

Request for Proposals



**Bid Proposal Package
For
Workers' Compensation Insurance
Solicitation Number: 23-01**

February 22, 2023

**RICHMOND AMBULANCE AUTHORITY
REQUEST FOR PROPOSAL
(Solicitation Number: 23-01)**

ANNOUNCEMENT

Solicitation Number: 23-01

Title: Workers' Compensation Insurance

Date: February 22, 2023

Receipt Date: **April 13, 2023**

Receipt Location: 2400 Hermitage Road, Richmond, VA 23220, Executive Offices

Pre-Proposal Conference: No

The Richmond Ambulance Authority (hereinafter referred to as the "Authority" or "RAA") hereby invites proposals from qualified interested parties (hereinafter referred to as "Insurance Carrier or Carriers") to provide Workers Compensation benefits pursuant to the terms and conditions hereinafter set forth in or referred to in this Request for Proposal ("RFP"). Individual Workers Compensation Brokers need not apply to this proposal as we are only evaluating insurance carriers at this time.

The award shall be made at the sole discretion of the Authority to the Proposer that best provides evidence of satisfactory qualifications and displays responsibility to fully meet the requirements as set forth by the Authority. Evidence of qualification and responsibility shall be furnished by the Proposer as described in this RFP and will be reviewed by the Authority. The award shall not be made until the Authority has completed its review and verification of the Proposer's qualifications.

RAA reserves the right to reject any or all proposals and also reserves the right to decline the award to any or all Proposers. The submission of a proposal by any Proposer does not by implication or expression commit the Authority to enter into an agreement with that Proposer, or any other Proposer. No agreement shall occur until a resolution formally approving such agreement has been enacted by the Authority and a written agreement has been executed.

SEALED PROPOSALS, subject to terms and conditions stated herein, WILL BE RECEIVED in the Executive Offices of the Richmond Ambulance Authority, 2400 Hermitage Rd., Richmond, Virginia, 23220, in a package clearly marked "Workers' Compensation Insurance: Attn: Laura Bickham" on or before 12:00pm ET on April 13, 2023.

RICHMOND AMBULANCE AUTHORITY

Richard ("Chip") H. Decker, III

Chief Executive Officer

804-254-1150

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1. Overview

1.1 Purpose

This Request for Proposal (“RFP”) is being issued to inform prospective insurance carriers of the background and needs of Richmond Ambulance Authority (RAA) as it relates to Workers’ Compensation coverage.

The intent of this Request for Proposal (RFP) is to solicit proposals and to set forth the terms and conditions whereby the Authority will enter into an agreement with an insurance carrier to provide service as described herein. The effective date of the coverage proposal will be July 1, 2023 through June 30th 2024.

RAA will accept offers only from insurance carriers. RAA will NOT accept proposals from brokers or consultants representing insurance carriers.

1.2 Background

In 1991 the Richmond, Virginia City Council and the City Manager implemented an Emergency Medical Services (EMS) system emphasizing patient care and providing superior response time and clinical performance to the City’s residents. With the approval of the General Assembly, the Richmond Ambulance Authority (RAA) was created by City ordinance as a governmental entity and governed by a Board of Directors appointed by City Council. Since that time, Richmond Ambulance Authority has become an internationally recognized, high performance leader and innovator in EMS.

Richmond Ambulance Authority provides EMS coverage to approximately 62 square miles serving a daytime population of over 800,000 and a nighttime population of over 226,000 people. RAA also provides non-emergency service to the Richmond Metropolitan Area.

Per capita, RAA is one of the busiest EMS systems in the nation, with emergency response times that are among the fastest. With over 50,000 patient transports per year, RAA ambulances have historically arrived on the scene of life-threatening emergencies in eight minutes and 59 seconds or less in 90% or more of all responses.

RAA offers a number of diverse services. In addition to Advanced Life Support (ALS) and Basic Life Support Services (BLS), RAA provides a Paramedic Bike Team for events that are harder to navigate for an ambulance, a LifeSaver Ambulance Membership Plan to help Richmond residents cover the cost of emergency transportation in addition to other community service-orientated programs. RAA employs nearly **230** full and part-time employees.

