

FAQ'S

We receive some very good questions from our members! Below are some "Frequently Asked Questions" and answers.

By: Beth Eyrich, *Underwriting Supervisor*

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).

