



**AMERIND Risk**  
*Tribes Protecting Tribes*



# NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER

A message from  
the **Chief Executive Officer**  
**Derek Valdo**



Guuwaadzi' Haubaa! (Greetings)

During National Safety Month, AMERIND Risk is committed to going the extra mile to educate Tribal citizens about safety risks that could lead to injury or property damage. Meanwhile, we're dedicated to protecting the things you value most. This June, we encourage you to learn more about important home safety issues. Among the most prevalent risks are kitchen and electrical fires.

We also cannot stress enough why insurance is so important to protect you when natural disaster strikes or an accident occurs. AMERIND Risk's Native American Homeowners and Renters insurance is designed to offer flexible and affordable coverage for the unique needs of Tribal homeowners and tenants. Coverage can also include valuable items such as regalia, pottery, jewelry or guns. Insurance helps facilitate faster repair and recovery when Mother Nature wrecks havoc or an accident happens.

As Rebecca W., a member of the Cherokee Nation, testifies: "When our home was destroyed, I contacted AMERIND Risk. They were very helpful. I thank God for people like them. They were always there for me."

Unfortunately, some families in Indian Country forgo insurance coverage with devastating consequences. You can make a difference by sharing the importance of having insurance with your friends and family. Continue reading to find out ways to reduce your risk of accidents and substantial loss—and to learn why it's necessary to get insurance and stay covered. AMERIND Risk deeply cares about Indian Country's most valuable assets—our Tribal citizens and Tribal homes. Thank you for joining us in our mission of "Tribes Protecting Tribes"—this June for National Safety Month, and always.

Sincerely,

Derek Valdo  
CEO

## Home Is Where the Heart Is—Keep It Safe With Prevention Measures and Insurance

Disaster can strike at any time. That's why AMERIND continuously educates Native communities on the importance of having homeowner's insurance to safeguard families in Indian Country.



This June, in honor of National Safety Month, we're taking extra steps to drill "home" the message of safety.

Kitchen and electrical fires, as well as floods and other water-related issues, present the most dangerous risks to Native American property and lives.

### Kitchen and Electrical Fires

Cooking is the leading cause of home fires and home injuries. Staying alert while operating the stovetop, oven, microwave and all kitchen appliances can help prevent these fires. Keep close watch on your stove, and never leave what you're cooking unattended. Remove anything that could catch fire away from the heat source.

### Prevent or prepare to survive a home fire by:

- Installing smoke alarms on every floor
- Keeping fire extinguishers handy in the kitchen, garage, and home workshop
- Storing flammables safely in approved containers
- Having a family escape plan (and conducting fire drills with the whole family)

### Quick Grease Fire Safety Tips from AMERIND Risk:

- NEVER POUR WATER on a grease fire! Water will only cause the fire to spread. "If you pour water on a grease fire, it explodes up the wall and across the ceiling," said Kenneth Ruthardt (Mescalero Apache), AMERIND Risk Safety Manager. "It turns into a fire ball instantaneously. Never put water on it, because it makes it worse."
- Put a lid on it. If a pan catches fire, slide a lid over the pan and turn off the stove burner. Leave the lid on until it is completely cool.

- Use a fire extinguisher, or when in doubt, get out and call for help.
- If a fire starts within the oven or microwave, keep the oven or microwave door shut. Turn off the heat. If the flames do not go out immediately, get out and call for help.
- Stop, drop, and roll. If your clothes catch fire, smother them on the kitchen floor before getting out of the house.
- A working smoke alarm can reduce the chance of death in a fire by 50%.

### Electrical Fires

Approximately 28,600 electrical fires occur each year, resulting in \$1.1 billion in property damage and loss, according to the U.S. Fire Administration (USFA). The most common causes of electrical fires are preventable.

### Brief tips from AMERIND Risk to reduce your risk of electrical fire:

Faulty electrical insulation is a primary culprit of fires. Replace altered or worn appliance cords, and never remove the grounding plug from a cord.

Home inspections are necessary. Families have suffered total losses due to electrical fires caused by old wiring like aluminum wiring and use of anti-oxidant tape. If a breaker is over 20 years old, it may not have the wiring capacity to handle increased amounts of electricity. "The more wiring of switches, the more additional circuits that could catch fire," Ruthardt said.

The bedroom is the leading area of origin for home fires involving lamps, light fixtures

and bulbs. Always use the appropriate bulb wattage for light fixtures to prevent overheating or any overload that may lead to an electrical fire. Meanwhile, extension cords account for the greatest share of home fires involving cords or plugs. Appliances should be plugged directly into the wall outlet and not connect to an extension cord. If you do not have the appropriate type of outlet for appliances, have an electrician install new ones.

It's also critical to keep extension cords in open-air places. Fire requires three elements to start: fuel, oxygen and heat. "If you cover an electrical cord with a rug, you have all the elements to start a fire," Ruthardt said.

Beyond electrical fires, electrical shock is a big risk—particularly for homes with children.



## AMERIND Risk

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Check plugs and cords regularly, and get malfunctioning electrical appliances and equipment repaired.

AMERIND Risk's Native American Homeowners and Renters (NAHR) insurance coverage is designed to offer flexible and affordable coverage for the unique needs of Tribal homeowners and tenants. We even tailor insurance plans to Native American homeowners' and renters' financial needs through payment plans, as well as coverage needs by allowing you to pick your coverage amounts.

## Make Insurance a Priority—Not an Afterthought.

It happens every day in Indian Country—a house catches fire, or a flood damages a Tribal home and valuable possessions. Native families are displaced and left without insurance to support them through a financially and emotionally devastating time. It's essential Tribal members treat insurance as a priority, not an afterthought.



Many NAHR insurance coverage options cost about \$70 per month—the price of roughly two fast-food family meals, or a 55-inch TV screen.

Ask yourself these questions:

1. Am I prepared when disaster strikes?
2. Can I afford to lose my home to a fire or a windstorm?
3. Do I have peace of mind if a catastrophe strikes?
4. Do I know my property is protected?

