



**AMERIND Risk**  
*Tribes Protecting Tribes*



# NATIVE AMERICAN HOMEOWNERS AND RENTERS NEWSLETTER

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



Guuwaadzi' Haubaa Policyholder,

As the holiday season continues and winter settles in, we would like to wish you a safe and happy holiday.

During these chilly months when we turn up our heat, place wood in our stoves, reach for propane or electric heaters, or do holiday cooking, please remember safety at all times. The U.S. Fire Administration has found people are at greater risk in the winter when they cook holiday meals and display decorations. In this issue, we give you tips on how to prevent winter fires or detect gas leaks.

AMERIND Risk would like to offer our heartfelt gratitude for choosing us as your insurance provider.

Thank you again, have a blessed holiday, and safe and happy new year.

Sincerely,

Derek Valdo, CEO  
AMERIND Risk



Home fires occur more in winter than in any other season. As you stay cozy and warm this winter season, **be fire smart!**

**Half of all home heating fires** occur in the months of



**Heating equipment** is involved in **1** in every **6** reported **home fires** and **1** in every **5** home fire deaths.

Keep anything that can burn at least **3** feet from any heat source like fireplaces, wood stoves, radiators, or space heaters.

Keep portable generators outside, away from windows, and **as far away as possible from your house.**

**Install and test** carbon monoxide alarms at least **once a month.**



Have a qualified professional clean and inspect your chimney and vents **every year.**

Store cooled ashes in a tightly covered metal container, and keep it outside at least **10** feet from your home and any nearby buildings.

Plug only **1** heat-producing appliance (such as a space heater) into an electrical outlet at a time.

For more information on how to prevent winter fires, visit  
[www.usfa.fema.gov/winter](http://www.usfa.fema.gov/winter) and  
[www.nfpa.org/winter](http://www.nfpa.org/winter).



# Being Aware of the Signs of a Gas Leak can Save Lives

Gas leaks can occur at any time, but knowing what to look and smell for can help prevent loss of property and life.

Safety Manager Kenneth Ruthardt suggests checking to see if the burners are off if you need to leave the house. He also says that if someone suspects there is a gas leak, don't turn on the lights or it will cause a spark.

"If the home is in a development, you definitely want to get out of the house

and possibly notify your neighbors as well," states Ruthardt, adding that safety first is always the best rule of thumb.

Ruthardt said it's also a good idea to have a carbon monoxide detector in the house. Many home improvement stores sell smoke and carbon monoxide detectors as a package.

Despite how you heat your home, whether it's with gas or an electric space heater, always make sure you use



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the device or utility correctly, such as avoiding overloading an electrical outlet or throwing a rug on a cord. "That will catch fire," Ruthardt said.

## What to do if you hear the hiss of a gas leak, or catch a whiff of a rotten egg smell?

- If you notice something wrong like sparks or flames, evacuate your house immediately and call 911 once you are at a safe distance.
- If you don't notice anything obviously wrong, make sure all the burners on your gas stove are turned off.
- If the stove is off and you suspect a leak, don't turn on the lights. It could spark and cause an explosion.
- Open all the doors and windows to ventilate the house.
- If you notice your grass or shrubs suddenly changed color, looking more brown or rusty, that could be a sign of a leak: the gas pouring out of the pipes. If you see any of these things, make sure to call 911 immediately and then call the gas company.
- If you have turned the gas off in your home, do not try to turn it back on yourself; call the gas company to do that for you.

