Welcome New and Returning Officials and Mickey Goral

The Township Officials of Illinois (TOI) just completed the Newly Elected and Returning Elected Township Officials Boot Camp training sessions. All four events were well attended, and a good mix of veteran and new officials. The program was well done and designed to acquaint new officials to their responsibilities and serve as a refresher to returning officials. The first year of the new term is my favorite time of the four-year township cycle. It’s when we in the township and TOIRMA family go back to the basics and look towards a new beginning. It was encouraging to see officials eager to learn and share information about their jobs and duties. TOIRMA welcomes newly elected and returning officials to the township family.

Every time I attend an event with township officials I learn something new. Whether it’s having a conversation about a new claim, a question from an official, or hearing how a township has made an innovative improvement to their community, TOI education sessions are worthwhile to all involved. From a risk management perspective, an educated township official is a better township official.

This year, it was an added pleasure to welcome and announce the addition of Mickey Goral to the TOIRMA Team. Mickey started as TOIRMA’s Member Services Associate on July 10th, and brings many years of experience as a township official to TOIRMA. He served as township supervisor of Rockford Township / Winnebago County for 20 years, retiring in May of 2017. During his time as supervisor, he served for several years on the boards of the Township Supervisors of Illinois and TOI. Mickey was president of both TSI and TOI during his tenure. He received the TOI President’s Award, the TSI Robert L. Turner Award, and the National Association of Towns and Townships Grass Roots Government Award. Prior to his service in township government, Mickey served for 18 years as a member of the Winnebago County Board and Forest Preservation Commission. His wealth of expertise in local government and familiarity with township officials and government will complement the TOIRMA staff well, and afford him the opportunity to continue working for TOIRMA members into the future.

We look forward to continuing to partner with townships, road districts, and multi-township assessment districts during the new term of office.

If we can be of service to you, please feel free to contact our office.

Have a great and safe Fall.

Jim Donelan
Executive Director
TOIRMA ADDS CYBER LIABILITY COVERAGE

By: Jim Donelan, Executive Director

On behalf of the Board of Trustees, TOIRMA is pleased to announce the addition of Cyber Liability Coverage for its members. It’s difficult to go through your daily routine without reading an article online, in the newspaper, or seeing a TV report regarding cyber problems. It seems like the hackers are out there making our lives more and more miserable each day. During this past year alone, my identity was stolen twice that I’m aware of, and I spent countless hours on the telephone with credit card companies, police officers, financial institutions, stores, the federal government, and the credit rating agencies. I can only hope I’m more secure now than I was before, but who knows. Not only did someone have duplicate credit cards with my name on them, but they also had an identification card. Any of you that have been through this knows just how time consuming a process it can be to correct cyber related problems. TOIRMA’s new Cyber Coverage is designed to better protect townships from losses and exposures not otherwise covered, and became effective June 1, 2017.

TOIRMA started in 1986 with only two members. At that time, it was difficult for local governments to obtain insurance coverage at an affordable/stable price. TOIRMA is an intergovernmental risk pool designed specifically for townships, road districts, and multi-township assessment districts. Coverages included in the TOIRMA Program are: General Liability, Auto Liability, Bridge Coverage, Employee Benefits Liability, Equipment Breakdown Coverage (boiler and machinery), Public Officials Liability, Property, Auto Physical Damage, Inland Marine, Workers’ Compensation, Treasurer’s Bond, and Accidental Death and Dismemberment. TOIRMA also provides members access to the Human Resources Help Line.

Most of the time we think of cyber security problems pertaining to a “hacker” that has broken through our computer firewalls and infected our computers with a virus or taken our information hostage. Although these are indeed problems that occur, sometimes cyber issues arise from human error. For example, a township official could accidentally email out confidential information pertaining to general assistance clients. TOIRMA’s Cyber Liability Coverage and resources will help townships by providing tools relating to these issues and situations.

The following questions and answers relate to the new Cyber Liability Coverage offered by TOIRMA.

**QUESTION:** When does the new coverage take effect?

**ANSWER:** The new Cyber Liability Coverage took effect on June 1, 2017.

**QUESTION:** What is covered?

**ANSWER:** TOIRMA’s new Cyber Coverage is designed to cover claims relating to (1) Information Security and Privacy Liability, (2) Privacy Breach Response Services, (3) Regulatory Defense and Penalties, (4) Website Media Content Liability, (5) PCI Fines and Penalties, and (6) Cyber Extortion Loss.

**QUESTION:** What is included in “Information Security and Privacy Liability Coverage?”

**ANSWER:** Information Security and Privacy Liability covers damages and expenses a township is legally liable for, resulting from a claim, including violation of a privacy law. This covers townships against:

- theft, loss, or unauthorized disclosure of personally identifiable non-public information or third party corporate information;
- acts or incidents that directly result from a failure of computer security to prevent a security breach;
- failure to timely disclose an incident in violation of any breach notice law;
- failure to comply with that part of a business’ privacy policy that specifically:
  - prohibits or restricts the disclosure, sharing or selling of a person’s personally identifiable non-public information
  - requires access to personally identifiable non-public information or to correct incomplete or inaccurate personally identifiable non-public information after a request is made by a person
  - mandates procedures and requirements to prevent the loss of personally identifiable non-public information;
- failure to administer (a) an identity theft prevention program or (b) an information disposal program required by regulations and guidelines.
QUESTION: What are “Privacy Breach Response Services?”

