



Department of Purchasing
100 N. Main Street, 2nd Floor
Suffolk, VA 23434
(757) 925-6762

May 18, 2020

To All Interested Parties:

Subject: Insurance/Benefit Consulting Services

The Suffolk City School Board (School Board) is requesting proposals from interested parties to provide insurance consulting services for Suffolk Public Schools. All documents enclosed are to be considered an integral part of this request for proposal. Please read carefully all information contained in the RFP document. Any requirement set forth in any attachment is to be adhered to fully.

Interested parties are invited to submit a proposal through the EVA portal on or before **4:00 pm on Friday, May 29, 2020**. Drop off of the proposal responses is also available on Thursday, May 21 between the hours 1:00-2:00 PM and Friday, May 29, 2020 between the hours of 3:00-4:00 PM. Should the proposer wish to drop off their proposal, one electronic copy (flash drive preferred) needs to be sealed in an envelope clearly marked with "Insurance/Benefit Consulting Services" due date and time. The proposal should be delivered to:

Anthony W. Hinds, CPPB
Department of Purchasing
Suffolk Public Schools
100 North Main Street, 2nd Floor
Suffolk, Virginia 23434

Proposals will not be accepted at any other location or via email or fax. No other electronic copies will be considered and will be returned. Any proposal received after the time designated above will be returned unopened. Nothing herein is intended to exclude any responsible offeror or in any way restrain or restrict competition. All responsible offerors are encouraged to submit proposals.

The School Board plans to select a qualified offeror based on the requirements set forth herein and pursuant to procurement regulations of the Commonwealth of Virginia Procurement. The awarding authority for this contract is the Suffolk City School Board. The School Board reserves the right to reject any or all proposals submitted.

If you have any questions concerning this Request for Proposal, submit them in writing to Anthony Hinds at the above address or email to anthonyhinds@spsk12.net. The last day for question submission for this procurement is Friday, May 22, 2020 and the last scheduled addendum is Monday, May 25, 2020.

Issued by:

Anthony W. Hinds
Purchasing Manager

Enclosures

CONTENTS

The cover letter (Request for Proposal) and each section attached as listed below constitute this Request for Proposal. All potential offerors will be required to adhere to all requirements, schedules, terms and conditions as set forth in these sections.

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SECTION I SCOPE OF SERVICES

The Suffolk City School Board, hereinafter called “School Board” is requesting proposals from interested parties to provide insurance consulting services for Suffolk Public Schools. These services shall include consulting services on the employee benefits program(s). The successful offeror shall NOT be in the business of selling insurance or associated with a firm that sells insurance and must be licensed by the Commonwealth of Virginia as an Insurance Consultant in compliance with the current Code of Virginia. Proof of licensing will be required. In addition, the successful offeror shall carry errors and omissions insurance with coverage of one million dollars or an amount acceptable to the School Board.

General Requirements:

The services required shall include, but not be limited to the following:

- A. Meet with administrative staff, employee committees and the School Board on an as needed basis.
- B. Provide services for the review and management of current programs, insurance options, procedures, employee benefits, procedures and identification of insurance requirements and other needs as required and requested by the School Board.
- C. Provide assessment and analysis of current benefit programs upon request. Benefits may include, but not be limited to:
 - 1. Provide a complete synopsis (in layman’s language) of all insurance policies and benefit programs. The synopsis shall include the carrier(s); agent(s); premium(s); and coverage. Aggregates, deductibles, major exclusions, comments, limitations, comparisons with other programs, budget restrictions, as well as recommendations shall be included in the synopsis.
 - 2. Provide evaluation of funding options to include, but not be limited to prospective rating, minimum premium funding and self-insured.
 - 3. Provide a review of projected premiums and losses quarterly.
 - 4. Review contracts and insurance certificates upon request. Training and Educational Services to include, at a minimum, the following:
- D. Provide information and advice to the School Board on any and all changes in requirements to local, state and federal regulations.
- E. Help in annual review negotiations with both the agent(s) and carrier(s) for all respective policies based on the review/evaluation of annual projected premiums vs paid claims, rate level for following year, employer/employee contributions, plan design and performance of carrier and any other relevant information.
- F. Provide unbiased opinions as to coverage, companies and rates.
- G. Help with employee communication campaigns.
- H. Monitor market conditions on a regular basis and advise the School Board as to how it may affect coverage held by School Board.
- I. Provide annual review of policies and rates.

