



AMERIND Risk
MANAGEMENT CORPORATION

Tribes Protecting Tribes

Native American Homeowners/Renters

AMERIND Risk developed the Native American Homeowners/Renters to offer flexible and affordable coverage for our tribal homeowners and tenants. Coverage is designed to protect their home and personal property in the event of a covered loss. AMERIND Risk is owned by over 430 tribes and has been providing risk management services for 25 years. The focus is on the customer's needs and the creation of flexible solutions to those needs. The Native American Homeowners/Renters is designed for the unique needs of Native Americans and their families with property located in Indian Country. AMERIND Risk gives the homeowner and tenant the option of choosing their coverage plan to keep the cost affordable for our tribal members.

AMERIND Risk has the following coverage options available for homeowners and renters:

- Dwelling
- Detached Structures
- Personal Property
- Valuable Personal Property
- Personal Liability
- Emergency Living Expense

We offer this coverage in two different ways; either on an individual or a group basis. AMERIND Risk offers a customized group coverage plan for Tribes who select to actively participate with their tribal homeowners and tenants. The group coverage plan requires one program administrator to oversee master coverage for all tribal homeowners and tenants. The program administrator can be a housing authority, housing department, tribally designated housing entity, tribe, financial institution community association, or any other tribal entity that has an administrative interest in the property. In order to access in a group basis, AMERIND Risk will need to meet with the designated administrator to implement a coverage plan.

AMERIND Risk is the only multi-tribal risk management and insurance organization that is owned by exclusively by tribes, for tribes.

For more information, contact AMERIND Risk at (800) 352-3496

Visit our website at www.AMERINDRisk.org

Disclaimer: This informational sheet is a general description of the coverage and is not a coverage document. The coverage document itself should be read for actual coverages and exclusions.



AMERIND Corporation and Cell Structure

AMERIND Risk

IRA Section 17 Federal Corporation – ARMC Cell Regulation

Board of Directors

CEO and Staff

Commissioner

NAHASDA Program

IHBG Recipient

- Property Coverage
- Business Liability
- Employee Dishonesty
- Tribal Housing Official Liability
- Auto Coverage
- Equipment Breakdown
- Flood & Earthquake

Exclusively available for TDHEs who are recipients of NAHASDA funding allocated by HUD for low income housing located in Indian reservations.

Indian Country Protection Program

Native American Homeowners/Renters

- Property Coverage
- Other Structures
- Unscheduled Personal Property
- Scheduled Personal Property
- Personal Liability
- Emergency Living Expense

Provides property and liability protection to individual Native Americans who own or occupy homes located in Indian Country.

Tribal Property & Liability

- Property Coverage
- Comprehensive Liability
- Tribal Excess Liability
- Tribal Auto Coverage
- Flood & Earthquake *(Tax Credit only)*
- Equipment Breakdown *(optional)*

Provides property and liability protection to business enterprises (other than gaming) and tribal governments located in Indian Country.

Tribal Workers' Compensation

- Medical, disability, and lost wages to employees injured on the job

Is a tribal alternative to state workers' compensation and does not require a tribe to adopt state law.



AMERIND Risk

MANAGEMENT CORPORATION

Tribes Protecting Tribes

AMERIND's History

AMERIND Risk Management Corporation (AMERIND Risk) is owned by over 450 tribes. AMERIND Risk is dedicated to providing alternative insurance solutions that are in the best interest of Indian Country. Created in 1986 in response to limited and expensive insurance rates for tribes, AMERIND Risk provides affordable and sustainable solutions to tribes because the risks and losses are shared among participants.

Since inception, AMERIND Risk has weathered the unpredictability of the insurance industry by adopting and implementing culturally sensitive business practices. AMERIND Risk is a tribally sovereign federal corporation and is exempt from taxes, fees or regulations associated with insurance companies. As a federally approved plan of self-insurance, AMERIND Risk enjoys a great degree of flexibility in developing and implementing products and services.

AMERIND Risk protects its clients from financial loss resulting from property damage, liability and/or employee injury claims. By participating in AMERIND Risk programs, tribes keep money in Indian Country (\$186 million since 1986) that would otherwise go to the shareholders of non-Indian insurance companies.

AMERIND Risk contributes to tribal economic opportunity, while affording safe, secure living and working conditions. AMERIND Risk is a consortium of tribes that collaborate to preserve and protect tribal enterprises, people, property, sovereignty and culture.

