

# THE COMMUNICATOR

SUMMER 2023

The Hansen Arts Park in Jamestown features the Boulder Pavilion and Prairie Grass Ballet Sculptures by Owen Fritts, who speaks about the inspiration of these pieces on the Jamestown Talking Trail. Credit: North Dakota Tourism, The Arts Center, Jamestown

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## FROM THE CEO

Every September, we prepare for the beginning of fall as we say goodbye to summer.

We're lucky to experience each of the four seasons in North Dakota and appreciate the scenery changes each season brings.

Collectively, our appreciation for seasonal changes seems to dwindle as we near the winter months. The cold temperatures and snow, sleet, and ice test not just our patience and horsepower of our snowblowers, but the resiliency of our buildings.

When the NDIRF took over administration of the North Dakota State Fire and Tornado Fund (NDFT), one of our goals was to make the Fund feel like an NDIRF product. While our Underwriting Department has been busy making rating adjustments and negotiating favorable reinsurance contracts and our Claims Department has further honed its property inspection and investigation skills, our Member Services Department has put on thousands of miles by car and, collectively, on foot, to review covered buildings and

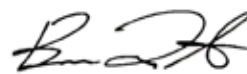
property and assist members and agents in updating property valuations and schedules accordingly. Further, the department has shared risk management information to help your entity be proactive in reducing building and property damage, which is critical to support to the Fund's short- and long-term stability.

For example, check out the Winter Building Maintenance article on the next page that includes tips to help you prepare your buildings and property for winter and prevent the chance a severe weather event causes damage.

If you have any questions about the information provided in this newsletter, please reach out to us at [NDFT@ndirf.com](mailto:NDFT@ndirf.com).

Thank you for being an NDFT member!

Sincerely,



Brennan Quintus  
NDIRF CEO

## Winter Building Maintenance: Preparing for a Season of Challenges

As the leaves fall and temperatures drop, winter brings its unique set of challenges to building maintenance. Snow, ice, freezing temperatures, and increased humidity can all wreak havoc on a structure if not properly addressed. To ensure the safety, comfort, and longevity of your building during the colder months, it's essential to engage in proactive winter building maintenance.

### Roof and Gutter Maintenance:

The weight of snow and ice can place significant stress on your building's roof. Regularly inspect and clean gutters and downspouts to prevent ice dams that can lead to water damage.<sup>1</sup> Address any leaks or damage promptly to avoid costly repairs later.

### HVAC System Check:

Your heating, ventilation, and air conditioning (HVAC) system will work overtime in winter. Schedule a professional inspection to ensure it's in top condition. Clean or replace filters regularly to maintain efficiency, and consider upgrading to a programmable thermostat for energy savings.<sup>2,3</sup>

### Seal Gaps and Cracks:

Prevent drafts and heat loss by sealing gaps and cracks around doors and windows. Proper insulation can save on energy costs and keep your building comfortable.<sup>5</sup>

### Snow and Ice Removal:

Keep walkways and entrances clear of snow and ice to prevent accidents. Invest in snow removal equipment or hire professionals if necessary. Salt or sand can help prevent slippery surfaces.<sup>1</sup>

### Prevent Frozen Pipes:

Frozen pipes can lead to expensive damage. Insulate pipes in vulnerable areas, and let faucets drip slightly to prevent freezing. Ensure your building's heating system can adequately reach all areas with plumbing.<sup>5</sup>

### Emergency Preparedness:

Create an emergency plan for winter weather, including procedures for power outages and heating system failures.<sup>4</sup>

### Professional Inspection:

Consider hiring a professional building maintenance company for a comprehensive winter inspection. They can identify potential issues and address them before they become costly problems.

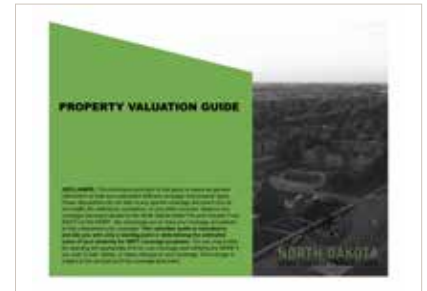
Winter building maintenance is a proactive investment that pays off in the long run by protecting your building, ensuring occupant comfort, and reducing energy costs. By taking

these steps, you can navigate the challenges of winter with confidence and peace of mind.

1. <https://www.bhg.com/home-improvement/advice/home-maintenance-checklist/>
2. <https://www.travelers.com/iw-documents/boilerre/resources/rcg-ac-r-equipment-nonammonia-909-bre.pdf>
3. <https://www.travelers.com/iw-documents/boilerre/resources/maintenance-hvac-equipment-A0861-bre.pdf>
4. <https://www.travelers.com/iw-documents/boilerre/resources/maintenance-guidelines-emergency-generators-A0845-bre.pdf>
5. <https://www.realtor.com/advice/home-improvement/winter-home-maintenance-tips-that-save-you-big-time/>

## Updated Valuation Guide Now Available

Building values have risen by 20% or more since April 2021 per our building estimator tool, meaning buildings valued on or before this date may be significantly undervalued.



Please refer to our updated Property Valuation Guide as a starting point to update your entity's building property values. This guide was updated in June 2023 to reflect updated property values and include most building property types maintained by North Dakota State Fire and Tornado Fund (NDFT) members.

*For historical property valuation support, please contact our Member Services Department at [MemberServices@ndirf.com](mailto:MemberServices@ndirf.com).*

Follow these instructions to access the guide:

1. Go to [www.NDIRF.com](http://www.NDIRF.com)>Member Services>F&T Coverage Forms
2. Log into the portal using username *NDFT* and password *fire*
3. Scroll down to the Additional Resources section, and click on Property Valuation Guide

If you have questions regarding the Property Valuation Guide, please contact NDIRF Director of Member Services Corey Olson at (701) 751-9107 or [Corey.Olson@ndirf.com](mailto:Corey.Olson@ndirf.com).

*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).*