

North Dakota State Fire and Tornado Fund

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



Policyholder water damage
mitigation guide



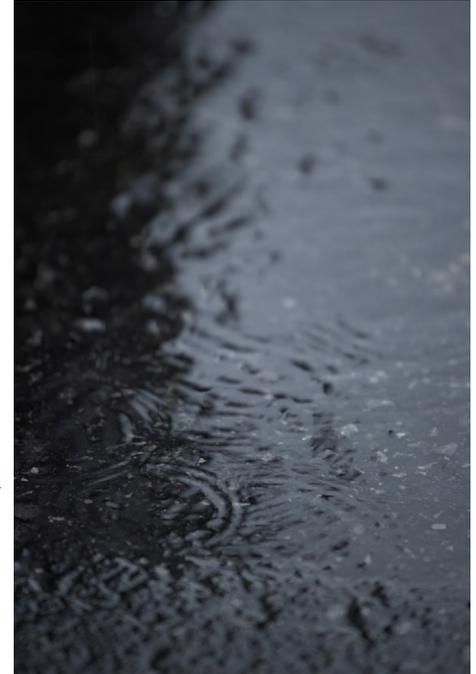
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Reducing replacement costs

Water spreads quickly, requiring prompt action. The following will help reduce replacement costs:

- Shut off the water source, if possible, and/or make temporary repairs to prevent further damage.
- Remove and prop up wet upholstery cushions for even drying.
- Place aluminum foil or wood blocks under furniture legs.
- Remove oriental or other colored rugs from wet carpeting or floor.
- Remove books, magazines or other personal property from wet carpeting or floor.
- Remove excess water by mopping and blotting.
- Furniture in direct contact with water delaminates and swells. Also, furniture (especially antique) stains carpet. Paper goods and books swell and warp.



Cleanup and restoration

Contact your qualified water 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:

Water cleanup and restoration specialist*

Phone number

Notify our office immediately at 701.328.9600. If you experience a major loss and it occurs after hours or on a weekend, call 701.328.9606 and leave a message, name and phone number. We will get back to you the next day.

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

*The North Dakota Insurance Department does not endorse any water cleanup or restoration specialists. This page is intended to aid policyholders in recording information for use in an emergency.

State Fire & Tornado Fund staff

If you have questions on identifying qualified water cleanup and restoration specialists in your area, please contact our office for assistance.

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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.