ANSWER: The new Cyber Coverage provides members with breach services that include the following:
- forensic and legal assistance from a panel of experts to help determine the extent of the breach and the steps needed to comply with applicable laws;
- notification to persons who must be notified under applicable law;
- discretionary notice to individuals potentially affected by the breach in which there is a resulting risk of financial, reputational or other harm;
- credit monitoring and fraud protection services from Beazley partners to affected individuals. Alternatively, members may choose to offer their customers a data monitoring service; and
- public relations expenses, crisis management consultants, notifications to customers where notifications are not required by law, government mandated public notices related to breach events.

QUESTION: What are “Regulatory Defense and Penalties?”

ANSWER: The new coverage provides coverage for defense expenses and penalties resulting from a regulatory proceeding resulting from a violation of privacy law.

QUESTION: What is “Website Media Content Liability?”

ANSWER: Website media content liability covers damages and expenses for one or more of the following acts committed during the course of media activities:
- defamation, libel or slander;
- violation of the rights of privacy of an individual;
- invasion or interference with an individual’s right of publicity;
- plagiarism, piracy, misappropriation of ideas;
- infringement of copyright;
- infringement of domain name, trademark, trade name, trade dress, logo etc.; and
- improper deep-linking or framing within electronic content.

QUESTION: What are “PCI Fines and Penalties?”

ANSWER: The new Cyber Liability Coverage is designed to indemnify (protect) members from PCI fines and expenses that they may incur following a breach. PCI stands for “payment card industry.” Typically, PCI is shown as PCI DSS which means “payment card industry data security standard.” For example, if your township accepts credit card payment, and possesses cardholder information, there are exposure and compliance responsibilities.

QUESTION: What is “Cyber Extortion Loss?”

ANSWER: Cyber extortion can include a threat to breach computer security, destroy corrupt data, or interrupt computer systems. For example, a hacker can encrypt your computer files and demand payment for the decryption key. The extortionist typically enters a computer through a malicious email attachment or link.

QUESTION: Will TOIRMA offer its members any proactive tools/loss control resources related to cyber security?

ANSWER: Yes. Members will have access through our cyber partner, the Beazley Group, to online resources designed to help TOIRMA members successfully prepare for, investigate, and respond to privacy or security breaches. These services will assist members in responding to actual or suspected data breach incidents effectively, efficiently, and with the aim of protecting your reputation and continuing day to day business.

QUESTION: How do TOIRMA members access the online resources discussed in the prior question?

ANSWER: TOIRMA member contacts have been sent a letter outlining the process for accessing, www.breachsolutions.com. If you need assistance accessing these online resources, please call Debbie Prentice at (217) 444-1204 to obtain your agreement number and activation code. Once registered with the site, TOIRMA members will have access to information such as online training and webinars, privacy policies and procedures, breach response and preparedness materials, risk reduction preparation, best practice tools, and summaries of federal and state compliance laws. The website will also provide access to trending cyber, and data security news.

QUESTION: Can TOIRMA members implement policies and procedures to protect data and minimize or prevent cyber liability losses?

ANSWER: Yes, TOIRMA members are the first line of defense in the prevention of cyber liability losses. Privacy policies and procedures, breach response and preparedness, risk reduction preparation, and best practices tools shown above are key elements to eliminate losses. In addition, immediate notification to TOIRMA allows the claims department a better chance of minimizing potential losses.

QUESTION: How much will TOIRMA members be charged for the additional Cyber Liability Coverage?

ANSWER: The TOIRMA Board of Trustees decided to include the new coverage into the existing TOIRMA Program. There will be no additional charge.
TOIRMA MEMBER CALENDAR  *  Following are highlights of the upcoming TOIRMA calendar:

October .......................... Client Satisfaction Surveys mailed

November ......................... Client Satisfaction Surveys due
TOI Annual Educational Conference in Springfield (11/12–11/14)

The TOIRMA Highway Commissioner’s Diary was unveiled in 1993 to help reduce the likelihood and cost of claims by documenting weather conditions, inspections, road work, etc. The cover has changed many times over the years, but the ‘guts’ of the diary have not changed much. Sean Richardson, TOIRMA Loss Control Consultant, found two Highway Commissioners that have been faithful with their TOIRMA Highway Commissioner’s Diary.

Keith Padgett, Highway Commissioner of Champaign Township/Champaign County pictured with 12 years of Highway Commissioner’s Diaries.

Kent Beavers, Highway Commissioner of Wade Township/Jasper County pictured with 22 years of Highway Commissioner’s Diaries.

SEEN & NOTED:
Safety is something we can live with.

