

FAQ'S



We receive some very good questions from our members!
Below are some "frequently asked questions" and answers.

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. 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.



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

If the township is going to help another governmental entity and will be using township equipment driven by township employees, then the township needs to secure a written Intergovernmental Agreement with that entity. TOIRMA encourages its members before entering into an Intergovernmental Agreement to consult an attorney and provide a copy to TOIRMA for review.

4. Do we need to report rental equipment to TOIRMA?

Yes. Please report any rental equipment to TOIRMA for documentation. We need to know the year, make, model, serial number, value, dates of rental, and name/address of the rental company.



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

Changes need to be reported to TOIRMA every time you acquire or need to delete an auto, piece of equipment, or property. The renewal packet serves as a review of your coverage, 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). You can report changes via the TOIRMA website at toirma.org/underwriting/Make-Changes-to-Your-Coverage/ or call Danielle Smith at (217) 444-1204 (dsmith@ccmsi.com) or Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com).

