

TOIRMANEWS

Fall ■ 2008

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Ask Yourself These Questions?

Do you ALWAYS wear your seatbelt? Do you OCCASIONALLY wear your seatbelt? Do you NEVER wear your seatbelt?

The wearing of seatbelts has been mandated by law for several years. It continues to be an emphasis of law enforcement statewide. It should also become a priority for TOIRMA members.

Under our coverage, TOIRMA provides \$10,000 Accidental Death and Dismemberment (AD&D) for elected officials who are members of TOIRMA. The coverage increases by 10 percent if the elected official is wearing a seatbelt when the accident occurs. The dismemberment part is addressed specifically in the Summary of Coverages which we routinely supply the member townships.



Rod Beck

7.15.2008 News Release

Governor Blagojevich announces safety belt use tops 90 percent for second straight year. Fatal crashes are down sharply in Illinois in 2008, as state continues to make gains in saving lives, since Governor Blagojevich signed safety belt enforcement law in 2003.

For more information about this article, go to:
<http://www.illinois.gov/PressReleases/ShowPressRelease.cfm?SubjectID=2&RecNum=7020>.

You can also find information about the Illinois Department of Transportation safety programs at www.buckleupillinois.org.



There are many statistics which prove it is the sensible thing to do when operating a vehicle. I have, and I am sure you have also, heard various arguments against the wearing of the seatbelt but those statistics accompanied by the passing of the law seem to indicate otherwise.

While driving a vehicle, it is not always possible to control what another driver does, but I believe it is only being responsible to do as much as possible to increase the likelihood of survival during an accident. Seatbelts are just one item which will help insure the successful outcome of an accident.

So, next time you get into the seat of a TOIRMA covered vehicle, or even your own personal vehicle, please take a moment to fasten your seatbelt.

The life you save may be your own.

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

Roderick D. Beck
Executive Director

Auto and Equipment Towing

It might seem early to be talking about winter towing, but by the time you receive the TOIRMA Winter Newsletter, there may be snow on the ground!

Do you know that TOIRMA provides towing coverage to its members? The coverage limit is \$250 per occurrence, and there is no deductible that applies to towing claims.

We understand that time is valuable, especially if it is three o'clock in the morning and 15 degrees outside. If you are out plowing and get stuck, call a tow truck. For those of you that like the challenge and try to get the vehicle or equipment out yourself, call a tow truck if you don't think you can get it out SAFELY.

The TOIRMA claims department handles several claims each year for damage to township vehicles resulting from

either the tow straps or chains breaking. We also see several claims where one township vehicle gets stuck, another township vehicle assists and icy conditions cause the two to collide. That is when a \$250 towing claim turns into a \$2500+ claim.

Towing coverage also applies to mechanical breakdowns on township vehicles and equipment.

When in doubt, call a tow truck and then call the TOIRMA claims department to report your towing claim.

Drive Safely Work Week: October 6 – 10, 2008

Drive Safely Work Week is an annual week devoted to improving the safety and health of the nation's workforce by promoting safe driving practices. It is sponsored by the Network of Employers for Traffic Safety (NETS) and they are celebrating their 12th year for this campaign.

In 2006, there were 6 million crashes in the United States that resulted in 42,642 fatalities and just under 2.6 million people injured. More than 94 percent of the 11 million vehicles involved in motor vehicle crashes were passenger cars or light trucks. (National Highway Traffic Safety Administration {NHTSA}, 2007)

The most dangerous part of the workday for any employee is the time they spend in their vehicle.

- Every 5 seconds a crash occurs.
- Every 7 seconds a property damage crash occurs.
- Every 10 seconds there is a traffic-related injury.
- Every 2 minutes there is an alcohol-related injury.
- Every 31 minutes an alcohol-related fatality occurs.

