

Request for Proposals
For
Medical, Dental, Prescription and Vision Insurance
Services
for
Northumberland County, Virginia
RFP# 25-091725

Issue Date: September 17, 2025

Northumberland County
72 Monument Pl./P.O. Box 129
Heathsville, VA 22473

REQUEST FOR PROPOSALS

A full copy of the request for proposals package is available at www.co.northumberland.va.us.
Proposals are due on **October 22, 2025 by 12:00 p.m.**

Northumberland County, VIRGINIA RFP#25-091725

Medical, Dental, Prescription and Vision Insurance Services

GENERAL FORM AND PROPOSAL COVER SHEET FORM

All inquiries for information regarding this solicitation should be directed to Luttrell Tadlock at ltadlock@co.northumberland.va.us at least five days working days before the deadline.

Answers will be posted in addendum form on the Northumberland County web site as noted below. It is the offeror's responsibility to obtain addenda.

Seven bound, single documents are to be delivered by the deadline to the location indicated below along with one pdf/word edition on a memory stick. Proposals are to include a completed cover sheet form.

Proposals will be received until the time listed on the cover sheet. Failure to submit proposals to the correct location by the designated date and hour will result in disqualification. Postmarks will not be considered.

Proposals should be mailed or hand delivered to: **Northumberland County; c/o Luttrell Tadlock; 72 Monument Pl./P.O. Box 129; Heathsville VA 22473.** The returned envelope or package should be clearly marked with "RFP-25-091725: Medical, Dental, Prescription, Vision Insurance" on the lower left corner of the return envelope or package. All proposals shall be received by 12:00 p.m. on Wednesday October 22, 2025.

In compliance with this Request For Proposals and to all conditions imposed herein and hereby incorporated by reference, the undersigned offers and agrees to furnish the services and goods in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.

Full Legal Business Name (print)		Federal Taxpayer Number (ID#)	SCC ID Number
Business Common (trade) Name and Address for PM Location		Payment Address	Purchase Order Address
Contact Name/Title		Signature (ink)	Date
Telephone Number	Fax Number	Toll Free Number	E-mail Address

Proposed Project Manager Name		Title	PELSCIDLA Registration Number
Telephone Number	Fax Number	Toll Free Number	E-mail Address

**REQUEST FOR PROPOSAL
(RFP)**

Issue Date September 17, 2025 RFP# 25-091725

Title: Medical, Dental, Prescription and Vision Insurance

Issuing Agency: County of Northumberland, Virginia
Attn: Luttrell Tadlock
P.O. Box 129
72 Monument Pl.
Heathsville, VA 22473

Location Where Work Will Be Performed: County of Northumberland, Virginia

Period of Contract: From July 1, 2026 Through June 30, 2027

Renewable: Four (4) successive one (1) year terms upon mutual agreement

Proposals Will Be Received Until: October 22, 2025 @ 12:00 p.m. local prevailing time

Direct All Inquiries for Information To: Luttrell Tadlock, County Administrator
P.O. Box 129
72 Monument Pl
Heathsville, VA 22473
(804) 580-7666
ltadlock@co.northumberland.va.us

Note: This public body does not discriminate against faith-based organizations in accordance with the *Code of Virginia*, § 2.2-4343.1 or against a proposer or offeror because of race, religion, color, sex, national origin, age, disability, or any other basis prohibited by state law relating to discrimination in employment.

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I. PURPOSE:

The County and Schools of Northumberland are seeking proposals for Medical, Dental, Prescription & Vision coverage effective July 1, 2026.

The County of Northumberland reserves the right to award to more than one Offeror.

Northumberland County will select the firm(s) that they determine most closely satisfies the needs of the County. There is no requirement for acceptance of the lowest cost of service offered, and specific requirements may be waived or amended at the discretion of the County.

II. STATEMENT OF NEEDS/ SCOPE OF SERVICES:

A. MEDICAL INSURANCE

The County and Schools are seeking proposals for medical insurance coverage that provides the highest value of benefits for employees, which includes a balance of cost, employee benefit design, provider access, and sustainability of the premium structure to allow for long-term stability of the benefit program. The County and Schools are interested in a program that closely matches the current benefit design and is looking for both self-funded and fully insured options.

Currently, the County of Northumberland provides The Local Choice Benefit program to its full-time employees, pre-65 retirees, and elected board members. This program is self-funded with pooling protection and includes health, comprehensive dental or preventative dental, Prescription and vision as a combined offering.

Please reach out to Luttrell Tadlock (ltadlock@co.northumberland.va.us) for a copy of current plan design, rates, census, and available claims experience.

B. DENTAL INSURANCE

The County and Schools are interested in an advantageous dental option that matches the current dental plans.

C. PRESCRIPTION INSURANCE

The County and Schools are interested in an advantageous prescription option that matches the current plan.

