

# THE COMMUNICATOR



*Cross Ranch State Park in the winter. Credit North Dakota Tourism.*

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## FROM THE CEO

As we move into 2023, the NDIRF is again honored to administer the North Dakota Fire and Tornado Fund (NDFT) and serve North Dakota and local governments and state agencies.

In this edition of the Communicator, we include an article previously shared by the North Dakota Insurance Department (NDID) regarding how to prevent ice dams. Ice dams have been the root cause of extensive roof and interior damage in the past, and this trend has continued in our current winter season. Please pay careful attention to ice dam issues on your entity's property to ensure we all help protect the financial strength of the NDFT.

Ice dams haven't been the only cause of claims this winter. Cold weather and blizzard conditions in December led to equipment breakdown claims. Heating and ventilation system breakdowns caused by power loss, power surges, shorts, or improper maintenance expose a facility's vulnerable elements to moisture or extreme cold, which can lead to damage. We included the NDID's article [Monitoring Your Facilities During Severe Winter Weather](#) in our previous Communicator, available on our website here: [NDIRF.com>Reference Section>The Communicator](#).

In this Communicator we also include information about NDFT coverage enhancements, including equipment breakdown coverage. Contact the NDIRF or your local agent for more information.

If you have any questions about the information included in this newsletter, please reach out to the NDIRF at (701) 224-1988 or [NDFT@ndirf.com](mailto:NDFT@ndirf.com).

Sincerely,

Brennan Quintus  
NDIRF CEO

## Preventing Rooftop Ice Dams

*This information was previously provided by the North Dakota Insurance Department*

Long, hanging icicles are normally a sign that colder winter temperatures have arrived. This condition, commonly referred to as ice damming, can cause costly structural damage to both commercial and residential properties.

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. Ice dams form when heat from the structures interior rises and warms the underside of a snow covered roof slope. The melting snow runs down the roof until it reaches the cold roof edge, where it freezes again. Eventually, ice builds up along the eaves forming a dam that forces water back up underneath the roof surface into the attic or eave cavity. The water that backs up behind the ice dam can leak into a building causing damage to walls, ceilings, insulation and framing, Heavy concentrations of ice along a roof edge can cause damage to roofing materials, gutters, soffit, fascia, eaves and downspouts.

Heavy snowfalls followed by periods of warmer weather provide prime conditions for ice dams to form. Roofs with large surface areas exposed to the sun and small run-off areas are prone to ice build-up.

The most effective way to prevent ice dams is to ensure your building has adequate insulation and attic ventilation. Finding and sealing areas where warm air may be leaking into the attic or under the roof cavity is also important. For roofs that are prone to ice damming, products such as ice and water shield and heat tape can reduce or eliminate the potential for damage.

Experienced roofing and insulation contractors can provide you with recommendation to improving the insulation and ventilation characteristics of your building along with methods to reduce the formation of ice dams.

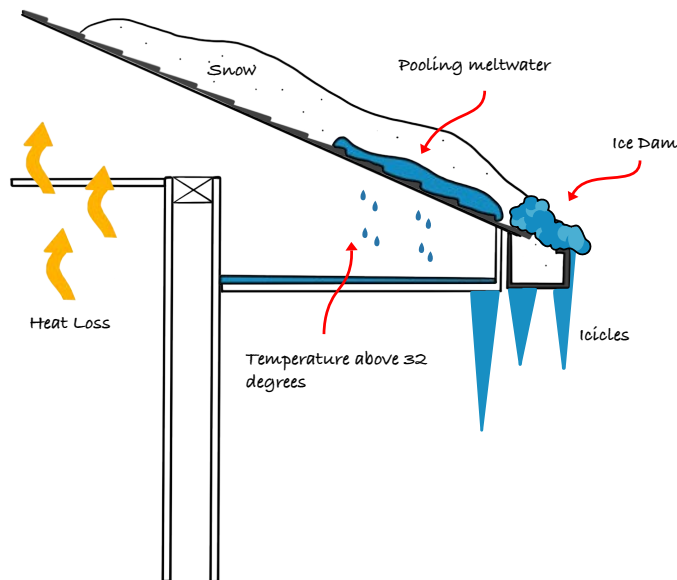
## Coverage Enhancements

The following endorsements were introduced in the North Dakota State Fire and Tornado Fund's (NDFT) 2021 and 2022 renewals to help the Fund's members enhance their coverage:

- Blanket Limit of Coverage
- Wind/Hail Per Building Deductible Removal
- Increase Sewer Backup Limit to \$25,000
- Additional Per Building Debris Removal Limit

The NDFT also offers Equipment Breakdown Coverage to help cover repair or replacement costs associated with an unexpected mechanical, electrical, or pressure failure caused by a breakdown.

## Ice Dam Diagram



## Contact Us

For further information or to obtain quotes for one or more of these endorsements, please contact:

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

*This document is provided for educational purposes only and provides a general description of NDIRF or NDFT coverage. Representations of coverage provided by the NDIRF or NDFT within the context of the document may not reference all language contained in the coverage documents provided by the NDIRF or the NDFT. Refer to the appropriate coverage documents for exact coverage, conditions, exclusions, and other relevant information. Coverage documents can be viewed and downloaded from our website at [www.NDIRF.com](http://www.NDIRF.com).*