

THE COMMUNICATOR

SPRING 2026

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NORTH DAKOTA
State Fire and Tornado Fund
Administered by the North Dakota Insurance Reserve Fund

NDIRF NORTH DAKOTA
INSURANCE
RESERVE FUND

FROM THE CEO

Greetings,

We have entered into what I will refer to as renewal season for the North Dakota State Fire & Tornado Fund (NDFT). There are 1,248 policies containing 11,260 buildings set to renew on July 1, 2026. To say the renewal process is quite a lift for the Underwriting Department is an understatement. As you will see in this issue, the Underwriting Department outlines some of the major points that require your review as well.

While you do not have control over the weather in North Dakota and the damage it may cause to your buildings, you do have control over the valuations and coverages on your property. If you are a political subdivision, we encourage you to direct questions about valuations or coverages to your local agent. If you are a State Agency, please contact the Underwriting Department.

If your buildings' valuations have not been updated in the last year, please pay special attention to ensure that the valuation is adequate. Our Member Services Department routinely provides updated valuations for political subdivisions and State Agencies; however, the [Fire & Tornado Online Valuation Tool](#) is available for insurance agents to complete property valuations for political subdivisions.

Thank you for your continued trust in the NDIRF in administering the NDFT. We are always looking for ways to improve the renewal process. We are continually implementing new processes based on your feedback, so please contact us with any questions or suggestions.

Sincerely,

A handwritten signature in blue ink, appearing to read "KP".

Keith Pic
NDIRF CEO





2026 RENEWAL

ADDITIONAL COVERAGE

UPDATING PROPERTY VALUATIONS

As the North Dakota State Fire and Tornado Fund (NDFT) renewal quickly approaches, the NDIRF Underwriting team shares important information about the renewal process, additional coverage options, and annual property valuations.

JULY 1, 2026 RENEWAL

The renewal date for NDFT properties is on July 1, 2026. Renewal packets will soon be delivered, and it is important to be aware of the following:

STATE AGENCIES

Your agency contact is responsible for reviewing the renewal packet documents and processing your agency's renewal.

POLITICAL SUBDIVISIONS

Your local agent is responsible for reviewing the renewal packet with you and processing your entity's renewal.

Agents, state employees, and political subdivision employees with questions about the renewal can contact the NDIRF by calling (701) 224-1988 or by emailing questions to NDFT@ndirf.com.

ADDITIONAL COVERAGE OPTIONS

The following additional coverages are available to NDFT insureds wanting to enhance existing coverage:

BLANKET LIMIT OF COVERAGE	Adequately valued building property (BP) and personal property (PP) has coverage limit amounts equivalent to its replacement cost. The blanket provides a 125% margin clause and removes the coinsurance clause for qualifying property.
WIND/HAIL PER BUILDING DEDUCTIBLE REMOVAL	Amends the per building deductible for wind/hail losses to be applied on a per occurrence basis.
INCREASED SEWER BACK UP LIMIT TO \$25,000	Increases coverage limit to \$25,000 for damage from water that backs up or overflows from a sewer, drain, or sump. <i>Standard coverage allows \$10,000 toward damages caused by sewer backup.</i>
ADDITIONAL PER BUILDING DEBRIS REMOVAL LIMIT	Allows you to purchase additional debris removal expense coverage in the amounts of \$100,000, \$250,000, and \$500,000. <i>Coverage limits can be selected on a per building basis.</i>
EQUIPMENT BREAKDOWN COVERAGE	Helps cover repair or replacement costs associated with an unexpected mechanical, electrical, or pressure failure caused by a breakdown.

For more information and quotes on these endorsement options, contact the following:

STATE AGENCIES

Contact the NDIRF at (701) 224-1988 or email NDFT@ndirf.com.

POLITICAL SUBDIVISIONS

Contact your local agent.

UPDATING PROPERTY VALUATIONS ANNUALLY

Increased construction costs and inflation contribute to yearly building value increases. For adequate valuations, it is important for each insured to annually review property limits (BP, PP, OP - Outdoor Property, TP - Trailer Property). To assist with valuing a building, the NDIRF offers the **FREE** Fire & Tornado Online Valuation Tool.

