





AMERIND Risk
Tribes Protecting Tribes

Home Fires: Useful Facts and Tips



2

minutes

In the case of a home fire, you have as little as 2 minutes to get out safely.

62% of people mistakenly believe that they have at least five minutes or more to escape a burning home.



50%

A working smoke alarm can reduce the chance of death in a fire by 50 percent.



45%

Cooking is the leading cause of home fires. In 2013 45% of all home fires started in the kitchen.

Statistics provided by the National Fire Protection Association, www.nfpa.org/education, 2013.



How to Use a Fire Extinguisher

Fire Extinguisher 101

P Pull the pin at the top of the extinguisher.

A Aim the nozzle at the base of the fire, not at the flames.

S Squeeze the handle to release the extinguishing agent.

S Sweep the spray back and forth across the fire.

A Class "A" is used for wood and paper fires.

B Class "B" is used for grease and oil fires.

C Class "C" is used for electrical fires.

ABC Class "ABC" is a multipurpose extinguisher. It is recommended to have an "ABC" dry chemical extinguisher in your home as it can be used on most types of fire.

Safety Facts About Grease Fires

First and Foremost, water and grease don't mix!

NEVER POUR WATER ON A GREASE FIRE!

Water will only cause the fire to spread.

Put a lid on it. If a pan catches fire, slide a lid over the pan and turn off the stove burner. Leave the lid on until it is completely cool.

Use a fire extinguisher, or when in doubt, get out and call for help.

If a fire starts within the oven or microwave, keep the oven or microwave door shut. Turn off the heat. If the flames do not go out immediately, get out and call for help.

Stop, drop, and roll. If your clothes catch fire, smother them on the kitchen floor before getting out of the house.

AMERIND Protects Your Most Valuable Asset: Your Home in Indian Country

SANTA ANA PUEBLO, N.M. _ November 1, 2016 _ When Alan Romero, director of the Claims Department at AMERIND Risk talks about his job, it's clear that he's proud of protecting Indian Country, and being part of the only 100 percent Tribally owned insurance company.

However, some of the circumstances in which he meets customers aren't always the best. "It breaks my heart when I go into a community and discover that a homeowner whose house just burned down did not have home insurance. Not only do families lose their homes but also sentimental items that have been passed down for generations."

When claims are reported and there is no policy coverage and AMERIND cannot help homeowners repair or rebuild, it is a disastrous situation which could have been avoided. It is a homeowner's obligation to make sure one's home is insured just in case there is an unforeseen



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disaster or loss. That is why AMERIND persistently educates Native communities on the importance of having homeowner's insurance to safeguard families in Indian Country. AMERIND was created 30 years ago to protect tribal families, their homes and the heart of Indian country.

"The homeowner's insurance policies are flexible and designed for the unique needs of our tribal citizens living in Indian Country. It gives the homeowner or renter the option to choose from a variety of insurance coverages, keep costs affordable and have a policy tailored for their individual needs. We work to protect our valued policy holders and we will be here for as long as tribes need us. We were built for Indian Country", says Derek Valdo, CEO of AMERIND Risk.

An average of 357,000 residential fires occur each year, according to the National Fire Protection Association. Fires caused \$48 million in damages to tribal housing and property insured by AMERIND during the past five years. "A majority of these were preventable", said AMERIND Safety Manager Kenneth Ruthardt.

Ruthardt found that many of the fires were caused by stove top grease fires, homeowners who weren't sweeping out soot buildup in their chimneys/stovepipes, or wood stored too close to the stove. Other preventative causes include children playing with matches, cigarettes left burning, improper ashtray disposal, and residents using space heaters with extension cords, which aren't able to handle large charges of voltage. In some cases, a potential risk is when extension cords are being covered with rugs, which can quickly ignite. Being aware and taking preventive measures is a contributing factor in keeping your home and family safe.

No matter how careful people are in their own homes disaster can strike at any time, especially in remote, wooded areas prone to wildland fires. Homes can burn up in a matter of minutes on some reservations when there is the lack of community fire hydrants and fire departments nearby. That is why it is so important to keep your home, property, and surrounding areas maintained and clear of any debris surrounding your home.

Obtaining homeowners insurance is one of the best ways to protect your home and belongings from substantial out-of-pocket loss. Depending on the insurance plan, some policies cover reconstruction of the entire home, minus a deductible, and its belongings, including appliances, clothing and furniture. Coverage can also include items such as regalia, pottery, jewelry, guns or other items of value.

A home is one of the most valuable possessions that families have—buying an insurance policy that fits a family's needs at a reasonable price can give you peace of mind.

Tips on preventing fires, and creating a safer home environment can be found on AMERIND's website at www.AMERINDRisk.org, or by going to its Facebook page at <https://www.facebook.com/AMERINDRisk-157506987725744/>. Or call AMERIND's Safety Department at 800-352-3496.



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About AMERIND Risk

AMERIND Risk was founded 30 years ago by more than 400 tribes who united and pooled their resources to create AMERIND Risk to keep money within Indian Country. AMERIND Risk provides employee benefits, and property, liability and workers compensation insurance for tribes, tribal governments, tribal businesses and individual property coverage. It is the only 100%, tribally-owned and operated insurance solutions provider in Indian Country. In May of 2016, AMERIND launched a new business line [AMERIND Critical Infrastructure](#) (ACI) which will help tribes obtain high-speed internet. To learn more about ***Tribes Protecting Tribes*** or for an insurance quote, go to AMERINDRisk.org.