Menu of Service

Tribal Property & Liability

Coverage available for tribal enterprises and governments:

- Real Property
- Comprehensive Liability
- Tribal Excess Liability
- Equipment Breakdown (*Optional*)

Tribal Workers' Compensation

- Tribal alternative to traditional state workers' compensation programs
- Coverage includes medical, disability, and lost wages to employees injured on the job
- Risk pool program offering plan participants excellent protection for tribal employees at a reduced rate of 10-25 percent
- Program permitting participants to exercise tribal sovereignty

Homeowners / Renters

- Group Coverage for Homeowners and Renters
- Administered by Tribes
- Customized Coverage Options
- Flexible Limits of Coverage
- Lender Approved

For additional information, contact AMERIND Risk at (800) 352-3496
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Tribes Protecting Tribes™

502 Cedar Drive
Santa Ana Pueblo, NM 87004

Native American Homeowners/Renters Application

All questions must be answered in order to obtain quote

Thank you for choosing AMERIND Risk to provide a quote to you for Native American Homeowners/Renters Coverage. Commercial or mainstream insurance agencies commonly do not venture into "Indian Country" and if they did provide coverage, the premiums would be costly. Please contact an underwriter at (800) 352-3496 if you have any questions.

Primary Account Holder (Homeowner/Renter)

Full Name (First MI Last)

Primary Account Holder's Email Address

Mailing Address (Line 1)

()

Home Telephone Number

Mailing Address (Line 2)

()

Work/Cell Telephone Number

City, ST, Zip

Name of Tribe where Homeowner is Enrolled

Tribal Enrollment Number (**ATTACH CIB or Tribal ID)

Secondary Account Holder

Full Name (First MI Last)

()

Home/Work/Cell Telephone Number

How did you hear about AMERIND? _____

Information About Your Home

The following photographs are required in order to provide you with an accurate quote: Four exterior images (front, back and sides) and one image for each additional structure (i.e. shed, detached garage). Send digital images to DTurner@AMERINDRisk.org. Original photographs may also be attached to this application. Submitting photocopy or fax images will delay the quoting process until originals are received.

Physical Address of Home (no PO Box): _____

City, ST, Zip

Is the home your primary residence? Yes No

Is the home a rental property? Yes No

Is the home located on: Reservation Restricted Land Indian Trust Land Indian Allotment Land Fee Simple

Year Home was Built: _____

Living Square Feet Area: _____

Number of Stories: 1 Story 1.5 Story 2 Story 2.5 Story 3 Story

Type of Construction: Frame Modular Home Adobe Masonry
 Mobile Home Brick Veneer Stucco Other

Type of Foundation: Concrete Slab Cement Block w/ Crawl Space Other: _____
 Piers Cement Block w/ Finished Basement
 Stone Cement Block w/ Unfinished Basement



Square Feet of Decks/Porches: _____ Length x _____ Width

Do you have: Garage Carport

Is it attached to or detached from your home? Attached Detached

How many cars does it store? 1 Car 2 Car 3 Car

List Detached Structures and their Value: 1. _____ \$ _____
2. _____ \$ _____
3. _____ \$ _____

Check all that apply: Burglar Alarm (rings off premise) Fire Alarm (rings off premise)
 Fire Extinguisher Working Smoke Detector
 Wood Stove/Fireplace Swimming Pool (in ground)
 Swimming Pool (above ground) Hot Tub
 Swing Set Trampoline

Check all upgrades that apply: Wiring Plumbing Roof Heating Additions

Where is the nearest fire department located? Within five miles More than five miles

Fire Department Type: Volunteer Paid Both

Is there a fire hydrant on your property? Yes No

Do you run a business from your home? Yes No If, yes, what type of business? _____

If your home is under renovation or is new construction, complete the following:

Date Renovations to be Completed: _____ ****ATTACH** copy of Renovation List

Date New Construction is to be Completed: _____ ****ATTACH** copy of Contractor's Spec Sheet

If your home is a mobile home or modular home, complete the following:

Size: _____ Length x _____ Width

Year Manufactured: _____

Purchase Price: _____

Make and Model: _____

Skirting: Hardiboard Vinyl
 Metal Other: _____

Elected Coverage

Please select the coverage(s) below you would like

Dwelling Coverage Limit (cost to rebuild): \$ _____ Dwelling limit is subject to change after evaluation

Unscheduled Personal Property Limit: \$ _____ Example: Furniture, appliances, clothing, etc.

