



**VIRGIN ISLANDS**  
PUBLIC BROADCASTING SYSTEM  
WTJX-TV | WTJX-FM 93.1  
**W W W . W T J X . O R G**

**VIRGIN ISLANDS PUBLIC BROADCASTING SYSTEM**  
**WTJX-TV CHANNEL 12 | WTJX-FM 93.1**

36 & 37 Estate Richmond  
Christiansted, VI 00820  
Telephone (340) 718-3339

**REQUEST FOR PROPOSALS**  
**INSURANCE SERVICES**

Contact person:  
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Chief Financial Officer  
[rfp001-2026@wtjx.org](mailto:rfp001-2026@wtjx.org)

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## **1.0 INTRODUCTION**

The Virgin Islands Public Broadcasting System (the "System" or "WTJX") is requesting proposals from qualified insurance firms/agencies who offer various Insurance Coverage policies.

Firms will be competing against each other for selection to provide insurance services set forth herein ("Services"). The submissions of all firms shall be compared and evaluated and a single proposal for the requested Services shall be selected. The process is being administered by the management of the System. The final decision will be approved by the System's Board of Directors.

## **2.0 TERM OF ENGAGEMENT**

The term of the agreement shall be for a period of one (1) year with two one (1) year option periods. The System reserves the right to terminate the agreement at the end of each annual period.

## **3.0 DESCRIPTION OF THE VIRGIN ISLANDS PUBLIC BROADCASTING SYSTEM**

The Virgin Islands Public Broadcasting System is a semi-autonomous agency of the Government of the United States Virgin Islands. It is governed by a Board of Directors, and the Chief Executive Officer is responsible for the day-to-day operations. The basic goal of the System is to advance the general welfare of the community through educational, cultural, and public affairs programming, both local and national, for the population of the Virgin Islands. The System is regulated by the Federal Communications Commission (FCC). The System is a member of the Public Broadcasting Service (PBS), a private, non-profit media enterprise, owned and operated by member stations, which produces and distributes programs. The System, also an NPR (National Public Radio) member station, a nonprofit media organization that serves as a national syndicator to a network of more than 1,000 radio stations across the United States. The System operates WTJX-TV and WTJX-FM.

## **4.0 ELIGIBILITY**

A firm must meet the following minimum qualifications to be considered by the selection committee. Failure to meet the minimum required qualifications of this Request for Proposals (RFP) will result in the rejection of a proposal:

1. Description of the firm's approach to providing insurance services related to this specific agency including the involvement of designated consultants.
2. Neither Respondent, nor any person or entity associated or partnering with Respondent, has been the subject of any adverse circumstances that may prevent the System from selecting Respondent.

3. Respondents have adequate financial and staff resources to fulfil the contract, or the ability to obtain them.
4. Respondent has a satisfactory performance record.
5. Respondent has a satisfactory record of integrity and business ethics.
6. Respondent has the necessary organization, experience, operational controls, and technical skills, or the ability to obtain them.
7. Respondents have established prior experience in successfully performing the scope of services requested.
8. Respondent and its employees hold and maintain all territorial, federal, state, and local licenses or certifications as required to perform the services requested.
9. Respondent is otherwise qualified and eligible to receive an award under applicable laws and regulations.

## **5.0 SCOPE OF WORKS TO BE PERFORMED**

### **5.1 COMMERCIAL GENERAL LIABILITY**

WTJX owns or rents several properties in the Virgin Islands from which it operates. Commercial Liability Coverage is needed for all properties owned or rented for operations. These include the Richmond Building (office & studio) and parking lot in St. Croix; Tower rental at Blue Mountain; ICMC building rental (office & studio), two storage unit rentals, Haypiece Hill premises and engineering station at Mountain Top on St. Thomas. Current policy expires July 31, 2026. General aggregate limit should be \$2,000,000 and any one occurrence limit \$1,000,000.

### **5.2 BUSINESS AUTO**

WTJX currently owns and operates 14 vehicles in St. Thomas and St. Croix. The age of the vehicles ranges from 2010 through 2023. Current policy expires September 14, 2026. Combined single Limit for bodily injury and property should be \$300,000.

### **5.3 DIRECTORS AND OFFICERS LIABILITY**

Current policy expires October 4, 2026. Aggregate limit for each policy year is \$1,000,000.

### **5.4 CARGO INSURANCE**

WTJX owns two mobile production trucks, one for each district. These trucks house production equipment used for live events outside our office studios. Current policy expires June 23, 2026. Total insured limit is \$1,393,185.17.

