



TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

Hail NO! – Damage from Hailstorms

SPRING IS HERE! Along with it comes the positive: green grass, blooming flowers and trees, sunny days, and warmer weather. Over the past two months I've gained a whole new appreciation for the outdoors. The month of May provides us with an ample opportunity to get outside for a nice walk and take-in all that Mother Nature has to offer. Unfortunately, during the warmer months thunderstorms can also come in with a fury.

According to Dictionary.com, Thunderstorm is defined as "a transient storm of lightning and thunder, usually with rain and gusty winds, sometimes with hail or snow, produced by cumulonimbus clouds."

The TOIRMA Program is directly impacted by weather. During this time of the year, storms with hail and high winds cause damage to township and road district property, and therefore increases the number of claims. In the past few years, it seems that Illinois has experienced an increase in storms resulting in hail damage. In fact, during May of 2019, hailstorms hit several counties in Illinois. Typical losses from such storms include damage to buildings including roofs, fascia, siding, gutters, downspouts, vent caps, and trim and ridge caps. Also, township trucks and equipment have been damaged. While we would love to find a way to reduce the number of storms, until that's possible we must focus on a rapid response.

When there is a hailstorm or windstorm in your area, we need your help. After the storm has passed, please take a moment to inspect your buildings, vehicles, and equipment. Catching damage to a building early can help prevent even more damage and save costs. For example, if you find damage to your roof from a hailstorm, please take mitigation steps immediately to prevent further damage. Just last month there was a hailstorm in northern Illinois, and one of our members inspected his office building and township shed just after the storm. Both structures had damage. He immediately called a company that tarped the damaged areas, keeping out water from a storm the next day. He subsequently reported the claim to TOIRMA. Contrary, we've had members that have not inspected their buildings after a storm which resulted in even more damage from further rainstorms.

TOIRMA's philosophy is to "pay legitimate claims as fairly and promptly as possible." The quicker claims are reported to TOIRMA, the quicker our staff respond to the needs of our member. A claim can be reported 24-hours a day, seven days a week, 365 days a year by using our [Claim Reporting Hotline, \(844\) 562-2720](tel:8445622720), or the [TOIRMA website, toirma.org/claims-management](http://toirma.org/claims-management).

When reporting a storm damage claim, the following information will be needed and is helpful to have ready.

- Township Name & County
- Mailing Address
- Phone Number
- Date of Loss
- Year, Make & Model of Vehicle/Equipment
- Address of Property Damaged
- Description of Damage

We hope you find this information helpful and thank you for your cooperation.

Please have a safe and healthy spring.

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



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