



NDIRF

NORTH DAKOTA
INSURANCE
RESERVE FUND

**For North Dakota
For Local Government
For You**

- Member-owned, non-profit
- Coverage designed specifically for ND local government
- Proud partner of the ND Firefighter's Association
- Coverage enhancements specific to ND emergency services

Coverage Highlights Specific to North Dakota Emergency Services

Liability Coverage

- Occurrence limits available up to \$10,000,000 with no annual aggregate
- Governance Liability and Professional Liability are included (separate charge will apply)
- Employment Practices Liability included
- Special Events coverage included (charge may apply)
- Liquor Liability included
- Commandeered Property coverage provided up to the limit of liability
- Medical Payments coverage is afforded to volunteer emergency personnel while responding to an emergency
- Fire legal liability included
- No specific exclusions for "rekindle liability" or "fellow firefighter liability"
- No specific exclusion for fireworks sponsorship

Automobile Coverage

- Employees, officials and volunteers are provided liability coverage on an excess basis while they operate a personal vehicle on a NDIRF member's behalf (primary coverage available through the Emergency Services Automobile Enhancement)
- \$5000 coverage is provided for physical damage to an employee's or rostered volunteer's personal auto while responding to an emergency (higher limits available)
- Physical damage coverage can be obtained on an actual cash value or stated amount basis.
 - Stated amount can be selected up to **a limit necessary to obtain a brand new vehicle.**
- Expanded coverage for the normal complement of equipment or property, installed or portable, consistent with operations of firefighting, law enforcement, and medical emergency services
- Emergency Services Automobile Enhancement (available by endorsement)
 - Provides primary liability coverage for employees, officials, and volunteers when using their personal vehicles during official emergency services operations.
 - Provides reimbursement of the actual physical damage or deductible under an auto policy, whichever is less, for a covered loss to any auto owned or operated by rostered emergency personnel while acting on the member's behalf during official emergency services operations.
- Towing and Labor coverage is provided
 - Up to \$250 for private passenger vehicles
 - Up to \$2500 for other than private passenger vehicles
- Coverage is provided for freezing pumps if equipment/auto is maintained (submission of maintenance records is **not** required)

Public Assets Coverage

- Blanket or schedule option is available
- Replacement cost, stated value, or actual cash value options available
- Personal effects coverage of employees and volunteers while responding to emergency
 - \$10,000 included with public assets coverage
 - Higher limits available
 - No deductible applies
 - Replacement cost basis

Drone Coverage needed? We can provide liability and physical damage coverage.

"NDIRF is keeping communities safe by assisting us in training firefighters."
-Rob Knuth – Training Director for the North Dakota Firefighters Association.