



CELEBRATING 50 YEARS
LIGHTHOUSE
OF BROWARD
Empowering the Blind and Visually Impaired

Request for Letter of Intent (RFLI) – Comprehensive Business Insurance Coverage

April 1, 2025

Lighthouse House of Broward for the Blind & Visually Impaired (LHOB) is a dedicated organization committed to ensuring the financial security and protection of our assets, employees, and operations. As part of our risk management strategy, we are seeking a strategic partnership with an insurance provider that can offer a **comprehensive business insurance package**, covering property, liability, auto, wind, and other essential protections.

Through this **Request for Letter of Intent (RFLI)**, we invite qualified providers to express their interest in delivering these insurance solutions, ensuring comprehensive coverage, competitive pricing, and risk mitigation strategies tailored to our industry needs.

I. Scope of Services

We are seeking proposals that include but are not limited to:

- 1. General Liability Insurance:** Protection against claims of bodily injury, property damage, and legal expenses.
- 2. Property Insurance:** Coverage for buildings, equipment, inventory, and business interruptions due to damage or loss.
- 3. Commercial Auto Insurance:** Coverage for company-owned vehicles, fleet protection, and liability for business-related vehicle use.

4. **Workers' Compensation Insurance:** Compliance with state requirements and financial protection for work-related injuries or illnesses.
 5. **Professional Liability Insurance (Errors & Omissions):** Coverage for claims related to professional services, negligence, or mistakes.
 6. **Cyber Liability Insurance:** Protection against cyber-attacks, data breaches, and digital asset recovery.
 7. **Employment Practices Liability Insurance (EPLI):** Coverage for claims related to wrongful termination, discrimination, or workplace harassment.
 8. **Directors & Officers (D&O) Insurance:** Protection for executives against personal losses due to management-related lawsuits.
 9. **Business Interruption Insurance:** Financial coverage for lost income due to unforeseen disruptions.
 10. **Windstorm & Flood Insurance:** Protection against natural disasters, high winds, hurricanes, and water-related damages.
 11. **Umbrella & Excess Liability Insurance:** Additional liability coverage beyond standard policy limits.
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II. Submission Requirements

Interested providers should submit a **Letter of Intent (LOI)** addressing the following:

1. **Company Overview:** Brief background, experience, and qualifications in providing business insurance solutions.
2. **Scope of Offerings:** Description of available insurance policies, coverage options, and risk mitigation strategies.
3. **Cost Structure:** General pricing models, premium structures, and deductible options.
4. **Claims Process & Support:** Details on claims filing, response times, and customer service support.
5. **Compliance & Regulatory Adherence:** Assurance of adherence to all applicable federal, state, and industry regulations.

6. **Technology & Administration:** Details on online account management, policy adjustments, and claims tracking.
 7. **References:** List of current business clients or similar industry experience.
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III. Submission Deadline & Process

1. **Deadline for Submission:** April 9, 2025 by 5:00pm EST
 2. **Submission Method:** LOIs should be submitted via email to jgonzaelz@lhob.org with the subject line: **“Letter of Intent – Business Insurance Proposal.”**
 3. **Next Steps:** Upon review of submitted LOIs, selected providers may be invited for further discussions or to submit a detailed Request for Proposal (RFP).
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We appreciate your time and interest in partnering with LHOB. If you have any questions, please feel free to contact Jillian Gonzalez, Senior Vice President of Operations via email only at jgonzaelz@lhob.org.