D. VISION INSURANCE

The County and Schools are interested in an advantageous vision option to match the current plan designs.

This RFP is designed to identify vendor partners who can demonstrate industry leading capabilities in support of superior claims management, service, and cost containment strategies, and who, in turn, are willing to make resource commitments to the County of Northumberland that:

1. Effectively engage employees in targeted disease management, risk reduction and wellness programs.
2. Deliver efficient, cost effective and high-quality care.
3. Provide County with specific financial and clinical metrics data that measures program results in relation to the goals and objectives of the County of Northumberland.
4. Deliver innovative strategies and programs that result in cost containment and affordable plan choices for employees.
5. Provide proactive and highly responsive “best in class” account management services.

III. OFFEROR’S INSTRUCTION:

A. PROPOSAL PREPARATION:

1. Offerors may submit any questions or requests for additional information regarding the project in written format by **October 2, 2025** . All questions shall be directed to Luttrell Tadlock at ltadlock@co.northumberland.va.us. A formal addendum will be posted on the County’s webpage.
2. The Offeror must submit a proposal, which demonstrates and provides evidence that the Offeror has the capabilities, professional expertise, and experience to provide the necessary services as described in this RFP. The Offeror shall ensure that all information required herein is submitted with the proposal. All information provided should be verifiable by documentation requested by the County of Northumberland. Failure to provide all information, inaccuracy or misstatement may be sufficient cause for rejection of the proposal or rescission of an award. **Each copy of the proposal should be bound with all documentation in a single volume where practical.**
4. Proposals shall be signed by the authorized representative of the Offeror.
5. Proposals should be prepared simply and economically, providing a straightforward, concise, detailed description of capabilities to satisfy the requirements of the RFP.
6. All expenses for making proposals to the County shall be incurred by the Offeror.
7. Offeror must be authorized to transact business in Virginia as a domestic or foreign business entity as required by the State Corporation Commission, if such is required by law. Such status shall be maintained during the term of a contract. A contract entered into by a business in violation of the requirements is voidable at the option of the public body.

8. Offerors are reminded that changes to the RFP, in the form of addenda, are often issued between the issue date and the due date of the solicitation. All addenda must be acknowledged on the RFP Title Page. Notice of addenda will be posted on the County of Northumberland procurement page www.co.northumberland.va.us. It is the offeror's responsibility to monitor the webpage for the most current addenda.

B. PROPOSAL SUBMISSION: The following documents must be received in our office via **seven (7) hard copies and one (1) memory stick** no later than the closing date and time stated below.

1. Your original proposal. If applicable, please also include a redacted copy which does not include trade secrets or proprietary information.
2. Signed original of the completed Request for Proposal Title Page.
3. Signed Appendix A "County of Northumberland, Virginia Standard Terms and Conditions."
4. A list of 5 current Virginia public sector client references of similar service contracts. A list of 2 prior Virginia public sector clients. These references must include name, address, and telephone number.
5. A certificate of insurance for all required coverages endorsing the County of Northumberland to the insurance policy as an additional insured.
6. A copy of any applicable Federal, State, or Local license required to legally perform the service, or sell the goods specified in the RFP shall be attached to the proposal.
7. Should the proposal contain **proprietary information**, provide **one (1) redacted electronic copy** of the bid and attachments **with proprietary portions removed or blacked out**. This redacted copy should follow the same upload procedures as described on item III. B. of this IFB. This redacted copy should be clearly marked "*Redacted Copy*" within the name of the document. The classification of an entire proposal document, line item prices and/or total proposal prices as proprietary or trade secrets is not acceptable. Northumberland County shall not be responsible for the Contractor's failure to exclude proprietary information from this redacted copy.

- C. **SUBMISSION OF PROPRIETARY INFORMATION:** All information submitted to the County in response to this solicitation will constitute public information and will be available to the public for inspection upon request pursuant to the Virginia Freedom of Information Act (FOIA).

Pursuant to Virginia Code Section 2.2-4342 and County of Northumberland Code Section 60-24, a Proposer/Offeror may request an exception to disclosure for trade secrets or proprietary information as such is defined under Virginia Code Section 59.1-336, part of the Uniform Trade Secrets Act.

In order to claim this exemption, the Proposer/Offeror shall perform ALL of the following: (i) include a written request indicating Proposer/Offeror's desire to invoke the protections of Virginia Code Section 2.2-4342 with submitted proposal materials/data; (ii) specifically identify the data or other materials to be protected by clearly labeling each page containing applicable data as PROPRIETARY; and (iii) to the County's satisfaction, articulate the rationale for why protection for the particular data or materials is necessary. **The classification of an entire bid or proposal document, line-item prices and/or total bid or proposal prices as proprietary or trade secrets is not acceptable and will not be honored.**

Without waiving sovereign immunity or any other available defenses, the County asserts that failure to meet all of these requirements will result in the data or materials being open for inspection in response to a valid inquiry under FOIA and will serve to waive any right of the Proposer/Offeror to assert a claim against the County for disclosure of trade secrets or proprietary information.