- J. Provide an annual assessment of statement of values for review by the School Board and for submission to the carrier.
- K. Provide a complete analysis of all possible insurance programs and advise whether such policies best meet the needs of the School Board based on the availability of policies throughout the insurance industry.
- L. Audit all insurance invoices, claims experiences, loss ratios, etc. upon request. Prepare a statement of findings from this information and prepare forecasts indicating future premium costs.
- M. Assist with preparation of specifications for procurements, analyze any submittals and prepare written recommendations to the appropriate school system staff. Participate in the evaluation process of any procurement as a member of the selection committee.
- N. Evaluate the merits of self-insurance either solely or cooperatively on a continuing basis.
- O. Review and oversee all types of insurance and benefits on an annual basis, including, but not limited to:
 - 1. Property insurance (fire, transit, extended coverage, floater policies, etc.)
 - 2. Boiler and machinery insurance
 - 3. General liability insurance
 - 4. Vehicle insurance
 - 5. Worker's Compensation including excess policy
 - 6. Unemployment compensation
 - 7. Student accident, catastrophic and football insurance
 - 8. Crime-Bonding public officials
 - 9. Garage physical damage
 - 10. Umbrella/Excess liability
 - 11. Nurses and student nurses professional liability
 - 12. Psychologists professional liability
 - 13. School Board legal liability
 - 14. Broadcaster liability
 - 15. Employee group health
 - 16. Employee group dental
 - 17. Employee supplemental disability, life, accidental death and dismemberment and other supplemental programs
 - 18. Employee flexible spending accounts
 - 19. Employee Pre-tax Section 125 plan
- P. Provide clarification on questions regarding pre-tax dollar inquiries and interpretations as affected by health insurance policies and benefit plans upon request.
- Q. Provide timeframe advice in maintaining, renewing, and/or cancellation of benefit plans as needed.

The items listed are the minimum requirements. It is incumbent on the proposers to list and demonstrate their abilities in their proposal submissions. Please include any other services and that your firm can provide. It is also incorporated in the subsequent award that proposer will maintain

SECTION II PROPOSAL REQUIREMENTS

Each Offeror interested in submitting a proposal for consideration shall submit the information described below in a sectional format. Award for the services described herein will be based on the best value of the services and equipment proposed.

- A. Provide a letter of introduction that includes the name and location of the company, a statement of interest, and the ability to provide the required services. The letter must also include the following non-collusion statement.

“The offeror expressly warrants that the information submitted herein is not the result of an agreement expressed or implied with any other offeror or offerors in an attempt to influence or restrict competition.”

The letter of introduction shall be signed by an individual authorized to conduct business for the firm with the name of the individual typed below the signature. The name of the firm, location of the office, telephone numbers and email addresses must be included in the letter of introduction.

- B. Provide a brief statement describing the offeror’s qualifications to include years in business, similar contracts, etc. Provide the name, qualifications, licenses held and contact information for person(s) who will serve as the contact(s) for this project. Include the SCC Identification number. (See Section VI, Item Y.)
- C. Provide a detailed description of the proposed services which demonstrate the successful offeror’s ability, effectiveness and efficiency to include, but not be limited to such tasks as initial consultation, proposed methodology, available resources, controls and schedules.
- D. Provide names, contact information and resumes for key personnel who will be responsible for providing services to Suffolk Public Schools.
- E. Provide a list of at least three references to include any educational institutions if applicable who are currently using or have used these services in the past five (5) years. Include a contact person, phone number and email address for each.
- F. Provide a detailed price proposal to include costs of all services required in this procurement. The price proposal shall include rates that can be used to calculate the cost of any additional services that may be requested.
- G. Provide copies of all required licenses and insurance certificates.
- H. Provide any other information that may assist in the evaluation of the services and equipment required herein.

