



23RD NAVAJO NATION COUNCIL OFFICE OF THE SPEAKER

FOR IMMEDIATE RELEASE

November 5, 2015

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Budget and Finance Committee begins addressing Council's directive regarding insurance coverage of Navajo Nation chapter facilities

WINDOW ROCK – The Budget and Finance Committee received a report on Tuesday regarding the insurance coverage for Navajo Nation chapter facilities, which derived from a directive from Council during the Fall Council Session to have the committee look into the overall insurance policy.

The directive was issued following the Council's approval of supplemental funding for Teesto Chapter, which burned down over a year ago due to arson. The building has yet to be replaced due to issues with the insurance coverage.

Representatives from the Navajo Nation Insurance Services Department and Risk Management Program provided information to the BFC regarding the Nation's insurance coverage and process to replace chapter facilities that are considered a loss to the Nation, such as Teesto Chapter.

"A settlement letter was finalized and offered to the chapter, and we have yet to hear from Teesto Chapter. We have called to follow up with them and no response has come yet. They opted for the actual cash value for the building. Even after that, they have not responded on exactly what their decision will be," said Risk Management Program manager Shawnavon Dale.

Dale said that the new chapter facility would have to be built on the same site and equal the actual value of the previous building. He added that the coverage did not allow for the facility to be constructed in another area, in accordance with the insurance coverage guidelines.

BFC vice chair Council Delegate Dwight Witherspoon (Black Mesa, Forest Lake, Hardrock, Pinoñ, Whippoorwill) acknowledged concerns raised by community members of Teesto who do not believe a new chapter house should be built on the previous site due to traditional Navajo beliefs.

"Why can't particular buildings, knowing the communities have traditional beliefs, be rebuilt in another area? Insurance allows for options, you should be able to ask for things that you want, even if it costs a little more money," said Delegate Witherspoon.

Delegate Witherspoon said that the supplemental funding that was approved by Council is to offset costs to allow for the building to be moved to another area, as well as to make up for any additional construction costs associated with the change of site.

The presenters also informed BFC members that many chapter facilities are not officially tagged by the Navajo Nation Property Management, which results in several buildings not being insured. Dale said there could be over 100 facilities across the Navajo Nation not tagged and not insured.

“I have a problem with buildings not being tagged. It really is all of your responsibility to make sure all of our property and facilities are insured. You need to work with [Property Management] and identify all buildings that are not properly tagged, and see what kind of liability that may put on the Nation as well. If you are trying to reduce liability, steps need to be taken to avoid creating liability, which is occurring now,” said Delegate Witherspoon.

BFC chair Council Delegate Seth Damon (Bááháálí, Chichiltah, Manuelito, Tsé Lichíí’, Rock Springs, Tsayatoh) suggested to committee members that the Risk Management Program and Insurance Services Department develop a list of recommendations to aid in improving the claims process, fix coverage issues, and identify property-tagging problems. The report would then be presented to Council at the next regular session.

BFC members voted 4-0 to accept the report.

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