



TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

Are You Ready?

NOVEMBER IS NOT TECHNICALLY the winter season, but as we Illinoisians know all too well, it's a good time to get prepared. I remember Thanksgivings as a child with several inches of snow. Sometimes Father Winter decides to show himself early. Whether it's in November or during the actual winter months, now is the time for township officials to be prepared.

Historically during the "colder" months of the year the number of claims reported increases. There is a direct correlation between the winter weather and accidents. We encourage our Members, as a good risk management practice, to get prepared now to reduce potential claims and accidents later. In fact, TOIRMA has a *Risk Reminder* designed to assist in preparing for the inclement weather months. Being ready helps ensure fewer injuries and costs during the winter. The highlights of the "Winter is Here – Are You Prepared?" *Risk Reminder* are as follows.

Equipment Checklist

- Brakes and Emergency Brakes in good working order
- Defroster/Heater Working
- Gauges Working Properly
- Windshield Wiper Blades in Good Condition
- Horn Functioning
- Antifreeze in Radiator
- Windshield Solvent
- Oil, Power Steering and Brake Fluids
- Headlights Working
- Back-up Lights Working
- Emergency Lights Working
- Turn Signals Working
- Mirrors Inside and Outside

Checklist for Drivers

- Change of Clothes
- Gloves and Hat
- Blanket
- Flashlight
- Shovel
- High Calorie Foods/Water
- Auxiliary Cab Heater
- CB/FM Radio

Members Only Section of toirma.org

As Sean Richardson and Tyler Knight from Loss Control say, "all *Risk Reminders* are available at toirma.org." Please visit our website and click on "Members Only" in the upper right corner of the homepage to register.

We appreciate your consideration and have a safe and healthy winter. Happy Holidays!

As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by email at: jdonelan@toirma.org.

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

Congratulations to Simphi Lenover!



**SIMPHI
LENOVER**

SIMPHI LENOVER, TOIRMA's longtime Account Manager retired September 30th. Simphi began working with the TOIRMA Program in 1991. Her knowledge of township government, the TOIRMA Program, township officials, and friendship will be dearly missed in her role as Account Manager. However, she took the month of October off, and will fortunately for us, be working on a part-time basis as a Senior Advisor.

Katie Musgrave has moved from TOIRMA's Claim Manager to Account Manager. Katie has been with the TOIRMA Program since 1999. Julie Flynn has assumed the position of Claim Manager, and she has been working in numerous roles with the TOIRMA Program since 2000.

We know TOIRMA is in good hands with these Team Members.

Congratulations to Simphi, Katie and Julie.



**KATIE
MUSGRAVE**



JULIE FLYNN





TOWNSHIP OFFICIALS OF ILLINOIS RISK MANAGEMENT ASSOCIATION

RISK REMINDER

PARTNERING WITH TOWNSHIPS



Winter is Here – *Are You Prepared?*

Perhaps the harshest conditions you and your equipment will face occur in the winter months. Prepare yourself and your equipment now. Below are two checklists you may wish to use in anticipation of the cold months ahead.

Checklist for Equipment

- Brakes and Emergency Brakes in good working order
- Defroster/Heater Working
- Gauges Working Properly
- Windshield Wiper Blades in Good Condition
- Horn Functioning
- Antifreeze in Radiator
- Windshield Solvent
- Oil, Power Steering and Brake Fluids
- Headlights Working
- Back-up Lights Working
- Emergency Lights Working
- Turn Signals Working
- Mirrors Inside and Outside



Checklist for Driver

- Change of Clothes
- Gloves and Hat
- Blanket
- Flashlight
- Shovel
- High Calorie Foods/Water
- Auxiliary Cab Heater
- CB/FM Radio

Other Cold Weather Dangers

Hypothermia occurs when your body temperature drops below normal. Watch out for these symptoms:
 Uncontrollable shivering • Drowsiness • Heartbeat slows
 Slowed speech • Memory lapses • Disorientation
 Unconsciousness

Frostbite occurs from prolonged exposure to the cold. Symptoms include:
 Skin color changes • Pain • Cold & Numbness • Blisters

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