RAA is currently insured under a guaranteed cost workers compensation program. RAA is looking for cost reduction opportunities and is willing to consider dividend and deductible options. RAA currently has **159** full-time and 71 part-time employees with a total annual payroll of **\$12,272,457.09** and total expenditures in excess of nearly **\$21,456,281**. **RAA has seen significant premium increases because of claims activity during the pandemic. RAA is focused on improving these results and is looking for a carrier to support this initiative through their loss control and claims resources.**

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2. Program Specifications

This section outlines the specification for the requested plans including the proposed benefit designed.

2.1 Requested Program Design

- A. The named insured shall read: “Richmond Ambulance Authority”
- B. Required Coverage Limits:
 - a. COVERAGE A- Workers’ Compensation- Statutory Limits
 - b. COVERAGE B- Employer’s Liability
 - Bodily Injury by Accident \$1,000,000 each accident
 - Bodily Injury by Disease \$1,000,000 policy limit
 - Bodily Injury by Disease \$1,000,000 each employee
- C. Rating Information: **All rating information will be made available by contacting RAA’s consultants for this RFP, Janice Pagnini, with USI Insurance Services at janice.pagnini@usi.com.**
 - a. The Accord 125 application (**Exhibit A**)
 - b. Accord 130 application (**Exhibit B**)
 - c. The 2023 NCCI Experience Modification Worksheet (**Exhibit C**)
 - d. 5 Year Historical Loss Runs (**Exhibit D**)

2.2 Additional Specifications

In addition to any and all other specified requirements outlined in this request for proposals, Proposers are to specifically identify the following services it will provide to RAA and provide an explanation if not:

Insurance Company Services	Enter: Y=Yes/N=No		Provide an Explanation if “N”
Handle all claims as presented by RAA or their employees			
Provide claims information as requested			
Provide cost containment services			
Provide quarterly loss runs			
Work with the Authority regarding all insurance coverage or claims questions and problems to obtain a satisfactory solution			
Provide loss control engineering inspections and related services			

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2.3 Coverage Requirements:

- A. Contractor must be licensed to do business in the Commonwealth of Virginia
- B. Contractor must have A- or greater Rating with AM Best.
- C. Include All Other States Coverage
- D. Voluntary compensation and employers liability coverage endorsement
- E. Richmond Ambulance Authority has an active drug testing policy. Please apply the maximum drug testing credit available
- F. Thirty-Day Notice of Cancellation/Nonrenewal or Material Change

2.4 Program Options:

- A. Guaranteed Cost or Loss Sensitive Program will be considered
- B. Dividend Options will be considered but must include details of how dividend payments will be made and the timeframe involved.

2.5 Service Requirements:

- A. Copies of the policy, endorsements, engineering reports, and any other correspondence concerning RAA's insurance program, should be furnished to USI Insurance Services.
- B. Loss reports should be furnished on a quarterly basis to the insured and USI Insurance Services.
- C. Provide online claims filing.
- D. Provide access to online data recovery.
- E. Provide a monthly or quarterly payment plan for all coverage. Advise what your minimum deposit would be and whether there are any interest charges on the unpaid balance.

2.6 Contract Terms

The contract shall be for a 1-year period renewable annually by agreement of both parties as specified by any written contract agreement up to two (2) additional years.

2.7 Compliance with Commonwealth, Federal and Local Laws

The Proposer shall comply with the provisions of all laws of the Commonwealth of Virginia and federal and local statutes, ordinances, and regulations or laws which may be applicable to this RFP.

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3. Proposal Preparation Instructions

3.1 Proposal Format

Proposers must submit one (1) paper copy of the proposal and one (1) electronic copy on USB Flash Drive (clearly marked with Proposer's name, "Workers' Compensation Insurance", and submission date by **12:00pm ET April 13, 2023.**)

Prefacing the proposal, the Proposer shall provide a cover letter signed by the Authorized Negotiator and an Executive Summary of three (3) pages or less, which gives in brief, concise terms, and a summation of the proposal. The proposal shall be organized in the following format and informational sequence:

- A. **Business Organization:** State the full name and address of your organization. Include your financial rating with AM Best and include the underwriting company the coverage will be placed with. Indicate whether you operate as a partnership, corporation, Limited Liability Company (LLC), an individual, and whether you are certified by the Commonwealth of Virginia or a MBE/ESB Participant.

