

KNOW YOUR COVERAGES...

TOIRMATEST

By: Beth Eyrich, TOIRMA Underwriting Supervisor

Test your TOIRMA knowledge!

These questions can be answered if you paid attention to the Summer, Fall, and Winter 2020 TOIRMA newsletters. Answers appear at the end. How do you rate?

1. In the event of a theft, which of the below is a good thing to do?

- Wait to call the authorities until you have a suspect in mind
- Take photos
- Clean up before the police arrive to save embarrassment
- Contact surrounding pawn shops and ask them to watch for the stolen items
- B & D
- A & C

2. Which of the following coverages are offered by TOIRMA?

- Workers' Compensation
- Tree removal from storm damage
- Coverage for rental equipment
- All of the above

3. What can townships do to avail themselves of discretionary immunity?

- Allow for the exercise of discretion by township officials and employees about when, how, or what to use to make repairs that are not otherwise regulated by law
- Do your best to document your decision making process
- Report all accidents/injuries/damage as soon as you become aware of them
- All of the above

4. What does IPWMAN provide?

- An Intergovernmental Agreement
- Assistance from other IPWMAN members when disaster strikes
- Access to personnel and resources when there is an emergency
- Guidance in coordinating a response to an emergency
- Opportunities to participate in emergency training programs
- All of the above

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

- illinois.gov/idol/Employers/Pages/posters.aspx (Dept. of Labor website)
- Driver's License Bureau
- Amazon
- Governor's Office

6. All of the following statements about JULIE are true except...

- Call Center agents and self-service online options are available 24 hours a day, 365 days per year
- The notification to JULIE and the locating service provided by utility members are free to homeowners and professional excavators
- JULIE owns, locates and marks all underground utility lines
- You can reach JULIE by dialing 811

7. Which of the following is not a safety item available from TOIRMA?

- The Highway Commissioner's Diary
- TOIRMA's greatest safety hits, *Safety Dance* (available vinyl or cassette only at this time)
- Caution: Stay Back 50 Feet dump bed sticker
- If You Can't See My Mirrors — I Can't See You dump bed sticker
- Look Before Backing dash decal

8. What is typically defined as the use of computers and other network-connected devices to perform illegal activities?

- Risky Business
- Cybercrime
- Digital Terrorism
- Fiduciary Fraud

9. When does an accident need to be reported to OSHA in 8 hours?

- Fatality
- Amputation
- Worker admitted to the hospital
- Loss of an eye
- All of the above

10. Which of the following is not a warning sign of snow loading?

- Severe roof leaks
- Loud popping or cracking noises
- Sagging ceilings or roof lines
- Snow plow clearing more than a foot of snowfall

Answer Key : 1) e. 2) d. 3) d. 4) f. 5) a. 6) c. 7) b. 8) b. 9) a. 10) d.
 8 - 10 answers correct: TOIRMA Whiz
 4 - 7 answers correct: TOIRMA Whiz-in-Progress - Brush up a little by reading past TOIRMA newsletters
 1 - 3 answers correct: TOIRMA Turkey - Call Tyler Knight or Sean Richardson for a Loss Control Visit