

# North Dakota State Fire and Tornado Fund

*Providing affordable property insurance coverage for the state and its political subdivisions since 1919.*



Policyholder claim  
adjustment guide



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# Policyholder information

- Protect your property.
- Make temporary repairs to prevent further damage and preserve the damaged property.
- Notify our office immediately. If you experience a major loss and it occurs after hours or on a weekend, please call 701.328.9606 to leave a message about the loss. We will contact you the next business day.
- Complete and mail a Notice of Loss to the fund or fax it to 701.328.9610. The form is located in the policy renewal packet.

The fund is not committed to payment of any claim until authorization is given.

# Adjustment of claim

The type and severity of a loss will dictate how the loss is adjusted by the fund.

- Internal staff
- Contracted claims service provider
- Consultants (electrical, structural, environmental, information technology, restoration)

The fund uses these resources to:

- Validate a loss—determine that the loss is a covered cause of loss
- Identify scope of damage—this could occur over a period of time
- Estimate loss costs—cost to repair or replace damaged property

Once the scope of work is identified, the fund will, or through its contracted claims service provider(s), determine the estimated repair or replacement value on a replacement cost (RC) or actual cash value (ACV) basis.

Please keep in mind that it is the policyholder who makes the decision on choosing a vendor or hiring a contractor.

# Hiring a contractor

A policyholder can:

- Bid work out
- Hire a contractor or vendor to complete the scope of work at the lowest fair bid for services

In some emergency situations, the fund can assist you (policyholder) in finding a vendor or contractor(s) to perform emergency response services and permanent repairs.

To protect yourself in case something goes wrong, contractors that are hired must:

- Be licensed with the secretary of state
- Be bonded
- Carry liability insurance
- Carry workers' compensation insurance for their employees

If you have questions after your adjuster's first contact, please call that adjuster. Don't wait for the adjuster to follow up with you.

# State Fire & Tornado Fund staff

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A stylized, handwritten signature in blue ink, appearing to read 'Adam Hamm'.

Adam Hamm  
Insurance Commissioner

The Special Funds Division of the North Dakota Insurance Department endeavors to handle the needs of our customers the right way the first time—accurately, fairly and timely—and always with the benefit of prevention, safety and education.

Let's all do our part to keep  
the cost of insurance affordable.