



REFER ALL INQUIRIES TO
AMY COLE, PROCUREMENT OFFICER
904-328-2580
CITIZENS.PURCHASING@CITIZENSFLA.COM

REQUEST FOR PROPOSALS NO. 25-0011

FOR

WATER MITIGATION AND MOLD REMEDIATION ESTIMATE REVIEW SERVICES

POSTING DATE: July 8, 2025

PROPOSAL SUBMISSION DEADLINE: 3:00 PM EST on August 12, 2025

I. WHAT IS THE OPPORTUNITY?

- 1.1. DESCRIPTION OF SERVICES REQUESTED:** Citizens Property Insurance Corporation (**Citizens**) is seeking competitive, sealed proposals (**Proposals**) from firms (**Vendors**) capable of providing independent, objective, and expert review of water mitigation and mold remediation estimates and documentation submitted to Citizens from Third Party Estimators for both residential and commercial properties (**Services**). The Services will assess whether the estimate is reasonable, customary, and adheres to Institute of Inspection, Cleaning and Restoration Certification (**IICRC**) and/or the American Council for Accredited Certification (**ACAC**) industry standards, consistent with practices and guidelines for water mitigation and mold remediation. In addition, the Vendor must provide evidentiary support throughout the claim and any claim litigation process. The services requested are fully described within Attachment E - Draft Agreement.

Currently Citizens does not utilize the Services for invoices when Citizens' insured utilizes emergency water removal services under the applicable endorsement of the policy, except in rare circumstances, as these are reviewed internally by Citizens. As such, Citizens anticipates providing review assignments (**Assignments**) to the selected Vendor for claims involving water mitigation or mold remediation services, however, that is subject to change at Citizens' sole discretion.

In 2024, Citizens received 10,534 non-weather water claims. Of these claims, approximately 8,500 were eligible for Services. In 2024, Citizens issued 5,994 Assignments for water mitigation and mold remediation, including litigation assignments. Approximately 80% of those assignments were related to water mitigation, and 20% were related to mold remediation. Citizens anticipates that the foregoing claims figures could increase drastically in a Catastrophic Event which Citizens experienced in 2024.

Citizens intends to award one contract (**Contract**) to a Vendor for performance of all Services (the "**Primary Vendor**"). Other Vendors may be awarded a Contract on a contingent basis (a "**Contingent Contract**"), to ensure continuity of Services if the Primary Vendor is unable to perform or meet Citizens' needs. Vendor acknowledges that if awarded a Contingent Contract, the Contingent Contract shall only become activated upon receipt of written notice by Citizens activating Vendor to provide Services. Upon receipt of a written activation notice, Vendor(s) shall have thirty (30) calendar days to complete any contractual requirements necessary for the performance of the Services.

Term of Contract. The Contract will have an initial term of three years followed by one, two-year renewal period.

It is expected the Vendor selected under this RFP will begin providing Services no later than July 20, 2026.

1.2 DEFINITIONS: In addition to other terms defined in this RFP, the following terms have the following meanings:

- A. **Assignment** - means a notification to Vendor, by Citizens, to perform Services pursuant to this RFP.
- B. **Catastrophe or Catastrophic Event** – means a natural or man-made event, occurring at any time, where as a result, Citizens receives, or anticipates receiving, 500 or more claims.
- C. **Citizens** – means Citizens Property Insurance Corporation. Citizens is a Florida governmental entity whose public purpose is to provide affordable property insurance to applicants who are not able to purchase coverage in the private insurance market. Additional information about Citizens is available on Citizens’ website: <https://www.citizensfla.com>.
- D. **Contract** – means the contract with a Vendor for Services that results from this RFP.
- E. **RFP** – means this Request for Proposal, which is a competitive solicitation for Services authorized under Section 287.057, Florida Statutes.
- F. **Procurement Officer** – means the Citizens employee identified on the first page of this RFP.
- G. **Proposal** – means all materials submitted by Vendor pursuant to this RFP.
- H. **Services** – means all the activities of Vendor which are collectively necessary to provide the products and/or services to Citizens pursuant to this RFP.
- I. **Third Party Estimator** - Individual or company hired by the insured that completes the original water mitigation and/or mold remediation estimate that is being reviewed and/or assessed by the Vendor.
- J. **Vendor** – means the entity responding to this RFP in pursuit of providing Services.