**SECTION III
EVALUATION CRITERIA**

Each proposal will be evaluated on the basis of the criteria listed below:

- A. Qualifications and experience of the organization and their ability to provide the services described in this request for proposal including the qualifications, certifications and licensing required to provide services requested. Quality and experience of key personnel - 40 points
- B. Value and completeness of the price proposal and fee structure – 25 points
- C. Overall quality of the proposal that clearly illustrates the offeror’s understanding of the requirements described as well as their flexibility to meet additional needs upon request. Also, include the proposers resources to provide required services and additional benefit services – 25 points
- D. Quality of references provided – 10 points

**SECTION IV
COOPERATIVE PROCUREMENT**

This solicitation is being conducted on behalf of other public bodies under the provisions of § 2.2-4304 of the Virginia Public Procurement Act, Cooperative Procurement, as stated, “a public body may purchase from another public body's contract even if it did not participate in the request for proposal or invitation to bid, if the Request for Proposal or Invitation to Bid specified that the procurement was being conducted on behalf of other public bodies.”

If authorized by the Bidder(s), the resultant contract(s) may be extended to any jurisdiction within the Commonwealth of Virginia to purchase at contract prices in accordance with contract terms.

Any jurisdiction using such contracts shall place its own orders(s) directly with the Successful Contractor(s). Suffolk Public Schools acts only as the Contracting Agent and is not responsible for the placement of orders, payment or discrepancies of the participating jurisdictions. It is the Contractor’s responsibility to notify the jurisdictions of the availability of contract(s).

**SECTION IV
SELECTION OF OFFEROR**

- A. The School Board will use the competitive negotiation process in selecting the offeror to provide this service. The proposal, as submitted, will be evaluated by the School Board. Two or more offerors deemed as best suited and qualified will be selected for further evaluation which may include interviews, additional questionnaires, or other electronic means to assist Suffolk Public Schools in the evaluation process. Selected vendors may be asked to demonstrate their complete program during the evaluation process. Competitive negotiations will be conducted with the top ranked offerors. A contract will be awarded to the top ranked offeror after the completion of competitive negotiations.
- B. If the School Board determines that only one offeror is fully qualified or that one offeror is clearly more highly qualified and suitable than the others under consideration, a contract may be negotiated and awarded to that offeror.
- C. During negotiations, the selected firm will be required to demonstrate cost and fees, including labor cost, direct personal expense, overhead, man-hours by category and direct (non-labor) expense in a format prescribed by the School Board.
- D. The School Board reserves the right to reject any or all proposals and will not be liable for any cost incurred in connection with the preparation and submittal for this Request for Proposal.
- E. The School Board reserves the right to award a contract or contracts as may be most advantageous to the School Board and reserves the right to negotiate all aspects of the contract should it be in the best interest of the School Board.
- F. Notice of Award for this solicitation shall be in writing to the successful offeror and posted on the Suffolk Public Schools Bid Board at 100 N. Main Street, Second Floor, Suffolk VA 23434.
- G. The School Board reserves the right to negotiate the terms of this contract on an annual basis in order to maintain a fair market value and to take advantage of any technological advances during the life of the contract.

**SECTION VI
TERMS AND CONDITIONS**

- A. **INDEPENDENT CONTRACTOR RELATIONS:** Neither the successful offeror, its employees, assignees or Successful Offerors shall be deemed employees of the School Board while performing for the School Board.
- B. **GENERAL PROVISIONS:** Nothing in the agreement shall be construed as authority for either party to make commitments which will bind the other party beyond the scope of services contained herein.
- C. **INVENTIONS & COPYRIGHTS:** The Successful Offeror is prohibited from copyrighting any papers, interim reports, forms or other material and/or obtaining patents on any invention resulting from its performance of the project, except when specific written authorization of the School Board is given. The copyright or patent shall belong to the School Board.