Proposer/Offeror shall be responsible for intervening and defending, at its expense, any demands made upon the County by third parties for production of any such items.

- D. **RECEIPT OF PROPOSALS/LATE PROPOSALS:** It is the Offerors responsibility to ensure that his/her proposal is received prior to or at the specific time and the place designated in the solicitation. **Proposals received after the date and time specified shall not be considered.**

Proposals should be mailed or hand delivered to: **Northumberland County; c/o Luttrell Tadlock; 72 Monument Pl./P.O. Box 129; Heathsville VA 22473.** The returned envelope or package should be clearly marked with "RFP-25-091725: Medical, Dental, Prescription, Vision Insurance" on the lower left corner of the return envelope or package. All proposals shall be received by 12:00 p.m. on Wednesday October 22, 2025.

No responsibility will be attached to any County personnel for the premature opening of a proposal not properly addressed and identified on the outside of a sealed envelope.

IV. **PROPOSAL EVALUATION PROCESS:**

The County of Northumberland reserves the right to reject any or all proposals at their discretion.

The County reserves the right to evaluate any sources of information available on a potential vendor.

The Northumberland County Board of Supervisors will evaluate all proposals submitted by Offerors responding to this RFP. The proposals will be evaluated and ranked based on the Evaluation Criteria listed in Section V. The County of Northumberland may or may not ask top ranked Offerors to attend a presentation discussion as part of the evaluation process therefore firm, “best-offer” rates should be included in the RFP response. Those respondents that do not provide final rates may not have the opportunity for further consideration or negotiation.

V. PROPOSAL EVALUATION CRITERIA

The proposal response must clearly demonstrate the required qualifications, expertise, competence, and capability of the vendor. Please provide a concise description of your firm's ability to provide the services required. Extraneous marketing materials should not be included in this proposal. Costs incurred by firms responding to this RFP are solely their responsibility. The purpose of this RFP is to solicit and select the best-qualified health plan administrator or carrier. Please provide all administration pricing with Pharmacy.

Please include the answers to the following questions (please repeat the question and address by number):

1. Briefly describe any features of your organization that distinguish it from your competitors with respect to your ability to provide the best value (price, quality, access)? Please provide documented examples.
2. Briefly describe your organization's innovative strategies and programs that have resulted in cost control and improved employee health status. Please provide two examples of where this was accomplished with VA local government entities. Please provide a contact name, phone, and email address of the person at the group that could discuss the success of these strategies.
3. Please explain what makes your service model stand out from your competitors from both the plan administrator perspective and the employee perspective.
4. Is your organization willing to provide dedicated staff to handle day-to-day administration, such as eligibility, urgent enrollments, benefit assistance, etc.?
5. Are there any planned technology enhancements planned for any essential operating systems that may impact claims, underwriting, and/or billing functions? If so, please explain the impact and timeline.
6. Are there any provider groups with more than 3 contracted physicians within 25 miles of our office that are not in the network? Are there any known contract negotiations currently at risk with any hospitals in Virginia? Please provide a comprehensive network disruption report based on zip codes included on employee census.

7. Who is the PBM? Please provide a pharmacy offer with all rebates returned to the client. No traditional pharmacy quote is desired with spread pricing. Please outline your definition of a generic and brand under your pharmacy offer.
8. Define all fixed costs for pharmacy administration.
9. Indicate your willingness to develop performance standards and place premium dollars at risk if they are not achieved.
10. Will you provide wellness and/or transition credits? If so, how much?
11. Please provide all administration pricing with Pharmacy.
12. Your renewal action, including supporting documentation with final rates is due by February 1st of each policy year. Please indicate your agreement with this requirement.

VI. COUNTY OF NORTHUMBERLAND STANDARD TERMS AND CONDITIONS

See Appendix A. Northumberland County does not accept changes to the County of Northumberland, Virginia Standard Terms and Conditions, and any attempt by the Offeror to make such changes is in itself reason for a proposal to be declared as non-responsive to the RFP and rejected by the County.

**APPENDIX A
COUNTY OF NORTHUMBERLAND,
VIRGINIA STANDARD TERMS AND
CONDITIONS**

1. General Provisions

- 1.1 Unless otherwise agreed to in a writing signed by the County Administrator for Northumberland County, and approved as to form by the Northumberland County Attorney, these Standard Terms and Conditions apply to and govern all purchases, regardless of the type of goods or services purchased, by the County of Northumberland, Virginia (the “County”) from _____ (the “Vendor”).