Motor vehicle crashes are the leading cause of death on-the-job. One in four work-related deaths are due to a traffic-related trauma. (OSHA, 2005)

One out of nine licensed drivers will have a crash annually. The 100-Car Naturalistic Driving Study conducted by the Virginia Tech Transportation Institute (VTTI) provided insight into the odds of being involved in a motor vehicle crash for several "high-risk" driving behaviors.

- The odds of being involved in a crash or near crash are double when drivers are inattentive and look away from the roadway for 2 seconds or longer.
- The odds of being involved in a crash or near crash are almost tripled when driving significantly faster than surrounding traffic.
- The odds of being involved in a crash are double when driving aggressively.
- The odds of being involved in a crash or near crash are almost tripled when driving drowsy. (NHTSA, VTTI, 2006)

Driver error contributes to more than 90 percent of all motor vehicle crashes. (NHTSA) Other contributing factors:

- 35% - Environmental Factors
- 9% - Vehicle Factors

For more information about the Drive Safely Work Week, go to www.trafficsafety.org/dswww.asp. Reproduced in part from NETS's Drive Safely Work Week Web site at www.trafficsafety.org.

KNOW YOUR COVERAGES...

TOIRMA TEST

Test your TOIRMA knowledge!

Answers appear at the end. How do you rate?

1. True or False: TOIRMA includes Workers' Compensation Coverage.
 - a. True
 - b. False
2. What is the new phone number for JULIE, which you should call every time before you dig?
 - a. 911
 - b. 811
 - c. *69
 - d. 867-5309
3. From a past TOIRMA newsletter edition, what does the acronym 'GOAL' mean? (Submitted by Allen Schultz, HC of Mound Township / Effingham)
 - a. Get Over All Loss
 - b. Get Over A Little
 - c. Get Out And Look
 - d. Give Only A Little
4. What does TOIRMA offer free of charge to specifically aid Highway Commissioner's documentation needs?
 - a. TOIRMA Journal
 - b. Paper and Pen
 - c. TOIRMA Program Manual
 - d. Highway Commissioner's Diary
5. What information is required on the renewal packet in order to update the Supervisor's Bond?
 - a. Beginning Balance + Revenues – Expenses = Ending Balance
 - b. W2
 - c. Personal Income Taxes
 - d. Total value of all autos, inland marine and property for the township
6. True or False: Flood and Earthquake Coverage is included in the TOIRMA package.
 - a. True
 - b. False
7. What is the best resource TOIRMA offers to help its members with employment related questions and issues?
 - a. Summary of Coverages
 - b. Phone number for IL Department of Labor
 - c. Human Resources Help Line
 - d. No such service exists
8. What is a good example of 'Property-In-The-Open' that would need to be listed on the Property Control Sheets in order to be covered?
 - a. Fencing around township owned property
 - b. Playground equipment in township parks
 - c. Fuel pumps owned by the township
 - d. Signs (other than street and traffic signs)
 - e. All of the above
9. What information should not be included on Payroll Audits?
 - a. Gross income
 - b. Contracted work
 - c. Elected Officials' salaries
 - d. MTAD salaries
 - e. Answers B and D
10. What contract protects governmental entities that want to work together?
 - a. Construction Liens
 - b. Intergovernmental Agreement
 - c. Handshakes do just fine
 - d. Deeds of Trust

Answer Key:

1) a 2) b 3) c 4) d 5) a 6) a 7) c 8) e 9) e 10) b

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 Jeremy Deck, Matt Knight,
or Ted Lemke for a Loss Control Visit

Past newsletters can be viewed at
www.toi.org/toirma/newsletters/

TOIRMATIDBITS

TOIRMA Member Calendar Following are highlights of the upcoming TOIRMA calendar:

October Client Satisfaction Survey mailed

November Client Satisfaction Survey due
TOI's Annual Educational Conference in Springfield (11/9 – 11/11)



TOIRMA Website Up.

The TOIRMA Website is up and running at www.toi.org/toirma.

Look for information on the Board of Trustees, Staff, Claim Management, Loss Control, Administrative/Underwriting, Marketing, Newsletters/Posters, and Related Information.