- D. **SHIPPING:** All shipping and handling costs shall be at the expense of the successful offeror.
- E. **TERMS OF AGREEMENT:** The initial term of this agreement shall begin on the day of award and continue through June 30, 2021 after which this agreement may be extended for five (5) additional one year periods, beginning July 1st and ending June 30th of each year, unless otherwise terminated by either party by giving written notice by May 1st of any given year. The School Board may approve a price increase for each subsequent year. The request shall be presented in writing by April 1st of each year and the cost increases shall not exceed the Consumer Price Index (CPI) as developed by the Bureau of Labor Statistics, U. S. Department of Labor, for all Urban Consumers (CPI-U) south, for the preceding calendar year. Suffolk Public Schools reserves the right to purchase of additional services as needed and to negotiate for additional years in order to provide for the continuation of services.
- F. **TERMINATION:** The School Board Offeror may terminate the Agreement upon ninety (90) days written notice to the other party. Upon this termination for convenience, the Successful Offeror shall be paid only for those additional fees and expenses incurred between notification of termination and the effective date of termination that are necessary for curtailment of its work under the Agreement. The parties may mutually agree in writing to an earlier termination.

In the event of a breach by the Successful Offeror of the Agreement, the School Board shall have the right to immediately rescind, revoke, or terminate the Agreement. In the alternative, the School Board may give written notice to the Successful Offeror by specifying the manner in which the Agreement has been breached. If a notice of breach is given and the Successful Offeror has not substantially corrected the breach within ten (10) days of receipt of the written notice, the School Board shall have the right to terminate the Agreement. A waiver of breach of any provision of the Agreement shall not be deemed to be a waiver of any other or subsequent breach and shall not be construed to be a modification of the terms of the Agreement. A violation of any state or federal law or regulation by the Successful Offeror shall be considered a breach of the Agreement.

In the event of rescission, revocation, or termination, all documents and other materials related to the performance of the Agreement shall become the property of the School Board.

This agreement shall be canceled automatically in the event that the local, state or federal government fails to appropriate or allocate sufficient funds or positions for the purpose of continuing the Agreement. This termination shall be complete upon depletion of the previously allocated funds.

- G. **COLLATERAL CONTRACTS:** Where there exists any inconsistency between the Agreement and other provisions of collateral contractual Agreements which are made a part of the Agreement by reference or otherwise, the provisions of the Agreement shall control.
- H. **CONTRACTOR/EMPLOYEE BACKGROUND CERTIFICATION:** Upon award, the successful offeror and any employee who will have direct contact with students shall provide certification that (i) he/she has not been convicted of a felony or any offense involving the sexual molestation or physical or sexual abuse or rape of a child; and (ii) whether he or she has been convicted of a crime of moral turpitude.

Any person making a materially false statement regarding such offense shall be guilty of a Class 1 misdemeanor and, upon conviction, the fact of such conviction shall be grounds for the revocation of the contract to provide such services, and when relevant, the revocation of any license required to provide such services. **(See Attachment 1)**

- I. **NONDISCRIMINATION:** In its performance of the Agreement, the Successful Offeror warrants that it will not discriminate against any employee, or other person, on account of race, color, sex, religious creed, ancestry, age, disability or national origin. The Successful Offeror shall post, in conspicuous places that are available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause. In its solicitations or advertisements for employees, whether placed by or on behalf of the Successful Offeror, the Successful Offeror shall state that it is an equal opportunity employer. Notices, advertisements and solicitations which conform to federal laws, rules or regulations shall be deemed sufficient for the purpose of meeting the requirements of this section.

Suffolk Public Schools does not discriminate against faith-based organizations.

- J. **DRUG FREE WORKPLACE:** A drug-free workplace is to be maintained by contractor; required provisions – All public bodies shall include in every contract over \$10,000.00 the following provisions:

During the performance of this contract, the contractor agrees to (i) provide a drug-free workplace for the contractor’s employees; (ii) 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; (iii) state in all solicitations or advertisements for employees placed by or behalf of the contractor that the contractor maintains a drug-free workplace; and (iv) include the provisions of the foregoing clauses in every subcontract or purchase order of over \$10,000.00, so that 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 this chapter, 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.

