North Dakota
Insurance Department
Adam W. Hamm, Commissioner

BULLETIN 2011-2

TO: All Property and Casualty Insurers

FROM: Adam Hamm, Commissioner

DATE: June 23, 2011

SUBJECT: Insurer Alert – Preservation of Property

North Dakota is experiencing flooding in many parts of the state due to the increased water flow in its many rivers and waterways. Because of the imminent danger to life and property, several government entities have issued mandatory evacuations and in other cases, citizens and business owners have acted responsibly on their own to move personal and business property to a secure location.

Under most commercial property coverages and some homeowner and related dwelling type policies, there are limitations of coverage for personal property removed from the insured premises. Items moved to avoid flood waters may be at an increased risk of fire, theft and vandalism, and policies may exclude coverage for neglect of personal property.

- The North Dakota Insurance Commissioner encourages insurers to cover losses to any property removed from its insured premises on or after May 10, 2011, at the same amount as if the property were located at the insured premises.

- In order to provide affected insureds with the information necessary to make claims and to take other steps as may be provided for or required under the terms of the policies, insurers should provide duplicate copies of policies to insureds upon request without charge.

- Any insurer may comply with this bulletin by providing coverage to affected insureds prior to the date noted.

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Consumer hotline: 1-800-247-0560 • Relay ND TTY 1-800-366-6888 • www.nd.gov/ndins

Please be advised that Bulletin 2011-2 is in effect until the Department issues a separate bulletin deeming Bulletin 2011-2 inactive. This bulletin applies to the same counties and zip codes that were identified in the supplemental material for Bulletin 2011-1 and any further changes to the listed counties and zip codes in the disaster declaration.

If you have questions regarding this bulletin, please contact Kathy Wolf at the North Dakota Insurance Department at 701.328.2440.

AH/njb