



Ohio Township Association Risk Management Authority

# UPDATE

WINTER 2023/24

## OTARMA Welcomes New Board Member, Mr. Scott Fabian!

Mr. Scott Fabian has been around township government for as long as he can remember. His father was a Steubenville Township Trustee from 1970 to 1996, and he instilled a service mentality in Scott. When his father moved on, Scott ran for and was elected as Trustee in Steubenville Township, Jefferson County; he has served in that role for 25 years.



Scott Fabian

Scott was elected to the Ohio Township Association's Board of Directors in 2008, and has served for the past 15 years, most recently as Secretary-Treasurer, Second Vice President, and First Vice President.

When asked about his new position on the OTARMA Board of Directors, Mr. Fabian replied, "I'm looking forward to working with the OTARMA Board and staff and representing the OTARMA Membership."

In addition to OTARMA, Mr. Fabian has most recently been involved with the Jefferson County Township Association, the Jefferson County Regional Planning (Vice President), the Jefferson Belmont Regional Solid Waste Authority (Chair), the Jefferson County District Advisory Council (President), and the Jefferson Soil and Water Conservation District Oversight Committee, and is a former member of the Jefferson County 911 Board of Directors.

Mr. Fabian is a graduate of Mingo High School and is a lifetime resident of Mingo Junction, Ohio, where he resides with his wife of 32 years, Jennifer. Together, they have two daughters, Jordan and Jenna. He is currently employed by the Jefferson County Highway Department and has been the Assistant General Superintendent for the past 16 years. Mr. Fabian is also a member of the Mingo Knights of Columbus and the Father Bigelow Assembly 803. In his free time, he likes to golf and travel, and is an avid Notre Dame fan.

Please join OTARMA in extending a warm welcome to Mr. Scott Fabian!

## OTARMA Board of Directors

**Philip Cox**  
Chair  
Monroe Township, Miami County

**Amy Richards**  
Vice-Chair  
Grafton Township, Lorain County

**Nick Schwab**  
Secretary  
Reily Township, Butler County

**Scott Fabian**  
Board Member  
Steubenville Township, Jefferson County

**Heidi M. Fought**  
Board Member  
Ohio Township Association

**Tim Lynch**  
Board Member  
Liberty Township, Seneca County

**Joyce Martin**  
Board Member  
Perry Township, Stark County



The OTARMA Program is exclusively endorsed by the OTA

Every effort has been made to ensure the accuracy of the information in this newsletter. Professional counsel should be sought before any action is taken or decision is made based on this material.

[www.OTARMA.org](http://www.OTARMA.org)

# ARE YOUR TOWNSHIP'S VEHICLES READY FOR WINTER?

***Did you know that, according to the National Safety Council (NSC), motor vehicle crashes are the leading cause of workplace death?***

Motor vehicle safety is an important issue for everyone. For the safety of you and others, here are some considerations when driving this winter.

Think safety every time you get behind the wheel and even before you start driving by following these best practices:

- Program your navigation system before you begin to drive
- Make sure to leave enough time to safely reach your destination
- Properly position and clean mirrors to make sure you can see well
- Clean external camera lenses and sensors to allow the assistive-driving features to work
- Adjust the seat so you can easily reach knobs, dials, and switches
- Place your cellphone and any other distracting devices or items away
- Make sure you're in the right condition to drive – free of impairment, distraction, and frustration
- Refrain from driving if you are impaired, exhausted, or unfit
- Make sure you buckle up and everyone in the vehicle is buckled up too
- If the weather is bad, consider postponing the trip
- If weather could be questionable, share your travel plans and routes with someone before leaving

## **While Driving in Wintry Conditions:**

- Use signals and lights when driving
- Observe and obey all traffic signs and posted speed limits
- Drive slowly and cautiously in populated areas and parking lots
- Plan breaks for long driving trips
- Accelerate and decelerate slowly, and if possible, don't stop when going uphill



- Avoid using cruise control in wintry conditions
- Steer in the direction of a skid, so when your wheels regain traction, you don't have to overcorrect to stay in your lane
- Anti-lock braking system (ABS) helps steer in emergencies by restoring traction and is standard on most new vehicles as well; ABS may vibrate or pulse when engaged, which is normal; just continue to press and hold pressure to the brake pedal
- If visibility is severely limited, pull off the road to a safe place and do not drive until conditions improve

## **Keep in Your Vehicle**

In most cases, if you become stranded in an unfamiliar area, do not abandon your vehicle. Make sure the exhaust pipe is not blocked, especially with snow. Light flares in front of and behind the vehicle.

