TOIRMA NEWS
TOWNSHIP OFFICIALS OF ILLINOIS RISK MANAGEMENT ASSOCIATION

WINTER 2020
CELEBRATING 35 YEARS!

PLEASE LIKE US ON FACEBOOK

As winter is fast approaching, so too is the end of the calendar year 2020. What a year it has been. Whether working from home, your children or grandchildren attending school on-line, no school sports, or electronic meetings, none of us could have predicted what has transpired these past few months. Even prior to the emergence of COVID-19, TOIRMA has been developing a stronger social media presence and a “members only” section of our website, toirma.org.

Recently, TOIRMA conducted a survey of our membership, and the feedback was quite interesting. One of the questions we asked was, “Is there anything TOIRMA can do better to serve you?” The top three answers were: conduct more training, supply training videos, and have more events.

COVID-19 and group meeting restrictions have reduced our ability to have in-person events with township officials in county and regional meetings. We strongly believe an educated township official is a better township official and risk manager. TOIRMA’s partnership with our sister association, Township Officials of Illinois, during educational sessions, webinars, and their virtual conference this year is appreciated.

TOIRMA members, we have heard your feedback and will soon be announcing our new “members only” area of our website. This area will offer members Risk Reminders on numerous safety topics, video training, safety items, and other helpful resources. Once the “members only” area is available we will notify our members by traditional and electronic means, including social media applications such as Facebook.

TOIRMA has increased our presence on social media by including numerous posts relevant to helping townships and officials being better informed and knowledgeable.

If you are an active user of Facebook, please take a moment next time you’re on and like the TOIRMA page facebook.com/toirma.org. We will continue doing our part in keeping you informed on the happenings at TOIRMA and topics helpful to township government and risk management.

Hopefully as we turn the calendar to 2021, the impacts of COVID-19 will be in our review mirrors.

Thank you and have a safe and healthy winter.

Jim Donelan
Executive Director

Think Safe...Drive Safe...Work Safe

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**SNOW PLOW SAFETY REMINDERS**

Winter is just around the corner, and with it, snow and the need to plow the streets. While you may be new to plowing or have years of experience, here are some reminders to help keep you, your employees, and the public safe.

**PREPARE**

All snow plow drivers should be properly trained on the equipment, the truck, and the routes to be plowed. Make sure before going out that the truck is in proper working order, as is the plow equipment. They should be properly and thoroughly inspected prior to hitting the roadways. Proper maintenance of the truck and equipment will minimize down time and breakdowns on the roadway. Inspect the lights and brakes, the windshield wipers, and defroster. Are the flashers in proper working order and are the horns and back up alarm operational? Inspect the plow bolts and chains, the spreader and auger. Do you have a flare and other safety equipment on board in the event of an accident or emergency?

You should be familiar with your route and the hazards you might encounter, such as mail boxes, fire hydrants, manhole covers, curb drains, and other surface defects. Be aware of and look out for sharp turns and steep hills. Snow weighs heavily on some trees and branches as well as power lines, so they may be lying lower than normal. A pre-storm route inspection may be necessary along with a written map of these hazards in the event a backup driver is called who is not familiar with the area. Always be on the lookout.

**REST**

As with any situation that involves driving, getting the proper rest is key to avoiding accidents. The chances of an accident occurring will rise dramatically if you are fatigued. The severity of that potential accident also rises. Symptoms of fatigue include yawning, sore or heavy eyes, slower reaction times, finding you’re daydreaming and not concentrating on your driving, driving speed creeps up or down, and impatience. If you are experiencing these symptoms please stop and rest. Keep an eye out for your fellow drivers and advise them it’s time to rest if you observe these symptoms.

**DRIVER SPEED**

Choose a speed that is appropriate for the conditions. Do not try to speed up to get done faster, as this leads to accidents. Always be on the lookout for other cars and trucks and be aware of their approaching speed. Be sure to obey the traffic laws and signal your intentions each and every time. You should wear your seatbelt at all times.

**CELL PHONE AND RADIO USE**

Never use a cell phone while plowing snow. The Bluetooth allows you to be hands free, but even this is NOT recommended due to the distraction it creates. Most plows now have radios to communicate with dispatchers. Use the radio only when necessary to report an accident or other hazard, maybe a stranded driver. Your attention should be on the roadway and the hazards in front of you. Driving with the radio or the phone distracts your attention from the road and will also increase the likelihood of an accident.

**BE OBSERVANT OF OTHER TRAFFIC AND WEATHER OBSTACLES**

Always be aware of your surroundings and especially other traffic. When moving in reverse, do not rely just on the mirrors, turn your head around and look where you are going, and then look again. You should check your mirrors every three to five seconds to avoid motorists who are in your blind spots. Avoid going in reverse as much as possible as drivers have a tendency to follow plows too closely. Consider the speed of other drivers in comparison to the road conditions. Oncoming traffic will need longer stopping distances in hazardous weather. Weather conditions may reduce visibility for everyone - if you cannot see them, they cannot see you, even with the flashing lights.

