



AMERIND Risk

Tribes Protecting Tribes

2015 Q2
Issue 2



NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER

A Message From **Derek Valdo, CEO**



Guuwaadzi' Haubaa! (Greetings!)

Congratulations on making the courageous step to insure your home and keep your family safe! We thank you for choosing AMERIND Risk as your trusted insurance carrier. You are important to us and we will not seize our efforts of providing quality service and ensuring the safety of your family. As a valued policy holder, you are part of a growing family. With over 15,000 Native American families under our wing, we hold your best interests at heart. We want to assure you that we will be here when you need us.

"You are important to us... You are part of a growing family."

call us today if you have questions about your policy or if you're interested in obtaining home insurance. We will gladly walk you through our simple application process.

As part of our endeavor of providing quality service, we continue to deliver important safety information. In this issue of our quarterly newsletter, we have provided you with information about electrical safety, home fire sprinklers and helpful tips for heavy rains. Preparing and educating you is one of our many ways of not only keeping your family safe, but also keeping your premium costs affordable.

Let's continue to work together with "*Tribes Protecting Tribes!*"

Sincerely,

Derek Valdo, CEO
AMERIND Risk

Property. Liability. Workers' Compensation.

Electrical Safety for the Home

Here are some electrical safety tips that can help to keep your home safe.

Leave it to the professionals. All electrical work should be performed by a licensed electrician in accordance with local and national codes.

Pay extra attention to kitchen and bathrooms. Use ground fault circuit interrupter (GFCI) – protected outlets in areas where electricity is near a water source, like the kitchen and bathroom.

Make it a habit. Routinely check cords, outlets, switches and appliances for signs of damage. Do not use damaged electrical cords or devices.

Limit use. Do not overload outlets with too many devices or appliances.

Think safe. Never run electrical cords under rugs or carpets.

Labeling is important. Make sure all electrical panel circuits are properly labeled. Always replace fuses or circuit breakers with the correct size and amperage.

TEST. Every month, use the TEST buttons to check GFCIs and smoke alarms. This routine ensures that the devices are working properly.

Pinching is not nice. Do not pinch cords under furniture, in windows or doors.

Correct wattage. Always use light bulbs that match the recommended wattage on lamps or fixture.

Source: Electrical Safety Foundation International

5 Helpful Tips if you're Expecting Heavy Rains

Depending on the region where you reside, you may be subject to heavy storms that can potentially damage or ruin your home without the proper precautions. So learn how to prepare your home for the rainy season in order to keep your family high and dry, and save yourself in repair costs.

1. Get your roof ready for the rains. Inspect your roof twice per year to avoid costly problems that can escalate into tremendous cost.

Look for cracks along the ridge of your roof and where your shingles fold over to form the cap.

Inspect the valleys of your roof (the area of your roof with a downward slope). Make sure that the sheet metal flashing does not have any holes or rusty spots.

Make sure that you do not have any missing, loose or curled shingles. Replace any in that condition that you find as soon as possible so as to avoid moisture leaks inside your home that can weaken your wall and/or ceilings.

2. Take a look at your gutters to make sure that they drain well and don't cause water to back up. Also, make sure that there are not a lot of little granules collecting in there. Granules in your gutter are a sign that your roof's coating needs to be resealed.

Make sure that you don't have any down pipe clogs.

3. Work from the inside out. Inside your home, check your ceilings to make sure that you are not experiencing signs of roof or other leakage. Be on the lookout for water rings, or wall/ceiling discoloration. Make any necessary repairs to fix the issue and prevent it from happening again during the upcoming rainy season.



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502 Cedar Drive

Santa Ana Pueblo, NM 87004

Ph (505) 404-5000 | AMERINDRisk.org

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Heavy Rains (Continued)

4. Tackle your doors and your windows. Make sure that both close and seal properly, and make any repairs or improvements as necessary.

5. Consider purchasing hurricane socks to help absorb water that leaks into garages, basements or in through windows or doors.

Hurricane socks were developed to help you by being a reusable tool to soak up up one gallon of water at a time. You can even dry them out faster by putting them in your clothing washer on spin cycle.

Source: <http://www.ci.bellevue.wa.us/flooding.htm>

Home Fire Sprinklers

Home fire sprinklers not only save lives, but also decrease the risk for firefighters when installed. Sprinklers reduce the intensity of the fire by dousing the flame before it can grow and spread. Modern home sprinklers are more sensitive to heat than commercial sprinklers.

Homeowners may think all sprinklers look like industrial sprinklers in stores; but home fire sprinklers are smaller and less conspicuous than commercial or industrial types. They are also available in colors that match décor and styles that are flush with the ceiling. Sprinklers can prevent devastating home damage by extinguishing flames quickly and limiting the damage caused by smoke and fire. They are also less damaging than water damage caused by firefighting hose lines.

Installing a home sprinkler system to a home that is under construction or being remodeled does not require a lot of extra piping and labor, but it increases the safety of residents. A sprinkler costs about \$1.35 per square foot. This cost is about the same as upgraded cabinets or carpet.