Every vehicle should have an emergency supply kit. Kits should be checked every six months, and expired items should be replaced regularly. Vehicle emergency supply kits should include:

- A properly inflated spare tire, wheel wrench, and tripod jack
- Jumper cables
- Tool kit and/or a multipurpose utility tool
- Flashlight and extra batteries
- Reflective triangles and brightly colored cloth to make your vehicle more visible
- First-aid kit with gauze, tape, bandages, antibiotic ointment, aspirin, a blanket, nonlatex gloves, scissors, hydrocortisone, thermometer, tweezers, and instant cold compress
- Nonperishable, high-energy foods, such as unsalted nuts, dried fruits, and hard candy

*Cont'd on pg. 3*

# DO NOT PHISH

No phishing, not fishing. Phishing, a fraudulent practice of sending emails in order to induce users to surrender valuable personal information, is becoming more sophisticated and is not slowing down. Reportedly, Microsoft blocked more than 36 billion phishing and malicious emails last year alone. Phishing is one of the top causes of cyber security scams. In the past, phishing

email scams had grammar errors, generic information, impersonal references, strange domain names, and “something off.” Now, email scams are getting harder to spot because they appear more personal and authentic. However, there are still some signs that “U”ers should watch for to avoid becoming a victim of a phishing scam. Think of these 3 U’s.

## 1 Urgency

**Phishing messages try to create a sense of urgency or an immediate deadline.** This technique causes email users to react quickly, without a gut check or to stop and slow down to think or verify the request. If an email message is urgent, be very cautious. Do not feel pressured or threatened to act or do something quickly. If in doubt, take the time to verify. Verify the request and who is making the request.



## 2 Unknown Requestor

**Ask yourself, “Do I really know this sender/requestor?”** Again, be cautious when receiving a message from a first-time requestor. Even if the person claims to be someone you know or know someone you know, it is best to verify the person’s authenticity before doing anything. If the request seems uncommon and the requestor is uncommon, be very careful. Scams try to create familiarity, but if you do not know the person, before proceeding, take the time to slow down and contact the person to verify the request before acting on it.



## 3 Unexpected Message

**An email that is out of the ordinary should be a red flag.** When an unexpected message is received that urgently requests action that is unusual, stop and verify. A legitimate sender’s email may have been hacked, which results in a phishing message going out. Look very carefully at the message and sender. Anything that seems odd, probably is a scam. Again, scammers are becoming more sophisticated, so take the time to verify before reacting. Time is on your side. Typically, if something is urgent from an unknown requestor and an unexpected message, both you and the person should probably discuss the issue or verify what the next steps should be before a knee-jerk reaction.

*Cont’d from pg. 2*

- Drinking water
- Reflective vest in case you need to walk to get help
- Car charger for your cellphone
- Fire extinguisher
- Duct tape
- Rain poncho
- Additional items for cold weather include a snow brush, shovel, windshield washer fluid, warm clothing, cat litter for traction, and blankets

Annual vehicle maintenance is important, and so are some helpful maintenance tips, especially during the winter months.



- Keep the gas tank at least half full to avoid gas line freeze
- Use winter tires with a deeper, more flexible tread or if using all-season tires, check the tread on your tires and replace if less than 2/32 of an inch
- Check tire pressure because tire pressure drops as the temperature drops
- Add wiper fluid rated for -30 degrees
- Check wiper blades and replace if needed
- Become familiar with the vehicle and the built-in safety features

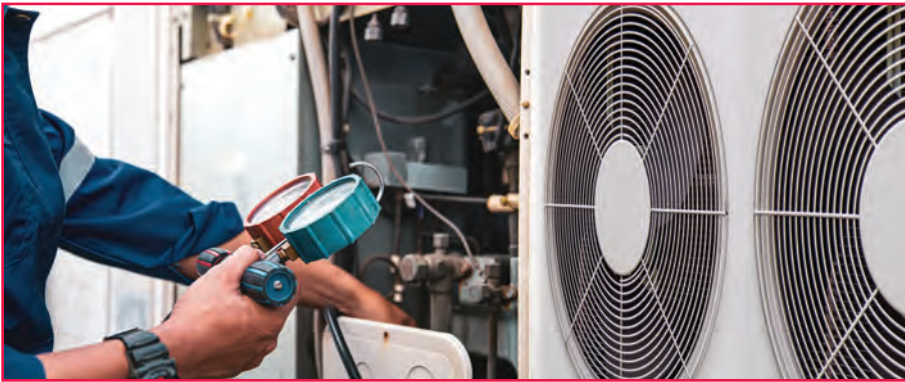
# MAINTENANCE GUIDELINES FOR HVAC EQUIPMENT

Public entities commonly have building concerns with HVAC, boilers, and machinery.

