

FAQ'S

We receive some very good questions from our members! Below are some "Frequently Asked Questions" and answers.

By: Beth Eyrich, *Underwriting Supervisor*

1. How young can our summer help hires be?

TOIRMA recommends age 18. Please keep in mind the Child Labor Laws — one in particular states "no minor under 16 years of age shall be employed, permitted or allowed to work. . . about or in connection with power-driven machinery." This would include riding lawnmowers. Also remember that only properly trained and qualified employees should operate township vehicles and equipment.

2. Can we cover our contracted assessor with TOIRMA?

If an Assessor is contracted, there are now two ways to cover the contracted Assessor.

If both entities are TOIRMA members, TOIRMA provides an Intergovernmental Agreement that can be signed by both members (not signed by the contracted Assessor). Once the agreement is signed, then the member that is contracting the services will cover the Assessor for Workers' Compensation and General Liability.

There are times when an Intergovernmental Agreement is not agreeable to both members. In that case, TOIRMA offers an Assessor Agreement for

Independent Contractors. The member and the contracted Assessor will sign the Assessor Agreement for Independent Contractors. The cost of providing coverage through this agreement is \$200 annually.

Please contact our office if you are interested in discussing either of the above agreements.

3. If the Township hires a contractor, do we need proof of insurance from that contractor?

Yes, you need to get a certificate of coverage from all contractors that do work for the township. Specific information about the coverage that contractors should carry can be found in the TOIRMA Program Manual under the Certificate of Coverage tab, page 5 in the General Risk Management Section.

4. Are individuals that have been ordered by the court to perform community service covered when working for a township?

The court or organization appointing the individuals to perform community service is responsible and liable for these individuals.

