Signing Township & Road District Highways

The proper placement and maintenance of township and road districts signs is a significant responsibility for Illinois highway commissioners. Think about it, whether it is a stop sign or yield sign, every time a person gets behind the wheel of a vehicle on any public roadway, they are impacted by traffic control devices. Thankfully, there are rules and regulations designed to guide highway commissioners.

These regulations are designed to ensure that the public is safe. In fact, when placing traffic control devices such as signs, highway commissioners are required to follow the Manual on Uniform Traffic Control Devices (MUTCD), the Illinois Department of Transportation’s (IDOT) Manual on Uniform Traffic Control Devices and any supplement, and Illinois Compiled Statutes. In Illinois, highway commissioners are required to receive written approval from the county engineer or superintendent of highways prior to placement of traffic control devices and signs.

Once a sign has been installed, proper retro-reflectivity and ongoing maintenance is equally as important. The last thing we want is a stop sign, for example, that is covered up by brush or that is not visible at night due to the lack of the proper reflective standards. IDOT’s manual, Signing of Road District and Township Highways, states: “All traffic signs should be kept in proper position, clean, legible, and should have adequate reflectivity at all times. Damaged or deteriorated signs should be replaced without delay.”

The highway commissioner is the elected official responsible for keeping signs in good order. If a highway commissioner, other township officials or employees are aware of a sign obstruction, damaged sign, or missing sign, then the problem should be addressed immediately. This includes observing the problem personally or being notified by a constituent or another local government official such as the county sheriff or deputy. If a highway commissioner should have been aware of a problem due to it being obvious or present for an extended period, there may be liability. Having a regular inspection process in place and documentation will help address these issues.

TOIRMA recommends the regular inspection of signs along road district highways. This, coupled with documenting the findings and actions taken to remedy any deficiencies, is key. TOIRMA offers all members an easy way to accomplish these tasks. The Highway Commissioners Diary is available at no cost to members. This publication is designed to assist with the implementation of an inspection which will help reduce the likelihood and cost of claims. If you need a new diary, please contact Debbie Prentice at (217) 444-1204, dprentice@ccmsi.com.

Your assistance is appreciated, and highway commissioners, please keep in mind the following:

• Contact your county engineer prior to installing a traffic control device and sign (highway commissioners, must have written approval before placing).
• Contact J.U.L.I.E, Illinois One-Call System at: 811 or (800) 892-0123.
• Maintain the sign (ongoing responsibility).

We hope you find this information helpful. Have a safe fall.

Jim Donelan
Executive Director

Think Safe...Drive Safe...Work Safe
IMPORTANCE AND BASICS OF AN EMPLOYEE MANUAL

By: Erica Sandlin, Claim Consultant

Townships of all sizes benefit when a clear, concise, and easy to understand employee manual is provided. Everything within the manual should be applied consistently and fairly to all employees.

Remember to write it in a clear and understandable manner so that your employees can grasp what they’re reading without confusion. Certain elements must be included by law, and some parts are there to protect you and your township. With regard to federal law, make sure you include the following:

- Family medical leave policies
- Equal employment and non-discrimination policies
- Workers’ compensation policies

Incorporating workers’ compensation into the employee manual shows staff that you take work injuries seriously. It can also save you trouble with legal issues and employee relations down the line.

Consider including these points in your policy:

- Employees must report work injuries right away.
  - Be sure supervisors know the importance of prompt reporting and to pass along any reports of injury directly to the Claim Reporting Hotline at (844) 562-2720 (available 24/7) or by visiting the TOIRMA website at toirma.org/claims-management/.

- Employees will be brought back to work as soon as they are medically able.
  - Even if an injured employee can’t return to his or her regular job right away, providing transitional (light duty) work as soon as possible reduces claim costs and increases the likelihood that the employee will recover smoothly.

- Fraud is not tolerated.
  - Workers’ compensation fraud is punishable under state law. Let employees know that you have zero tolerance for fraud and offenders will be pursued.

Work with your township attorney to create a policy that works for your township. You can find a Personnel Policy template on the Township Officials of Illinois website at www.toi.org/Resources/Download-Center. Look for Personnel Policy (Rev2018) that was posted 3/13/2018.

TOIRMA CYBER LIABILITY

The contact for each TOIRMA member received a mailing dated July 6, 2017 with the Cyber Liability Form, which was to be inserted into the new TOIRMA Program Manual. The letter talked about your access to breachesolutions.com, a proprietary risk management website containing valuable resources, such as sample privacy policies and procedures, breach response and preparedness materials, state and federal regulatory updates, trending cyber topics, and timely data security news and updates. Once you register, you will receive a confirmation email asking you to confirm your registration. If you don’t receive the email, please check your spam or junk mail. Once confirmed, you will be able to use the password you created on your first visit to log on to the site.

