

Let Us Help You Keep Your Policy Active

The threat of winter fires is real. According to the National Fire Incident Reporting System's latest statistics:

- 905 people die in winter home fires each year.
- \$2,091,000,000 in property loss occurs from winter home fires.
- 67 percent of winter fires occur in one- and two-family homes.
- Cooking is the leading cause of all winter home fires.

- 5 to 8 p.m. is the most common time for winter home fires.

With that in mind, it's critical to continue prioritizing your home insurance policy and not let your insurance payments lapse. AMERIND Risk additionally encourages you to play a proactive role in spreading the word about the risk of winter fires and the importance of being and staying insured, to your family, friends and neighbors.

Obtaining insurance coverage is easy. AMERIND Risk does not perform a credit check or home inspection, nor does AM-

ERIND require that applicants reside near a fire department or live near a working fire hydrant. AMERIND believes all people deserve home insurance and wants to be there to protect your family, home and valuables.

AMERIND's team members are also known to be flexible for longtime AMERIND Risk members, when possible. For instance, Judy Goad, an AMERIND Risk member since 2004, is currently battling cancer, and AMERIND's staff have been willing to work with her on collecting recent policy payments.



AMERIND Risk

Tribes Protecting Tribes

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"In the last year and a half, since I was diagnosed with cancer, it's been financially difficult, because of the expense of medication and everything else. AMERIND Risk has made my life much easier," Goad said. "Their expertise, knowledge and willingness to help with anything is impeccable. I have been amazed. I tell everyone: I just don't have insurance problems."

Goad further appreciates connecting with a compassionate AMERIND Risk team member every time she calls customer service. "It is so good to be treated like you're family," she added.

Similarly, new AMERIND Risk member Barbara Linehan can attest to AMERIND's exceptional customer service and affordable coverage. After 17 years, Travelers Insurance recently dropped Linehan's homeowner's insurance policy, because the company no longer covers manufactured homes. Linehan called several insurance carriers trying to apply for a homeowner's insurance policy, but she was met with reluctance. Linehan resides on the Pine Ridge Indian Reservation, which is considered a high-risk area. Concerned, Linehan turned to the Oglala Sioux Tribe Partnership for Housing for guidance, and the nonprofit immediately connected her

with AMERIND Risk, the only 100% Tribally owned insurance company in the United States.

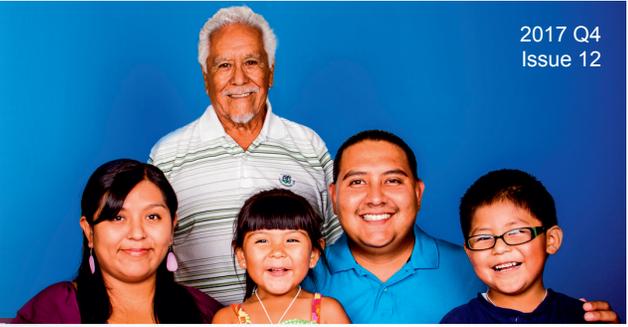
"We started the paper work with no problem. AMERIND staff were more than willing to help," Linehan said. "I went from paying \$1,234.00 a year for my Travelers Insurance to almost half of that with AMERIND, for the same coverage."

This holiday season, and always, AMERIND Risk expresses its sincere gratitude to its loyal members.





AMERIND Risk
Tribes Protecting Tribes



NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER

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



Guuwaadzi' Haubaa! (Greetings!)

As always, let me begin by thanking you. I would like to send my deepest gratitude to you and your family for choosing AMERIND Risk as your trusted insurance carrier. Your loyalty contributes to the success of our company.

At AMERIND Risk, we are committed to raising awareness of safety measures to protect Native lives and homes. We encourage you to share our prevention and preparedness messages with your neighbors and fellow Tribal members.

Thank you again for working with us to continue the legacy of **"Tribes Protecting Tribes."**

Sincerely,

Derek Valdo

"Thank you for believing in Tribes Protecting Tribes. We wish you a happy, healthy holiday season and a safe New Year!"

Winter Home Maintenance

Heating equipment and electrical wiring are primary culprits of fires this season. In addition to adhering to our Winter Holiday Safety tips to protect your loved ones and home from fire, follow these winter home maintenance tips to prevent frozen pipes and gutters, and to avoid slips, trips and falls on icy sidewalks.

- Inspect, and if necessary, clean chimneys and fireplaces prior to using.
- Remove any window air conditioners. Keep blinds or window drapes closed.
- Ensure your propane or fuel oil tank is full, or that you have plenty of wood or coal and fuel on hand.
- Clean gutters and downspouts before cold weather arrives to prevent icing inside them.
- Before freezing weather arrives, spray an ice repellent solution on walkways and steps.
- Use rock salt, sand or clay-based kitty litter on walks and drives. (Be aware that salt can damage grass and plants.)

Winter Holiday Safety

Winter holidays are a time for families and friends to get together. But that also means a greater risk for fire. Following a few simple tips will ensure a happy and fire-safe holiday season.

HOLIDAY DECORATING

- Be careful with holiday decorations. Choose decorations that are flame resistant or flame retardant.
- Keep lit candles away from decorations and other things that can burn.
- Some lights are only for indoor or outdoor use, but not both.
- Replace any string of lights with worn or broken cords or loose bulb connections. Read manufacturer's instructions for number of light strands to connect.
- Use clips, not nails, to hang lights so the cords do not get damaged.
- Keep decorations away from windows and doors.



Before Heading Out or to Bed

Blow out lit candles when you leave the room or go to bed. **Turn off** all light strings and decorations before leaving home or going to bed.

HOLIDAY ENTERTAINING

- Test your smoke alarms and tell guests about your home fire escape plan.
- Keep children and pets away from lit candles.
- Keep matches and lighters up high in a locked cabinet.
- Stay in the kitchen when cooking on the stovetop.
- Ask smokers to smoke outside. Remind smokers to keep their smoking materials with them so young children do not touch them.
- Provide large, deep ashtrays for smokers. Wet cigarette butts with water before discarding.

FACTS

- ! **Two of every five** home decoration fires are started by candles.
- ! **Nearly half** of decoration fires happen because decorations are placed too close to a heat source.



AMERIND Risk

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Your Source for SAFETY Information
NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

Christmas Tree Care

Once merry and bright, dried-out trees pose serious danger. Christmas trees are combustible and become increasingly flammable as they continue to dry out in your home.

Electrical distribution or lighting equipment is involved in 35% of home Christmas tree fires. Check all strings of lights for broken or cracked sockets, and frayed or bare wires. Discard or repair the damaged ones before using. Remember to never use more than one extension cord per outlet.

Dispose of your Christmas tree soon after the holiday, or immediately if dry. Nearly 40 percent of home fires that begin with Christmas trees occur in January. Dried-out Christmas trees should not be left in the home or garage, or placed outside leaning against the house. Check your local community's recycling program.