primarily interested in the broadest coverage available across all policies with an excellent and responsible company. Qualified bidders must hold a current and valid property and casualty insurance agent's license in the State of Tennessee and have Errors and Omissions Coverage of at least \$1,000,000. Please break down the premium for each area of coverage where possible and indicate which coverage may be written separately. Bundled packages are acceptable.

Some underwriting information is included and BrightRidge will furnish additional information as requested. Please allow enough time to comply with your requests. Requests for underwriting information should be sent to BrightRidge at the address below:

BrightRidge
2600 Boones Creek Road
Johnson City, TN 37615
email: purchasing@bightridge.com
423-952-5161

BrightRidge appreciates your interest and cooperation and requests that your sealed bid be delivered by email only on or before 2:00 pm Eastern Time on Friday, September 5, 2025.

Please refer to the Request for Quotation document for specific sealed bid instructions.

We will advise you of BrightRidge's decision by Thursday, September 25, 2025.

LIST OF ATTACHMENTS

Provided in the Bid Package on BrightRidge.com

Bid Specifications

Request for Quotation Document

Provided by request to qualified bidders

Property Statement of Values 2025-Main Campus & Multi Location Deductible

Property Statement of Values 2025-Vacant Property

Property Statement of Values 2025-Solar Lab Property

Property Statement of Values 2025-Substation Property

Vehicle Schedule-Fully Insured

Vehicle Schedule-Liability Insured

Driver Schedule 2025

Loss History

Financial Information

SPECIFICATIONS

INSURED TO READ ON ALL POLICIES: JOHNSON CITY ENERGY AUTHORITY

Johnson City Energy Authority, DBA BrightRidge, is a political subdivision of the State of Tennessee, established through the Municipal Energy Authority Act. BrightRidge provides electricity to Johnson City, Washington County, and the surrounding area. BrightRidge expanded operations to include a Broadband division, the first phase was launched in 2019. The Electric division is subject to the Tennessee Governmental Tort Liability Act TCA Title 29 Chapter 20, which limits the amount of some potential risk.

Bidders are encouraged to visit the website: www.BrightRidge.com for additional information.

GENERAL CONDITIONS AND AMENDATORY ENDORSEMENTS

It is understood and agreed that the following general conditions and/or amendatory endorsements shall apply to all policies or contacts of insurance, unless specifications noted by exception.

Unintentional faulty or incomplete information:

It is agreed that the company shall not hold the insured, its risk manager(s), employees, agents, servants and/or representatives responsible for faulty, incomplete or misleading information unless such information was intentionally withheld or altered.

Knowledge of Occurrence:

It is agreed and understood that knowledge of a loss or occurrence shall mean knowledge by an officer, manager or risk manager and then only as it relates to his scope of authority. Knowledge by an employee or subcontractor shall not constitute knowledge of an occurrence.

Inadvertent Non-Disclosure:

Inadvertent failure of the named insured to report all exposures at the inception of this policy, which would normally or automatically be covered hereunder, shall not void coverage for the same. Any premium due for such exposure shall be paid by endorsement.

Loss History:

Loss History information will be provided as requested.

Choice of Counsel Endorsement:

Defense, investigation, and settlement is amended to add the following: If the named insured so requests, the defense claim will be assigned to the insured counsel of Hunter, Smith, and Davis, 100 MedTech Parkway, Suite 110, Johnson City, TN 37604.

COVERAGE REQUESTS FOR BID

I. COMMERICAL PROPERTY

Amount:

\$44,784,000 Blanket Building and Contents per Property Statement of Values

\$289,500,000 for 31 Substations – Total Estimated Replacement Cost

(Note: BrightRidge will accept \$12,145,000 of blanket coverage for the 31 substations in lieu of dollar for dollar coverage)

Coverage:

"All Risks" Building and Contents

Replacement Cost Valuation

90% Co-Insurance (or a completed No Co-Insurance Form)

Agreed Amount Endorsement

Equipment Breakdown Coverage Endorsement-Excluding Production Machinery

Do not **exclude** any standard coverage extensions and or supplemental coverages.

