

# COVERAGE FOR TREE REMOVAL

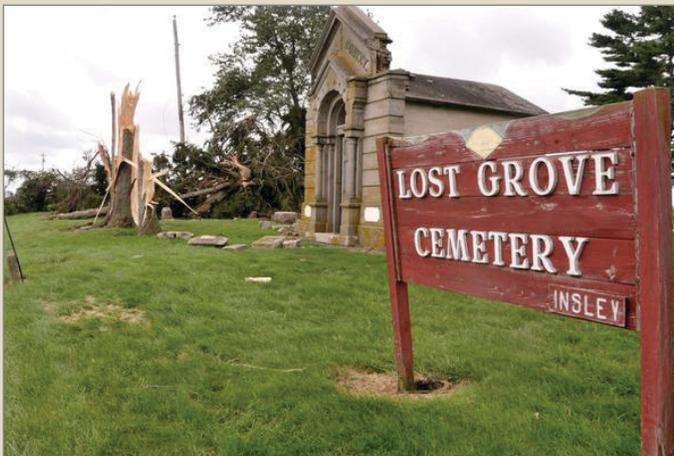
By: Danielle Smith

Summer is finally here! This is the perfect time to review our tree removal coverage before the storms start rolling in. Please keep this coverage in mind when you have a downed tree on township property.

TOIRMA provides coverage up to \$2,500 for the cleanup, removal, and replacement of downed trees on township property due to lightening, wind, rain, or ice storms. The \$2,500 maximum amount applies to all trees that may be damaged during any continuous 24 hour period. The Tree Removal coverage does not apply to trees that are the normal responsibility of the Highway Commissioner.

## We have trees that need to be removed, what do we do next?

First and foremost is getting the trees cleaned up and removed, call your local tree removal company to come out and start the cleanup and removal. Then you will need to report a new tree claim by calling our TOIRMA Claim Reporting Hotline at (844) 562-2720 or online at [www.toirma.org/claims-management/online-claims-form/](http://www.toirma.org/claims-management/online-claims-form/). All you need to do is fax or email photos of the damage, your tree removal bill, and the replacement bill if you replaced the tree. Our fax number is (217) 444-2720 and our email is [toirmaclaims@ccmsi.com](mailto:toirmaclaims@ccmsi.com).



## Frequently Asked Questions:

- Question:** Are tombstones covered if damaged by a fallen tree on township property?  
**Answer:** No, tombstones are not owned by the township, therefore, there is no coverage through TOIRMA.
- Question:** Can ornamental trees be replaced if they are damaged by the storm?  
**Answer:** Yes, TOIRMA will cover up to \$2,500 for the cleanup, removal, and replacement of any type of tree.
- Question:** Are trees downed on the roadway covered under this tree removal coverage?  
**Answer:** No, trees in the right-of-way are the responsibility of the Highway Commissioner.
- Question:** I already paid the tree removal company for their services, do we get reimbursed?  
**Answer:** Yes, if you already paid the tree removal company we will reimburse the township up to \$2,500 for the cleanup, removal, and replacement of the tree.

# TOIRMA ENHANCEMENTS

The following coverage enhancements go into effect June 1, 2018.

1. Auto & Equipment Towing limits increasing from \$250 to \$750
2. Elected Community Center Boards will not be excluded as long as the township owns the community building and property coverage is provided by TOIRMA