2. Definitions

- 2.1 “Solicitation” means the vehicle by which the County solicited pricing, and if applicable other terms, by which it could acquire goods or services from Vendor, regardless of whether the vehicle was an Invitation for Bid, Request for Proposal, Request for Quote, telephone quote or any other means permissible under Virginia law.
- 2.2 “Contract Documents” means all documents that constitute any legal and binding agreement between the Vendor and the County, including these Standard Terms and Conditions.
- 2.3 “Contract Period” means the time period from the time that Vendor first becomes legally bound to provide goods or services to the County in response to a Solicitation until all of Vendor’s contractual obligations to the County, arising out the Solicitation, cease.
- 2.4 “Obligations” means any and all legal obligations of Vendor under any Contract Documents.

3. Laws of the Commonwealth

- 3.1 The Contract Documents shall be governed in all respects whether as to validity, construction, performance, or otherwise by the laws of the Commonwealth of Virginia and the Northumberland County Code. Vendor represents and warrants to the County that during the Contract Period it:
- a) Will comply and conform with the provisions of the Civil Rights Act of 1964, as amended, the Virginia Fair Employment Contracting Act of 1975, as amended, and the Virginia Human Rights Act, as amended, where applicable;
 - b) Not employ illegal alien workers or otherwise violate the provisions of the Immigration Reform and Control Act of 1986; and

- c) Comply with all federal, state and local laws and regulations applicable to the performance of the services procured.

4. Northumberland County

4.1 In every contract over \$10,000, the Vendor agrees during the Contract Period that Vendor:

- a) Will not discriminate against any employee or applicant for employment because of race, religion, color, sex, national origin, age, disability, or other basis prohibited by state law relating to discrimination in employment, except where there is a bona fide occupational qualification reasonably necessary to the normal operation of the Vendor; and
- b) Will post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause; and
- c) Will state that the Vendor is an equal opportunity employer in all solicitations or advertisements for employees placed by or on behalf of the Vendor to perform under the Contract Documents. All notices, advertisements, and solicitations placed in accordance with federal law, rule or regulation shall be deemed sufficient for the purpose of meeting the requirements of this section; and
- d) Will include the provisions of the foregoing subparagraphs in every subcontract or purchase order exceeding \$10,000 issued by Vendor in order to fulfill its Obligations, so that the provisions will be binding upon each subcontractor or vendor employed by Vendor.

4.2 In every contract over \$10,000, the Vendor agrees during the Contract Period the Vendor shall:

- a) Provide a drug-free workplace for its employees;
- b) Post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in its workplace and specify the actions which will be taken against any employee for a violation;
- c) State in all of its solicitations or advertisements for employees that the Vendor maintains a drug-free workplace; and

- d) Include the provisions of this sub-paragraph in every subcontract or purchase order of over \$10,000, so that said provisions shall be binding upon each subcontractor or subvendor.
- e) For purposes of this sub-paragraph, "drug-free workplace" means a site for the performance of work done in connection with a specific contract awarded to a Vendor under a Solicitation and in accordance with the Virginia Public Procurement Act and/or the Northumberland County Code.
- f) In addition to the provisions contained herein, the Vendor shall comply with the federal Drug Free Workplace Act.

4.3 Pursuant to Section 2.2-4343.1 of the Code of Virginia, in all Solicitations, contracts, and purchase orders, the County does not discriminate against faith-based organizations.

- a) "Faith-based Organization" means a religious organization that is or applies to be a Vendor to provide goods or services for programs funded by the block grant provided pursuant to the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, P.L. 104-193.
- b) If Vendor is a faith-based organization, then Vendor shall give to each individual who applies for or receives goods, services, or disbursements provided pursuant to this Agreement the following notice in bold-face type:

NOTICE

Neither the County's selection of a charitable or faith-based provider of services nor the expenditure of funds under this contract is an endorsement of the provider's charitable or religious character, practices, or expression. No provider of services may discriminate against you on the basis of religion, a religious belief, or your refusal to actively participate in a religious practice. If you object to a particular provider because of its religious character, you may request assignment to a different provider. If you believe that your rights have been violated, please discuss the complaint with your provider or notify the appropriate person as indicated in this form.

5. Certifications

5.1 The Vendor certifies that Vendor's response to the Solicitation:

- a) Has been prepared without prior participation, understanding, agreement, or connection with any corporation, firm or other person that is also submitting a bid/offer in response to the same Solicitation;

- b) Is in all respects fair, without misrepresentations of fact, and free from collusion or fraud;
- c) Is in full compliance with the Virginia Conflicts of Interest Act;
- d) Is or is intended to be competitive and free from any collusion with any person, firm or corporation; and
- e) Has been prepared without the benefit of being provided information not available to the general public, or other potential bidders, such as insider information known to County employees or other sources which may have gained such information from interaction with County employees.