**BE CAREFUL AND BE SAFE!**

There is a TOIRMA Risk Reminder titled Snow Plow Safety Checklist at toirma.org/loss-control/toolbox2/Risk-Reminders/. It is also imperative that dump bed stickers are being utilized (If You Can’t See My Mirrors I Can’t See You or Caution: Stay Back 50 Feet). We see a significant increase in snow plow collisions during the winter. Having your dump bed properly labeled could significantly impact the liability outcome when handling third party claims. TOIRMA has dump bed stickers available to our members at no additional cost. Call or email Carla Hilligoss at (217) 444-2111 or chilligoss@ccmsi.com.
1. Who needs to review the renewal packet?

We recommend reviewing the renewal packet at your board meeting. At a minimum, the Supervisor should review the entire packet and the Highway Commissioner should review the control sheets as well.

2. Do we have to bid out coverages at renewal each year?

Under the Intergovernmental Cooperation Act, TOIRMA members are not required to annually bid this coverage.

3. Should we decrease our auto values?

Autos are handled differently than equipment in the respect that there is no Functional Replacement option for autos. All autos should be listed for Replacement Cost if they are three years old or newer. Any vehicle older than three years should be depreciated to Actual Cash Value.

4. Is it better to send in our inventory spreadsheet or mark on the control sheets provided in the renewal packet?

Please use the control sheets TOIRMA provides in your renewal packet to make changes. This will help us to process your packet efficiently. To delete items on the control sheets, you may draw a single line through items you no longer own. To add items: Print the item, year, make, serial #, value, type {i.e. RC (Replacement Cost), FR (Functional Replacement), or ACV (Actual Cash Value)}, and effective date in the blank space below your printed name.

5. Why cover the Multi-Township Assessing District (MTAD) if the assessor is contracted?

The MTAD should still be covered if the assessor is contracted because it is a separate entity and, therefore, would not be covered under any of the townships involved. TOIRMA’s MTAD package provides a Treasurer’s Bond and protection for the board.

6. How can I obtain an employee-posting package?

You can get necessary employee postings for free by visiting the Illinois Department of Labor website: www2.illinois.gov/idol/Employers/Pages/posters.aspx

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**CYBERCRIME** is typically defined as the use of computers and other network-connected devices to perform illegal activities. A few examples: phishing attacks, identity theft, data theft, and cyber extortion (such as ransomware, which encrypts your data until you pay a ransom). Think before you click, use common sense, and always follow policy.
TOIRMA MEMBER CALENDAR ⭐ Following are highlights of the upcoming TOIRMA Member Calendar:

January ................................... Renewal Packets mailed to all members renewing June 1 — due back by March 1
February .............................. Has your Renewal Packet been completed and returned?
March ................................. Renewal Packets due

Sean Richardson, TOIRMA Loss Control Consultant recently met with Bob Rogerson, Highway Commissioner at Oswego Township/Kendall County. While there, Sean took a photo of Bob with one of the road district’s dump trucks.

Welcome Carla Hilligoss

Carla Hilligoss joined TOIRMA in October of 2020 as an Underwriting Technician. While the underwriting field is new to her, she has a background of eight years combined experience in mortgage documentation and Medicare auditing. She has four children and one grandchild that will soon be turning three. She treasures time with her family, but especially, the fun they have in the summer at the lake. Carla is excited to be working with the TOIRMA Team and to the professional and personal growth that will accompany it.

Welcome aboard Carla!

TOIRMA TOTAL MEMBERS 10/31/2020
Townships ⭐ 1391 | MTAD’s ⭐ 309

Welcome New Member: Goode Township/Franklin County
The “Illinois Interchange Spring Newsletter” (Vol. 2020-01) had a good article titled Let’s Plow Right In. The spring newsletter can be found at http://idot.illinois.gov/Assets/uploads/files/Transportation-System/Newsletters/T2/IL%20Interchange-2020-01.pdf.


The Illinois Technology Transfer Center/Illinois Department of Transportation shares the above newsletters and other information via email from time to time. If you are not on their distribution list, be sure to contact them at DOT.T2LRSDOT@illinoig.gov and ask to be included.

They have been sharing education opportunities via webinars. You can find a calendar of upcoming webinars (updated daily) at https://nltapa.org/calendar/.

By: Simphi Lenover

Each year, TOIRMA mails a Member Survey, better known as a client satisfaction survey to each member.

When the surveys are returned, the responses are logged into a spreadsheet and in early December the team sits down and goes through the various responses. We divide the responsibility for making calls, making visits, and mailing letters of response. Some members are surprised when we actually follow-up with the phone call or visit they requested. Some just mark they would like a phone call to test us, but that’s OK.

