



**AMERIND Risk**  
*Tribes Protecting Tribes*



# NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER



*"Find more safety topics by scanning this code with your smart phone or iPad!"*



## *A Message From* **Derek Valdo, CEO**

Dear Valued Policyholder,

Thank you for a great 2015! We are honored that you continue to choose AMERIND Risk to be your trusted insurance carrier! The safety of your home and more importantly, your family, is our top priority.

AMERIND Risk was created in 1986 by over 400 Tribes to meet the unique needs of those living in Indian Country. Today, we protect over 15,000 Native American families and that is not something we take for granted. Your confidence in "*Tribes Protecting Tribes*" is the backbone to our promise that we will be here for as long as you need.

In this issue of our quarterly newsletter, we have provided you with important information regarding electrical fire safety and some helpful home maintenance tips. Preparing and educating you is one way to keep your family safe and your home free of safety hazards. By working together, "*Tribes Protecting Tribes*" thrives!

Sincerely,

Derek Valdo, CEO  
AMERIND Risk

### Helpful Home Maintenance Tips

Spring is just around the corner for most of us. The warm weather brings longer days and more time to get things done. It is also a great opportunity to take care of a few necessary home maintenance tasks.

Here is a checklist to help you keep your home safe:

- Start with your gutters.**
  - Fix any loose or leaky gutters.
  - Clean out any debris.
  
- Next, check the chimney.** We recommend you have the chimney inspected and cleaned by a certified chimney sweep. Having a clean chimney is important!
 

**Quick fact:** Creosote is carried by smoke into the chimney. Some of the creosote coats the walls of the chimney. If the creosote becomes too thick, it can catch fire. Chimney fires can quickly and silently spread to other parts of the home. Heavy creosote can also hinder the flow of carbon monoxide, a dangerous, odorless gas, through the chimney and outside the home. Carbon monoxide, as everyone knows, can be a silent killer.
  
- Now, is a great time to inspect your home fire extinguisher(s) and smoke alarms.**
  - **Fire Extinguisher** –
    1. Ensure easy access. (Remind your family where the extinguisher is located.)
    2. Check the seals. The tamper seal and safety seal should be intact.
    3. Check the pressure. If your extinguisher has a pressure gauge, it should also have a test indicator; in which case press it to make sure the pressure is within the correct range.
    4. Look for any physical damage. Any signs of corrosion, leakage or clogged nozzle mean it is time for a new extinguisher.
  - **Smoke alarms** – check all batteries and replace batteries as needed. Run a test to ensure they are working properly.
  
- One last, but necessary task - clean up the yard.**
  - Remove any dead or dried up branches/leaves from walkways or doorways. Getting rid of these will reduce fire hazard and the likelihood that someone could trip and fall over the debris.

## Let's Prevent an Electrical Fire

A home fire can be a frightening thought. Fire safety is something we emphasize quite often because we want you to have the tools to prevent a fire and keep your family safe.

Electrical fires are a major hazard, so we've provided you with some helpful information to help reduce this hazard.

### Quick Fact\*:

- There are 28,600 electrical fires per year.
- These fires cause \$1.1 billion in property damage and loss.

## Common Causes of Electrical Fires

### *Altered or worn appliance cords.*

Never remove the grounding plug from a cord so it will fit a two-prong electrical outlet. Cords have the extra prong so they can be used only in outlets that can handle the extra amount of electricity that certain appliances draw.

### *Misuse of extension cords.*

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.

### *Using a light bulb with a wattage too high for the lamp or light fixture.*

Always use the appropriate bulb wattage for light fixtures to prevent overheating or any overload that may lead to an electrical fire.

### *Outdated breaker box.*

Electrical Breakers should be triggered when circuits get overloaded by too much electricity. If a breaker is over twenty years old, it may not have the wiring capacity to handle increased amounts of electricity.

Source: The Electrical Safety Foundation International (ESFI), [www.esfi.org](http://www.esfi.org)



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## Let's Prevent an Electrical Fire

Call a qualified electrician or your landlord if you have:

- Frequent problems with blowing fuses or tripping circuit breakers.
- A tingling feeling when you touch an electrical appliance.
- Discolored or warm wall outlets.
- A burning or rubbery smell coming from an appliance.
- Flickering or dimming lights.
- Sparks from an outlet.

\*Electrical fire statistics provided by the U.S. Fire Administration (USFA)

## 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.