

North Dakota State Fire and Tornado Fund

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



Policyholder fire damage
mitigation guide



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Understanding the essential steps in mitigating fire damage

The elimination and control of smoke, soot and odor is one of the most critical steps after a serious fire, requiring prompt action. The following prompt actions will help reduce replacement cost:

- Limit movement in the affected area to prevent further damage.
- Avoid walking or tracking on carpet, if possible. If necessary, place clean old towels and linen on carpeted traffic areas to prevent more soiling.
- Close doors in affected areas to localize smoke odors as much as possible.
- Change the furnace filter frequently if the blower is operating. Tape double pieces of cheesecloth over air registers with masking tape.
- Avoid using upholstered furniture. If necessary, place old clean towels or linen over upholstery before using.
- Do not turn on any light switches, TVs, stereo or electronic appliances until they have been checked and cleaned.
- If possible, open windows for ventilation.
- If electricity is off, empty refrigerator and freezer and prop doors open.
- If the heat is off during freezing season, pour antifreeze in sinks, toilet bowls and tubs.

Do not attempt to wash any walls or shampoo carpets and upholstered furniture yourself, and do not send garments or drapery to an ordinary dry cleaner. Improper cleaning may set smoke odor and permanently discolor fabric.

Qualified fire cleanup and restoration specialist

Contact your qualified fire cleanup and restoration specialist. Be proactive and select your specialist in advance. They should be available 7 days a week, 24 hours a day. Identify them here.

Fire cleanup and restoration specialist

Phone number

Notify our office immediately. If you experience a major loss and it occurs after hours or on a weekend, call 701.328.9606 and leave a message with your name and phone number. We will get back to you the next business day.

Complete and mail a Notice of Loss to the Fund or fax to 701.328.9610. The form is located online at www.nd.gov/ndins.

State Fire & Tornado Fund staff

If you have questions on identifying qualified fire cleanup and restoration specialists in your area, please contact our office:

Jeff R. Bitz
Program administrator
701.328.9606 jbitz@nd.gov

Barbara Mehlhoff
Underwriting examiner
701.328.9603 bmehlhof@nd.gov

Jon Nelson
Claims Examiner/Appraiser
701.328.9605 jonnelson@nd.gov



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.