Limits:

Business Income - \$500,000

Extra Expense - \$500,000

Valuable Papers and Records - \$250,000

Accounts Receivable - \$250,000

Law or Ordinance Coverage - \$250,000

Blanket Earthquake Coverage - \$5,000,000 (\$100,000 Deductible)

Blanket Flood Coverage - \$5,000,000 (\$100,000 Deductible)

Deductible:

Multiple location deductible-See Property Statement of Values

\$10,000 deductible on all property except Substation Property

\$100,000 deductible on Substation Property-See Substation Property Statement

Quote Separately 2 Properties

1-Vacant Property Insurance:

Home is on land that was purchased to obtain the right of way and the land to build the new Midway substation. The home was occupied until we purchased in April 2017, in the future it may be sold or used by BrightRidge.

Location:

1115 East Main Street

Jonesborough, TN 37659

Amount: \$138,000

Coverage: Actual Cash Value

Deductible: \$10,000

2-Solar Lab Property Insurance:

300 kW solar facility that came online in August of 2023.

Location:

2574 Boones Creek Road
Johnson City, TN 37615

Amount: \$1,072,000

Coverage: Actual Cash Value

Deductible: \$50,000

II. BUSINESS AUTOMOBILE COVERAGE**A. BrightRidge desires a full coverage quote (including liability) for the vehicles listed on the Vehicles Schedule Fully Insured.****Coverage:**

Business Auto (Comprehensive Auto Liability and Physical Damage) Symbol "1" for Liability

Limits:

Bodily Injury and Property Damage \$1,000,000 CSL

Medical Payments \$ 5,000

Uninsured Motorist \$1,000,000

Include Uninsured/Underinsured Motorists Physical Damage Coverage

Employees as Additional Insureds Endorsement under Hired and Non-Owned

Hired Car (if any) and Non-Ownership Coverage

Physical Damage:

Comprehensive \$ 2,500 Deductible

Collision \$ 2,500 Deductible

Vehicles:

See **Vehicle Schedule Fully Insured Autos** for detailed information on 17 vehicles. Radius of standard operation is 100 miles, with possible travel outside of radius. Number of Full Time Employees - 213.

B. BrightRidge desires a liability coverage quote for the vehicles listed on the Vehicle Schedule Liability Insured.**Coverage:**

Business Auto Liability

Limits:

Bodily Injury and Property Damage \$1,000,000 CSL

Medical Payments \$ 5,000

Uninsured/Underinsured Motorists \$1,000,000

Vehicles:

See **Vehicle Schedule Liability Insured Autos** for detailed information on 88 vehicles. Radius of standard operation is 100 miles, with possible travel outside of radius. Number of Full Time Employees – 191.

BID SHEET

Please complete the bid sheet or provide a standard quote with detailed coverage information. Clearly indicate which premiums are included and which ones are additional. Any premium not shown as included will be considered additional.

Premiums

1. PROPERTY INSURANCE

\$ _____

| | | | |
|---|-----|----|------------------|
| \$44,784,000 Blanket Limit | Yes | No | |
| \$289,500,000 Substation Coverage*** | Yes | No | (See Note Below) |
| \$12,145,000 Blanket Substation Coverage*** | Yes | No | (See Note Below) |
| "All Risk" Building & Contents | Yes | No | |
| Replacement Cost | Yes | No | |
| 90% Co-Insurance | Yes | No | |
| No Co-Insurance Form | Yes | No | |
| Agreed Amount Endorsement | Yes | No | |
| Equip Breakdown Endorsement | Yes | No | |
| \$10,000 Deductible per schedule | Yes | No | |
| \$100,000 Deductible substation prop | Yes | No | |
| Bus. Income \$500,000 | | | \$ _____ |
| Business Income Extra Expense \$500,000 | | | \$ _____ |
| Valuable Papers and Records \$250,000 | | | \$ _____ |
| Accounts Receivable \$250,000 | | | \$ _____ |
| Law or Ordinance Coverage \$250,000 | | | \$ _____ |
| Earthquake \$5,000,000 (\$100,000 Deductible) | | | \$ _____ |
| Flood \$5,000,000 (\$100,000 Deductible) | | | \$ _____ |

