

August 11, 2014

**Request for Qualification (RFQ)  
for Vital Signs Website Design and Development  
dated July 25, 2014**

**QUESTION & ANSWER DOCUMENT #2**

**Q1: Page 45, Section 1A (Minimum Coverages) and page 46, Section 1A (5), page 51, Appendix D-1 – Part of the requirements of these three sections is that the consultants insurance will cover not only their own firm and employees, but will fully cover any other individuals, firms or entities authorized to conduct work (such as a subconsultant). For our profession, the insurance that is commercially available does not provide unlimited coverage to outside firms, particularly in the case of professional liability insurance, which only provides coverage to the policy-holder and its employees for any negligent acts, errors or omissions in the performance of professional services.**

A1: As stated in the RFQ, Attachment E, Insurance and Financial Security (Bond) Provisions, under Minimum Coverages, MTC requires the CONSULTANT to assess the risks associated with work to be performed by Agents under subcontract and to include in every subcontract the requirement that the Agent maintain adequate insurance coverage with appropriate limits and endorsements to cover such risks. It is the CONSULTANT's responsibility to ensure their subconsultants maintain adequate insurance coverage with appropriate limits and endorsements.

**Q2: Page 46, Section 1A (6) "Property Insurance", and page 52 of Appendix D-1 – As is usual in our profession, our firm carries a Business Owners policy which covers our leased offices, contents and equipment. These types of policies will not provide a waiver of subrogation in favor of the MTC. We are however, able to provide a waiver of subrogation under our commercial general liability and automobile liability policies.**

A2: A Waiver of Subrogation in favor of MTC for property insurance is required.

**Q3: Page 52, paragraph regarding additional insureds near the top of the page – The only policies out of those required which can name additional insureds or be primary to the MTC are the commercial general liability and automobile liability policy. Outside of these items we are able to comply with the insurance requirements.**

A3: MTC requires the CONSULTANT to comply with additional insured requirements in applicable sections of Appendix D-1, Insurance Requirements. In particular, see Commercial General Liability and Umbrella insurance in Appendix D-1, Insurance Requirements.