In order to assist you, we will provide a series of articles with helpful guidelines and preventive maintenance practices. The first in the series addresses HVAC equipment.

Heating, Ventilation, and Air Conditioning (HVAC) equipment plays an essential role in maintaining operations, whether it supports storage of perishable goods or general comfort. A breakdown of this equipment may result in unnecessary downtime, interruptions, and possible discomfort. The best practice to ensure that equipment is dependable and reduce the risk of equipment breakdowns is to establish a preventative and predictive maintenance program.

It is important to be familiar with the type of equipment and how it is used at your location. Important system characteristics to note include equipment type and manufacturer, system rating, refrigerant type, total system charge, and physical layout.



## Preventive Maintenance Guidelines

The following guidelines can be useful for developing a comprehensive maintenance program specific to your operation. Maintenance activities should be well-documented to maintain a record of equipment history. Thorough documentation can help provide data for identifying abnormal conditions and tracking work performed by vendors.

Preventative maintenance, inspections and testing should be scheduled in accordance with the manufacturer's recommendations for the specific

equipment and should only be completed by qualified technicians following manufacturer recommended procedures and all applicable safety precautions.

The following recommended maintenance practices should be included in your program.

### Motors and compressors:

- Inspect housing for physical integrity, damage, dust/debris build-up, and tightness of bolted connections.
- Ensure moving parts are properly lubricated.
- Check for abnormal noise, temperature, vibration, etc.

### Condensers and evaporators:

- Check unit for damaged or plugged coil fins that could limit the amount of air exchange needed for unit efficiency and proper operation. The most common damage is bent fins, which limits air flow and increases strain on the unit. These can easily be straightened or combed to return to their original position.
- Check the base/support/pad the units sit on. Due to weight, vibrations, etc., these can often become damaged or loosened, which can result in decreased performance, increased wear, and at worse is an increased fire hazard.
- Check the fan blades and shafting for damage and excessive wear. Verify fans are balanced and centered in their housing.
- Listen for audible indications of abnormal operations, such as grinding, high pitch noises or excessive vibrations.
- Check for corrosion, damage, excessive buildup of debris, etc.

### Heat exchanger/furnace:

- Check return air filters for cleanliness and replace on a regularly scheduled basis as determined by operating history.
- Check supply and return air vents for obstructions to ensure adequate air flow to and from the furnace/air handler.

- Visually inspect the flue for signs of carbon buildup (wasted fuel), proper connection, and corrosion. A poorly connected or corroded flue pipe can result in carbon monoxide entering the occupied space.
- Make sure there is no less than a three-foot clearance around all HVAC units and ensure the mechanical/utility room housing the furnace is cleaned regularly. These rooms often receive less cleaning and are commonly on slabs, which accumulate dust/debris and is easily kicked up into the units.



- Test local and remote alarms at least annually, including high and low temperature, low oil pressure, and low section pressure to ensure they will function as designed to alert the appropriate personnel for needed intervention.

**Ducting, air handlers, air distribution:**

- Visually inspect for leaking fluids, physical damage, corrosion, debris blockage, etc. This can help identify and correct issues that may result in failure.
- Check for proper lubrication of moving parts.
- Check supply/return ducts for poor connections between duct work sections. Loose fittings, gaps, or holes will allow air to escape or enter the system, reducing efficiency.
- Filters, screens, and other replacement parts should be checked regularly and replaced as needed.

**Electrical testing:**

- Take amp draw readings annually as measurements of the power consumption may identify an issue when readings are outside of expected nameplate data.
- Calibrate and test safety devices in accordance with manufacturer recommendations or at least annually. This includes pressure/flow switches, leak detection, sensors, pilot/combustion sensing controls for furnaces, etc.



**Predictive Maintenance Guidelines**

**Insulation testing:** Motor and electrical insulations are subject to degradation over time. Insulation testing will reveal degrading conditions and assist in establishing life expectancy of equipment. Refer to the manufacturer’s documentation for insulation life expectancy and recommended testing frequency.

**Vibrational analysis:** Annual vibration monitoring of rotational equipment can reveal degrading conditions before a breakdown occurs.

