

FAQ'S

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

By: **Beth Eylich**, *Underwriting Supervisor*

1. Do we need to report rental equipment to TOIRMA?

Yes. Please report any rental equipment to TOIRMA for documentation. We need to know the year, make, model, serial number, value, dates of rental, and name of rental company.

2. What if the township is going to help the city (or another entity) with some work?

If the township is going to help another entity and will be using township equipment driven by township employees, then the township needs to secure a written Intergovernmental Agreement with that entity.

3. Does TOIRMA provide Workers' Compensation?

Yes, TOIRMA provides Workers' Compensation for all elected officials and employees of the township. Please report ALL on-the-job injuries as soon as possible so that the employee will receive proper benefits and proper care.

4. Some tombstones in our township cemetery were damaged during the recent storms. Are they covered by TOIRMA?

Tombstones are not township owned property; therefore, there would be no coverage through TOIRMA. Tombstones would be considered personal property and the cost to repair or replace would be the responsibility of the family.

5. Can a township cover property (ex. equipment, vehicles) that it does not own?

Townships must own property in order for it to be covered with TOIRMA. However if a lease agreement exists between the owner and the township, TOIRMA can list that piece of property on the control sheet and cover. We request a copy of the lease for the file.