Last year our final response was 942 completed surveys out of 1,388. Of the 942 completed surveys, 77 required some sort of action. Action items are call only, call or visit, visit only, or other.

This year the surveys were mailed on October 1, 2020 with a due date of October 22, 2020. As of the end of October, we had received 879 of the 1390 surveys mailed. We are still receiving and entering the survey responses into a spreadsheet. As we did last year and in prior years, we will review the survey responses in early December.

We received a few complaints this year, but the positive comments for outweigh the complaints. However, we do look at the complaints and follow-up on them.

Jim Donelan, TOIRMA Executive Director, wrote an article on the Annual Member Survey for the October/2020 issue of Township Perspective. As Jim indicated, TOIRMA “has improved our coverage over the years based on member feedback from the survey.”

Thank you for participating in the 2020 Member Survey.
SNOW LOADING — ROOFS

By: Matt Knight, TOIRMA Associate Director

Snow on sidewalks and roadways can cause slips, falls, and auto accidents. Heavy snow accumulations on roofs are just as problematic. Roof damage from heavy snow loads and ice dams are a major cause of property loss. Worse still, a sudden roof collapse can seriously injure or kill occupants of the building. How much snow can a roof hold? If the building is relatively new, the snow load rating may be found on the building plans.

If the building is older, a professional may have to be consulted. The fact that a roof has lasted through many snow storms does not guarantee that it will last through the next one. Roofs of older buildings were built with little or no insulation, so snow melted fairly quickly. If insulation has been added to the roof, snow and ice won’t melt as rapidly and snow loads will accumulate to greater weight levels, further fatiguing an aging structure.

Unfortunately, there is no easy way to determine how heavy a snow load is. The weight of snow varies greatly. Freshly fallen “dry” snow is much lighter than heavy “wet” snow or snow that has thawed and refrozen. Rain water will add even more weight. Drifting snow, which may put excessive loads against rooftop equipment, cupelos, or at walls between roof levels, can also be troublesome.

Remember, look for these warning signs during annual structural inspections as well as during cold, snowy weather.

Fortunately, few roof failures occur without some warning signs, beware of:

- Severe roof leaks.
- Ripples or bends in steel roof supports. Also cracks in wooden members, rolled or bent metal purlins.
- Sagging ceilings or roof lines. Note: A suspended ceiling may hide these sags. Remove the tiles, and look above them.
- Cracks appearing in walls or ceiling. Again, a suspended ceiling may hide these cracks.
- Loud popping or cracking noises from the building structure.
- “Ponding” of water on the roof in areas where it has never accumulated before.
- Obvious deformities in the roof.

If a snow load is too heavy for the roof, the only solution is to remove it as quickly as possible. Snow removal plans are commonplace for roads and parking lots; consider developing one for your facilities’ roofs. One way to remove snow from a roof is to physically get up on top of the roof and push the snow off with a shovel and/or broom. This approach, obviously, poses serious safety concerns. It’s important to use ladders, safety ropes, and take all necessary precautions. Prepare an Occupational Safety and Health Administration (OSHA) compliant safety plan to ensure worker safety during snow removal work and inspections. The means roof access and egress should be identified and all edge fall protection requirements reviewed. Snow rakes also can be used to remove snow. When working from the ground using a snow rake, use extreme caution when working near overhead electrical power lines. Also, avoid excessive scraping on the roof or trying to chip off ice. This can damage the roof. Dispose of removed snow in designated areas on the ground, keeping snow away from building exits, fire escapes, drain downspouts, ventilation openings, and equipment.
OSHA Injury and Illness Recordkeeping and Reporting Requirements

(Form 300 and 300A) -- post February 1 – April 30

Many employers with more than 10 employees are required to keep a record of serious work-related injuries and illnesses (certain low-risk entities are exempt) using the below forms. Minor injuries requiring first aid only do not need to be recorded.

- Log of Work-Related Injuries and Illnesses (OSHA Form 300)
- Summary of Work-Related Injuries and Illnesses (OSHA Form 300A)
- Injury and Illness Incident Report (OSHA Form 301)

Employers who are required to keep Form 300, the Injury and Illness log, must post Form 300A, the Summary of Work-Related Injuries and Illnesses, in a workplace every year from February 1 to April 30.

The OSHA Recordkeeping Forms can be found in both PDF and Excel formats on the OSHA website at osha.gov/recordkeeping/RKforms.html. For questions on how to record injuries or illnesses, please visit the OSHA website which provides a free 15 minute tutorial that can be found at osha.gov/recordkeeping/tutorial.html.

24 Hour Illinois OSHA Reporting Hotline
(217) 782-7860
OSHA.illinois.gov
Executive Office
3217 Northfield Drive
Springfield, IL 62702-1400
(217) 744-8010
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Human Resources Help Line
Don’t forget to call for help with employee issues. (888) 472-6785

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CLAIM REPORTING HOTLINE
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