



AMERIND Risk
Tribes Protecting Tribes

2015 Q4
Issue 4



NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER



A Message From **Derek Valdo, CEO**

Guuwaadzi' Haubaa! (Greetings!)

We are closing in on the New Year! I would like to send my deepest gratitude to you and your family. By choosing AMERIND Risk as your trusted insurance carrier, you contribute to the success of our company. Our family is growing each day and our mission of "***Tribes Protecting Tribes***" strengthens with each new member.

AMERIND was created almost 30 years ago to protect Indian Country. We were born with a mission and we intend to see that it continues for as long as Tribes need us. Without your support, we would not be where we are today. Thank you!

As our valued policy holder, we care beyond just you. We care about your family, your neighbors and friends in your community. With that, we ask that you share this newsletter with them. This issue includes information about fire escape plans and details about our Arson Tip Line.

Since this will be our last issue for 2015, we want to take this opportunity to wish everyone a safe, happy holiday season and may your new year be plentiful!

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

Sincerely,

Derek Valdo, CEO
AMERIND Risk

Fire Safety is Key!

You might notice that we emphasize fire safety quite often. This is because home fires are a major peril in Indian Country. We want you to have all the resources to know how to prevent a fire and to be prepared if ever you're in a situation of a home fire. Please take this short quiz to see how prepared you are. (You will find the answers on the next page.)

1. To escape a home fire safely, how much time do you have to get out?
 - A. 2 Minutes
 - B. 5 Minutes
 - C. 10 Minutes
2. How often should you and your family practice your home fire drill?
 - A. Just once should be fine.
 - B. Twice a year.
 - C. Once every two years.
3. What's one thing you should practice during your home fire escape plan?
 - A. Everyone should know a good hiding place in your home if they get scared during a fire.
 - B. Everyone should identify their top 10 things to grab before exiting the home during a fire.
 - C. Everyone in your household should know two ways to escape from each room in your home during a fire.
4. Smoke alarms should be placed...
 - A. On every level of your home, inside bedrooms and outside sleeping areas.
 - B. Just one somewhere on every floor.
 - C. Just one by your cooking area.
5. When should you remove batteries from a smoke alarm?
 - A. When dinner is burning and it goes off.
 - B. When it makes annoying chirping noises.
 - C. Never, unless it is time to change the batteries.

Source: <http://www.redcross.org/prepare/location/home-family/prevent-home-fires>

Things We Might Not Have Known About Home Fires

Here are some statistics from a nationwide campaign launched in 2014 by the Red Cross in an effort to reduce the number of deaths and injuries from home fires.

Fire experts agree that people may have as little as two minutes to escape a burning home safely.

- 62% of people mistakenly believe that they have at least five minutes or more to escape a burning home. About 18% believe they have 10 minutes or more to escape.

Every household should develop a fire escape plan and practice at least twice a year.

- 69% of parents believe their children know what to do or how to escape, however...

- About 52% of parents have not talked to their families about fire safety.
- 70% of families with young children have not identified a safe place to meet outside their home.
- 82% have not ever practiced a home fire drill.

When developing a fire escape plan for your home, be sure everyone in your household can identify two ways to escape each room in your home.

- If a fire starts in your home, you will not have much time to get everyone out safely. This is why everyone should know the fire escape plan well.

Smoke alarms should be installed on every level of the home including inside and outside of each living space and in basement.



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(Continued from above...)

- A working smoke alarm reduces the chance of death in a fire by 50 percent.

Never remove the batteries unless you will be changing them.

- To ensure a smoke alarm is working properly, test it on a regular basis.
- A good rule of thumb is to change the batteries when you have to change your clocks for daylight savings.

Source: <http://www.redcross.org/news/article/A-Home-Fire-Escape-Plan-Can-Save-Your-Life>

AMERIND Risk Arson Tip Line Up and Running

Indian Country is on fire. Over the last five years, \$19.2 million worth of homes were lost or damaged due to intentional acts. AMERIND Risk is working to stop this epidemic and recently re-introduced the Arson Tip Line...888-998-7362 to combat the problem. An anonymous tipster could claim a \$10,000 arson reward for the arrest and indictment of a suspect.

"Somebody knows something and \$10,000 goes a long way," says Kenneth Ruthardt with the AMERIND Risk Safety Team. If you know who intentionally started a residential fire call 888-998-7362 and provide information.

1. Call 888-998-7362 to report a fire. Monday through Friday from 7am to 5pm MST. Do not give your name, you will be assigned a code. Keep it to yourself.
2. Provide the operator your tip.
3. Call back in a few weeks and provide the operator your code for an update.
4. If your information leads to the arrest and indictment of the suspect you will receive a reward up to \$10,000. You must provide your code to claim the reward.

Stop arson today call the tip line with information, you will remain anonymous.
*Limited to houses insured by AMERIND.

Quiz Answers: 1. A 2. B 3. C 4. A 5. C