- B. **Understanding of Requirements and Methods to Be Used:** Define in detail your understanding of the requirements presented in the Scope of Work of this RFP. Explain your technical capabilities for receiving data from and exchanging data with the Authority. Describe the methods to be used in meeting the needs of the Authority in regard to providing the services as described in the Scope of Work, and any additional information you deem necessary to aid in the evaluation of your proposal. Due care and diligence have been used in the preparation of these specifications. However, responsibility for determining the full extent of the exposures involved lies with the proposer.

- C. **Cost Proposal:** Provide Annualized premium declarations showing classifications, payroll, and all rating factors including.
 - a. Base Rates
 - b. Scheduled Credits
 - c. Premium Credits
 - d. Potential Deductible Credits
 - e. Potential Dividend Options

Also outline all administrative charges and payment options available.

- D. **Claims:** Describe your claims reporting process and procedures. Include details about your online platforms, access to adjuster notes, nurse triage services, and physician's panel.

- E. **Safety and Loss Control:** Describe the tools and resources available to assist RAA with reducing claims and improving their risk management programs. Include details about the Safety and Loss Control Scope of Service based on the RAA account size and needs.

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- F. **Prior Experience:** Describe only relevant corporate experience and individual experience for personnel who will be actively engaged in servicing RAA’s account. Responses should include portfolio of customers and standard size of customer organization.
- G. **Personnel:** Include names and credentials of personnel who will be assigned to this project. Identify key persons by name and title.
- H. **Authorized Negotiator:** Include name, address, and telephone number of person in your organization authorized to negotiate contract terms and render binding decisions on contract matters. **All proposals must be signed by the Authorized Negotiator.**

3.2 Exceptions

Be advised that exceptions to any portion of this solicitation may jeopardize acceptance of the Proposal. All proposals and quotations must be made on the basis of these specifications. Only state the request(s) with which you cannot comply. If no comment is made, we assume your policy will be issued accordingly.

3.3 RFP Schedule

The following schedule is proposed for planning purposes. The Authority will attempt to adhere to the schedule during the proposal process:

RFP Schedule	
Publish Date	February 22, 2023
Questions Due	March 3, 2023
Proposal Due	April 13, 2023

3.4 Response Deadline and Delivery

One (1) paper copy and one (1) electronic copy on a USB Flash Drive (clearly marked with Proposer’s name, “Workers’ Compensation Benefits”, and date of submission) of the proposal must be received at Richmond Ambulance Authority’s executive offices in a sealed package on or before **12:00pm ET on April 13, 2023**. Late submissions will not be accepted, will be considered as non-responsive, will not be evaluated and will be returned to the Proposer unopened.

Proposal packaging must be clearly marked “Workers’ Compensation - Attention: Laura Bickham.”

Proposals are to be delivered to:

Richmond Ambulance Authority
2400 Hermitage Road
Richmond, VA 23220

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Facsimile responses will not be accepted. Email responses will not be accepted. Any proposal received after the submission deadline will not be accepted. All proposals submitted must be signed by an individual authorized to enter into an agreement with the Authority.

3.5 Proposal Format and Content

Proposals should be well-ordered, detailed, comprehensive and readable. Clarity of language and appropriate, accessible documentation are essential to the Authority's ability to conduct a thorough evaluation and are the Proposer's responsibility.

Proposers should fully respond to all sections and requests for documentation in the RFP.

All proposals must describe engineering and safety services as well as claims adjustment services. If independent services are to be used, the name and address of the firm is to be shown.

3.6 Inquiries

Efforts have been made to ensure the RFP provides adequate explanation. However, should Proposers have any questions or require further clarification, they are advised to direct all communication regarding this procurement in writing to the RAA Primary Contact, Laura Bickham, at lbickham@raaems.org. The submission of questions shall be made no later than **5:00 pm ET on March 3, 2023**. Answers to substantive questions raised by any Bidder shall be sent in written form to every potential Proposer that RAA was aware of that received a copy of the RFP.