VACANT PROPERTY INSURANCE

\$ _____

| | | |
|-------------------------|-----|----|
| \$138,000 Blanket Limit | Yes | No |
| Actual Cost Value | Yes | No |
| \$10,000 Deductible | Yes | No |

SOLAR LAB PROPERTY INSURANCE

\$ _____

| | | |
|---------------------------|-----|----|
| \$1,072,000 Blanket Limit | Yes | No |
| Actual Cost Value | Yes | No |
| \$50,000 Deductible | Yes | No |

Company(s) Used and A.M. Best Rating _____

Notes:

***You may choose to bid dollar-for-dollar substation coverage or you may bid a \$10,000,000 blanket coverage that would apply to all substations. BrightRidge has historically accepted a \$10,000,000 blanket coverage rather than dollar-for-dollar coverage due to the reduced premium costs and the likelihood that multiple substations are damaged at the same time is low.

2. AUTOMOBILE INSURANCE-FULLY INSURED

\$_____

Business Auto (Comp. Auto Liability & Physical Damage)

| | | |
|--------------------------|-----|----|
| Symbol "1" for Liability | Yes | No |
|--------------------------|-----|----|

| | | |
|--|-----|----|
| Bodily Injury and Property Damage \$1,000,000 | Yes | No |
|--|-----|----|

| | | |
|--------------------------|-----|----|
| Medical Payments \$5,000 | Yes | No |
|--------------------------|-----|----|

| | | |
|--|-----|----|
| Uninsured Motorists Coverage \$1,000,000 | Yes | No |
|--|-----|----|

(Include Uninsured Motorists Physical Damage Coverage)

| | | |
|---------------------|-----|----|
| Hired Car/Non-Owned | Yes | No |
|---------------------|-----|----|

| | | | |
|-----------------------------|-----|----|---------------------------|
| Employees as Insureds under | Yes | No | Hired/Non-Owned Liability |
|-----------------------------|-----|----|---------------------------|

| | | |
|----------------------------------|-----|----|
| Comprehensive Deductible \$2,500 | Yes | No |
|----------------------------------|-----|----|

| | | |
|------------------------------|-----|----|
| Collision Deductible \$2,500 | Yes | No |
|------------------------------|-----|----|

3. AUTOMOBILE INSURANCE-LIABILITY COVERAGE

\$_____

| | | |
|--|-----|----|
| Bodily Injury and Property Damage \$1,000,000 | Yes | No |
|--|-----|----|

| | | |
|--------------------------|-----|----|
| Medical Payments \$5,000 | Yes | No |
|--------------------------|-----|----|

| | | |
|--|-----|----|
| Uninsured Motorists Coverage \$1,000,000 | Yes | No |
|--|-----|----|

Company(s) Used and A.M. Best Rating _____

Notes:

General Conditions

| | | | |
|--|-----|----|----|
| Unintentional faulty or incomplete information | Yes | or | No |
| Knowledge of Occurrence | Yes | or | No |
| Inadvertent Non-Disclosure | Yes | or | No |
| Loss History | Yes | or | No |
| Includes Standard Extensions | Yes | or | No |
| Choice of Counsel Endorsement | Yes | or | No |

Please indicate what coverages can be written alone. BrightRidge will consider the broadest coverage options and total cost options across policies.

BrightRidge requests a right to extend for a period of one to two years at the same rate. Please indicate if this option is available.

Additional Comments

Contact Information

Agency _____ Contact _____

Address _____

Phone & Fax _____

Website _____

Email address _____