

The Caribbean Catastrophe Risk Insurance Facility - CCRIF SPC

Second Central America and Caribbean Catastrophe Risk Insurance Project (P175616)

Negotiated Version **ENVIRONMENTAL and SOCIAL** **COMMITMENT PLAN (ESCP)**

June 16, 2021

ENVIRONMENTAL AND SOCIAL COMMITMENT PLAN

1. The Caribbean Catastrophe Risk Insurance Facility SPC (CCRIF SPC) will implement the Second Central America and Caribbean Catastrophe Risk Insurance Project (the **Project**). The International Bank for Reconstruction and Development/International Development Association (the World Bank), acting as administrator of the Central America and Caribbean Catastrophe Risk Insurance Program Multi-Donor Trust Fund, has agreed to provide grant financing for the Project.
2. CCRIF SPC shall implement material measures and actions so that the Project is implemented in accordance with the Environmental and Social Standards (**ESSs**). This Environmental and Social Commitment Plan (**ESCP**) sets out material measures and actions, any specific documents or plans, as well as the timing for each of these.
3. CCRIF SPC shall also comply with the provisions of any other E&S documents required under the ESF and referred to in this ESCP, such as measures related to ESS10 reflected in this ESCP, Labor Management Procedures (LMP) and the timelines specified in the LMP.
4. CCRIF SPC is responsible for compliance with all requirements of the ESCP even when implementation of specific measures and actions is conducted by others.
5. Implementation of the material measures and actions set out in this ESCP will be monitored and reported to the World Bank by CCRIF SPC as required by the ESCP and the conditions of the legal agreement, and the World Bank will monitor and assess progress and completion of the material measures and actions throughout implementation of the Project.
6. As agreed by the World Bank and CCRIF SPC, this ESCP may be revised from time to time during Project implementation, to reflect adaptive management of Project changes and unforeseen circumstances or in response to assessment of Project performance conducted under the ESCP itself. In such circumstances, CCRIF SPC will agree to the changes with the World Bank and will update the ESCP to reflect such changes. Agreement on changes to the ESCP will be documented through the exchange of letters signed between the World Bank and the CCRIF SPC through its Chief Executive Officer. The CCRIF SPC will promptly disclose the updated ESCP.
7. Where Project changes, unforeseen circumstances, or Project performance result in changes to the risks and impacts during Project implementation, the CCRIF SPC shall provide additional funds, if needed, to implement actions and measures to address such risks and impacts, which may include environmental, health, safety, labor, gender-based violence, land acquisition, biodiversity or habitats, cultural heritage and stakeholder engagement.

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
MONITORING AND REPORTING			
A	<p>REGULAR REPORTING</p> <p>Prepare and submit to the World Bank regular reports on the implementation of the ESCP, as part of the general Project Reports, focusing, inter alia, on the implementation of LMP and measures related to Stakeholder Engagement under ESS10. The report will also include summary of the activities supported through pay-outs.</p>	<p>CCRIF SPC shall furnish Project Reports to the World Bank not later than one month after each calendar semester, covering the calendar semester.</p>	CCRIF SPC
B	<p>INCIDENTS AND ACCIDENTS</p> <p>Promptly notify the World Bank of any incident or accident related to the Project which has, or is likely to have, a significant adverse effect on the environment, the affected communities, the public or workers. Provide sufficient detail regarding the incident or accident, indicating immediate measures taken or that are planned to be taken to address it. Subsequently, as per the World Bank’s request, prepare a report on the incident or accident and propose any measures to prevent its recurrence.</p>	<p>CCRIF SPC shall notify the World Bank within 48 hours after learning of the incident or accident and shall provide to the World Bank a subsequent report, within a timeframe acceptable to the World Bank, as may be requested by the World bank.</p>	CCRIF SPC
ESS 1: ASSESSMENT AND MANAGEMENT OF ENVIRONMENTAL AND SOCIAL RISKS AND IMPACTS			
1.1	<p>ORGANIZATIONAL STRUCTURE</p> <p>CCRIF SPC shall hire and maintain a part-time E&S Specialist (Consultant) with adequate skills and experience at CCRIF SPC, who will be responsible for (i) the preparation of the ESCP implementation report by reviewing the participant countries voluntary reporting on activities, supported through the payouts, (ii) supporting capacity building activities for participating government on E&S issues, and (iii) overseeing the LMP and SEP implementation and respond to grievances specific to environmental and social issues. The Terms of Reference (ToR) of the part-time E&S Specialist shall have been agreed to by the World Bank prior to initiating the hiring process.</p>	<p>CCRIF SPC shall hire the E&S Specialist within 60 days of Grant Effective Date and shall maintain the position and its staffing throughout Project implementation.</p>	CCRIF SPC

