



North Dakota
INSURANCE
DEPARTMENT
PROTECTING THE PUBLIC GOOD
SPECIAL FUNDS DIVISION

Advisory

Holidays Bring Fun and Risk

Over the holidays, buildings and other facilities are often left unoccupied or operate with reduced staff. It's possible these locations can have undiscovered damages that worsen over time. Without adequate monitoring procedures, losses such as fires, equipment failures, water line breaks and power outages can turn into major disasters. By implementing scheduled inspections and loss prevention guidelines before these situations occur you will save money and avoid major service disruptions.

Conducting the following simple procedures can reduce your exposure:

- Alarms - Test alarms and monitoring systems on a set schedule.
- Law Enforcement - Ask local law enforcement to increase patrols around your facilities.
- Inspections - Inspect buildings and primary systems at least twice daily. During extremely cold weather, increase inspection frequency.
- Security - Frequently check doors and windows to ensure they are locked and secure.
- Refrigeration Equipment - Inspect and monitor refrigeration equipment at least twice daily.
- Perishable Inventory - Reduce perishable inventory prior to extended breaks.
- Generators and Back-up Systems - Set a schedule to inspect and test generators, along with other back-up systems.
- Surge Suppression - Connect computers, office equipment, phone systems and electronic equipment to surge suppression devices.
- Theft Prevention - Secure high value items such as computers, tools and audio visual equipment.

The North Dakota Insurance Department wishes you a safe, happy and claim-free holiday season!