1.3 CALENDAR OF EVENTS: Listed below are important events, dates, and times relevant to this RFP. These events and dates are subject to change at Citizens’ sole discretion. It is each Vendor’s responsibility to comply with these timeframes and to monitor Citizens’ website for any changes.

CALENDAR OF EVENTS		
EVENT	DUE DATE AND TIME	APPLICABLE INFORMATION AND LOCATION
RFP Released	July 8, 2025	Posted to Citizens website at: https://www.citizensfla.com/solicitations
Vendor Questions Due	July 15, 2025 3:00 PM EST	Submit via email: citizens.purchasing@citizensfla.com
Answers Posted	July 22, 2025	Posted to Citizens website at: https://www.citizensfla.com/solicitations
Proposals Due	August 12, 2025 5:00 PM EST	See Section II. <i>How Do I Respond?</i> below
Evaluation Committee Public Meeting to rank Proposals and Announce Intent to Award Contract(s)	September 15, 2025 3:00 PM EST	Public Meeting (telephonic) Telephone number: (904) 490-0703 Access Code: 632 267 873# <i>Vendor attendance at this meeting is not mandatory</i>

		Posted to Citizens website at: https://www.citizensfla.com/solicitations
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Any person requiring accommodation because of a disability should contact the Procurement Officer at least five business days prior to the public meeting. A person who is hearing or speech impaired can use the Florida Relay Service at (800)955-8771 (TDD operator).

- 1.4 NO CONTACT OR LOBBYING:** Respondents to this solicitation or persons acting on their behalf may not contact, between the release of the solicitation and the end of the 72-hour period following the agency posting the notice of intended award, excluding Saturdays, Sundays, and state holidays, any employee or officer of the executive or legislative branch concerning any aspect of this solicitation, except in writing to the Procurement Officer or as provided in the solicitation documents. Violation of this provision may be grounds for rejecting a Proposal. This prohibits contacting any Citizens employee (other than the Procurement Officer), members of the Citizens Board of Governors, or any third party acting on Citizens' behalf with regard to the solicitation.

NOTE: Citizens also requires all lobbyists to register at Citizens' online portal (<https://www.citizensfla.com/es/lobby-registration>) before communication or contact with Citizens.

II. HOW DO I RESPOND?

- 2.1 PROPOSAL SUBMISSION:** Proposals must be received no later than the due date and time listed in the Calendar of Events. Proposals shall be submitted as provided below:

- A. Original Proposal. Submit Proposals via email to citizens.purchasing@citizensfla.com with the subject line **RFP No. 25-0011, Water Mitigation and Mold Remediation Estimate Review Services**. Vendors should expect to receive an acknowledgement message within one business day. Vendors who do not receive such acknowledgement should immediately contact the Procurement Officer to confirm whether their Proposal has been received. Citizens is not obligated to extend the Proposal deadline to allow for email transmission delays or errors.

Vendors should submit materials without compressed (e.g., .zip) or encrypted files, and with a total size of less than 10 megabytes for the email and the attachments. Vendors may divide their Proposal submission into multiple emails, as needed.

- B. Redacted Copy of Proposal (if applicable). In addition to the email required in Section A. above, Vendor should submit a **separate email** with their Proposal containing a full "Redacted" version of their Proposal (i.e., the original Proposal in its entirety with the applicable sections redacted) in accordance with Section 3.3, below. This email should be labeled "**Redacted Proposal**" and be void of any information Vendor deems exempt from Florida's Public Records Laws. Along with the Redacted Proposal, Vendors should also submit a redaction log providing a legal justification for each redaction (e.g., Trade Secret Protection).

- 2.2 PROPOSAL CONTENTS:** The purpose of Vendor's Proposal is to demonstrate its qualifications, competence, and capacity to provide the Services in accordance with the requirements of this RFP.