You will need your Agreement Number and an Activation Code to register. If you need that information, please call Debbie Prentice at (217) 444-1204.

One of our TOIRMA members had an experience with ransomware and a Cyber Liability claim was turned in.

There is an informative article posted on the breachesolutions.com website titled Ransomware: Best Practices for Prevention and Response. There are some excerpts from the article on page 6 of this newsletter. You can find the whole article at breachesolutions.com.

(continued on Page 6)
Sign Maintenance

For motorists, signs are a great tool for helping them drive safely. For the township, they are often a nuisance and major expense. Listed below are maintenance suggestions for consideration provided by the Illinois Department of Transportation.

- All traffic signs should be kept in proper position, clean, and legible at all times. Damaged signs should be replaced without delay.
- Signs poorly maintained lose their effectiveness as traffic control devices. Damaged, defaced, or dirty signs are ineffective and discredit the agency responsible for them.
- Special care should be taken to see that weeds, shrubbery, construction materials, and snow are not allowed to hide the face of any sign.
- A regular schedule of inspection should be established to ensure adequate maintenance. Semi-annual inspections generally have been sufficient.
- Night time inspections should be made to determine that all signs are functioning properly at night.
- Inspections may also be performed each day by observing the traffic signs as you or a crew member drive the township system. Sign vandalism or deficiencies should be noted and arrangements made to correct any problems.

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

CLAIM REPORTING HOTLINE (844) 562-2720 | Available 24/7
Following are highlights of the upcoming TOIRMA calendar:

October .................................. Client Satisfaction Surveys mailed
November ............................... Client Satisfaction Surveys due

TOI 111th Annual Educational Conference in Springfield (11/11–11/13)

TOIRMA Adds Three-Point Contact Sticker

The Three-Point Contact sticker was added in 2017. Always remember to maintain three points of contact — two hands and one foot or two feet and one hand when mounting and dismounting equipment. You can find a Risk Reminder on Mounting & Dismounting Equipment at toirma.org/loss-control/toolbox2/Risk-Reminders/. If you need Three-Point Contact Stickers, please contact Debbie Prentice at (217) 444-1204 or dprentice@ccmsi.com.

SEEN & NOTED:

REVIEW OF THE MOST COMMON LAWS NOT OBEYED
Coming to a complete stop at stop signs (no rolling).

To see the other eleven common laws not obeyed, go to Rules of the Road Review Course Workbook at http://www.cyberdriveillinois.com/publications/pdf_publications/dsd_ds9.pdf

TOIRMA TOTAL MEMBERS As of 8/31/2018

Townships * 1386 • MTAD’s * 303

Welcome New Members: Barry Township/Pike County (100% County); Barry-Hadley-Derry MTAD/Pike County; Beaver Creek-Crook-Crouch-South Crouch MTAD/Hamilton County; Douglas Township/Clark County; LaPrairie-Saratoga-Steuben-Whitefield MTAD/Marshall County
1. Do we have towing coverage, and what is the deductible?

Yes—towing is included in your TOIRMA coverage. There is no deductible and we will pay up to $750 if there is no damage to the vehicle. If the vehicle is damaged, we will pay the entire towing cost.

2. Who can I call for employment-related questions and issues in order to avoid a potential problem?

TOIRMA members have access to the Human Resources Help Line. You can speak with a Human Resources professional by calling toll free at (888) 472-6785, ext. 1172.

3. What difference does it make if we don’t turn in our claim right away?

It makes a big difference! It doesn’t matter if you have a workers’ compensation claim, auto liability claim, property claim, bond claim, etc.….early claim reporting pays off! The results of reporting claims right away are less pain and suffering for the injured parties, less money spent, and less long-term problems down the road. It is best to relay an accident/injury while the information is still fresh in your mind. From there, we can advise you what to do and what not to do. We can also instruct on any immediate actions that need to be taken to prevent further damage. If we don’t know about a claim, we can’t help and it is harder for us to assist you with damage control. You can report a claim 24 hours a day, 7 days a week by calling the Claim Reporting Hotline at (844) 562-2720 or by visiting the TOIRMA website at toirma.org/claims-management/.

4. 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.

5. 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. TOIRMA would prefer to review a copy before it is signed.

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

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

Use of Flaggers
At all times where one-way traffic is utilized, the township or its contractor is required to furnish no fewer than two flaggers. The flaggers shall be equipped with safe and proper signal devices as prescribed in the Manual on Uniform Traffic Control Devices for Streets and Highways published by the Department of Transportation. The manual is available from IDOT. Visit their website at www.dot.state.il.us/

The job of flagger is extremely important and the person doing this job should be physically capable, mentally alert, and knowledgeable concerning the requirements of the job. The flagger should never be closer than 100 feet from the work crew.

