

TOWNSHIP OFFICIALS OF ILLINOIS RISK MANAGEMENT ASSOCIATION

TOIRMA SUMMARY OF COVERAGES

as of 6/1/2015

I. PROPERTY COVERAGES

A. BUILDINGS AND CONTENTS

Covers all the real and personal property owned by or in the care, custody, and control of the Township up to the policy limit selected by the Member. Coverage is written on an All Risk basis (subject to standard exclusions). In addition, Extra Expense coverage is provided up to \$25,000 per loss. This provides coverage for the extra expense incurred to keep your operations going after a covered loss.

Effective 6/1/2014, Equipment Breakdown Coverage was added. Examples of covered causes of loss include: failure of pressure or vacuum equipment, mechanical failure, and electrical failure including arcing. Required state or local inspections of certain equipment, such as boilers, water heaters, and pressure vessels can now be done at no additional charge by calling 800-425-4119 to schedule an inspection.

B. INLAND MARINE

Provides coverage for mobile equipment (ex: road graders, road equipment, backhoes and construction equipment). Coverage is on an All Risk basis (subject to standard exclusions and \$250 deductible each claim). Equipment towing included with no deductible. Coverage is also provided for Extra Expense incurred because of physical damage to covered equipment (including rental reimbursement); the maximum recovery under this coverage is \$25,000 per loss.

C. VALUABLE PAPERS COVERAGE

Restoration of records which are lost or destroyed wherever possible. This will be on an All Risk basis (subject to standard exclusions).

D. AUTOMOBILE COVERAGE

Liability coverage to include any automobile owned, non-owned, or hired. Auto Physical Damage coverage includes comprehensive and collision subject to a deductible of \$250 per claim. Auto towing included with no deductible. Vehicles not more than three (3) years old are covered on a replacement cost basis in the event of a total loss if actually replaced. Coverage is also provided for Extra Expense incurred because of physical damage to covered vehicles, i.e. vehicle rental expense; the maximum recovery under this coverage is \$25,000 per loss.

E. BRIDGES

Property Damage for bridges owned by Member Township when such repair or replacement is due to damage caused by fire, lightning, aircraft, vehicles, explosion, riot or civil commotion, vandalism, or windstorm. The maximum recovery per loss is \$50,000. *This extension of coverage does not apply to any culverts.* The appropriate property deductible shall apply to each occurrence.

GENERAL LIABILITY - ALL COVERAGES ARE ON AN OCCURRENCE BASIS

F. Premises - Operations

G. Explosion and Collapse Hazards

H. Underground Hazards

I. Products/Completed Operations Hazards

J. Independent Contractors

K. Broad Form Liability Coverage

1. Limited contractual liability
2. Personal injury and advertising injury liability coverage
3. Premises medical payments coverage
4. Fire legal liability coverage - real property
5. Broad form property damage liability coverage
6. Incidental medical malpractice liability coverage
7. Owned and non-owned watercraft liability coverage (under 26' in length)
8. Additional persons covered (all employees)
9. Extended bodily injury coverage
10. Automatic coverage - newly acquired organizations (90 days)

II. PUBLIC OFFICIALS LIABILITY – Applies not only to the Township, but also Elected, Appointed, Employed, Paid and Unpaid – Errors and Omissions – other than professional employees – (This coverage is written on a claims made basis.)

III. WORKERS COMPENSATION COVERAGE / OCCUPATIONAL DISEASE / EMPLOYERS' LIABILITY

Pay all compensation and other benefits required by the Workers Compensation Law.

IV. BOND FOR SUPERVISORS, ROAD DISTRICT TREASURERS AND MULTI-TOWNSHIP ASSESSING DISTRICT TREASURERS

Covers 100% of all funds under care, custody and control of the Supervisor or Treasurer for the May 20, 2013 – May 14, 2017 Coverage Period.

V. EMPLOYEE DISHONESTY FOR PUBLIC OFFICIALS AND EMPLOYEES

Covers loss caused by the dishonest acts of officials (other than Supervisors, Road District Treasurers and Multi-Township Assessing District Treasurers) and employees up to \$100,000 per occurrence.

VI. TOIRMA PROGRAM LIMITS OF LIABILITY

A. Liability Coverages

General Liability	\$3,000,000 each occurrence per Member <i>(options of \$5,000,000 & \$10,000,000 available)</i>
Premises Medical	\$5,000 per person
Business Automobile Liability	\$3,000,000 each accident each Member <i>(options of \$5,000,000 & \$10,000,000 available)</i>
Uninsured Motorists	\$300,000 each accident each Member
Underinsured Motorists	\$300,000 each accident each Member
Auto Medical Payments	\$5,000 per person
Auto & Equipment Towing	\$250 each occurrence
Mosquito Abatement	\$50,000 each occurrence per Member; \$50,000 annual aggregate each Member
Public Officials and Employees Liability (this is a claims made coverage)	\$3,000,000 each wrongful act each Member; \$3,000,000 annual aggregate each Member <i>(options of \$5,000,000 & \$10,000,000 available)</i>
Employee Benefits Liability (this is a claims made coverage)	\$2,000,000 any one claim each Member; \$2,000,000 annual aggregate each Member
Comprehensive Accidental Death & Dismemberment	Up to \$10,000 per eligible Person