To be eligible for award, Vendors are to submit the following:

VENDOR PROPOSAL	
ITEM	DESCRIPTION
Attachment A - Vendor Certification Form	These documents will provide Citizens with basic information about the Vendor and

Attachment B - Financial Stability Review	provide certain assurances necessary to qualify the Vendor for a potential contract award. These documents will <u>not</u> be used in the scoring of Proposals
Current IRS W-9 or W-8 Form (see Attachment B)	
Attachment C - Vendor Questionnaire	These documents will provide Citizens with specific information about Vendor's proposed Services and <u>will</u> be used as a basis for evaluation and scoring of the Proposals.
Attachment D - Price Sheet	

Vendors may also submit a short cover letter. Vendors should not include any other material with a Proposal unless those materials are specifically referenced in one of the above Attachments. Citizens will not be obligated to review or accept any extraneous materials.

III. WHAT ARE THE RULES?

- 3.1 QUESTIONS:** Vendors may submit questions, requests for clarification, or requests for changes regarding the RFP via email. Questions must be received by the Procurement Officer by the date and time indicated in the Calendar of Events. Vendors are encouraged to reference the specific section or attachment to which the question pertains.

Questions submitted will not constitute a protest to the RFP or serve as a notice of intent to protest. Answers will constitute an amendment to the RFP only to the extent a substantive change is made.

- 3.2 CHANGES TO RFP:** Citizens may make changes to this RFP by posting an amendment or addendum on Citizens' website, which is located at <https://www.citizensfla.com/solicitations>. It is each Vendor's obligation to monitor Citizens' website to review amendments or addendums.

- 3.3 PUBLIC RECORDS:** By participating in this RFP process and submitting a Proposal, Vendor acknowledges the requirements of the Florida Public Record laws found in Chapter 119, Florida Statutes and s. 24(a), Art. I of the Florida Constitution (Public Record Laws). All Proposals and written communications regarding this RFP become public records upon receipt by Citizens and therefore are subject to public disclosure. [Note: Proposals are temporarily exempt from disclosure during the RFP process as provided in Section 119.071(1)(b), Florida Statutes.]

If Vendor asserts that any portion of its Proposal or written communication is confidential or exempt from disclosure under the Public Record Laws (Protected Record), then Vendor **MUST** comply with the following process:

- A. Clearly identify each portion of its Protected Record(s) that it believes is statutorily protected from disclosure;
- B. Submit a separate electronic copy of the Proposal or written communication with only protected portions redacted; and
- C. Submit a separate redaction log that provides a legal justification (e.g., Trade Secret Protection) for each redaction.

If Vendor does not identify its Protected Record(s) as specified herein, Citizens may produce Vendor's non-redacted copy in response to a public records request.

If Vendor submitted a separate electronic copy of the Proposal or written communication with only protected portions redacted as specified herein, Citizens will produce the redacted copy provided by Vendor in response to the public record request. In the event a third-party disputes Vendor's right to make the redactions under the Public Records Laws, then Vendor shall be solely responsible for defending its position or seeking a judicial declaration. Vendor agrees to indemnify and reimburse Citizens for any attorneys' fees, costs, and expenses incurred by Citizens or awarded against Citizens from any legal proceeding challenging the Vendor's assertion of an exemption under Public Record

Laws. Notwithstanding the provisions of this Section, in accordance with Federal or State law, Citizens will comply with any court order or government agency mandate to produce a Protected Record.

- 3.4 EVALUATION PROCESS:** Responses to the Vendor Questionnaire will be provided to the evaluation committee members for independent review using a 0-10 scoring scale and the allocation of points indicated below. Prior to or concurrent with the evaluation committee member review, Citizens will review all Proposals to determine whether the minimum qualifications and other requirements are met. Proposals that do not comply will be disqualified from consideration. At any time before awarding a contract, Citizens reserves the right to seek clarifications deemed necessary for proper evaluation of Proposals.

