



AMERIND Risk
Tribes Protecting Tribes

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NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER



A Message From **Derek Valdo, CEO**

Guuwaadzi' Haubaa! (Greetings!)

As always, let me begin by thanking you. We, at AMERIND Risk greatly appreciate your decision to choose us as your trusted insurance carrier. We want you to know that we are here for you day by day, always providing you with helpful resources to keep you and your family safe. We are NOT just here to answer the phone if something bad happens.

As the CEO of your company, I do not take this job lightly. The staff and I don't see ourselves as working for a company, but for the 567 federally recognized Tribes across Indian Country. AMERIND was created almost 30 years ago by Tribes to protect Tribes because no one else would. We will never lose sight of that. AMERIND Risk is here because of you and we will continually strive to exceed your expectations.

With that said, we've provided you with some great information about fire safety and tips on preventing burglary. With every issue that we release, we hope that you take the information, utilize it and share it with friends and family.

Thank you again! Let's continue to work together to uphold the legacy of "Tribes Protecting Tribes." I highly encourage you to call us at (800) 352-3496 if you have any questions regarding your policy. You may also visit our website to find past newsletter issues or information regarding any of our coverages.

Sincerely,

Derek Valdo, CEO
AMERIND Risk

Help us Put a STOP to ARSON

As defined by Merriam-Webster, arson is the illegal burning of a building or other property; the crime of setting fire to something.¹

Only fires determined through investigation to have been willfully or maliciously set. An arson determination must be made by either a fire authority such as a fire marshal, law enforcement personnel or another individual experienced in arson investigation.

Fact:

The largest fire in Indian Country history (June 18, 2002), the Rodeo-Chediski, was an intentionally set wildfire. This fire burned across 450,000 acres, destroyed more than 400 structures and cost over \$100 million to put out. The damages done to tribal resources will last for generations and cannot be measured.²

We need to put a STOP to ARSON!

Each year, houses burn in Indian Country as a result of a suspicious fire and it costs tribes and tribal housing authorities millions of dollars. Money intended for new construction or rehabilitation efforts is redirected to clean up, repair or to rebuild a house. This can result in significantly higher insurance cost that takes money away from new home construction.

You can help put an end to suspicious fire activity by making an anonymous tip. If the information you provide leads to the arrest and indictment of the suspect(s), you could claim an Arson Award up to \$10,000. When you call 800-47-ARSON (27766) the operator will instruct you not to give your name and assign you a code. You are then asked a series of questions designed to gather information without revealing your identity and the information is passed along to local law enforcement officials for investigation.

This crime can lead to damages or even a total loss to someone's property, including you (if you become a victim). As your insurance carrier, we are concerned for you and your family and for everyone in Indian Country. We stand by our mission of, "Tribes Protecting Tribes."

Make the anonymous call and put a stop to arson.

Source:

¹ <http://www.merriam-webster.com/dictionary/arson>

² <http://www.bia.gov/nifc/prevention/>

Fire Safety MUST knows

First and Foremost, water and grease don't mix! Some tips to keep in mind in the event of a grease fire:

- NEVER POUR WATER ON IT. Water will only cause the fire to spread.
- 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.

Fire Extinguisher 101

It is recommended to have an "ABC" dry chemical fire extinguisher in your home. This is a multipurpose extinguisher used in the three most common types of home fires: wood and paper fires (class "A"), grease and oil fires (class "B"), and electrical fires (class "C"). Never use a class "A" extinguisher (water-based extinguisher) on a grease fire.

How to properly use an extinguisher:

- Pull the pin at the top of the extinguisher.
- Aim the nozzle at the base of the fire, not at the flames.
- Squeeze the handle to release the extinguishing agent.
- Sweep the spray back and forth across the fire until it's out.

Before turning to the extinguisher, make sure everyone else in the house is safe. Also, be sure an exit is at your back, in case the extinguisher doesn't put out the fire and you need to escape quickly.



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502 Cedar Drive
Santa Ana Pueblo, NM 87004
AMERINDRisk.org

Protect Your Home from Burglars

Tighten up your security. We recommend installing an affordable home security system. However, we also understand that in some cases, the extra financial income is not available to purchase these systems. So here are some other tips that will help to dissuade burglars from your home.

Install a motion sensor light to catch intruders by surprise—but put it high enough that a burglar can't reach up and unscrew the bulb.

Perform this quick test: At night, turn on your lights, open your curtains and walk around the exterior of your home. You will be able to see what a burglar might see from your yard or sidewalk. Now you have an idea of what to move out of plain sight.

We recommend that you always draw the blinds or curtains at night or even during the day if you know you won't be home for a long period of time.

Install deadbolt locks on all exterior doors and doors from an attached garage.

Put your personal belongings away when you're done using them (i.e. tools or children's toys.) If your things are too visible, burglars may wonder what else you have inside.

Dogs are exceptional deterrents to theft. Let your dog be seen—and heard. A thief who knows there's a dog in the house may pick another target.

Pretend you're there. Keep your home looking lived-in when you're away. Leave lights on timers when you're away—

but choose timers that have random settings so thieves can't detect a pattern. If you'll be away for a short time, leave a radio or TV on, turned up loud enough that it might be heard outdoors.

If a longer trip is in your plans, don't leave a message on your home answering machine that indicates you're away.

Ask a trusted neighbor or family member to watch your home, gather your mail and otherwise give the appearance of activity. Do not hide the spare key on your property. It's best to give your neighbor or family member the spare key to hold onto.

Source:

<http://money.usnews.com/money/blogs/my-money/2014/01/13/how-to-protect-your-home-from-burglars>