## 6.0 SUBMISSION OF PROPOSALS

One (1) electronic copy (.pdf format) of the Firm's proposal addressing the Proposal Requirements can be submitted to [rfp001-2026@wtjx.org](mailto:rfp001-2026@wtjx.org), no later than February 28, 2026. Proposals can be delivered separately in a sealed envelope to either of the following physical locations:

**St. Croix:**

36 & 37 Estate Richmond

Christiansted, VI 00820

**St. Thomas:**

1600 Kongens Gade 1B

St. Thomas, VI 00802

**Or by mail, postmarked by February 28, 2026:**

P.O. Box 7879

St. Thomas, VI 00801

## 7.0 INFORMATION/ QUESTIONS

All questions and correspondence should be emailed to [rfp001-2026@wtjx.org](mailto:rfp001-2026@wtjx.org). Any contact with System personnel other than Tanya-Marie Singh, CEO, or Nedra Thomas, CFO, regarding this RFP may be grounds for elimination from the selection process.

## 8.0 EVALUATION PROCESS

The System will evaluate all acceptable proposals received and may request, at its discretion, an oral presentation of a certain firm's proposal. The written proposal and, if applicable, any oral presentation, will be the basis for determining firm selection. Responses should be complete and specific in every detail.

**The following are the primary criteria that will be used in the evaluation process:**

1. Qualifications, experience and capabilities (20 points).
2. Accessibility of the manager (20 points).
3. Client references (20 points).

4. Overall responsiveness of the proposal in clearly stating an understanding of System's needs and compatibility with company culture (20 points).
5. Proposed cost (20 points).

## 9.0 PROPOSAL FORMAT AND REQUIRED INFORMATION

The proposal should identify the Firm, provide the name of the principal contact and be signed by an officer of the firm. Proposals must include responses to all sections in Appendices A and requested supporting documentation. To simplify the evaluation process and obtain maximum comparability, the System requires that all responses to the RFP be organized in the manner described in this section. Any deviation from this format without adequate justification may result in disqualification of the proposal. The proposal should include a clear identification of the material by section and, if applicable, correlating question number.

- Cover Page
- Table of Contents
- Brief Overview (Optional)
- Response to Appendix A Proposal Requirements
  - Capabilities and Qualifications
  - Client References
  - Insurance Costs
  - Completed enclosure documents A, B, and C

## 10.0 CONFIDENTIALITY STATEMENT

The information provided to you in conjunction with this RFP is strictly confidential and is not intended for public use or for the use other than for the process specified in this RFP by the Respondent.

## APPENDIX A

### PROPOSAL REQUIREMENTS

#### CAPABILITIES AND QUALIFICATIONS

1. A statement of your firm's familiarity and experience with providing group insurance coverage for other government agencies and businesses within the Virgin Islands.
2. Describe and explain any legal or disciplinary actions instituted or proposed against the firm during the last 3 years. Describe any pending disciplinary matters of which the firm is aware of.
3. Disclose any known or perceived actual or potential conflicts of interest with the System.
4. Each participating insurer shall be financially sound and responsible.
5. The agent/broker shall be licensed or duly authorized to issue, solicit, and service commercial property/casual insurance in accordance with the laws of the Territory of the U.S. Virgin Islands.

#### CLIENT REFERENCES

6. Include a partial list (minimum of 3) of your current clients. Indicate the name, address, and telephone number of the principal client contact.
7. List the most significant engagements with other government agencies performed in the last five (5) years that are comparable to the engagement described in this RFP.

#### INSURANCE COSTS

8. Provide your proposal for any/all the categories requested. Proposed costs should include all applicable fees and taxes.

## ENCLOSURE DOCUMENT A

### Virgin Islands Public Broadcasting System

#### **NON-COLLUSIVE AFFIDAVIT**

\_\_\_\_\_, being first duly sworn, deposes and says:

That he/she is \_\_\_\_\_ (a partner or officer of the firm of, etc.) the party making the foregoing proposal or proposal cost, that such proposal/bid or proposal cost/bid cost is genuine and not collusive or sham; that said proponent has not colluded, conspired, connived or agreed directly or indirectly, with any proponent or person, to put in a sham proposal cost or to refrain from bidding and has not in any matter directly or indirectly sought by agreement or collusion or communication or conference, with any person, to fix the proposal cost of the affinity or of any other proponent, or to fix any overhead, profit or cost element of said cost proposal, or of that of any other proponent, or to secure any advantage against the Virgin Islands Public Broadcasting System or any person interested in the proposed contract; and that all statements in said proposal or cost proposal are true.