- K. **APPLICABLE LAWS:** The Agreement shall be governed in all respects, whether as to validity, construction, capacity, performance or otherwise, by the laws of the Commonwealth of Virginia.
- L. **SEVERABILITY:** Each paragraph and provision of the Agreement is severable from the entire Agreement, and if any provision is declared invalid, the remaining provisions shall nevertheless remain in effect.
- M. **CONTINGENT FEE WARRANTY:** The Successful Offeror warrants that it has not employed or retained any person or persons for the purpose of soliciting or securing the Agreement. The Successful Offeror further warrants that it has not paid or agreed to pay any company or person any fee, commission, percentage, brokerage fee, gift or any other consideration, contingent upon the award or making of the Agreement. For breach of one or both of the foregoing warranties, the School Board shall have the right to terminate the Agreement without liability, or, in its discretion, to deduct the amount of said prohibited fee.
- N. **FINANCIAL RECORDS AVAILABILITY:** The Successful Offeror agrees to retain all books, records, and other documents relative to the Agreement for five (5) years after final payment. The School Board, its authorized agents and/or auditors shall have full access to and the right to examine any of said materials during this period.

- O. **OWNERSHIP OF DOCUMENTS:** Any reports, studies, photographs, negatives or other documents prepared by the Successful Offeror shall be retained by the Successful Offeror and shall be remitted to the School Board by the Successful Offeror upon completion, termination or cancellation of the Agreement. The Successful Offeror shall not willingly use or allow or cause to have such materials used for any purpose other than performance of the Successful Offeror's obligations under the Agreement without the prior written consent of the School Board.
- P. **CONFIDENTIAL INFORMATION:** All confidential and proprietary information and data furnished to the Successful Offeror by the School Board shall remain the property of the School Board. The Successful Offeror agrees to retain in confidence, and not to disclose to or use for the benefit of third parties, any information disclosed to the Successful Offeror by the School Board without the School Board's prior written consent. Excluded from the provisions of the Agreement shall be such information as:
1. Information which is in the public domain or which the Successful Offeror can show to have been in its possession independently of and prior to such disclosure by the School Board;
 2. Information which becomes public knowledge after such disclosure, without fault on the part of the Successful Offeror or its employees;
 3. Information made available to the Successful Offeror from a third party source without any secrecy obligation attaching thereto; and
 4. All information uncovered during an investigation conducted by the Successful Offeror that is required to be reported by the Successful Offeror to appropriate agencies pursuant to local, state or federal statutes (i.e., especially concerning or affecting public health and safety). The Successful Offeror will attempt to notify the School Board prior to any such reporting.
- Q. **COMPLIANCE WITH LAW AND STANDARD PRACTICES:** The Successful offeror shall perform its obligations under the Agreement in compliance with any and all applicable federal, state and local laws, rules, and regulations, including applicable licensing requirements, and in compliance with any and all rules of the School Board relative to the premises. The Successful Offeror shall be responsible for obtaining all permits, consents, and authorizations as may be required to perform its obligations.
- R. **TAXES, FEES, CODE COMPLIANCE AND LICENSING:** The Successful Offeror shall be responsible for the payment of any required taxes or fees associated with the Agreement. All work shall be in compliance with all applicable codes, ordinances and permitting requirements.
- S. **COORDINATION OF WORK:** The Successful Offeror shall schedule and coordinate its services with the School Board. Services shall be performed in a professional and timely manner.
- T. **HOLD HARMLESS AGREEMENT:** The Successful Offeror shall indemnify and hold harmless the School Board and its representatives from and against all losses and claims, demands, suits, actions, payments and judgements arising from personal injury or otherwise brought or recovered against the School Board or its representatives by reason of any act or omission of the Successful Offeror, its agents, servants or employees in the execution of the contracted work.
- U. **INSURANCE:** The Successful Offeror shall not commence work under this Agreement until he/she has obtained all insurance required under this section and such insurance has been approved by the School Board. The School Board will be named on all liability policies and Workers' Compensation policies as "Additional Named Insured" or "Alternate Employer Endorsement" for the proposed work.