B. Property Coverages

Building and Contents, Inland Marine and Automobile Physical Damage	Limits will not exceed reports of value on file with the association unless noted otherwise in the coverage grants
Equipment Breakdown Coverage	Limits will not exceed Property reports of value on file with the association unless noted otherwise in the coverage endorsement
Flood and Earthquake	\$5,000,000 each occurrence per Member; \$5,000,000 annual aggregate all Members
Extra Expense – Building and Contents, Inland Marine and Automobile Physical Damage	\$25,000 any one occurrence per Member
Valuable Papers and Records	\$50,000 any one occurrence per Member
Depositors Forgery	\$25,000 any one occurrence per Member
Builders Risk	To be reported within 45 days of date of construction
Bridges	\$50,000 any one occurrence per Member

C. Workers Compensation

Coverage A	Statutory
Coverage B – Employers' Liability	\$1,000,000 per accident

VII. DEDUCTIBLES

<u>Township Population</u>	<u>Deductible</u>	<u>Coverage</u>
0 - 2,500	\$250	Property / Equipment Breakdown Coverage (<i>Flood and Earthquake \$1,000</i>)
	\$250	Inland Marine / Auto Physical Damage
	\$50	Inland Marine / Auto Glass Breakage
	\$1,000	Employee Benefits Liability
	\$2,500	Public Officials Liability – All Other Claims
	\$7,500	Public Officials Liability – Employment Related Claims
2,501 – 5,000	\$250	Property / Equipment Breakdown Coverage (<i>Flood and Earthquake \$5,000</i>)
	\$250	Inland Marine / Auto Physical Damage
	\$50	Inland Marine / Auto Glass Breakage
	\$1,000	Employee Benefits Liability
	\$5,000	Public Officials Liability – All Other Claims
	\$15,000	Public Officials Liability – Employment Related Claims
5,001 – 10,000	\$250	Property / Equipment Breakdown Coverage (<i>Flood and Earthquake \$5,000</i>)
	\$250	Inland Marine / Auto Physical Damage
	\$50	Inland Marine / Auto Glass Breakage
	\$1,000	Employee Benefits Liability
	\$10,000	Public Officials Liability – All Other Claims
	\$30,000	Public Officials Liability – Employment Related Claims
10,001 and over	\$500	Property / Equipment Breakdown Coverage (<i>Flood and Earthquake \$10,000</i>)
	\$250	Inland Marine / Auto Physical Damage
	\$50	Inland Marine / Auto Glass Breakage
	\$1,000	Employee Benefits Liability
	\$20,000	Public Officials Liability – All Other Claims
	\$60,000	Public Officials Liability – Employment Related Claims

EXCLUSIONS

- A. Personally owned automobiles**
- B. Any Aircraft**
- C. Professional liability (lawyers, doctors, and engineers). This exclusion does not apply to employees who are lawyers and engineers while acting within the scope of their duties as such**
- D. Hospitals, nursing homes, clinics, infirmaries or sanitariums, including nurses and physicians medical malpractice**
- E. Property losses of a degenerative nature – wear and tear or deterioration**
- F. Electric or gas utility operations, airport operations, public transit systems**
- G. Pollution**
- H. Condemnation or inverse condemnation**
- I. War risk (not Terrorism) or nuclear damage**
- J. Boiler and Machinery coverage**
- K. Housing Authorities**
- L. Landfills**
- M. Asbestos**
- N. Lead**

ADDITIONAL COVERAGE – ACCIDENTAL DEATH & DISMEMBERMENT

The Comprehensive Accidental Death & Dismemberment Coverage provided in the TOIRMA Program is limited to elected officials of the township (Supervisor, Clerk, Highway Commissioner, Township Board of Trustees, Assessor, and Tax Collector). The coverage provides continuous, non-stop protection against covered benefits which occur whether or not you are on township business. The benefits are paid as follows:

A.	Loss of Life	\$10,000*
B.	Loss of Both Hands or Both Feet	\$10,000*
C.	Loss of Sight of Both Eyes	\$10,000*
D.	Loss of One Hand and One Foot	\$10,000*
E.	Loss of One Hand and the Sight of One Eye	\$10,000*
F.	Loss of One Foot and the Sight of One Eye	\$10,000*
G.	Loss of Speech and Hearing in Both Ears	\$10,000*
H.	Loss of One Hand or One Foot	\$5,000*
I.	Loss of Sight of One Eye	\$5,000*
J.	Loss of Speech or Hearing in Both Ears	\$5,000*
K.	Loss of Thumb and Index Finger of Same Hand	\$2,500*
L.	Quadriplegia	\$10,000*
M.	Paraplegia	\$7,500*
N.	Hemiplegia	\$5,000*

* The benefit is increased by 10% if you are wearing a seatbelt at the time of the accident.

IMPORTANT: THE COMPREHENSIVE ACCIDENT COVERAGE IS ONLY PROVIDED FOR THE ELECTED OFFICIALS SPECIFIED ABOVE.