\_\_\_\_\_  
(Name of Respondent, if the Respondent is a Corporation)

\_\_\_\_\_  
(Name of Respondent, if the Respondent is a Limited Liability Company)

\_\_\_\_\_  
(Name of Respondent, if the Respondent is a Sole Proprietor)

Subscribed and sworn to me at (location) \_\_\_\_\_  
this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, by  
of legal age, \_\_\_\_\_  
(Trade or Corporation)  
and personally known to me.

(SEAL)

Public Notary

## ENCLOSURE DOCUMENT B

### Virgin Islands Public Broadcasting System

#### DEBARMENT CERTIFICATION FORM

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***Certification Regarding Debarment, Suspension, and Ineligibility***

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- (1) The respondent certifies, by submission of this RFP response, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in any federal or local programs in the Territory or any federal department or agency.
- (2) The respondent will provide immediate written notice to whom this Certification is submitted if at any time the Proposer learns its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
- (3) The respondent shall not knowingly enter any agreement/subcontractor relationship lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this procurement, unless authorized by the department or agency with which this procurement originated.
- (4) Where the respondent is unable to certify to any of the statements in this certification, such respondent shall attach an explanation to this RFP Response.

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Name and Title of Authorized Representative

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Signature & Date

## ENCLOSURE DOCUMENT C

### Virgin Islands Public Broadcasting System

#### **CONFLICT OF INTEREST**

**By signing this form, the respondent certifies that, to the best of its knowledge and belief, there are no relevant facts or circumstances that could give rise to an organizational or personal conflict of interest, for the organization or any of its staff, and that the Respondent, subcontractor, employee, or consultant has disclosed all such relevant information if such a conflict of interest appears to exist to a reasonable person with knowledge of the relevant facts (or if such a person would question the impartiality of the Respondent, subcontractor, employee, or consultant).**

Conflicts may arise in but not limited to the following situations:

- a. Unequal access to information. A potential respondent, subcontractor, employee, or consultant has access to non-public information through its performance on a government contract for disaster recovery services in the Virgin Islands.
- b. Biased ground rules. A potential respondent, subcontractor, employee, or consultant has worked, in one government contract, or program, on the basic structure or ground rules of another government contract for disaster recovery services in the Virgin Islands.
- c. Impaired objectivity. A potential respondent, subcontractor, employee, or consultant, or member of their immediate family (spouse, parent, or child) has financial or other interests that would impair, or give the appearance of impairing, impartial judgment in the evaluation of government programs, in offering advice or recommendations to the government, or in providing technical assistance or other services to recipients of federal funds as part of its contractual responsibility.

  

- 1) Proposer must provide the disclosure described above on any actual or potential conflict of interest (or apparent conflict of interest) regardless of their opinion that such a conflict or potential conflict (or apparent conflict of interest) would not impair their objectivity.
- 2) In a case in which an actual or potential conflict (or apparent conflict of interest) is disclosed, WTJX will take appropriate actions to eliminate or address the actual or potential conflict, including but not limited to mitigating or neutralizing the conflict, when appropriate, through such means as ensuring a balance of views, disclosure with the appropriate disclaimers, or by restricting or modifying the work to be performed to avoid or reduce the conflict. In this clause, the term "potential conflict" means reasonably foreseeable conflict of interest.
- 3) The Respondent, subcontractor, employee, or consultant agrees that if "impaired objectivity", or an actual or potential conflict of interest (or apparent conflict of interest) is discovered after the award is made, it will make a full disclosure in writing to the contracting officer. This disclosure shall include a description of actions that the Proponent has taken or proposes to take to avoid, mitigate, or neutralize the actual or potential conflict (or apparent conflict of interest).

The Respondent, \_\_\_\_\_, hereby certifies that, to the best of its knowledge and belief, there are no present or currently planned interests (financial, contractual, organizational, or otherwise) relating to the work to be performed under the contract or task order resulting from Request for Proposal that would create any actual or potential conflict of interest (or apparent conflicts of interest) (including conflicts of interest for immediate family members: spouses, parents, children) that would impinge on its ability to render impartial, technically sound, and objective assistance or advice or result in it being given an unfair competitive advantage. In this clause, the term "potential conflict" means reasonably foreseeable conflict of interest. The Respondent further certifies that it has and will continue to exercise due diligence in identifying and removing or mitigating, to WTJX's satisfaction, such conflict of interest (or apparent conflict of interest).

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Name and Title of Authorized Representative

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Signature & Date