

THE COMMUNICATOR



Photo: Stark County Courthouse, Dickinson, ND. Photo Credit: Mike Jensen

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FROM THE CEO

Over the past couple of years of administering the North Dakota State Fire and Tornado Fund (NDFT), the North Dakota Insurance Reserve Fund (NDRF) has learned you value receiving property coverage information, including coverage specifics, coverage enhancements, and loss control services. We have distributed this information via webinars and presentations, on our website and social media sites, and in the NDFT's annual renewal packets.

Today, we're proud to introduce an additional distribution tool, The Communicator.

The Communicator is a quarterly newsletter that will be delivered to your inbox, providing you with information and news about your property coverage.

In our first issue, the one you're reading now, we review new coverage enhancements, explain the importance of reviewing property schedules and values, and provide tips to help you prevent pipe freeze.

If you have any questions regarding the content in this newsletter, please reach out to us at (701) 224-1988 or NDFT@ndirf.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Brennan Quintus".

Brennan Quintus
NDRF CEO



NORTH DAKOTA
State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund



PREVENT PIPE FREEZE

As the Fund's administrator, we track the frequency and severity of all claims to determine how they affect the Fund's bottom line and provide educational resources to help you mitigate and prevent these claim types.

With their freezing temperatures and snow and ice, North Dakota winters can be harsh, especially on pipes. Frozen pipes can prevent employees and visitors in your buildings from having access to water, and they can also lead to pipe damage and pipe bursts, which can result in hefty water damage.

Here are some ways to prevent pipe damage at your property(ies):

- Properly insulate buildings and pipes
- Seal any cold air leaks or openings
- Drain pipes unused during winter months (ex. irrigation systems)
- Keep building temperatures consistent, at or above 55 degrees
- Create a schedule to regularly check temperatures and water flow at vacant buildings
- Install alarm systems that emit a signal if a freeze or leak is detected

If you experience a pipe leak or burst, you must first take action to prevent further damage. Once further damage has been contained, you can submit a claim.

[Click here](#) to review how to submit a claim.

NEW COVERAGE ENHANCEMENTS AVAILABLE

The following coverage enhancements were introduced July 1, 2021:

Per occurrence deductible for wind/hail claims

This coverage option changes the deductible for wind or hail claims to apply on a per occurrence basis regardless of the number of buildings damaged or valuation selected.

If you do not elect to purchase this coverage option, the unendorsed NDFT Building and Personal Property Coverage Form applies the deductible on a per building basis for wind or hail claims, no matter the valuation.

Increase sewer backup limit to \$25,000

This coverage option increases the coverage limit for "water that backs up or overflows from a sewer, drain, or sump" from \$10,000 to \$25,000.

Additional per building debris removal limits

This coverage option allows you to purchase additional debris removal expense coverage.

If you do not elect to purchase this coverage option, the unendorsed NDFT Building and Personal Property Coverage Form provides that debris removal expense plus the amount of loss or damage to covered property will be paid up to the limit of coverage for the covered property; however, debris removal expense is limited to 25% of the sum of the deductible plus the total amount paid for covered property damage. If the debris removal expense exceeds that limitation or the amount of loss plus debris removal expense exceeds the limit of insurance, an additional \$10,000 is provided for debris removal expense for each location in any one occurrence.

Please review Coverage Forms and Endorsements carefully. Coverage will apply according to the terms of each Coverage Form or Endorsement.

Contact our office to receive a copy of the Coverage Forms or Endorsements or [click here](#) to access the NDFT Coverage Forms or Endorsements on our website.

If you are interested in learning more about these coverage enhancements or obtaining quotes to add one or more to your policy:

- State Agencies: Contact us at NDFT@ndirf.com or (701) 224-1988.
- Political Subdivisions: Contact your local agent.

REVIEW PROPERTY SCHEDULES, VALUES

Over the past couple of years, we have discovered many properties that are missing or significantly undervalued on members' property schedules. For example, we recently discovered a multi-million dollar vocational technical building built in 2018 was not listed on a school's property schedule.

If any properties on your July 1, 2021, renewal schedule have a date appraised of 7/1/2019, please review these properties to ensure their values are adequate (ex. include remodels, additions, etc.).

If you need assistance reviewing your property schedule to ensure no property is missing and/or to confirm all square footages and other specifications are correct, please contact:

- State Agencies: Contact us at NDFT@ndirf.com or (701) 224-1988.
- Political Subdivisions: Contact your local agent.