**Contingency Planning**

In the event of HVAC equipment failure, it is important to have a written contingency plan established to minimize the interruption to operations. Factors such as component lead time, access, rental equipment options, installation of rental equipment, and contractor availability can affect outage times. Interruptions and applicable expenses can be

reduced by having a formal contingency plan in place. Contingency plans should be reviewed and updated annually to keep key components of the plan accurate and up to date. If you have questions, feel free to contact your OTARMA Risk Control Service Provider, KLA Risk Consulting, Inc., at (866) 537-7775 or (614) 451-4199.

**The OTARMA Annual Membership Meeting will be held at the OTA Winter Conference on Friday, February 9, 2024, at 10:15 a.m. All OTARMA Members are invited to attend.**

## OTARMA'S REPLACEMENT COST COVERAGE

For those townships that have fire and EMS vehicles, one of the largest risks of financial loss is if one of these very expensive vehicles is in an accident, causing a total loss. Ladder trucks that were once purchased for \$500,000 are now costing up to \$1,500,000; pumpers that were once \$350,000 are now \$850,000; and ambulances that were once \$150,000 are now \$350,000.

Can your township absorb the cost of replacing a new vehicle like this if there is not adequate coverage in place?

Try to imagine a scenario where your township just lost a \$500,000 or \$1,000,000 fire truck. Would you want to be searching for a used vehicle, hoping to find one that can do the job of the one you just lost? Can you even find one considering today's supply shortages? Or would you want to place an order for a new truck and know that OTARMA will cover the cost?

OTARMA's Replacement Cost coverage can provide your township with a new vehicle of comparable kind and quality for fire and emergency vehicles that qualify.

For a covered automobile with valuation designated on the Statement of Values on file with us as Replacement Cost (RC),

**a.** We will pay the lesser of the:

- (1) Cost to repair the damaged covered automobile;
- (2) Amount you spend that is necessary to repair or replace the damaged or stolen covered automobile; or
- (3) Cost to replace the damaged or stolen covered automobile with new property of comparable kind and quality manufactured to current specifications or standards set by governmental agencies or other nationally recognized standards setting organizations; and

**b.** We will not pay on a replacement cost basis until the covered automobile is replaced and such replacement is made as soon as possible after the loss. If you do not replace the covered automobile, we will not pay more than the actual cash value; and

**c.** In the event your damaged covered automobile, other than a fire or ambulance vehicle, is deemed by us to be



a total loss, was purchased new within two years of the date of loss and has less than 50,000 miles, we will pay up to 105% of the limit designated for the damaged covered automobile to replace it with one of comparable kind and quality, that is the same model year or the next model year if available.

The values of the fire and EMS vehicles can be changed as you wish at any time. If you would like to secure Replacement Cost coverage, the best thing to do is consult with your fire chief about the value of fire and emergency vehicles that qualify, with the same capabilities as the one you have. This value can then be reflected on the Statement of Values as the Replacement Cost.

We encourage you to review all the Statement of Values annually. Have there been recent purchases or sale of assets? Have you made any renovations or improvements to buildings, and should the limit be increased? Are the names and addresses correct for all locations?

Is all the significant portable equipment listed? A good practice is to review these documents prior to the annual anniversary date.

After 35 years serving Ohio's townships, OTARMA is knowledgeable and highly specialized in understanding your township's unique needs and providing the protection you require. Through collaboration and proactive communication, OTARMA makes sure, should a loss occur, your township will be in great shape.

As with any claim/incident, it is important to report the loss to your OTARMA Claims Service Provider immediately. The quickest and most efficient way to file a claim is through the OTARMA Website, at [www.OTARMA.org](http://www.OTARMA.org), click "File a Claim" and follow the prompts. There are also three convenient ways to reach your OTARMA Claims Service Provider:

- (1) Telephone: (866) 907-3776 or (614) 729-1600
- (2) Fax: (614) 729-6046
- (3) E-mail: [bradley.tucker@persopool.com](mailto:bradley.tucker@persopool.com)

To add Replacement Cost coverage or for more details, including limits and exclusions, please contact your OTARMA Representative at (800) 748-0554.

## OTARMA WELCOMES NEW MEMBERS

### Hamilton Township, Lawrence County

Hamilton Township, formed in 1850, is one of the 14 townships of Lawrence County, Ohio. As of the 2020 census, the population was 1,648.



Two municipalities are located on Hamilton Township's shoreline: Hanging Rock, the smallest village in the county; and part of Ironton, the county seat.