<p>1.2</p>	<p>MANAGEMENT TOOLS AND INSTRUMENTS</p> <p>The project recognizes the potential “indirect” E&S impacts and risks associated with the activities funded through payouts.</p> <p>a) Together with insurance policy documents, CCRIF SPC shall inform participating countries through a supplementary letter about the requirements of the application of national rules and regulations to address potential environmental and social risks from post-disaster activities.</p> <p>b) CCRIF SPC shall include the negative list of post-disaster recovery activities set out below, in the Project Operations Manual. The negative list includes the following:</p> <ul style="list-style-type: none"> • Activities that would lead to conversion or degradation of critical forest areas, critical natural habitats, and clearing of forests or forest ecosystems • Activities affecting protected areas (or buffer zones thereof), other than to rehabilitate areas damaged by previous natural hazards. • Land reclamation (i.e., drainage of wetlands or filling of water bodies to create land) • Land clearance and leveling in areas that are not affected by debris resulting from the eligible crisis or emergency • River draining (i.e., realignment, contraction or deepening of an existing river channel, or excavation of a new river channel) • Activities that will result in the involuntary taking of land, relocation of households, loss of assets or access to assets that leads to loss of income sources or other means of livelihoods, and interference with households’ use of land and livelihoods. 	<p>a) CCRIF SPC shall ensure that these requirements are applied for the Project throughout the Project implementation period.</p> <p>b) CCRIF SPC shall ensure that requirements specified in Section 1.2a of the ESCP, and the full negative list, are incorporated in the updated Operations Manual for the Project by no later than 60 days after the Grant Effective Date</p> <p>CCRIF SPC shall notify each of the CCRIF SPC participating countries of the relevant requirements and the full negative list through a supplementary letter by no later than 60 days after the Grant Effective Date.</p>	<p>CCRIF SPC</p>
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MATERIAL MEASURES AND ACTIONS	TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
<ul style="list-style-type: none"> • Construction of new roads, realignment of roads, or expansion of roads, or rehabilitation of roads that are currently located on communal lands but will be registered as government assets after rehabilitation. • Construction works, or the use of goods and equipment on lands abandoned due to social tension / conflict, or the ownership of the land is disputed or cannot be ascertained • Construction works, or the use of goods and equipment to demolish or remove assets, unless the ownership of the assets can be ascertained, and the owners are consulted • Construction works, or the uses of goods and equipment involving forced labor, child labor, or other harmful or exploitative forms of labor • Construction works, or the uses of goods and equipment for activities that would affect indigenous peoples, unless due consultation and broad support has been documented and confirmed prior to the commencement of the activities • Construction works, or the uses of goods and equipment for military or paramilitary purposes. • Construction works, or the uses of goods and equipment in response to conflict, in any area with active military or armed group operations • Activities which, when being carried out, would affect, or involve the use of, water of rivers or of other bodies of water (or their tributaries) which flow through or are bordered by countries other than the Borrower/Recipient, in such a manner as to in any way adversely change the quality or quantity of water flowing to or bordering said countries. • Use of asbestos-based construction materials for reconstruction works 		