TOIRMA TOTAL MEMBERS  As of 7/31/2017

Townships  *  1380
MTAD’s  *  314

Welcome New Members:
Anderson Township/Clark County and Erienna Township/Grundy County (Grundy County is now a 100% County)
FAQ’S

1. Does TOIRMA provide Workers’ Compensation?

Yes, TOIRMA provides Workers’ Compensation for all elected officials and employees of the township. Please report ALL on-the-job injuries as soon as possible so that the employee will receive proper benefits and proper care.

2. What is Builder’s Risk Coverage?

Builder’s Risk Coverage protects buildings during construction. For example, if a tornado destroyed a building in progress, there would be no coverage unless the township had Builder’s Risk Coverage. Sometimes a general contractor will provide Builder’s Risk Coverage. You may also secure Builder’s Risk Coverage through TOIRMA. Please call the TOIRMA office before construction begins so that we can make sure you are properly covered.

3. What if the township is going to help the city (or another entity) with some work?

If the township is going to help another entity and will be using township equipment driven by township employees, then the township needs to secure a written Intergovernmental Agreement with that entity.

4. What do we need to do to get Railroad Protective Liability Coverage from TOIRMA?

Effective June 1, 2006, TOIRMA began offering Railroad Protective Liability coverage by endorsement. If you are or will be working with a railroad, please call our office. We will need the assigned docket number and any other paperwork the railroad has given you.

5. What does our Supervisor’s/Treasurer’s Bond Cover?

The Supervisor’s/Treasurer’s Bond is provided per statute. The bond provides coverage for 100% of all funds under the care, custody and control of the Supervisor/Treasurer. Financial information is collected on the TOIRMA renewal packet and is used to update the bond (beginning balance for all funds plus the total revenues for all funds).

The contact for each TOIRMA member received a mailing dated July 6, 2017 with the Cyber Liability Form, which was to be inserted into the new TOIRMA Program Manual. The letter talked about your access to www.breachsolutions.com, a proprietary risk management website containing valuable resources, such as sample privacy policies and procedures, breach response and preparedness materials, state and federal regulatory updates, trending cyber topics, and timely data security news and updates. We have had several people experience difficulties in registering for the site.

Please remember that once you register, you will receive a confirmation email asking you to confirm your registration. If you didn’t receive the email, please check your spam or junk mail. Once confirmed, you will be able to use the password you created on your first visit to log on to the site.

You will need your Agreement Number and an Activation Code to register. If you need that information, please call Debbie Prentice at (217) 444-1204.
Fall Fire Safety

Check Heating System

Store Flammable Products Properly

Good Housekeeping Prevents Fires!

Have Your Fire Extinguisher Tested Annually!

Choose the Right Extinguisher

Type A (green label) for fires involving:
- wood
- paper
- cloth
- rubbish

Type B (red label) for fires involving flammable gases/liquids, including:
- gasoline
- solvents
- vapors
- gas leaks

Type C (blue label) for:
- electrical fires

Type D (yellow label) for fires involving combustible metals, such as:
- magnesium
- sodium
- potassium
- sodium potassium alloys

Be Prepared. Don’t wait for a fire to start before you find out:
What type of extinguisher(s) should you have for your operation?
Where are they located, and do all employees know the location(s)?

For more information, contact your Loss Control Consultant at (800) 252-5059, ext. 1387 or 1384.
CLAIM REPORTING HOTLINE (844) 562-2720 | Available 24/7
WHAT TO DO IF YOU HAVE A CLAIM

Accidents and injuries happen. When they do, please report the incident or accident immediately. Timely reporting is crucial so the investigation can begin promptly while the facts are fresh in everyone’s mind. It means quicker contact and timely payment of benefits or claims if owed.

These are the basic types of claims:

**Workers’ Compensation**
Coverage for injured employees and officials.

**Property**
Coverage for township owned buildings/contents.

**Inland Marine**
Coverage for your heavy equipment (backhoes, graders, loaders, tractors, mowers, spreaders, plows, portable equipment/tools).

**Auto Physical Damage**
Coverage for your township vehicles (cars, trucks, dump trucks).

**Liability**
Coverage for a claim made against the township by a third party. It may be an accident on the township road, accident involving a township vehicle, property damage or bodily injury to a third party, slip and fall on the township premises, or a lawsuit naming the township.

**Equipment Breakdown Coverage**
Coverage for the breakdown of air conditioning units, boilers, communication systems, computers and telecommunications, electrical equipment, emergency generators, pumps, security systems, switchboards, transformers, turbines, vacuum systems, and ventilation systems.

**Cyber Liability**
Coverage for information security and privacy liability, privacy breach response services, regulatory defense and penalties, website media content liability, PCI fines and penalties, and cyber extortion loss.

**Bond/Crime**
Coverage for township funds as a result of dishonesty.

To report a claim, please call the CLAIM REPORTING HOTLINE

(844) 562-2720 | Available 24/7

or submit your claim online at www.toirma.org.
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