



**AMERIND Risk**  
*Tribes Protecting Tribes*

2015 Q1  
Issue 1



# NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER

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



Dear Valued Customer,

Thank you for choosing AMERIND Risk to be your trusted insurance carrier! We aim to provide you with quality service and ensure the safety of your home and more importantly, your family.

Currently, we protect over 15,000 Native American families. AMERIND Risk was created in 1986 by over 400 Tribes to meet the unique needs of those living in Indian Country. We understand the importance of your belongings and family. We want you to be confident in our service and know that we will be here for as long as you need us.

In this issue of our quarterly newsletter, we have provided you with important information regarding fire safety, flood preparedness and other safety topics. Preparing and educating you is one way to keep your family safe and your premium costs affordable. By working together, “*Tribes Protecting Tribes*” thrives!

As always, our Board of Directors and staff wish you and your family a happy and healthy year.

Sincerely,

Derek Valdo, CEO  
AMERIND Risk  
**Property. Liability. Workers’ Compensation.**

*“We appreciate your commitment and support of Tribes Protecting Tribes.”*

## **Smoke Alarms for People who are Deaf or Hard of Hearing...**

Smoke alarms save lives. However, people who are deaf or hard of hearing may not be able to depend on the traditional smoke alarm to alert them of a fire.

### FACTS

- People with a hearing disability may not even hear a smoke alarm.
- Home fire sprinklers increase the chances of surviving a fire.

Smoke alarms and alert devices, called accessories, are available for people who are deaf. Strobe lights throughout the home are activated by smoke alarms and alert people who are deaf to fire conditions. When people who are deaf are asleep, a high intensity strobe light is required along with a pillow or bed shaker to wake them up and alert them to fire conditions so they can escape.

Smoke alarms with built in or separate strobe lights can be purchased through home improvement store websites or by searching the internet for “strobe light smoke alarms.” BRK/First Alert, Gentex and Kidde brands offer this type of smoke alarm. Smoke alarm accessories such as bed/pillow shakers, transmitters and receivers are available through [lifetonesafety.com](http://lifetonesafety.com), [safeawake.com](http://safeawake.com) and [silentcall.com](http://silentcall.com).

-Be sure that any smoke alarm or accessory device you use has the label of a recognized testing laboratory. –

*Source: NFPA | Public Education Division | [www.NFPA.org/education](http://www.NFPA.org/education) and [www.NFPA.org/disabilities](http://www.NFPA.org/disabilities)*

## Prevent Carbon Monoxide Poisoning

Carbon Monoxide deaths are highest in winter. The cold weather increases the use of gas-powered furnaces as well as the use of risky alternative heating and power sources (portable generators, propane stoves or grills.) Unintentional carbon monoxide exposure accounted for 15,000 emergency room visits annually between 1999 and 2004, with an average of 439 people dying each year.

### Here are some preventative measures to follow:

- Have your heating system, water heater and any other gas, oil or coal-burning appliance inspected and serviced by a qualified technician every year.
- Install battery-operated CO detectors on every level of your home. (You can find these at any home improvement store.)

- Don't use a generator, charcoal grill, camp stove or other gasoline or charcoal-burning device inside the home, basement or garage or outside the home near a window.
- Don't burn anything in an unvented stove or fireplace.
- Don't let a vehicle idle inside a garage attached to a house, even if the garage door is left open.
- Don't heat a house with a gas oven.

If a CO detector sounds, leave your home immediately and call 911 from outside. Seek prompt medical attention if you suspect CO poisoning and if you or someone in your household is feeling dizzy, light-headed or nauseated.

Source: <http://www.consumerreports.org/cro/news/2008/01/january-is-the-deadliest-month-for-carbon-monoxide-poisoning/index.htm>



## AMERIND Risk

*Tribes Protecting Tribes*

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## At Home Fire Prevention Tips

### If you smoke...

- Never smoke when you are lying down, drowsy, or in bed. Smoking is the #1 cause of home fires that kill older adults.
- Use large deep, tip-resistant ashtrays and place them on a flat surface. This will keep ashes from falling onto a nearby area that might burn.
- Wet cigarette butts and ashes before emptying them into the trash.
- Smoke outside, if possible.
- Never smoke near oxygen tanks.

### If you cook by using the stove...

- Keep an eye on what you fry. Most cooking fires start when someone is

frying food.

- Move things that can burn away from the stove.
- Do not cook if you are drowsy from alcohol or medicine.
- Use oven mitts to handle hot pans.
- If a pan or food catches fire, slide a lid over it and turn off the burner.

### If you use a space heater...

- Keep the heater 3 feet away from anything that can burn, including you.
- Unplug heaters when you aren't using them, including when you leave your home or go to bed.
- Consider getting heaters that are designed to turn off if they tip over.

### If you use a fireplace, wood stove, or coal stove...

- Have a professional clean and inspect your fireplace, wood stove, or coal stove once a year. Search "chimney cleaning" to find a professional near you.
- Do not burn green wood, artificial logs, boxes, or trash.
- Use a metal mesh fireplace screen to keep sparks inside.
- If your fireplace has glass doors, leave them open while burning a fire.

Source: Department of Health & Human Services USA | Centers for Disease Control and Prevention | FEMA, U.S. Fire Administration