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
ESS 2: LABOR AND WORKING CONDITIONS			
2.1	<p>LABOR MANAGEMENT PROCEDURES Prepare, adopt, and implement the Labor Management Procedures (LMP) with a code of conduct, in a manner acceptable to the World Bank.</p> <p>The Code of conduct will set forth principles and ethical behaviors for workers when interacting among themselves and will clients, and communities. The code conduct will emphasize on the following aspects: non-discrimination; sexual harassment; interactions with clients and the local community(ies); violence including sexual and/or gender-based violence; sanitation requirements; avoidance of conflicts of interest; protection and proper use of property; duty to report violations of the Code, non-retaliation against workers who report violations of the Code, among others.</p>	CCRIF SPC shall prepare and publicly disclose the LMP within 60 days of the Grant Effective Date, and shall ensure that the LMP is implemented throughout Project implementation	CCRIF SPC
2.2	<p>GRIEVANCE MECHANISM FOR PROJECT WORKERS Establish, maintain, and operate a grievance mechanism for Project workers, as described in the LMP and consistent with ESS2.</p>	CCRIF SPC shall establish and operationalize the Grievance Mechanism within 60 days of the Grant Effective Date and shall ensure that the Grievance Mechanism is maintained and operationalized throughout Project implementation.	CCRIF SPC
ESS 3: RESOURCE EFFICIENCY AND POLLUTION PREVENTION AND MANAGEMENT (currently not relevant for the Project)			
ESS 4: COMMUNITY HEALTH AND SAFETY (currently not relevant for the Project)			
ESS 5: LAND ACQUISITION, RESTRICTIONS ON LAND USE AND INVOLUNTARY RESETTLEMENT (currently not relevant for the Project)			
ESS 6: BIODIVERSITY CONSERVATION AND SUSTAINABLE MANAGEMENT OF LIVING NATURAL RESOURCES (currently not relevant for the Project)			
ESS 7: INDIGENOUS PEOPLES/SUB-SAHARAN AFRICAN HISTORICALLY UNDERSERVED TRADITIONAL LOCAL COMMUNITIES (currently not relevant for the Project)			
ESS 8: CULTURAL HERITAGE (currently not relevant for the Project)			
ESS 9: FINANCIAL INTERMEDIARIES (currently not relevant for the Project)			
ESS 10: STAKEHOLDER ENGAGEMENT AND INFORMATION DISCLOSURE			

<p>10.1</p>	<p>STAKEHOLDER ENGAGEMENT PLAN PREPARATION AND IMPLEMENTATION</p> <p>a) CCRIF will provide consultation opportunities for recipients of the insurance. Stakeholder engagement involves officials from member countries (the key counterparts being Ministries of Finance), regional technical organizations, donors and international partners and the general public in member countries.</p> <p>b) CCRIF SPC will implement constructive and responsive relationships that are important for successful management of a project’s environmental and social risks, and for effective collaboration between parties, taking into consideration aspects related to gender participation, citizen engagement, social inclusion.</p> <p>c) Stakeholder participatory processes includes: i) Engaging with member governments to discuss their policies and policy options as part of the annual policy renewal process. Discussions on new products and developments within the Facility; ii) Meeting with member governments and other stakeholders on the margins of the quarterly board meetings and other meetings; iii) Policy Forums, which usually bring together permanent secretaries and senior officials from ministries of finance in member countries; Interaction with members of the press throughout the Caribbean and Central America and also with international media, including those that focus on insurance and finance and to amplify CCRIF SPC’s message.</p> <p>d) CCRIF SPC will use social media channels (Twitter, Facebook, YouTube, LinkedIn and Instagram) as well as its website as key tools for information sharing.</p>	<p>a) Will be carried out throughout Project implementation.</p> <p>b) Will be carried out throughout Project implementation.</p> <p>c) Quarterly and carried out throughout Project implementation.</p> <p>d) Carried out throughout Project implementation.</p>	<p>CCRIF SPC</p>
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10.2	<p>PROJECT GRIEVANCE MECHANISM (GM): CCRIF will provide a Grievance, Feedback Mechanism satisfactory to the World Bank. Channels for feedback opportunity will take into account: a) Website with guidance on how to put a grievance, b) Telephone; physical address; Other uptake channels to enable access to those without internet connectivity In participant countries</p> <p>Link to CCRIF online Grievance Redress Mechanism is https://www.ccrif.org/how-make-complaint and complaints will be received at complaints@ccrif.org.</p> <p>CCRIF will also make available other uptake channels in participant countries to enable access to those without internet connectivity. This will be realized through collaboration between participant countries and the CCRIF on the use of existing, countries' level GRM</p>	<p>The grievance mechanism will be in place within 60 days of project effectiveness. It will be maintained and operated throughout Project implementation.</p>	<p>CCRIF SPC</p>
CAPACITY SUPPORT (TRAINING)			
CS1	<p>Technical Assistance Training Program to member governments Capacity building training to the countries Preparation of E&S reporting</p>	<p>Throughout Project implementation</p>	<p>CCRIF SPC</p>
CS2	<p>Training on OHS, Code of Conduct, and Grievance Mechanism</p>	<p>Throughout Project implementation</p>	<p>CCRIF SPC</p>