5.2 The Vendor has not offered or received any kickback from any other bidder or vendor, supplier, manufacturer, or subcontractor in connection with the bid/offer on this solicitation. A kickback is defined as an inducement for the award of a contract, subcontracts or order, in the form of any payment, loan, subscription, advance, deposit of money, services or anything, present or promised, unless consideration of substantially equal or greater value is exchanged. Further, no person shall demand or receive any payment, loan, subscription, advance, and deposit of money, services or anything of value in return for an agreement not to compete on a public contract;

5.3 The Vendor is not a party to nor has he participated in nor is obligated or otherwise bound by agreement, arrangement or other understanding with any person, firm or corporation relating to the exchange of information concerning bids, prices, terms or condition upon which the contract resulting from the acceptance of his bid proposal is to be performed;

5.4 The Vendor understands that collusive bidding is a violation of the Virginia Governmental Frauds Act and federal Law, and can result in fines, prison sentences, and civil damage awards and agrees to abide by all conditions of this proposal; and

5.5 Neither Vendor, Vendor's subcontractors, nor any person acting on Vendor's behalf, have conferred, or will confer, on any public employee having official responsibility for a procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value is exchanged.

6. Warranties

6.1 The Vendor represents and warrants that it has the requisite experience, skills, capabilities, and manpower to perform the Obligations in a good and workmanlike fashion, that it is a legal business entity chartered or authorized

to do business in Virginia having all necessary licenses required by law, that the person signing any of the Contract Documents has been fully authorized to do so, and his signature will legally bind the Vendor to perform its Obligations. Any goods or services furnished by the Vendor under the Contract Documents shall be covered by the most favorable warranties provided by the Vendor to any customer, but in no event shall such warranty be less than one (1) year from date of completion of services or sale of goods, as applicable.

- 6.2 Vendor warrants to the County that all materials and equipment furnished shall be new, unless otherwise specified, and that Vendor's Work shall be of good quality, free from faults and defects and in strict conformance with the Contract Documents. All materials and work not conforming to these requirements, including substitutions not properly approved and authorized, may be considered defective. This warranty shall be in addition to, and not in limitation of, any other warranty or remedy required by law or by the Contract Documents.
- 6.3 The Vendor agrees that if warranties set forth in the Contract Documents are in any respect breached, the Vendor will pay to the County the full contract price agreed to by the County to be paid for the supplies, materials, equipment or services furnished under the bid or proposal. These rights and remedies are in addition to and do not limit those rights and remedies otherwise available to the County.

7. Modifications, Additions or Changes

- 7.1 Modifications, additions or changes to these terms and conditions may not be made except in writing and agreed to by the County. No fixed priced contract may be increased by more than twenty-five (25) percent of the amount of the contract or \$50,000, whichever is greater, without the approval of the County. The amount of any contract may not be increased for any purpose without adequate consideration provided to the County.

8. Bid Acceptance Period

- 8.1 Any bid in response to a Solicitation shall be valid for 60 days. At the end of the 60 days, the bid may be withdrawn at the written request of the bidder. If the bid is not withdrawn at that time, it remains in effect until an award is made or the Solicitation is cancelled.

9. Indemnification

- 9.1 The Vendor agrees to indemnify, defend and hold harmless the County and its officers, agents, and employees from any claims, damages and actions of any kind or nature, whether at law or in equity, arising from or caused by (i) the use of any materials, goods, or equipment of any kind or nature furnished by

the Vendor; (ii) any services of any kind or nature provided by the Vendor; or (iii) Vendor's performance of its Obligations, provided that such liability is not attributable to the sole negligence on the part of the County.

10. Assignment

10.1 Neither the Obligations nor the Contract Documents may be assigned, sublet, or transferred, in whole or in part, without the written consent of the County.

11. Audit

11.1 The Vendor hereby agrees to retain all books, records, and other documents relative to Vendor's Obligations and the Contract Documents for five (5) years after final payment or after all other pending matters are closed, whichever is longer. The County and its authorized agents, state auditors, the grantor of the funds to the County, the Comptroller of Virginia or of the United States, or any of their duly authorized representatives shall have access to any such books, documents, papers and records of the Vendor for the purpose of making audits, examinations, excerpts or transcriptions.

12. Ownership of Documents

12.1 Any reports, studies, photographs, negatives, or other documents prepared by Vendor in the performance of its Obligations shall be remitted to the County by the Vendor, without demand therefore, upon the earliest of (i) completion of its Obligations; (ii) completion of the Contract Period; or (iii) termination, cancellation or expiration of the Contract Documents. Vendor shall not use, willingly allow or cause to have such materials used for any purpose other than performance of the Obligations without the prior written consent of the County. The County shall own the intellectual property rights to all materials produced under this Agreement.

13. Payment and Performance Bond

13.1 If Vendor's Obligations include construction, the amount of which exceeds \$100,000, the County reserves the right to require payment and/or performance bonds in the amount of the Obligations for any other projects, goods or services, whether or not required by such sections of the Code.

