



AMERIND Risk
Tribes Protecting Tribes

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Issue 13



NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER

A message from
the **Chief Executive Officer**
Derek Valdo

Guuwaadzi' Haubaa! (Greetings!)

As always, let me begin by thanking you. I would like to send my deepest gratitude to you and your family for choosing AMERIND Risk as your trusted insurance carrier. Your loyalty contributes to the success of our company.



At AMERIND Risk, we are committed to raising awareness of safety measures to protect Native lives and homes. We encourage you to share our prevention and preparedness messages with your neighbors and fellow Tribal members.

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

Sincerely,

Derek Valdo

***"Thank you for believing in
Tribes Protecting Tribes."***

Spring Cleaning for Fire Safety

Embers/small flames are the main way homes ignite in wildfires. To protect your family and home, spring cleaning should involve more than mopping and dusting. Test smoke and carbon monoxide detectors monthly along with batteries. Get serious about removing dead vegetation and debris that can fuel a wildfire. Follow these fire tips:

- Clean roofs: gutters, debris and pine needles.
- Replace or repair: loose or missing shingles/tiles to prevent ember penetration.
- Reduce embers that could pass through vents in the eaves by installing 1/8 inch metal mesh screening.
- Clean debris from exterior attic vents and install 1/8-inch metal mesh screening to reduce embers.
- Repair or replace damaged/loose window screens and broken windows. Screen or box-in areas below patios/decks with wire mesh to prevent debris/combustible materials from accumulating.
- Move any flammable material away from wall exteriors – mulch, flammable plants, leaves/needles, firewood piles – anything that can burn. Remove anything stored underneath decks or porches.



Courtesy of the California Department of Forestry and Fire Protection

Why 100 Feet?

- You can drastically improve your home's chances of surviving of a wildfire by following the 100-foot rule. Keeping a "defensible space" of 100 feet around your home is required by law to protect it and provide a safe area for firefighters.
- Your home is most vulnerable to flammable vegetation within a 30-foot radius. Keep it clear!
- Creating space between plants improves the chance of stopping a wildfire before it destroys your home. Remove plants beneath large trees to avoid a vertical "fire ladder."
- When clearing vegetation, use care when operating equipment such as lawnmowers. One small spark may start a fire. A string trimmer is a safer option.
- Remove all buildup of needles and leaves from your roof and gutters.
- Keep tree limbs trimmed at least 10 feet from any chimneys and remove dead limbs that hang over your home or garage. Federal law also requires a screen (1/2-inch mesh at most) cover chimney outlets.

Reading Your Homeowner's Insurance Policy

Obtaining insurance coverage is easy. AMERIND Risk does not perform a credit check or home inspection, nor does AMERIND require that applicants reside near a fire department or a fire hydrant. AMERIND believes all people deserve home insurance and wants to be there to protect your family, home and valuables when an unexpected event, accident or natural catastrophe occurs. It is important to read, understand and verify information on your homeowner's policy, so we may better serve you. Please review the following checklist and update your policy annually. This information can be found on your policy declarations page:

- ✓ Dwelling limit
- ✓ Other structures limit
- ✓ Are my personal contents included?
- ✓ Deductible
- ✓ Mailing address
- ✓ Update Contact Information
- ✓ Verify correct mortgage holder (If any)
- ✓ Premium

Key Terms and Checklist Tips:

- **Dwelling limit** is the amount of coverage for your home. It is the maximum amount that will be paid toward a covered loss.
- **Other structures limit** – Other structures are structures or buildings set apart from your home (dwelling) by a clear space, for example, a detached shed. The limit is 10% of your dwelling. You do have the option to obtain a higher limit.
- **Are my personal contents included?**
This would be your personal contents that you own or use, that are not permanently



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502 Cedar Drive

Santa Ana Pueblo, NM 87004

attached to your home (furniture, clothes, appliances, etc.)

- **Deductible** is the amount that you must pay out of pocket for any claims or damages that occur. Your deductible amount can affect your total premium.
- **Physical address** – Validate that we have the correct physical address for your home (dwelling).
- **Update Contact Information** – Home phone, cell phone, mailing address and if available, an email address.
- **Premium** is the amount of money for your insurance policy. If you would

like to know how to reduce your policy premium, contact our personal lines underwriter to review your deductible and other options available.

- **Verify correct mortgage holder** (If any) – We understand mortgage holders may change. Please review the mortgage holder on your declarations page to verify we have the correct mortgage company on your policy.

To discuss the best options for your coverage, give AMERIND Risk's underwriting experts a call at (800) 352-3496, email nahr@AMERINDRisk.org or visit AMERINDRisk.org for more information.

Make Insurance a Priority—Not an Afterthought.

It happens every day in Indian Country — a house catches fire, or a flood damages a Tribal home and valuable possessions. Native families are displaced and left without insurance to support them through this devastating time. It's essential Tribal members treat insurance as a priority, not an afterthought.

Many NAHR insurance coverage options cost about \$70 per month — the price of roughly two fast-food family meals.

Ask yourself these questions:

1. Am I prepared when disaster strikes?
2. Can I afford to lose my home to a fire or a windstorm?
3. Do I have peace of mind if a catastrophe strikes?
4. Do I know my property is protected?

