



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 in the home is always one of our most important messages to you and your families.

In this issue we focus on heater fireplace and woodstoves safety measures as well as keeping your family safe and warm this winter. Please be sure to take time to inspect your chimney. A little preventative maintenance everymonth can help save most importantly lives and your property.

Thank you for choosing AMERIND Risk as your homeowner's insurance carrier. We know by choosing AMERIND Risk you take pride in protecting your home and families as much as we do!

Sincerely,

Derek Valdo, CEO
AMERIND Risk



Keep Your Family Safe & Warm This Winter

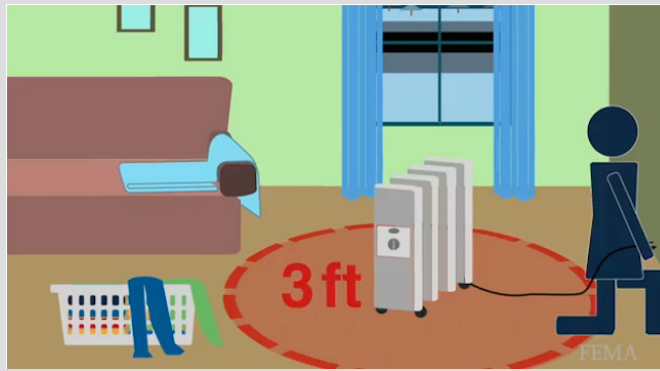
As we transition into fall, many homeowners tend to spend more time indoors as the colder season creeps in. But wait! There is still so much to do! An ounce of preparation is worth a pound of cure. It is time to prepare your home for the upcoming winter months. Here are a few tips to help you prepare for the upcoming season and some advice to keep you and your family warm and safe:



- It is important to keep all flammable materials away from your furnace. Check your heater or furnace and test it before the temperatures begin to fall. Contact a local HVAC technician to test whether it's operating properly or if it's in need of service.
- If you use a portable heater, please keep it away from any ignition source. Items such as clothing, bedding, drapery and furniture are the perfect storm for fire-related catastrophes.
- Remember to turn off your space heater if you leave the house. Do not leave them unattended. This is especially dangerous if you have small children or pets. Your space heater is not to be used as a dryer for hats, gloves, socks, boots and other articles of clothing. Please use the dryer and remember to clean the lint filter and the exhaust vent.
- Do not warm your kitchen with a gas range or an open oven door, as this can lead to toxic air that is not safe to breathe.

Additionally, leaves and pine needles can overwhelm even the most dedicated homeowner. Stay on top of the task of clearing them and be careful if you burn them. Remember to completely put out the fire.

Fire season for the Pacific Northwest is typically in the late summer into early fall. Our homeowners and housing authorities in the northwestern states must remember to keep at least 45 feet of defensible space around their homes. This area should be clear of debris, ground fuels, or piles of firewood.



replace any dead batteries. Challenge your family to a periodic fire drill. Make it fun and remember practice makes perfect. It is never too late to invest in a fire extinguisher or ask your local housing authority if it has a program available. If you have a fire extinguisher, check the expiration date and replace it when needed.

But fire prevention and home safety should be practiced every

month. Test your smoke alarm and carbon monoxide detectors during “fall back” of daylight savings,

And as it gets colder, many of us regularly use fireplaces and



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or woodstoves. If you have a fireplace, take the time to inspect the chimney. This should be a yearly task every fall. If you have a woodstove, insure that it has been properly installed. Build-up within the chimney or stovepipes can lead to a fire disaster. During the fall, many families begin to gather firewood for the upcoming winter. It is recommended that firewood be piled away from the home and far from

possible sources of ignition.

With cold weather comes ice. Icy walkways and surfaces can be major accident areas. One ill-timed



slip can cause significant injury and prevent you from completing tasks around the house or worse prevent you from earning that much needed paycheck. Keep walkways clear with some good old elbow grease. Locate that shovel and keep it handy. If you use de-icing products, add a little sand to improve traction.

A little preventive maintenance each season can go along way.