Hamilton Township is home to several historical sites, including the

Hanging Rock Battlefield, the Hanging Rock Civil War Cemetery, and the Hanging Rock Boat Ramp. The Hanging Rock Battlefield was the site of a Civil War battle in 1863. The Hanging Rock Cemetery is the final resting place for over 1,000 Union soldiers who died in battle. The Hanging Rock Boat Ramp is a popular spot for fishing, boating, and swimming.

Hamilton Township is a beautiful and historic place to raise a family, start a business, or retire.

Hamilton Township joined the OTARMA Program for increased coverage, grant opportunities, and cost savings.

### Bristol Township, Trumbull County

Bristol Township, formed in 1808, is one of the 24 townships of Trumbull County, Ohio. It was named after Bristol, Connecticut, the native home of a first settler. At the time of the 2020 census, 2,704 people lived in this quiet and peaceful township.

The township is home to a number of farms, as well as several small businesses. The retail sector is centered in the village of Bristolville, with a few shops and restaurants.

Some points of interest in Bristol Township include the Bristolville Covered Bridge, the Bristolville Historical Society, Bristolville Main Street, and the Bristolville Public Library.

Bristol Township joined OTARMA for the program's expertise in serving Ohio townships and increased coverage.



### Contact OTARMA To Learn More

To learn more about OTARMA, we invite you to call (800) 748-0554 to speak with an OTARMA Representative or visit [www.OTARMA.org](http://www.OTARMA.org). We welcome the opportunity to meet with you and discuss how OTARMA can serve you.

## OTARMA RECEIVES AAA, UNSURPASSED RATING

The OTARMA Board of Directors released the 2022 OTARMA financials to Demotech, Inc., in order to receive a financial stability rating. It is a privilege to report that Demotech, Inc., awarded OTARMA a 2023 financial rating of AAA, UNSURPASSED. The AAA rating means OTARMA possesses unsurpassed financial stability related to maintaining positive surplus with regard to



members, liquidity of invest assets, an acceptable level of financial leverage, and reasonable loss and loss adjustment expense reserves and pricing.

This is the highest rating issued, and OTARMA has received this distinction for 34 consecutive years. Congratulations, OTARMA Board and Service Team – way to go!



OTARMA Service Center  
315 S. Kalamazoo Mall  
Kalamazoo, MI 49007

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If your contact information needs to be updated, please contact the OTARMA Service Center at (800) 748-0554, ext. 3136. Newsletters are available for viewing and printing at [www.OTARMA.org](http://www.OTARMA.org).

## THANK YOU, OTARMA MEMBERS, FOR YOUR PHOTOS!

OTARMA loves receiving photos from *YOU*, the membership! Your photos highlight what makes Ohio townships special – large and small, urban and rural, in every county and corner of the state.

A special *Thank You* to the members who made the 2023 OTARMA calendar one of the best since OTARMA began designing calendars using your photos nearly ten years ago!

In this issue, OTARMA wishes to acknowledge members whose full-size photos were selected to represent September through the end of 2023. (Photographers' names are included, if provided by the member.)

Although the deadline to submit photos for the 2024 calendar has passed

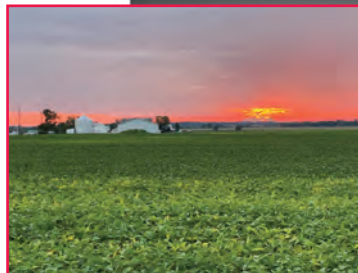


September 15, 2023), OTARMA accepts photos year-round so you can get started today for the 2025 OTARMA calendar.

We look forward to images of your holiday parades, celebrations, sports events, parks and conservation areas, scenery, arts and crafts shows, historic buildings, citizens, township officials, employees and volunteers.

A complimentary OTARMA calendar is mailed to every township in Ohio. It's a great opportunity to showcase your township throughout the state!

For more information, go to [www.OTARMA.org](http://www.OTARMA.org), select *Member Services*, then click on *2025 Calendar Photo Submission*.



**September 2023**  
Oxford Township, Butler County  
Photographer: Gary R. Salmon



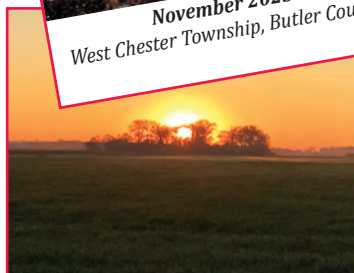
**October 2023**  
Pierce Township, Clermont County



**November 2023**  
West Chester Township, Butler County



**December 2023**  
Olmsted Township, Cuyahoga County



**Service Team Page**  
Canaan Township, Madison County  
Photographer: Bud Schrock



**Back Cover**  
Union Township, Clinton County