Proposers are **prohibited** from contacting any member of RAA, its staff, RAA Board of Directors, its counsel, or any member of the City Council of Richmond, Virginia, except as noted above. RAA will not be responsible for any oral instructions given with regard to the completion and submittal of any proposal. Any information obtained by Proposers from any source, other than written communication from the RAA Principal Contact, shall be considered unofficial and quite possibly in error. Any changes to the RFP will be issued in a written addendum to the solicitation with a subsequent extension if deemed necessary by the RAA.

3.7 Requests for Modification

RAA reserves the right to request the Proposer modify his proposal to more fully meet the needs of RAA.

3.8 Requests for Additional Information

The Proposer shall furnish such additional information as RAA may reasonably require. This includes information indicating financial resources as well as the ability to provide and maintain the services.

RAA reserves the right to verify the qualifications of the Proposer or any of its agents, as it deems appropriate.

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4. Evaluation Factors and Award

4.1 Competitive Selection

This procurement will comply with applicable RAA Policy. Evaluation factors outlined in 4.2 below shall be applied to all eligible, responsive Proposers in comparing proposals and selecting the successful Proposer. Award of a contract may be made without discussion with Proposers after proposals are received. Proposals should, therefore, be submitted on the most favorable terms. RAA reserves the right not to select any proposer.

4.2 Evaluation Factors 100 total points.

A. Cost Factors 35 Points

- Premium Deposit
- Drug Testing Credits
- Schedule Credits
- Premium Discounts
- Annual Premium
- Dividend Options
- Administrative Charges
- Payment Options
- Monthly Reporting Options

B. Claims Services 25 Points

- Nurse Triage Options
- Network of Panel Physicians
- Online Portal to Access Claims and Adjuster Notes
- Dedicated Medical Only Adjuster
- Dedicated Lost Time Adjuster
- Quarterly Claims Review
- Work with the Authority regarding all insurance coverage or claims questions and problems to obtain a satisfactory solution

C. Safety and Loss Control 20 Points

- Exposure Assessments
- Training on environmental, health, and safety topics
- Return to work/modified duty consultation
- Online Safety and Risk Management Portal
- Training Tracker Learning Management System (LMS)
- Dedicated Loss Control Representative

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D. Miscellaneous Factors 10 Points

- The AM Best Rating of the proposed insurance companies. Ratings of only “A or above” will be considered along with the financial strength of the carriers.
- The carrier must be admitted to conduct business in the Commonwealth of Virginia
- Proposers’ agreement to comply with these specifications
- Past experience with similar risks, including references from other clients

E. MBE/ESB Participation 10 Points

MBE/ESB Participation

RAA is working with the City of Richmond to develop its minority and emerging small business communities. It is an important objective of the Richmond Ambulance Authority to promote the economic enhancement of minority and emerging small businesses. RAA strongly encourages non-minority prime contractors/vendors to subcontract with MBE/ESB entities to meet the project goal.

With the issuance of this RFP, RAA intends that MBE/ESB participation proposed as part of any proposal in response hereto be binding on the Contractor. Consequently, if the Contractor falsely represents proposed MBE/ESB participation, or fails to comply with proposed participation, the Contractor may be in breach of any awarded contract.

This criterion considers the Contractor’s “good faith minority business enterprise and emerging small business participation efforts” as defined in the Code of the City of Richmond Section 21-4. Points are awarded based on the Contractor’s certification with the City of Richmond, past good faith efforts and planned MBE/ESB participation that relate to the project. Contractors who are not MBE/ESB certified may earn participation points by either being a small, women-owned, and minority-owned business (“SWaM”) or by subcontracting at least five (5) percent or more of this contract with an MBE/ESB certified vendor(s). All MBE/ESB documentation and certifications must be included in the proposal.

1. MBE/ESB CERTIFICATION

- a. All Minority Business Enterprise vendors and subcontractors must be registered with the City of Richmond’s Office of Minority Business Development (“OMBD”) and certified by the City of Richmond Department of Minority Business Enterprise or a comparable certifying entity as a MBE.

All Emerging Small Business vendors and contractors must be certified by the OMBD.

4.3 Opening

At a designated time and date, the Chief Executive Officer or his designee will open and list the proposals for the record. This is not a public opening. The proposals, if responsive and

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responsible, will then be forwarded to an evaluation committee for review. Responses received after **12:00pm ET on April 13, 2023** will not be accepted.

