The AMERIND Claims Team: Responding to Your Claims Every Hour of Every Day

How the Pueblo of Pojoaque Is Protecting its Tribal Community

By AMERIND Risk

When AMERIND Risk receives a phone call, it’s usually because something bad has happened. “We protect the Tribal lives and property of Indian Country,” said Alan Romero, Director of Claims at AMERIND Risk.

“It breaks my heart when I go into a community and discover that a homeowner, whose house just burned down, did not have home insurance,” Romero added.

Last year, a fire burned the walls of an uninsured Pueblo of Pojoaque home to a crisp. For an uninsured homeowner or renter, damage to that extent can cause significant financial hardship. While the Pueblo of Pojoaque helped restore the Tribal member’s home, Pojoaque Tribal leadership realized it needed to step up for its community going forward.

“No one ever thinks about insurance until they need it. But we want to be as proactive as possible to protect our people,” said Pueblo of Pojoaque Governor Joseph Talachy.

AMERIND Risk Underwriter Leah Cristobal (Pueblo of Santa Ana/Tlingit/Tsimshian) presented the Community Shield program to the Pueblo of Pojoaque with coverage options and limits adapted to meet the Tribe’s wants and needs.
AMERIND’s Community Shield program avoids a one-size-fits-all approach to coverage. As the only 100% Tribally owned insurance provider in the United States, AMERIND understands Indian Country. That’s why AMERIND provides culturally sensitive coverage, including covering traditional homes, such as the adobe-style dwellings that dot the Pueblo of Pojoaque.

Acting as the administrator of the Community Shield program, the Pueblo of Pojoaque is paying the annual premium to AMERIND Risk for all Tribal members who sign up for property coverage through the Pueblo of Pojoaque. “AMERIND Risk offers the Community Shield program at a lower price, because it’s applied Tribally,” Gov. Talachy said.

In addition, Pueblo of Pojoaque members have the opportunity to purchase additional coverages through AMERIND, such as personal property, personal liability, loss of use and medical expenses.

Thanks to the strong leadership and progressive action of the Pueblo of Pojoaque, Tribal homes are protected. “I’m really proud of our Tribal leaders,” said Linda Diaz, the Pueblo of Pojoaque Housing Director. “The Tribe took a step to ensure Tribal members will have a rebuilt or repaired home and not be permanently displaced.”

Within a year of the Community Shield program kicking into gear, a Pueblo of Pojoaque homeowner suffered a major loss. Heavy winds and torrential rain battered a traditional, stick-built home. Water managed to leak into the interior, causing tremendous damage throughout the adobe walls and to the floors and contents of the living room and bedrooms.

Thanks to the Pueblo of Pojoaque’s initiative to spearhead the Community Shield program, the homeowner was covered. “We assured the Pojoaque Tribal member from the very beginning: We’re going to take care of you. We’re going to put this back together as quickly as we can,” Romero said. “The claim moved very promptly through the process.”
The cost to repair the home totalled over $75,000. “It would be rare for a homeowner to recuperate from that kind of loss, without insurance coverage,” Romero said.

“AMERIND took good care of the homeowner and the Pueblo of Pojoaque. We've been impressed with their team and their professionalism,” Gov. Talachy said. “Their immediate and continued communication to resolve the issue was truly appreciated.

“As a Tribe, we have an obligation to protect our people. Programs such as the Community Shield program are a fundamental part of that,” Gov. Talachy added.

To discuss the best options for your coverage, give AMERIND Risk’s underwriting experts a call at (800) 352-3496, email nahr@AMERINDRisk.org or visit AMERINDRisk.org for more information.