Scheduled Personal Property Limit: \$ _____ Example: Ceremonial regalia, pottery, fine arts, etc.
****ATTACH** detailed list of scheduled property and their values

Personal Liability Limit: None \$50,000 \$100,000 \$250,000

Emergency Living Expense Limit: None \$5,000 \$10,000 \$15,000 \$20,000

Information About Your Lender (if applicable)

Lender Name: _____ Telephone No. (_____) _____

Contact Person: _____ Account/Loan No. _____

Mailing Address (Line 1) _____

Mailing Address (Line 2) _____

City, ST, Zip _____

Is the Lender: Mortgage Holder Loss Payee Additional Insured

Is this an escrow account? Yes No

Financing and Funding Information

Home is Financed/Funded by: Conventional USDARD American Recovery & Reinvestment Act

184 Loan Private Other: _____

Assistance from Tribe/Housing Authority (provide contact information of individual assisting you below)

Contact Name: _____

Telephone No.: (_____) _____

Information About Your Household

List All Occupants of Household (Include Yourself)

Name _____	Relationship _____
Name _____	Relationship _____
Name _____	Relationship _____
Name _____	Relationship _____
Name _____	Relationship _____
Name _____	Relationship _____
Name _____	Relationship _____

List Animals and Their Breed:

Animal/Breed _____ Animal/Breed _____

Animal/Breed _____ Animal/Breed _____

Prior Loss Information

Are you currently insured? Yes No Have you had any losses? Yes No

Previous insurance carrier: _____ Policy #: _____

<u>Date of Loss</u>	<u>Type of Loss:</u>	<u>Reason for Loss</u>	<u>Amount Paid on Loss (by Previous Insurer)</u>
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Certification

I affirm that information provided in this application is true and I have disclosed all known hazards that could give rise to a claim under the coverage document. A material misrepresentation of the facts relied on by AMERIND Risk in underwriting this request for coverage, will void this coverage document. I agree to take any corrective action requested by AMERIND Risk to improve the condition of the property. I understand that AMERIND Risk is a Native American corporation that operates under the sovereign jurisdiction of Native American Tribes and Nations. Should a claim against AMERIND Risk require recourse in a court of competent jurisdiction, I agree to binding arbitration or court review by the tribal jurisdiction in which I reside.

Printed Name of Primary Account Holder

Signature of Primary Account Holder

Date

Before Sending Your Application Checklist:

- Copy of Tribal ID / Enrollment Card is attached
- Color Photographs are attached (REQUIRED)
- Renovation List is attached (if applicable)
- Contractor's Spec Sheet is attached (if applicable)
- Scheduled Personal Property Inventory is attached (if applicable)

Definitions for Phrases Used in the Homeowners/Renters Application

Escrow Account: If your monthly mortgage payment includes a portion to cover homeowners insurance – this is an escrow account. "A written agreement, such as a deed or bond, put into the custody of a third party and not in effect until certain conditions are fulfilled by the grantee."

Fee Simple Land: Private ownership of real estate in which the owner has the right to control, use, and transfer the property at will.

Indian Country: All land within the limits of any Indian reservation under the jurisdiction of the United States Government, notwithstanding the issuance of any patent, and, including rights-of-way running through the reservation; all dependent Indian communities within the borders of the US whether within the original or subsequently acquired territory thereof, and whether within or without the limits of a state; and all Indian allotments, the Indian titles to which have not been extinguished, including rights-of-way running through the same.

Reservation: Indian reservation is an area of land managed by a Native American tribe under the United States Department of the Interior's Bureau of Indian Affairs. There are about 310 Indian reservations in the United States, meaning not all of the country's 550-plus recognized tribes have a reservation.

Restricted Land: Land of which the title is held by an individual Indian (such as a restricted allotment) or an Indian tribe and which can only be alienated or encumbered with the approval of the Secretary of the Interior because of limitations contained in the conveyance instrument pursuant to federal law or because of a federal law directly imposing such restriction.

Trust Land: Land of which the title is held in trust by the United States for an individual Indian (such as a trust allotment) or an Indian tribe.