- V. **WORKERS' COMPENSATION INSURANCE/EMPLOYERS' LIABILITY INSURANCE:** The Successful Offeror shall obtain and maintain during the life of this Agreement the applicable statutory Workers' Compensation Insurance with an insurance company duly authorized to write such insurance. The Successful Offeror shall obtain and maintain during the life of this Agreement, Employers' Liability Insurance with a limit of \$200,000.00 per accident/injury by an insurance company duly authorized to execute such insurance in the State of Virginia.
- W. **PUBLIC LIABILITY INSURANCE:** The Successful Offeror shall maintain during the life of this Agreement such Public Liability Insurance as shall protect him/her against claims for damages resulting from bodily injury, including wrongful death, and property damage which may arise from operations under this Contract whether such operations be by himself/herself or his/her employees.
- X. **CERTIFICATE OF INSURANCE:** The Successful Offeror shall furnish the School Board with two (2) copies of certificate of insurance evidencing policies required. The Successful Offeror shall not change any required insurance during the life of this Agreement unless notice of any such change in coverage is given in writing by the Successful Offeror to the School Board at least fourteen (14) calendar days prior to there having any such change in coverage.
- Y. **STATE CORPORATION COMMISSION ID NUMBER:** Any bidder or offeror organized or authorized to transact business in the Commonwealth of Virginia shall provide as a part of their bid documentation the identification number issued to it by the State Corporation Commission. Any bidder or offeror that is not required to be authorized to transact business in the Commonwealth as a foreign business entity under title 13.1 or Title 50 or as otherwise required by law shall include in its bid or proposal a statement describing why the bidder or offeror is not required to be so authorized. No award will be made without this information. **SCC ID Number:** Any bidder or offeror organized or authorized to transact business in the Commonwealth of Virginia shall provide as a part of their bid documentation the identification number issued to it by the State Corporation Commission. Any bidder or offeror that is not required to be authorized to transact business in the Commonwealth as a foreign business entity under title 13.1 or Title 50 or as otherwise required by law shall include in its bid or proposal the registration/certification as a foreign business entity form available from the Virginia State Corporation Commission. Documentation that a vendor is in the process of obtaining this certification is sufficient for submission of a bid or quote, but must be provided prior to award. No award will be made without this information.

SCC ID Number _____

- Z. **CONFIDENTIAL INFORMATION:** Should the proposer wish to identify items within the procurement as confidential, such protections must be requested in the proposal. The entire proposal cannot be marked as confidential and price cannot be protected. If certain areas are marked as confidential, Suffolk Public Schools reserves the right to request a redacted version for the bid file.

- AA. **COMPLIANCE WITH FEDERAL IMMIGRATION LAW:** The successful proposer shall not, during the performance of a contract for goods and services in the Commonwealth of Virginia knowingly employ an unauthorized alien as defined in the Federal Immigration Reform and Control Act of 1986.
- BB. **SUSPENSION AND DEBARMENT:** In submitting the proposal, the proposer is affirming that the firm has not been suspended or debarred at any level (federal, state, or local).

Department of Purchasing
100 N. Main Street, 2nd Floor
Suffolk, VA 23434
(757) 925-6762

Attachment 1: CONTRACTOR/EMPLOYEE BACKGROUND CERTIFICATION

Pursuant to Virginia Code Section 22.1-296.1.C, prior to the award of a contract for the provision of services that require the contractor or any of its employees to have direct contact with students, the school board is required to have the contractor, and when relevant, any employee who will have direct contact with students, provide certification that (i) he has not been convicted of a felony or any offense involving the sexual molestation or physical or sexual abuse or rape of a child; and (ii) whether he has been convicted of a crime of moral turpitude. So as not to place an undue burden or hardship on the day to day operation of the school division and remain in compliance with the aforementioned Code provision, any contractor providing services for Suffolk Public Schools, whose employees will have direct contact with students, is required to provide the certification listed below:

As a contractor providing services for Suffolk Public Schools, whose employees will have direct contact with students, I certify that neither the contractor nor any of its employees, whether current employees or those who will be employed in the future, have been (i) convicted of a felony or any offense involving the sexual molestation or physical or sexual abuse or rape of a child; nor (ii) convicted of a crime of moral turpitude.

CONTRACTOR NAME _____

BUSINESS ADDRESS _____

PHONE NUMBER _____

CERTIFIED BY _____

PRINTED NAME _____

TITLE _____

DATE _____

Any person making a materially false statement regarding any such offense shall be guilty of a Class 1 misdemeanor and, upon conviction, the fact of such conviction shall be grounds for the revocation of the contract to provide such services and, when relevant, the revocation of any license required to provide such services. School boards shall not be liable for materially false statements regarding the certifications required by this subsection.

For the purposes of this subsection, “direct contact with students” means being in the presence of students during regular school hours or during school-sponsored activities.