14. Required Payment

14.1 The Vendor covenants and agrees to:

- a) Within seven (7) days after receipt of any amounts paid to the Vendor under the Agreement,
- b) pay any subcontractor for its proportionate share of the total payment received from the County attributable to the work under the Agreement performed by such subcontractor, or

- c) notify the County and the subcontractor, in writing, of its intention to withhold all or a part of the subcontractor's payment and the reason therefore.
- 14.2 Vendor agrees to provide its federal employer identification number or social security number, as applicable, as a condition precedent to the County being required to make any payment to the Vendor under the Contract Documents.
- 15.3. Vendor agrees to pay interest at the legal rate or such other rate as may be agreed to in writing by the subcontractor and the Vendor on all amounts owed by the Vendor that remain unpaid after seven (7) days following receipt by the Vendor of payment from the County for work performed by the subcontractor in furtherance of Vendor meeting its Obligations to the County, except for amounts withheld pursuant to subparagraph 15.1(c) above.
- 15.4 Vendor agrees to include in its contracts with any and all subcontractors the requirements of 15.1(a), 15.1(b), and 15.1(c) above.

15. Liability Coverage

- 15.1 Unless otherwise expressly excepted in the Solicitation documents prepared by the County, the Vendor shall take out and maintain during the Contract Period such bodily injury, liability and property damage liability insurance as shall protect it and the County from claims for damages for personal injury, including death, as well as from claims for property damage, which could arise from Vendor's performance of its Obligations. Such insurance shall at

least have the coverages and be in the amounts set forth in section 18 “Insurance and Bond Requirements” set forth below and shall name the “Board of Supervisors of Northumberland County, Virginia” and the “County of Northumberland, Virginia” as additional insureds. Such insurance must be issued by a company admitted to do business within the Commonwealth of Virginia and with at least an AM Best rating of A-. Within 10 days after Vendor is awarded a contract in response to a Solicitation, and in no event later than the first day on which Vendor provides goods or services to the County, the Vendor shall provide the County with a certificate of insurance showing such insurance to be in force and providing that the insurer shall give the County at least 30 days’ notice prior to cancellation or other termination of such insurance.

16. Loss or Damage in Transit

- 16.1 Delivery by a Vendor to a common carrier does not constitute delivery to the County. Any claim for loss or damage incurred during delivery shall be between the Vendor and the carrier. The County accepts title only when goods are received regardless of the F.O.B. point noted in the Solicitation or the Contract Documents. The receiving agency will note all apparent damages in transit on the freight bill and notify the Vendor. Discovery of concealed damages or loss will be reported by the receiving agency to the carrier and the Vendor within 15 days of receipt and prior to removal from the point of delivery if possible. The Vendor shall make immediate replacement of the damaged or lost merchandise or be in default of the Contract Documents. It shall be the Vendor’s responsibility to file a claim against the carrier. If damage is to a small quantity, with the approval of the agency, the Vendor may deduct the amount of damage or loss from his or her invoice to the agency in lieu of replacement.

17. Freight

- 17.1 By signing any response to a Solicitation the bidder certifies that the bid price(s) offered for F.O.B. destination include only the actual freight charges at the lowest and best rate and is based upon the actual weight of the goods to be shipped. Freight charges are, therefore, established for each individual purchase. If a requirement is bid F.O.B. origin, the Vendor shall prepay the charges and add the amount to the invoice. A copy of the freight bill should be attached to all invoices that include freight charges. In a solicitation specifying F.O.B. origin the County will consider freight cost in the evaluation of bids.

18. Insurance and Bond Requirements

- 18.1 The Vendor shall maintain the following insurance to protect it from claims that could arise from performance of the Obligations, including claims (i) under the Workmen’s Compensation Act; (ii) for personal injury, including death; and (iii) for damage to property, regardless of whether such claims

arise out of Vendor's actions or inactions, or those of Vendor's subcontractor or other persons directly or indirectly employed by either of them:

- a) Worker's Compensation and Employer's Liability. Vendor shall procure and maintain Worker's Compensation and Employer's Liability Insurance covering all of its employees in conformance with the laws of any state, district or territory of the United States of America in which work towards meeting Vendor's Obligations are to be performed. Such insurance shall not have a limit of liability less than the following: Statutory requirements and benefits. Coverage is compulsory for employers of three or more employees, to include the employer. Contractors who fail to notify the County of increases in the number of employees that change their workers' compensation requirements under the *Code of Virginia* during the course of the contract shall be in noncompliance with the contract. Employer's Liability -\$100,000.
- b) Commercial General Liability Insurance. This coverage shall include contractual liability, underground hazard, explosion and collapse, hazard, property damage, independent Vendor, and personal injury insurance in support of section 10 of this Agreement entitled "Indemnification". This policy shall be endorsed to include the County as additional insured's during the Contract Period and shall state that this insurance is primary insurance as regards any other insurance carried by the County. Vendor shall procure and maintain Public Liability Insurance in an amount not less than:
 - a) \$1,000,000 for each occurrence involving bodily injury;
 - b) \$1,000,000 for each occurrence involving property damage;
 - c) \$2,000,000 aggregate limits.
- c) Comprehensive Automobile Liability. Vendor shall procure and maintain Comprehensive Automobile Liability Insurance covering all automobiles, trucks, tractors, trailers, or other automobile equipment, whether owned, not owned, or hired by the Vendor, with the following limits:
 - a) \$1,000,000 for each occurrence involving personal injury;
 - b) \$1,000,000 for each occurrence involving property damage.
- d) The Vendor shall purchase and maintain insurance coverage in a sufficient amount to cover all potential claims on his tools, equipment and machinery.