5. General Terms and Conditions

- A.** Proposals submitted may be reviewed and evaluated by any person(s) designated by RAA. Proposals that do not comply with the conditions and requirements of this RFP may be rejected as non-compliant. RAA will be the sole determinant of compliance or non-compliance.
- B.** RAA is soliciting responses only from insurance companies with AM Best Rating Greater than A-. Insurance brokers responses will not be considered or accepted.
- C.** RAA reserves the right to reject any and all proposals submitted or to negotiate separately with any source in any manner necessary to serve the best interest of the project.
- D.** RAA will not pay for the information solicited by this RFP. All costs incurred by a Contractor(s) in the preparation of a proposal and demonstrations are the responsibility of the Contractor(s).
- E.** Personnel of RAA, or representatives upon consent of the RAA Principal Contact, may contact the Contractor's references as submitted in its proposal to substantiate the Contractor(s) capabilities and reliability, Contractor(s) performance, and overall service. Contractor(s) is expected to cooperate fully with RAA personnel or its selected representatives to verify Contractor claims.
- F.** Contractor(s) may be asked to provide audited financial statements.
- G.** RAA intends to negotiate a contract which would obligate the Contractor(s) to meet any warranties and representations made during the selection process. The final Contractor's offering, as well as this RFP, will be included as an addendum in any contractual arrangement. The contract will adhere to the laws of the Commonwealth of Virginia and the United States of America.
- H.** The Authority reserves the right to make awards under this Request for Proposal to more than one Contractor if the Authority determines that doing so is in the best interests of the Authority. Each contract awarded will include an exhibit specifying the portion of the scope of services awarded to that Contractor.
- I.** The Authority advises that all proposals submitted under this RFP will become the property of the Richmond Ambulance Authority and will not be returned.
- J.** All proposals are valid for a period of one hundred and eighty (180) calendar days subsequent to the RFP closing date unless a longer acceptance period is offered in the proposal.
- K.** All materials submitted to RAA become public property and are subject to the Freedom of Information Act upon receipt. In accordance with Virginia Code 2.2-4342(F), trade secrets or proprietary information submitted by a Contractor in connection with this procurement transaction are not subject to the Virginia Freedom of Information Act; however, the Contractor must:
 - a.** Invoke the protections of Virginia Code 2.2-4342 prior to or upon submission of the data or other materials,

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notice shall not relieve the Contractor of the obligation to deliver or perform on all outstanding orders issued prior to the effective dates of cancellation. Further, RAA reserves the right to terminate any resulting contract immediately if the Contractor breaches any terms or conditions of such contract or if the Contractor makes a general assignment for the benefit of creditors or voluntarily or involuntarily becomes bankrupt and has not cured such bankruptcy after 90 calendar days. Such right of termination is in addition to and not in lieu of any other remedy that the RAA may have in law or equity.

- Q.** During the period of the Contract, RAA reserves the right to require the Contractor to furnish certificates of insurance for the coverage required as indicated.
- a.** Commercial General Liability Insurance with a combined single limit of not less than \$1,000,000 per occurrence.
 - b.** Automobile Liability Insurance with a combined limit of not less than \$1,000,000 per occurrence.
 - c.** Statutory Workers' Compensation and Employers' Liability with the Alternate Employers Endorsement WC 000301. If any employee of the Contractor is not subject to the provisions of the Virginia Worker's Compensation Act, the Contractor shall nevertheless insure payment of the same compensation to such employee as is provided for by the Virginia Worker's Compensation Act.
 - d.** Professional Liability (i.e. Legal Malpractice) Insurance with limits of not less than \$1,000,000 per claim.
 - e.** Privacy and Breach of Information Liability Insurance that shall protect the Contractor against legal liability brought by third parties alleging one or more of the following actions arising from work performed while providing services in the performance of this contract.
 - i.** Dissemination of Information in Violation of Right of Privacy;
 - ii.** Collecting Information in Violation of Right of Privacy;
 - iii.** Theft and use of Information in Violation of Right of Privacy;
 - iv.** Breach of privacy due to theft of data (e.g. credit cards, financial or health related data).
- R.** Cyber/Privacy Liability with minimum limits of \$2,000,000 per claim and where personal data is accessible to Contractor limits of at least \$5,000,000, and provides for, at least:
- a.** Liability incurred from alleged or actual theft, dissemination, and/or use of personal or confidential information and any related forensic costs, crisis management costs, investigation costs;
 - b.** Network security liability arising from the unauthorized access to, use of, or tampering with computer systems, including hacker attacks or inability of an

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in return for assistance in procuring or attempting to procure a contract or in return for fixing the prices in the proposal or the proposal of any other Contractor(s). Contractor(s) shall not pay money or anything of value in the future for these purposes.

