



AMERIND Risk
Tribes Protecting Tribes



NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER



*A message from
the Chief Executive Officer*
Derek Valdo

Guuwaadzi’ Haubaa (Greetings) Policyholder,

Safety is our utmost concern for our customers as well as our own families. In this issue of our newsletter, we provide tips for your home and family from the smallest member to the oldest member to help ensure that your quality of life is sustained. Being safe is also about being prepared, such as having a plan in place just in case of an emergency or checking your smoke detectors regularly.

As always, we appreciate you choosing AMERIND Risk as your insurance carrier. Your continued loyalty is more than just business—it’s family members protecting extended family across Indian Country. We know that by choosing AMERIND Risk you take pride in protecting your home and family as much as we do!

Sincerely,

Derek Valdo, CEO
AMERIND Risk

AMERIND Risk Reminders During National Safety Month

Preventative Measures Can Save Homes, Property & Lives

The nation’s only 100 percent, tribally-owned insurance company would like to remind Indian Country to clear a 45-foot area around homes, never pour water on a grease fire, check your smoke detectors and other tips during National Safety Month.

“A little preventative maintenance this month and every month can help save your property and most importantly lives,” said AMERIND Safety Manager Kenneth Ruthardt (Mescalero Apache), a former Mescalero Hotshot, a special team of wildland firefighters.

Fires caused \$48 million in damages to tribal housing and property during the past five years. A majority of these were preventable, said Ruthardt, who found that many of the fires were caused by stove top grease fires, homeowners who weren’t sweeping out soot buildup in their chimneys or stovepipes, or storing wood too close to the stove. Other causes include children playing with matches, cigarettes left burning or improper ashtray disposal.

Electrical fires have caused some of the most damage to tribal homes, an estimated \$8 million in losses from 2010 to 2015. Ruthardt said some of the causes of these fires have been poor electrical or aluminum wiring used in homes built between 1965-1975 and in the 1980s. In his analysis, Ruthardt



also discovered many residents using space heaters with extension cords, which aren't able to handle large charges of voltage. The extension cords were also being covered with rugs, which can quickly ignite.

“Most houses in Indian Country are located far from fire departments. Electrical fires can completely destroy a home,” Ruthardt said, adding that electric heaters are a very expensive way to provide heat.

With a focus on safety and prevention, AMERIND Risk has worked

with tribal housing authorities in implementing programs to help homeowners protect their property and keep families safe. Tribal housing authorities make up the risk pool's core membership, representing more than 400 tribes.

In October 2015, AMERIND began heavily marketing the Arson Reward Program, creating an anonymous tip line and emphasizing its \$10,000 reward leading to the arrest and indictment of an arsonist. Only one arson fire was identified among the housing authorities that had the

highest reports of arson in the first three months of 2016, compared with 26 reported during the same period in 2015. So far in 2016, only four arson incidents have been reported.

Although there were no calls to the 24-hour tip line, Ruthardt said program marketing was likely a deterrent to the significant decrease in arson fires, which caused \$19.3 million in damages to tribal housing authority homes during the past five years.



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Fire Safety Tips

Children – Talk with your children about the dangers of playing with matches. Children playing with matches amounts to one-quarter of home fire deaths annually. Keep a three-foot safety zone around the stove.

Electrical cords – Do not overload electrical cords and it's best to plug high-voltage items, such as space heaters, directly into a power source. Make sure cords are not frayed. Never cover extension cords with rugs or anything.

Electric space heaters – Use with care. And take into consideration that this is an expensive way to heat your house.

Grease fires – Never put water on a grease fire and do not move the pan. Put out with baking soda or cover the fire with a lid or cookie sheet and turn off the heat source. If you try to move a grease fire, it could spill it or a person could trip, causing hot grease to burn a wall or even a person's skin, causing third degree burns. It's important to clean the backsplash behind the stove the ceiling and behind the stove. That's all fuel in a grease fire. Keep the stove area clean and free from clutter.

Fire extinguishers – Have a fire extinguisher in the kitchen area and have one as a backup. Learn how to use a fire extinguisher properly with the PASS method: Pull, Aim, Squeeze and Sweep. YouTube is a good source to see videos on using an extinguisher.

Smoke detectors – Batteries should be checked yearly. The Red Cross also has a program to obtain smoke detectors.

Stovepipes – Clean inside and outside the stove each season.

Wildfires – Clear a 45-foot area around homes of shrubs and trees.