18.2 The County reserves the right to require insurance of any Vendor in greater amounts provided notice of such requirements is stated in the solicitation.

- 18.3 All insurance policies required under this paragraph, or otherwise required by the Solicitation or Contract Documents, shall include a clause waiving any and all subrogation rights against the County.
- 18.4 Insurance policies shall provide for notification to the County of non-payment of any premium and shall give the County the right to make the premium payment thereunder within a reasonable time, if the insurance policy is in danger of lapsing during the Contract Period. Any premium payments made by the County shall be deducted from amounts due Vendor under the Contract.

19. Compliance With Laws

- 19.1 All work performed shall be in accordance with all local, state and federal codes, laws and regulations, including but not limited to: Virginia Conflict of Interest Act, Virginia Fair Employment Contracting Act, Virginia Freedom of Information Act, Virginia Prompt Payment Act, and the Virginia Public Procurement Act.

20. No Waiver

- 20.1 Any failure of the County to demand rigid adherence to one or more of the terms of the Contract Documents, on one or more occasions, shall not be construed as a waiver nor deprive the County of the right to insist upon strict compliance with the terms of the Contract Documents. Moreover, it is the County's position and Vendor hereby agrees that the legal theories of Implied Waiver, Statute of Limitation, Estoppel, and Laches do not apply as defenses that the Vendor may assert in any action by the County. Any waiver of a term of this Agreement, in whole or in part, must be in writing and signed by the party granting the waiver to be effective.

21. Termination and Cancellation

- 21.1 The County shall have the unilateral right to terminate any contract with Vendor for default on the terms of that contract, or any other contract between the Vendor and the County.
- 21.2 The County has the unilateral right to cancel and terminate any contract with Vendor, in whole or in part, without penalty, merely out of convenience, and shall require no breach of contract by Vendor as a condition of termination. This right of termination for convenience may be exercised at the sole unconditional discretion of the County. If a contract is terminated in whole or in part for the convenience of the County, the Vendor shall be paid the contracted price for the service or goods actually provided or rendered up to the date of the termination of the respective contract, but shall not be paid any other fees or lost profits.

- 21.3 Any contract cancellation notice shall not relieve the Vendor of the obligation to perform on all outstanding orders issued prior to the effective date of cancellation.

22. Availability of Funds

- 22.1 It is understood and agreed between the parties herein that the County shall be bound hereunder only to the extent of the funds available and duly appropriated or which may hereafter become available and duly appropriated for the purpose of fulfilling the County's obligations with respect to the Contract Documents.

23. Billing, Method of Payment and Offset Rights

- 23.1 Billing shall be done monthly based on the contracted rate bid by the Vendor and submitted to the Northumberland County Administration. The County will remit payment within 30 days of receipt of a correct invoice. Incorrect invoices shall be subject to correction and/or rejection by the Northumberland County Administration.
- 23.2 Vendor agrees that the County has the unilateral right to offset any bill submitted to County by Vendor, or any payment owed to Vendor by the County, by any amount due to the County from Vendor pursuant to the Contract Documents, or any other agreement, contract or transaction between County and Vendor.

24. Tax Exemption

- 24.1 The County of Northumberland, as a political subdivision of the Commonwealth of Virginia, is exempt from any Federal excise tax and Virginia sales and use tax.

25. Work Site Damages

- 25.1 Any damages, including damage to finished surfaces, resulting from Vendor's performance of its Obligations shall be repaired to the satisfaction of the County at the Vendor's expense.

26. Choice of Law

- 26.1 To ensure uniformity of the enforcement of the Contract Documents, and irrespective of the fact that either of the parties now is, or may become, a resident of a different state, this Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia and of Northumberland County without regard to their principles of conflicts of law.

27. Forum Selection

- 27.1 Vendor agrees, and submits, to sole and exclusive jurisdiction and venue in the General District or Circuit Courts of Northumberland County, Virginia for resolution of any and all claims, causes of action or disputes between Vendor and the County. The Vendor agrees hereby to waive any jurisdictional or venue defenses related to any such action brought in the courts of Northumberland County, and further agrees to not remove or file any such action in Federal Court.
- 27.2 Vendor agrees that service by registered mail to the address set forth in Paragraph 31.1 of these Standard Terms and Conditions shall constitute sufficient service of process for any such action.