Upcoming Meetings

If your township, county, or other organization has a meeting coming up and you would like a TOIRMA representative to attend, please contact Beth Eyrich at 800-252-5059, Ext. 1139. She will make sure it gets on the TOIRMA calendar.

Ted Lemke has been the contact for many of the highway divisions, such as WCIHCA, ECIHCA, NWIHCA, etc. Since Ted is cutting back on his hours, we would like Beth to be the contact for these events. **Please mail, call, fax, or e-mail notices to Beth at:**

Beth Eyrich, Program Coordinator
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TOIRMA TOTAL MEMBERS

Townships • 1345 ■ MTAD's • 313

As of 7/31/2008

State of Illinois Required Postings

As an Illinois employer, townships are subject to State of Illinois Required Postings. Some commercial sign companies will try to sell you these postings/notices (we recently received a Final Notice from one such company for a bill in the amount of \$39.95 plus \$7.95 shipping). The State of Illinois Required Postings can be downloaded FREE from the State of Illinois website at www.state.il.us/agency/idol/Posters/poster.htm



Introducing the Newest Member of the TOIRMA Claims Team



Michael (Mike) Maloy joined the TOIRMA Claims Team on April 28, 2008. Mike comes to TOIRMA with 35 years claims experience as a general liability, property, and auto adjuster. Please welcome Mike.

SEEN & NOTED Safety is No Accident!

Fire Extinguishers

A Fact Sheet on Choosing & Using Fire Extinguishers

A fire extinguisher is an absolute necessity in any home or office. While there's a good chance that the extinguisher will never be used to fight a fire, it could end up saving your property and even your life.

Types of Extinguishers

Fire extinguishers are rated by the type of fire they can put out. It is important to choose the proper fire extinguisher for each fire. Fire extinguishers are labeled with letters and/or pictures to indicate the type of fire on which the extinguisher is effective.

Ordinary Combustibles Fire



A
paper, wood, plastics, fabric, rubber, trash

Flammable Liquids Fire



B
gasoline, oil, grease, some paints and solvents

Electrical Fire

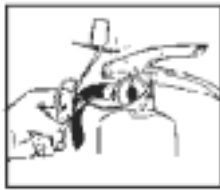


C
energized electrical equipment; appliances, computers, circuit breakers, wiring

A combination **ABC Dry Chemical** extinguisher can be used on more than one type of fire, and is a good choice for home use.

Remember the P.A.S.S. Word

There are four basic steps to using a fire extinguisher.



could pinch the pin). Pull the pin straight out.

Aim

Start 10 feet back from the fire. Aim at the base of the fire.



Pull

Place the extinguisher on the floor. Hold it by the tank (pressure on the handle (pin) will

Squeeze

Squeeze the lever on the fire extinguisher.

Sweep

Sweep from side to side, moving in slowly until the fire is out.



Get Out

If the fire gets bigger, close the door and evacuate.

Be Prepared

Training and practice are the best ways to prepare for emergencies. Make certain you know the P.A.S.S. system and understand how to safely use a fire extinguisher before you ever need to.

- Don't force yourself to fight a fire that makes you uncomfortable or puts you at risk.
- Always let someone know and make certain 911 has been called before using an extinguisher on a fire.
- Fire extinguishers are small quick fixes. If you are unable to put out the fire with one extinguisher, leave and close the door behind you.
- A fire involving any portion of building structure is too big for a portable fire extinguisher.
- While using a fire extinguisher stay low, the smoke is filled with carbon monoxide and many other toxic gases.
- Don't let the fire come between you and your exit. Keep your back to the exit and the fire in front of you.