Signals and Signs
Safe and proper signals and signs should be used to warn approaching vehicles when any portion of a highway, street or bridge is being constructed or maintained.

Protective Equipment
Flaggers should wear appropriate personal protective equipment, including a highly visible day-glo green (effective January 1999) vest. Remember vests offer visibility front and back, not from the sides. Flaggers should face traffic so they are easily visible to oncoming motorists and can keep eye contact with drivers.

Communication Equipment
The flaggers should be equipped with a ‘stop-slow’ paddle and a lantern, flashlight or other special equipment depending upon lighting and weather conditions. Use radio communications where flaggers are not able to see one another.

BE ALERT! If a motorist disregards your signal causing an emergency situation, warn the work crew immediately.
THEIR SAFETY DEPENDS ON YOU!
What is ransomware?

Ransomware is a type of malicious software that restricts access to an infected machine, usually by systematically encrypting files on the system’s hard drive, and then demands payment of a ransom, usually in a crypto-currency (e.g., Bitcoin), in exchange for the key to decrypt the data.

How can you prevent a ransomware infection?

• Ensure anti-virus software is up-to-date.
• Regularly train employees to avoid phishing attempts.
• Periodically test employees through phishing campaigns, monitor the effect on response rates, and consider a formal sanctions policy (after consultation with HR and your legal counsel) for repeat offenders.
• Block emails with .js, .wsf, and .zip extensions and macros at your email gateway level. If possible, disable the following commonly used attack vectors: Adobe Flash Player, Java, and Silverlight.
• If you use JBoss, review the developer information on configuring and hardening it.
• Evaluate whether application whitelisting makes sense for your systems.
• Enable automated patches for your operating system and web browser. Robust network segmentation can often reduce the impact of ransomware.
• Enable strong identity and access management, with the use of established principles of least privilege (“need to know”), and limit local administrative rights.
• Invest in an intrusion detection system to monitor signs of malicious activity. Implement (and test) a data backup and recovery plan to maintain copies of sensitive or proprietary data in a separate and secure location (preferably offline). Backup copies of sensitive data should not be readily accessible from local networks.

How can you respond to a ransomware infection?

• Infected machines should be disconnected from the network (wired and wireless) as soon as possible.
• Evaluate extent of infection, attempt to identify the type of ransomware variant, and determine whether the infected machine was connected to shared or unshared network drives, external hard drives, USBs, or cloud-based storage. You may also want to check for a registry or file listing created by the ransomware.
• Clean the ransomware from impacted systems (a variety of free and paid disinfection tools exist for this purpose) and reinstall the operating system. Do your own due diligence on the tools you use. Beazley does not endorse products in any manner, but reputable tools can be found from, for example, BitDefender, Kaspersky Labs, Norton/Symantec, and Trend Micro.
• Proceed to restore from a reliable back-up. A well thought out back-up and restoration plan is one of the most important countermeasures against ransomware.

How can you respond when you don’t have a backup of the data?

When unable to restore from a recent back-up or when faced with the prospect of operations grinding to a halt, many organizations elect to pay the ransom request, especially where the amount is relatively low. In doing so, organizations often struggle to procure the necessary amount of crypto-currency (e.g., bitcoin), and some thought should be given by organizations on how they would go about doing so.
• There is no guarantee of honor amongst thieves; the attackers might just take the money and run, or their decryption code might fail to work. There is also no guarantee that you’re paying the right criminal.
• Some types of ransomware can be decrypted with the right tools. Find out what the variant of ransomware is and see if a legitimate decryption tool is available. Be cautious of companies telling you they can “break the encryption.” Many ransomware variants employ commercial-grade encryption against which brute force attacks are difficult or impossible. Additionally, be careful about the source of any “decryption tool” so that you are not causing more harm by downloading another piece of malware.
• Consideration should be given to how and to what extent you should try to communicate with the criminals. Often, ransomware that comes with an extortion demand has a hotline or even webpages dedicated to guiding affected victims through the payment protocol.
• It is possible to negotiate a lower price with the criminals, as well as to ask them for additional time to pay to buy yourself time.
• Keep in mind that it is likely that the criminals have no idea what type of data is at risk, nor do they usually know that you don’t have any backups. Do not share any type of identifying information with them. If they find out your data is very sensitive, the ransom demand could jump significantly.
• Some types of extortion arrangements come with a “proof of life” which can help you verify that the criminal has the ability to unlock your files. Thoughtful consideration and caution should be used if you are accepting any file from these criminals.

If you think you have experienced a Cyber Liability loss, call the TOIRMA Claim Reporting Hotline at (844) 562-2720 (Available 24/7) or go to www.toirma.org/claims-management.