TOIRMA Increases Premises Medical Limit

On behalf of the TOIRMA Board of Trustees we are happy to announce that the TOIRMA Program has increased the Premises Medical Liability limit from $5,000 to $10,000 per person. The new limit went into effect on June 1, 2016 for all Members. This coverage was increased at no additional charge. By doubling the coverage provided, the Board of Trustees hopes to better meet the ongoing needs of our Membership.

On an annual basis TOIRMA sends out a Client Satisfaction Survey to all of our Members. This survey is designed to provide the Board of Trustees and staff direct feedback from our Membership, and ways we can improve the Program. Over the 30 years TOIRMA has been in existence, new coverages have been added in response to suggestions from townships and road districts. Periodically Members have expressed the desire to increase the Premises Medical Liability limit which could apply to volunteers. Taking this into consideration, the Board of Trustees have responded.

TOIRMA prides itself on delivering coverages meeting the needs of townships, road districts, and multi-township assessment districts at an affordable and stable price. Coverages presently include: General Liability, Auto Liability, Employee Benefits Liability, Public Officials Liability, Property, Equipment Breakdown Coverage (Boiler and Machinery), coverage for Bridges, Auto Physical Damage, Inland Marine, Workers’ Compensation, Treasurer’s Bond, and Accidental Death and Dismemberment. TOIRMA also offers a Human Resources Help Line designed to assist Members with employment related issues pertaining to hiring, disciplining, or dismissing employees.

For those of you that are the designated TOIRMA contact person, please keep an eye out for the upcoming Client Satisfaction Survey that will be mailed in early October. Completing this survey and returning it to our office is very much appreciated.

All the best and have a safe Fall.

Jim Donelan
Executive Director
THEFT OF TOWNSHIP PROPERTY

There are several theft claims reported to the TOIRMA Claims Department each year. The average claim costs TOIRMA approximately $2,000 and costs the member a deductible.

PREVENTION

- Do not leave keys in equipment/autos
- Keep doors locked and garage doors down when building is unoccupied
- Secure portable equipment in a locked garage
- Do not leave portable equipment such as chain saws, pole saws, tools, etc. at the job site during break or overnight
- Mark portable equipment/barricades with — PROPERTY OF...
- Maintain an inventory list with serial numbers and estimated values

WHAT TO DO IN THE EVENT OF A THEFT

- Immediately contact the authorities — this is key
- Make suspicions known to the authorities
- Do not touch or try to clean up prior to the authorities arriving
- Take photos
- Review your inventory list and note the missing items and estimated cost of each item
- Contact surrounding pawn shops and ask them to watch for the stolen items
- Ask residents close by if they have noticed any suspicious activity in the area

In the event suspects are apprehended and charges are filed, TOIRMA will seek reimbursement from the responsible party.

SEEN & NOTED:

We drive lights on, text free, for safety.
Personal Protective Equipment

*Personal protective equipment (PPE) includes safety equipment that is designed to protect employees’ eyes, face, head and extremities.*

*Workers may require gloves and safety goggles when handling chemicals, mittens when working with hot surfaces and cutting gloves (wire mesh/aramid fiber/kevlar) when using sharp knives.*

**Are you using PPE?**

**Shoes:**
Comfortable with non-slip rubber soles and flat heels. Good, solid shoes will keep your toes protected. Sandals or shoes that expose your feet are not acceptable. Proper shoes help protect feet from injury, and reduce slips, trips, and falls.

**Gloves:**
Protect fingers, hands, wrists and sometimes forearms from cuts and lacerations during material handling. Gloves can also help workers get a better grip on materials during lifting and transferring.

Employees should wear protective gloves when they are...

- Taking out the garbage
- Handling boxes of stock

Certain gloves (Latex/Plastics) protect skin from irritants such as chemicals, solvents, acids, and detergents. Latex/plastic gloves protect against infection and are good for sanitation.

**Cutting Gloves:**
Protect hands from cuts and lacerations during food preparation in the kitchen.

**Goggles:**
(Eye Protection)
Must be worn where there are flying particles or use of hazardous substances that may come into contact with the eyes.

Employees should wear ANSI approved Z87 goggles when they are...

- Cleaning involving spray chemicals
- Cutting or grinding tasks where particles may come into contact with the eye

For more information, contact your Loss Control Consultant at 800-252-5059, ext. 1387 or 1384.
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 (11/13 – 11/15)

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**WELCOME**

Heather Elliott joined the TOIRMA Claims Team on May 31, 2016. She and her husband have two children (a 17 year old daughter and a 9 year old son). She acquired her Bachelor’s Degree in Management/Info Tech in 2006 while working full-time. Heather enjoys spending time with her family and friends and attending her children’s extracurricular activities. She enjoys being part of the TOIRMA Team and looks forward to gaining more knowledge and experience working with everyone here!

