

THE COMMUNICATOR

WINTER 2022



Photo Credit: National Park Service • Theodore Roosevelt National Park

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FROM THE CEO

Our North Dakota winter arrived a bit earlier and came on a bit stronger than maybe we wanted, but across our state, we worked together to make it through. This pattern has become somewhat of a time-honored tradition, marking our budding comradery with new faces and strengthening it with familiar ones.

As we endure a few more wintery months, a good routine becomes integral to ensuring your state agency or political subdivision's property smoothly weathers these elements.

On the next page, we share a claim from last year that illustrates one of the ways severe cold temperatures can cause damage. This example is followed by an advisory from the North Dakota Insurance Department about actions you can take to prevent building and property losses during winter months.

If you have any questions about the information on p. 2, please reach out to the NDIRF at NDFT@ndirf.com or (701) 224-1988.

Sincerely,

Brennan Quintus
NDIRF CEO



NORTH DAKOTA
State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund

SEVERE LOW TEMPERATURES CAUSE PIPE BURST

The air crept in through an open window, bringing with it the below-zero temperatures that froze the ground outside.

It filled the unattended room, slowly seeping through the walls toward the plumbing they concealed. The pipes could endure the stress from the cold for only so long before freezing and then bursting, causing damage to the building and personal property surrounding them.

This is a real example of a claim that occurred at a North Dakota State Fire and Tornado Fund member's building in 2021.

With the current ongoing freezing temperatures across North Dakota, this example illustrates the importance of performing regular inspections in occupied, temporarily unoccupied, and unoccupied buildings. It also demonstrates the importance of communicating the actions employees should take when they leave a building after work, for the weekend, or for an extended time period.

As you read in this example accidents happen and asking employees to ensure all windows and doors are shut and latched is a great way to help prevent damage from extreme cold temperatures.

To get more ideas about actions you can take to prevent damage to buildings and personal property when severe low temperatures occur, check out the following advisory previously shared by the North Dakota Insurance Department.

MONITORING YOUR FACILITIES DURING SEVERE WINTER WEATHER

North Dakota often experiences severe winter weather. The extreme cold that accompanies this winter weather has the potential to cause extensive damage to buildings and property. Common types of losses experienced when the weather is at its coldest include frozen plumbing, HVAC piping and sprinkler systems, power failures or interruptions, and the breakdown or failure of primary electrical, heating and refrigeration systems. Additionally, the risk of damage increases significantly when buildings and facilities are monitored infrequently.

To reduce the potential for damage during periods of severe winter weather, the North Dakota Insurance Department recommends:

- Daily inspection of buildings and their primary systems (HVAC, plumbing and electrical) during periods of extreme cold weather — these inspections should extend to all water distribution and treatment facilities, lift stations/pumps and water towers.
- Regular testing of generators and back-up systems.
- Regular inspection and maintenance of all primary systems and equipment.
- Installation of alarms and automatic notification systems that alert staff to system failures.

The Department also recommends that organizations develop and implement emergency response procedures for these types of losses (water damage, power interruptions/failure and equipment breakdown/failure). An effective program should include procedures for notifying facilities and maintenance staff in the event of an emergency, along with a list of contractors/service companies that can respond to specific types of losses (fire or water damage, power outage, etc.) The implementation of a damage response program will ensure that an organization can respond promptly and effectively if a significant loss occurs.

PROPERTY SCHEDULE REVIEW, VALUATION GUIDE

If any properties on your July 1, 2022, renewal schedule have a date appraised on or before April 1, 2022, please review the values to ensure they are adequate.

Property values have increased as much as 16% since April 2021 according to our property valuation tool.

Here's who you can contact if you need assistance reviewing your property schedule:

- State agencies: contact the NDIRF at NDFT@ndirf.com or (701) 224-1988
- Political subdivisions: contact your local agent

