



# TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

## *TOIRMA Increases Towing Coverage*

**B**Y NOW YOU'VE PROBABLY HEARD ME SAY that Township Officials of Illinois Risk Management Association (TOIRMA) is an intergovernmental risk pool specifically for townships, road districts, and multi-township assessment districts. TOIRMA offers its members an all lines coverage program that includes: General Liability, Auto Liability, Bridge Coverage, CYBER LIABILITY COVERAGE, Employee Benefits Liability, Equipment Breakdown Coverage (boiler and machinery), Public Officials Liability, Property, Auto Physical Damage, Inland Marine, Workers' Compensation, Treasurer's Bond, and Accidental Death and Dismemberment. TOIRMA also provides members access to Loss Control and Risk Management Services, and our Human Resources Help Line. From time to time, the Board of Trustees evaluates its coverages and makes changes designed to help us better meet the needs of our membership. To that note, and on behalf of the TOIRMA Board of Trustees, I am pleased to announce that TOIRMA is increasing the towing limitation from \$250 to \$750 per occurrence.

The new limitation, which is effective June 1, 2018, was increased by the Board of Trustees to address towing cost increases confronting TOIRMA members. Please keep in-mind that the increase in the towing lim-

itation is at no additional charge to our members, and that no deductible applies to a towing claim.

The TOIRMA Board and staff are committed to our members which will allow the program to continue to succeed. Having a program such as TOIRMA, that is tailored for townships, road districts, and multi-township assessment districts allows us to continue to *help townships solve problems and operate in the most fiscally efficient way*, while keeping contributions stable. In addition to the increased towing limit, recent enhance-

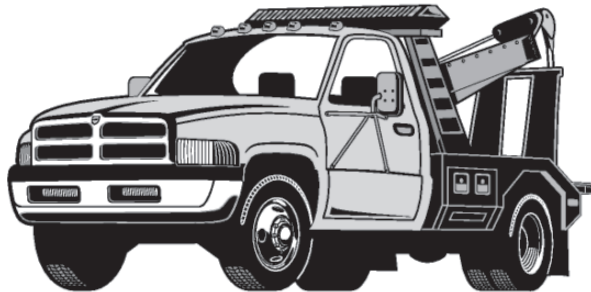
ments to the program include the addition of Cyber Liability Coverage, and increasing the Premises Liability limitation from \$5,000 to 10,000.

Remember if your vehicle or inland marine equipment breaks down, we encourage you to call a towing company rather than trying to drive

the damaged vehicle or towing it yourself. Towing, as well as all other claims, may now be reported 24 hours a day, 365 days per year by calling the TOIRMA Claims Reporting Hotline, (844) 562-2720, or on our website at [www.toirma.org](http://www.toirma.org).

We hope you find this information helpful.

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



### TOIRMA Reminders

#### **Dividend**

Members that have not deposited their dividend check by May 31, 2018, will have their township's name published in the *Township Perspective* magazine.

#### **Contribution Request**

TOIRMA's annual request for contribution was mailed to each member contact on April 18th. The contribution is due no later than June 1st. Thank you for your responsiveness.