



TOIRMA Update

Accidents – Preventable or Not?

The main number for TOIRMA's new Springfield office is 217-744-8010; fax 744-8011. The toll-free number remains the same, 888-562-7861.

WEBSTER'S DICTIONARY defines an accident in this way: "an event occurring by chance or arising from unknown cause" or "an unfortunate event resulting from carelessness, unawareness, ignorance or a combination of causes."

Recently, TOIRMA has received notice of various claims which were termed as being "accidents" by those reporting the claim. The fact they were reported as an accident indicates there was no intentional act by the member to create the problem. Therefore these "accidents" might fall under the first definition of occurring by chance. Sometimes things do "just happen" and TOIRMA is handed the problem to solve. Mostly, we are able to complete the process of dealing with those involved satisfactorily. Please note I used the term "mostly" as it remains our goal to always do so but realistically that does not seem to be possible.

Nevertheless, it remains the goal.

The second definition—an unfortunate event resulting from carelessness, unawareness, ignorance or a combination of causes—would seem to be much more preventable and will be our focus of this article.

Some of these claims are the result of carelessness of the operator. When leaving the operator's area of a vehicle or equipment with the engine running, it seems like the reasonable thing to do is make sure the transmission is in the "park" position. If the equipment does not have a "park" position, then there should be a separate "park brake" to engage and sometimes there are both. They have been installed by the manufacturer for a reason. The failure to secure the vehicle or equipment has resulted in claims of nearly \$1,000,000 recently, claims which would or should have been prevented if only the proper precautions had occurred.

In addition to those claims, we have had several claims involving someone standing outside the operator area—primarily on the ground—and trying to operate the machine from there, rather than get into the seat where the operator belongs. There have been some significant injuries caused by those ill-advised actions. It only takes a moment to create lifetime lasting injuries.

The busy work season has arrived. Please take the time and effort to evaluate the safety procedures associated with the equipment necessary to complete a project. That effort may prevent a potential claim from occurring, the best outcome for everyone.

Thank you in advance for your assistance in the prevention of accidents. Everyone benefits from the efforts to reduce accidents.

Dividend checks were mailed March 15, 2010 to the contact person of each eligible member. Has it been deposited?

Those of us involved in the TOIRMA program look forward to meeting our members at the TOI Educational Sessions. Please visit our table and introduce yourselves to those present. It is nice to have a face to go with a name.

As always, please call if I can be of assistance.

— Rod

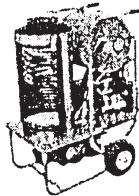
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