28. Severability

- 28.1 If any provision of any one, or all of the Contract Documents is held to be illegal, invalid, or unenforceable, or is found to be against public policy for any reason, such provision shall be fully severable and the remainder of the Contract Documents shall be construed and enforced as if such illegal, invalid, or unenforceable provision had never been part of the Contract Documents, and the remaining provisions of the Contract Documents shall remain in full force and effect and shall not be affected by the illegal, invalid, or unenforceable provision, or by its severance.

29. Attorneys' Fees

- 29.1 Should the County employ an attorney to either (i) institute and maintain a suit against Vendor arising out of the Contract Documents or Vendor's Obligations; (ii) assist in enforcing or defending any of the County's rights under the Contract Documents; (iii) protect the County's interest in any matter arising under a contract with Vendor; (iv) collect damages for the breach of a contract or any other amounts owed to the County; or (v) recover on a surety bond given by the Vendor, then the County shall be entitled to recover its attorneys' fees, costs, charges, and expenses expended or incurred therein from the Vendor if the County prevails in court, regardless whether the County recovers at law or in equity.

30. Notices

- 30.1 All requests, notices and other communications required or permitted to be given under the Contract Documents shall be in writing. Delivery of a notice shall be deemed to have been made when such notice is either:
- a) Duly mailed by first-class mail, postage prepaid, return receipt requested, or any comparable or superior postal or air courier service then in effect; or

- b) Transmitted by hand delivery, telegram, telex, telecopy or facsimile transmission, to the party entitled to receive the same at the address indicated below or at such other address as such party shall have specified by written notice to the other party. Notices to the County shall be sent to:

County Administrator
Northumberland County
P.O. Box 129
72 Monument Pl
Heathsville, VA 22473

With a copy to:
County Attorney Northumberland County
Hefty Wiley & Gore, P.C.
100 West Franklin Street, Suite 100
Richmond, VA 23220

31. Contractual Claims Procedure

- 31.1 Contractual claims or disputes by Vendor against the County, whether for money or other relief, except for claims or disputes exempted by law from the procedure set forth herein, shall be submitted in writing no later than sixty (60) days after final payment; provided, however, that Vendor shall give the County written notice of its intention to file a claim or dispute within fifteen (15) days after the occurrence upon which the claim or dispute shall be based. Any written notice of Vendor's intention to file such a claim or dispute need not detail the amount of the claim, but shall state the facts and/or issues relating to the claim in sufficient detail to identify the claim, together with its character and scope. Whether or not Vendor files such written notice, Vendor shall proceed with the work as directed. If Vendor fails to make its claim or dispute, or fails to give notice of its intention to do so as provided herein, then such claim or dispute shall be deemed forfeited.
- 31.2 The County, upon receipt of a detailed claim, may at any time render its decision and shall render such decision within one hundred twenty (120) days of final payment. Each such decision rendered shall be forwarded to the Vendor by written notice.
- 31.3 If the Vendor disagrees with the decision of the County concerning any pending claim, the Vendor shall promptly notify the County by written notice that the Vendor is proceeding with the work under protest. Any claim not resolved, whether by failure of the Vendor to accept the decision of the County or under a written notice of Vendor's intention to file a claim or a detailed claim not acted upon by the governing body of the County, shall be specifically exempt by the Vendor from payment request, whether progress or

final. Pendency of claims shall not delay payment of amounts agreed due in the final payment.

- 31.4 The County's decision on contractual claims shall be final and conclusive unless the Vendor appeals within six months of the date of the final decision on the claim by instituting legal action in the appropriate court.

32. Correction of Defective Work

- 32.1 Vendor shall promptly replace or correct any work or materials which County rejects as failing to conform to the requirements of the Contract Documents. If Vendor does not do so within a reasonable time, County shall have the right to replace or correct the defective work or materials and Vendor shall be liable to County for the cost thereof. If, in the opinion of County, it is not expedient to correct or replace all or any part of rejected work or materials, then County, at its option, may deduct from the payment due, or to become due, to Vendor such amounts as, in County's judgment, will represent the higher of: (i) the difference between the fair value of the rejected work and materials and the value thereof, if the work had complied with the Contract Documents; or (ii) the cost of correction.

33. County Attorney Approval

- 33.1 These Terms and Conditions, in their standard form, have been reviewed and approved as to form by the Northumberland County Attorney. Any alterations to these Terms and Conditions by Vendor are invalid without subsequent review and approval as to form by the Northumberland County Attorney.

I agree to these terms and conditions, and understand that they apply to and govern all purchases, regardless of the type of goods or services purchased, by the County of Northumberland, Virginia from Vendor.

Name Title

Signature

Vendor _____

Date _____