ATTACHMENT	EVALUATION CRITERIA	MAXIMUM POINTS
C - Vendor Questionnaire	Company Profile and Prior Relevant Experience	25
	Staff Qualifications	15
	Quality Assurance	20
	Expert Analysis Review	10
D - Price Sheet	Price	30
TOTAL POINTS		100

Price Sheet Score. Vendors will receive up to 30 points based on the pricing they offer in Attachment D - Price Sheet. For Section I: Assessment Report Fees, pricing for the initial three-year contract term will receive up to 20 points, and pricing for the renewal term will receive up to 5 points. Section II: Expert Analysis Review Rate is worth up to 5 points for the lowest average initial term hourly rate.

The following formulas will be used to award points for Pricing. The lowest proposed price from all responsive Vendors will be known as the Lowest Total Price (LTP). Proposals of other Vendors will be scored using the following formula: LTP divided by the Proposal Price (PP) being considered multiplied by Maximum Points (MP)

$$\text{Formula: } (LTP / PP) \times (MP) = \text{Score}$$

Evaluation Committee Meeting and Notice of Agency Decision. The average scores of the Evaluation Committee for the Vendor Questionnaire will be combined with the Pricing score to determine the initial ranking of Vendors. In a public meeting, the Evaluation Committee will review the scores and determine which Vendor(s) to recommend for award. Evaluators may change their initial scores based upon their discussions with other evaluation committee members. A contract may be awarded to the responsive and responsible Vendor(s) whose Proposal receives the highest average score.

- 3.5 VENDOR RESPONSIBILITY REVIEW:** In accordance with Section 287.057, Florida Statutes, a contract pursuant to this RFP can only be awarded to a “responsible vendor.” A responsible vendor is a vendor who demonstrates financial stability, and who has the capability in all respects to fully perform the contract requirements and the integrity and reliability that will assure good faith performance under a Contract. Citizens may determine Vendor responsibility either before or after a Proposal is evaluated, provided that a final determination will be made before Citizens enters into a contract with awarded Vendor(s).

Citizens will determine Vendor responsibility based on (i) information provided in Vendor’s Proposal;

(ii) information obtained from independent research including information obtained from third parties or the internet; and (iii) any clarifications or supplemental material provided by Vendor at Citizens' request. To this end, Citizens may request Vendor to provide recent financial information, disclose potential conflicts of interests, and disclose any history of legal actions (including license suspensions, criminal records, administrative complaints, etc.). Citizens may also require responsibility review of additional entities as determined appropriate by Citizens, such as a separate entity proposed by Vendor for implementation services. Vendor shall provide prompt written notice to Citizens if, at any time prior to contract execution, a Vendor learns that the material information provided by Vendor in connection with this determination was inaccurate when submitted or has become inaccurate by reason of changed circumstances.

3.6 CONTRACT TERMS AND CONDITIONS: Following the Intent to Award Notice, awarded Vendor(s) will be expected to execute a final contract which incorporates the Vendor's Proposal and the terms and conditions in Attachment E - Draft Agreement.

Vendors are not required to submit proposed edits Attachment E - Draft Agreement. However, any questions concerning this process or particular contract provisions may be raised in the open question period.

Vendor shall have no vested right to do business with or receive payment from Citizens until a contract is signed by all parties. Unless the contract specifically provides otherwise, the execution of a contract does not guarantee Vendor will receive any particular volume of business from Citizens.

If a Contract cannot be reached with the intended awardee, or if a Contract is terminated for cause by Citizens or terminated without cause by a Vendor, Citizens reserves the right to enter into a Contract with the next-ranked eligible Vendor under this RFP. If Citizens fails to contract with the next-ranked eligible Vendor it may continue in this manner sequentially through all eligible Vendors until a Vendor willing to perform at acceptable pricing, terms and conditions is found.