4/2007

Courtesy of Seattle Fire Dept. @ www.seattle.gov/fire

The History of Fire Prevention Week

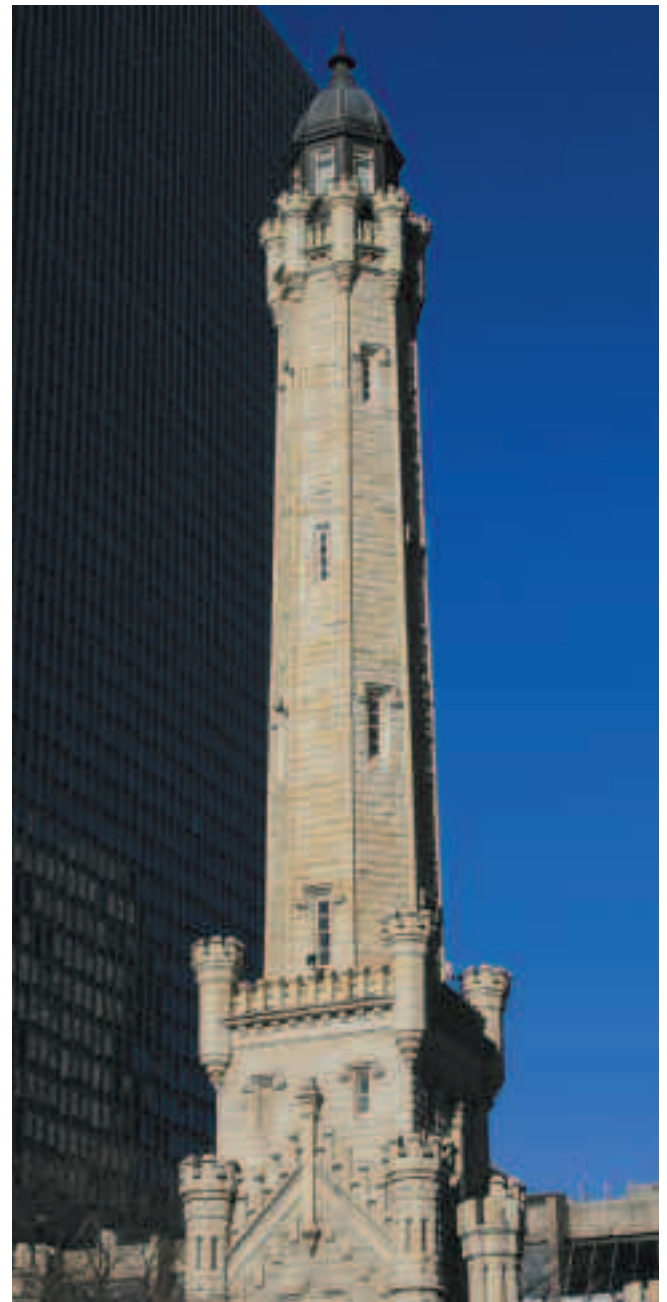
Fire Prevention Week is October 5-11, 2008. The theme this year is "It's Fire Prevention Week: Prevent Home Fires!"

Fire Prevention Week was established to commemorate the Great Chicago Fire, the tragic 1871 conflagration [large destructive fire] that killed more than 250 people, left 100,000 homeless, destroyed more than 17,400 structures and burned more than 2,000 acres. The fire began on October 8, but continued into and did most of its damage on October 9, 1871.

In 1920, President Woodrow Wilson issued the first National Fire Prevention Day proclamation, and since 1922, Fire Prevention Week has been observed on the Sunday through Saturday period in which October 9 falls. Fire Prevention Week is the longest running public health and safety observance on record. The President of the United States has signed a proclamation proclaiming a national observance during that week every year since 1925.

For more information about Fire Prevention Week, go to www.firepreventionweek.org.

Chicago's Water Tower located in the city's premier shopping district on Michigan Avenue. This was one of the only structures to survive the Great Chicago Fire.



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Human Resources Help Line

Don't forget to call for help with employee issues. **1-888-472-6785 Ext. 1180**

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Danville, IL 61832-5852

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YOUR TOWNSHIP
PARTNER

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