- c.** Shall certify that none of the deciding factors set forth in the request for proposal or in the subsequent agreement were their idea or the idea of anyone representing their company, unless the suggestion was made at a meeting open to all Contractor(s), which all Contractor(s) had notice of.
- d.** Must attest that they had no involvement in the development, preparation, evaluation, or other decision making process for this solicitation, and that should the Contractor(s) receive a contract award in response to their proposal, no agent, representative, consultant, or sub consultant affiliated with the Contractor(s), who may have been involved in the development, preparation or evaluation or other decision making process for this solicitation, will have any financial interest, direct or indirect, in said contract.
- e.** Must state that there are no other potential or actual conflicts of interest regarding this solicitation.
- f.** Shall certify that no officer or stockholder of their company is an employee of RAA or is related to any employee or Board member of RAA.
- g.** Shall not have undertaken or will not undertake any activities or actions to promote or advertise their proposal to any member of any RAA Board or staff reviewing the proposals, except in the course of RAA-sponsored inquiries, briefings, interviews or presentations between the date that the Request for Proposal was issued and the date of award by RAA Board of Directors.
- h.** The Contractor warrants that it and all of its subcontractors are not and will not during the life of this Contract be in violation of Virginia Code 2.2-4372 which provides as follows:
 - i.** No contractors or subcontractor shall demand or receive from any of his suppliers or his subcontractors, as an inducement for the award of a subcontract or order, any payment, loan, subscription, advance, deposit of money, services or anything, present or promised, unless consideration of substantially equal or greater value is exchanged.
 - ii.** No subcontractor or supplier shall make, or offer to make, kickbacks as described in this section.
 - iii.** 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.
 - iv.** If a subcontractor or supplier makes a kickback or other prohibited payment as described in this section, the amount thereof shall be conclusively presumed to have been included in the price of the subcontract or order and

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ultimately borne by the public body and shall be recoverable from both the maker and recipient. Recovery from one offending party shall not preclude recovery from other offending parties.

- X. Non-Exclusion from Medicare and/or Medicaid:** Neither Contractor nor any officer, director, employee, agent, or owner of Contractor shall have been excluded from participation in neither the Medicare Program nor any state Medicaid Program.
- Y. Contractual Claims.** The procedure for the resolution of contractual claims shall be as set forth in Virginia Code 2.2-4363(C).
- Z. Drug Free Workplace.** Pursuant to Virginia Code 2.2-4312 during the performance of this contract, the Contractor agrees to:
 - a.** Provide a drug-free workplace for the Contractor’s 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 the Contractor’s workplace and specifying the actions that will be taken against employees for violations of such prohibition;
 - c.** State in all solicitations or advertisements for employees placed by or on behalf of the Contractor that the Contractor maintains a drug-free workplace; and
 - d.** Include the provisions of the foregoing clauses in every subcontract or purchase order of over \$10,000, so that the provisions will be binding upon each subcontractor or vendor.

For the purposes of this section, “drug-free workplace” means a site for the performance of work done in connection with a specific contract awarded to a contractor in accordance with the Virginia Public Procurement Act, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the contract.

AA. Faith-Based Organizations: Pursuant to Virginia Code 2.2-4343.1(D), the Authority does not discriminate against faith-based organizations.

BB. Advertising: In the event a contract is awarded for supplies, equipment, or services resulting from this solicitation, no indication of such sales or services to RAA will be used in product literature or advertising. The Contractor shall not state in any of the advertising or product literature that the Commonwealth of Virginia or any agency or institution of the Commonwealth has purchased or uses its products or services.

CC. Availability of Funds. It is understood and agreed between the parties herein that RAA shall be bound hereunder only to the extent of the funds available, or which may hereafter become available for the purpose of this agreement.