

LEGAL, CLAIMS,
MEMBERSHIP SERVICES



Frequently Asked Questions

LEGAL & LIABILITY FAQs

Q. What is the role of CIRSA's Legal Department?

A. CIRSA's General Counsel, Sam Light, serves as in-house counsel for CIRSA, providing legal advice and services to the CIRSA Board, Executive Director, and staff in matters pertaining to CIRSA. CIRSA's General Counsel also provides assistance to CIRSA members but does not serve the role of city, town, or entity attorney for any CIRSA member. The General Counsel's services include, among others, consultation with members on liability-related topics through the CIRSA Liability Hotline, review of draft documents for members with reference to matters within CIRSA's expertise, publication of articles, and training of elected and appointed officials and staff.

Q. What is the CIRSA Liability Hotline?

A. The CIRSA Liability Hotline serves as a resource for CIRSA members on liability-related topics. Members have access to CIRSA's General Counsel Sam Light for free consultation and assistance on liability-related issues before they become claims. The Liability Hotline is not a substitute for legal advice from the member's own city, town, or entity attorney. Rather, the Hotline is a resource, via phone or e-mail, for CIRSA members to obtain general information and feedback from CIRSA's perspective on issues that may result in liability claims.

Q. How do I access the Liability Hotline?

A. To make an inquiry, or if you have questions, you can contact CIRSA General Counsel Sam Light directly at 720-605-8002 or toll free at 1-800-228-7136, or saml@cirsa.org. Please note, at CIRSA's discretion, a courtesy contact may be made by CIRSA to the member's chief administrative officer and/or legal counsel to inform them of any Hotline inquiry.

Q. What inquiries are appropriate for the Liability Hotline?

A. The Liability Hotline is designed to provide CIRSA members with general information and suggestions from CIRSA's perspective on addressing potential liability issues. The Hotline can be used for any liability-related topic, such as: employee discipline issues, personnel policies, personnel management, municipal operations, quasi-judicial proceedings, and governmental process, including risks for elected and appointed officials. When critical incidents occur, pre-litigation defense services can be assigned on a case-by-case basis in CIRSA's discretion.

Q. Does CIRSA review personnel policies, contracts, or other documents for members?

A. CIRSA through its underwriting and/or legal department will review and provide comments on proposed insurance, liability, and risk transfer provisions of draft contracts or similar documents. To utilize this service, please contact your designated Underwriting Representative, who will coordinate CIRSA's review.

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Also, as a service to its members, CIRSA will review and provide general comments and suggestions on proposed drafts of member personnel policies. To utilize this service, please contact CIRSA General Counsel Sam Light directly at 720-605-8002 or toll free at 1-800-228-7136, or saml@cirsa.org. This review also is not a substitute for legal advice from the member's own city, town or entity attorney but is to provide suggestions from CIRSA's risk management perspective.

Q. Does CIRSA provide liability training?

A. Yes, CIRSA's Executive Director Tami Tanoue and CIRSA's General Counsel Sam Light provide virtual and on-site training to councils, boards, commissions, and staff upon request on a variety of liability-related topics including: personal liability for governing body members and board/commission members; conduct of quasi-judicial proceedings; employment issues; Governmental Immunity Act; harassment and bullying prevention; contract issues; ethics requirements; land use liability; volunteer liability; and many others. Their orientation courses for newly elected and appointed officials are very popular.

If you would like to schedule a virtual or in-person liability training for your entity, you can [e-mail Sam](#) or [Tami](#) directly. Members are asked to submit on-site training requests at least 60 days in advance. Please also note that on-site training demands are highest after the April and November elections.

CLAIMS FAQs

Q: How do we file a claim?

A: Claims must be filed through the member secured area of the CIRSA website; a username and password is required. To file a claim online, please log on to the CIRSA website, select “File & View Claims Online” from [Claims](#) drop down menu. [Claim Filing Tutorials](#) are also available on the website. If additional assistance is needed, please contact the [Claims Department](#).