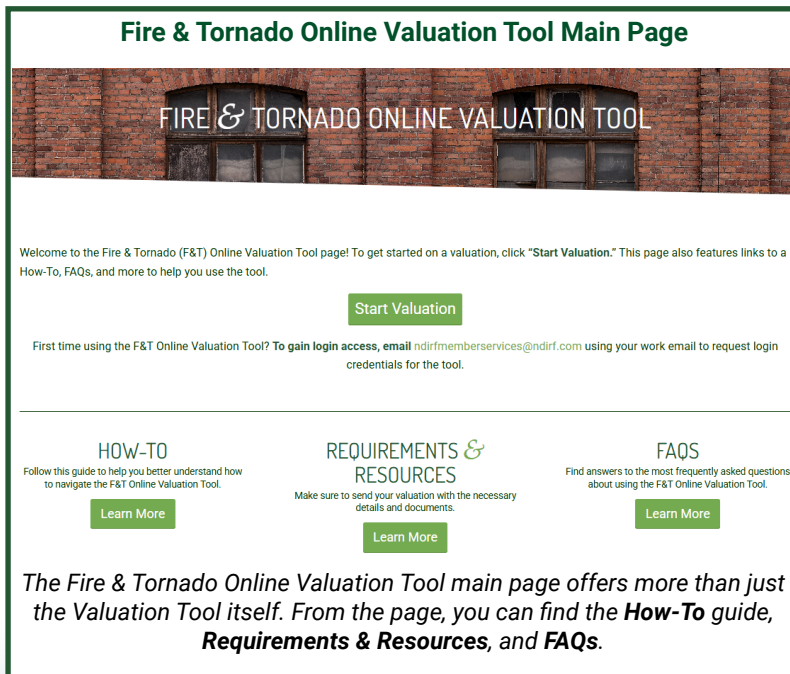
HOW TO USE THE FIRE & TORNADO ONLINE VALUATION TOOL

If you do not already have access to the Fire & Tornado Online Valuation Tool, you can email NDIRFMemberServices@ndirf.com for credentials. The email should include the following:

- ✓ Full Name
- ✓ Insurance Agency
- ✓ Email Address

Our partner, RiskStar, will then grant access and send you initial steps by email.

You can find the Fire & Tornado Online Valuation Tool at www.NDIRF.com > Coverage > Fire & Tornado and clicking the [Fire & Tornado Online Valuation Tool link](#).



Fire & Tornado Online Valuation Tool Main Page

FIRE & TORNADO ONLINE VALUATION TOOL

Welcome to the Fire & Tornado (F&T) Online Valuation Tool page! To get started on a valuation, click "Start Valuation." This page also features links to a How-To, FAQs, and more to help you use the tool.

[Start Valuation](#)

First time using the F&T Online Valuation Tool? To gain login access, email ndirfmemberservices@ndirf.com using your work email to request login credentials for the tool.

HOW-TO
Follow this guide to help you better understand how to navigate the F&T Online Valuation Tool.
[Learn More](#)

REQUIREMENTS & RESOURCES
Make sure to send your valuation with the necessary details and documents.
[Learn More](#)

FAQS
Find answers to the most frequently asked questions about using the F&T Online Valuation Tool.
[Learn More](#)

*The Fire & Tornado Online Valuation Tool main page offers more than just the Valuation Tool itself. From the page, you can find the **How-To** guide, **Requirements & Resources**, and **FAQs**.*



Article by Jordan Wahl
NDIRF Director of Underwriting





KEEP COSTS DOWN WITH INSPECTIONS

Weather conditions in North Dakota take a heavy toll on roofing systems and roof-mounted equipment. It can be hard to know when roof damage has occurred.

A suggested best practice is to start an inspection and maintenance program which will reduce the potential for costly roof and building repairs. **Inspections should be scheduled at least twice annually**, once in the spring and once in the fall.

A roof inspection program should include a checklist so the condition of the roof can be tracked each year. [Click here for the fillable NDIRF Roof Condition Checklist.](#)

All roofs require some type of maintenance to ensure long-term, weather-tight performance. Consult a professional roofing contractor to find out which maintenance tasks you can do yourself and tasks that need to be handled by experienced roofing contractors.

Benefits of a properly maintained roof include:

- Better performance
- Longer life
- Fewer and less costly repairs

Following a regular inspection and maintenance program will lower your repair costs and save money.



Inspections should be scheduled at least twice annually, once in the spring and once in the fall.

Checklist Available on NDIRF.com

ROOF CONDITION CHECKLIST

NORTH DAKOTA NDIRF INSURANCE RESERVE FUND

Prepared by: _____ Reviewed by: _____

Location: _____

Date Completed: _____ Date Reviewed: _____

Note: Prior to going on the roof, make sure safe work practices are in place and being followed.

Items to be Inspected	Action Needed	OK	Comments
Leaks evident			
Repairs underway			
Roof top equipment properly secured			
Roof top equipment access panels securely attached			
Roof top equipment strapping and anchoring in place			
Skylights in good condition			
Scuppers, roof drains, gutters, downspouts free of obstructions			
Scuppers, roof drains, gutters, downspouts in good condition and adequately attached			
Ponding or evidence of recent ponding			
Roof cover torn, loose, missing shingles or tiles, separated seams, etc.			
Blistering			
Scouring of gravel or ballast			
Parapet walls sound			
Roof debris			
Any missing, loose, or damaged flashing			
Overhanging tree limbs			

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