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**FALL 2016**

Jim Schertz, Highway Commissioner of Metamora Township/Woodford County won the TOIRMA drawing at the Township Highway Commissioners of Illinois 34th Annual Summer Seminar this past August in Peoria, IL.

Charlie Montgomery, Highway Commissioner of Monticello Township/Piatt County displays several TOIRMA Risk Reminders on a bulletin board for the township employees. These Risk Reminders will soon be available to all members on the new TOIRMA website. Two Risk Reminders are included as tear-outs in this newsletter for your use.

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Susan Curtiss, Supervisor of Esmen Township/Livingston County is pictured with Safety Man (a/k/a T.E.D.) at the Livingston County Safety Training this past May.

Katie Musgrave, Claim Supervisor and Beth Eyrich, Underwriting Supervisor are pictured with Safety Man (a/k/a T.E.D.) at the Township Highway Commissioners of Illinois 34th Annual Summer Seminar this past August in Peoria, IL.
Questions and Answers:

1. Do I need to report my auto, inland marine and property changes, or just handle that at renewal time?

Changes need to be called in every time you acquire or need to delete an auto, piece of equipment or property. The renewal packet serves as a review of your coverages, and changes are encouraged as necessary, but your control sheets should reflect your true inventory throughout the year. In the event of a claim, the damaged item should be listed (Inland Marine items only need to be scheduled if they are valued over $1,000).

2. 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).

3. Does TOIRMA provide any tree removal?

TOIRMA will pay up to $2,500 (with no deductible) for the clean-up, removal, and replacement of trees downed on township property due to lightning, wind, rain or ice storms. This extension does not apply to those trees that are under the normal responsibility of the Highway Commissioner.

4. Does TOIRMA provide Workers’ Compensation for General Assistance Workers?

Yes, we do provide Workers’ Compensation for General Assistance at no additional charge. However, it is important that the General Assistance workers are assigned tasks that are in line with their ability and are given proper supervision. We are seeing more claims in this area and will continue to monitor them with the possibility of changes in how we underwrite this coverage.

5. As a township employee, if I use my personal vehicle for township business, am I covered?

As a rule, coverage follows the vehicle. Your personal auto policy would provide the initial liability in the event of a loss. If the vehicle is being used for township business, your TOIRMA auto liability coverage would come into play when your personal liability coverages were exhausted. Physical damage coverage would not be provided.

Goodbye and Good Luck:

Mike Maloy retired June 30, 2016 after 43 years in the insurance industry. Mike worked with the TOIRMA Program for the past eight years. We are going to miss his claim expertise and witty sense of humor. He is looking forward to spending time with his family.

Julie Flynn, Mike Maloy, Erica Sandlin, Kelly Helenthal, and Katie Musgrave
EYE PROTECTION

What Makes Them “Safety” Glasses?

Resistance to impact is the main difference between safety glasses and regular glasses, which often look just like them. The American National Standards Institute (ANSI), which sets standards for safety glasses, requires them to withstand the impact of a quarter inch steel ball traveling 150 feet per second. Frames stamped with the imprint “Z87” meet stringent standards for strength and heat resistance.

Care and Use

Your safety glasses are designed to protect you from accidental injury. Inspect them regularly for scratches, cracks or other wear. Safety glasses should be replaced if they are scratched, bent or uncomfortable. Scratches can also weaken the structure of the lens and their resistance to impact. Taking care of your glasses, and above all, using them, will help you “look” your best on the job.

For more information, contact your Loss Control Consultant at 800-252-5059, ext. 1387 or 1384.
TOIRMA SAFETY  

TOIRMA has the following safety items available for your use:

**LOOK BEFORE BACKING!**

- **The LOOK BEFORE BACKING DASH DECAL**
  has been used by TOIRMA for a number of years and has been updated several times.

- **The HIGHWAY COMMISSIONER’S DIARY**
  was unveiled in 1993 to help reduce the likelihood and costs of claims by documenting weather conditions, inspections, road work, etc.

- **IF YOU CAN’T SEE MY MIRRORS – I CAN’T SEE YOU**
  DUMP BED STICKERS
  were introduced in March 1998. These were resized in 2009 to fit better in the panels of the dump bed.

- **CAUTION: STAY BACK 50 FEET**
  DUMP BED STICKER
  joined the TOIRMA family in 2003 as part of TOIRMA’s continuing safety campaign.

If you need any of the above items, please contact Debbie Prentice at 217-444-1204.