3.7 PROTESTS: There are two conditions under which this RFP may be challenged:

- A. there may be a protest of the terms, conditions, and specifications contained in the RFP, including any provisions governing the methods for ranking bids, proposals, replies, awarding contracts, reserving rights for further awards, or modifying or amending any contract. **A notice of intent to protest, made pursuant to this condition, must be filed in writing with Citizens' Clerk within 72 hours after Citizens posts notice of the applicable RFP term, condition or specification (excluding Saturdays, Sundays and state holidays); or**
- B. a person adversely affected by Citizens' decision or intended decision to award a contract pursuant to Sections 287.057(1) or (3)(c), Florida Statutes, may challenge the decision. **A written notice of intent to protest, made pursuant to this condition, must be filed in writing with Citizens' Clerk within 72 hours after Citizens posts notice of its decision or intended decision (excluding Saturdays, Sundays and state holidays).**

Questions to the Procurement Officer do not constitute formal notice of protest.

After the timely filing of a notice of intent to protest, the protestor must then file a formal written protest. **The formal written protest must be filed within 10 calendar days after the date the notice of protest is filed.** The formal written protest must state with particularity the facts and law upon which the protest is based and comply with Citizens' Procurement Protest Procedure (Section 5). Any protest concerning this RFP shall be governed by Section 627.351(6)(e), Florida Statutes, and Citizens' Procurement Protest Procedure, located at: <https://www.citizensfla.com/documents/20702/42664/Procurement+Protest+Procedure/816d9bfb-e636-40ec-a9f5-34873d053bf7>.

Failure to timely file an intent to protest or timely file a formal written protest, within the time prescribed pursuant to 627.351(6)(e), F.S., constitutes a waiver of proceedings. Failure to post the bond or other

security required under Citizens' Procurement Protest Procedure (Section 6) within the time allowed for filing a bond shall constitute a waiver of proceedings.

The address of Citizens' Clerk for the filing of the notice of intent to protest or the formal written protest is as follows. If filing via email is not possible, then proof of service must be through the use of certified mail return receipt requested or hand delivery with proof of receipt. Service through certified mail does not extend the 72-hour or ten (10) calendar day period.

Citizens Clerk
Office of the General Counsel
2101 Maryland Circle
Tallahassee, FL 32303
Email: Agency.Clerk@citizensfla.com

- 3.8 COSTS OF PREPARING PROPOSALS AND FUTURE USE:** Citizens is not liable for any costs incurred by Vendor in responding to this RFP, including costs for materials, meetings, and/or travel. Other than Vendor's intellectual property, all Proposals become the property of Citizens. To the extent allowed by law, Citizens shall have the right to use all ideas, or adaptations of those ideas, contained in any Proposal. Acceptance or rejection of the Proposals will not affect this right.
- 3.9 WITHDRAWAL OF A PROPOSAL:** The Proposal submitted by each Vendor is an acceptance of the terms and conditions of this RFP. The Proposal will remain firm and may not be withdrawn for a period of one hundred eighty (180) calendar days from the date submitted. Any Proposal that expresses a shorter duration may, in the Procurement Officer's sole discretion, be accepted or rejected. Notwithstanding the above, a Proposal may be withdrawn from consideration by written request of Vendor to the Procurement Officer before the Proposal Due Date.
- 3.10 MINOR IRREGULARITIES:** Citizens reserves the right to waive any minor irregularity concerning a Proposal if Citizens determines that doing so will serve Citizens' best interests. This includes the right to allow a Vendor, after the Proposal Due Date, to submit documents that were inadvertently omitted from a Proposal or that contained incomplete information, so long as the correction will not provide Vendor with an unfair competitive advantage. Citizens is under no obligation to waive a minor irregularity and may reject any Proposal not submitted in the manner specified by this RFP.
- 3.11 NO MISREPRESENTATIONS:** All information provided, and representations made by Vendor relating to this RFP or contained in Vendor's Proposal are material and important and will be relied upon by Citizens in awarding the contract. Any intentional or negligent misstatement may be treated as a fraudulent inducement to award Vendor the contract and a fraudulent concealment from Citizens of the true facts relating to submission of the Proposal. Misrepresentation may be punishable under law. Furthermore, any misrepresentation may be immediate grounds for termination of the contract and bar Vendor from participating in future solicitations or other business opportunities with Citizens.

END OF DOCUMENT