Q. I have a claim that will need to be reported, but I do not have any supporting information. When should this claim be filed?

A: Please file this claim as soon as possible. CIRSA does not need supporting documentation to open or to start investigating a claim. Supporting documentation can always be forwarded directly to the assigned claim representative at a later date.

Q: What is a “notice only” claim?

A: These are liability claims that are submitted to CIRSA to comply with insurance policy reporting requirements, but where no formal claim has been made or pursued by a third party. These claims typically involve injury to someone, but the injured party has not made any indication that they intend to pursue a claim. Notice only claims are not actively investigated unless/until the injured person decides to pursue a claim. A regular reported claim differs from notice only in that it is actively investigated and resolved from the moment it is submitted to CIRSA.

Q: What should we tell a claimant that is pursuing a claim against our entity?

A: Do not admit liability or indicate that your entity will agree to pay for any damages. Advise the claimant that you will be submitting a claim to your insurance carrier to investigate and determine any responsibility on behalf of your entity.

Q: One of our sewer lines has backed up into someone’s home. Is it okay for us to call out a contractor to assist in the cleanup?

A: Please do not call a contractor to cleanup sewage on someone’s private property. Doing so may obligate your municipality to pay the contractor’s cleanup invoice regardless of any legal responsibility on the part of your municipality. Additionally, this may jeopardize your insurance coverage to cover these expenses. It is okay to provide a list of local contractors that can perform the cleanup operations and to indicate that you will submit the claim to your insurance carrier to determine your municipality’s legal responsibility for the loss.

CLAIMS FAQs

Q: What repair facility can we send our vehicle to for repairs?

A: If coverage for the loss exists, insurance will pay for the reasonable market value of repairs to your vehicle less your entity's deductible. Repairs can be performed at the repair facility of your entity's choice.

Q: Our vehicle was damaged in an auto accident where the other driver is at fault. Will CIRSA pursue recovery of the damages?

A: Yes. CIRSA will pursue recovery against the at-fault driver that causes damage to your entity's vehicle or other property. If a recovery is made, the insurance pool is made whole first, and then the member's deductible or partial deductible is reimbursed (depending on the amount of the recovery received).

Q: Our vehicle was damaged by a third party, but the cost to repair is underneath the amount of our deductible. Will CIRSA help to pursue recovery against the at-fault party?

A: Yes. CIRSA is glad to pursue recovery on claims that fall within your entity's deductible amount. Please submit a claim to CIRSA as you would normally. We will assign the claim to our subrogation adjuster to pursue recovery.

Q: What Claims Management System does CIRSA utilize?

A: CIRSA uses Origami Risk. Along with being able to file claims, Origami allows CIRSA members to monitor claims data through various reports that can be set up on the user's dashboard. Origami is a cloud-based system and is accessible at any time through any internet browser.

MEMBERSHIP SERVICES FAQs

Q. How do I get a username and password for the CIRSA website?

A. Please complete this [form](#) and CIRSA staff will email you credentials after obtaining permission from your entity.

Q. Why are there two login areas on the homepage of the CIRSA website?

A. One is for access to CIRSA's Online Training Center and the other is to the member secured area of the CIRSA website. Users can create their own usernames and passwords for the Online Training Center. This [form](#) must be completed to gain access to the member secured area of the CIRSA website.

Q. Where can I find my CIRSA representatives' contact information?

A. The "[Contact Reps](#)" link in the Member Dashboard section of the CIRSA website will list names and contact information for your assigned CIRSA representative team. You will need a website username and password to access this area.

Q. How do I update my entity's contact information or my personal information?

A. The "[Contact Reps](#)" link in the Member Dashboard section of the CIRSA website includes a section where you can update your information. You will need a website username and password to access this section. You can also email membership@cirsa.org to let us know if any information changes.

Q. How do I obtain travel reimbursement?

A. The form is available [here](#).