

What Fisherfolk Need to Know

1 What is COAST?

- ▶ A special insurance that the Government buys to protect the fisheries sector.
- ▶ It provides fast payouts after bad weather (high waves or heavy rain) or tropical cyclones (storms and hurricanes).
- ▶ Six Caribbean countries have COAST: Anguilla, Barbados, Grenada, Saint Lucia, Saint Vincent and the Grenadines, and the Turks and Caicos Islands.

2 Who is COAST for?

COAST supports everyone who works in the fisheries value chain - not only boat owners. This includes:

- ▶ Fishers, captains, and crew
- ▶ Boat owners
- ▶ Women vendors and processors working in markets
- ▶ Boat boys, scalers, and other informal workers
- ▶ Members of fisheries cooperatives

If you work in fishing in any of these roles, you may be eligible. Make sure you are on the official beneficiary list for your country.

3 Who gets the money?

It depends on the type of event.

After bad weather (Tier 1)

- ▶ Cash transfers go directly to fisherfolk on the beneficiary list.
- ▶ Use the money for food, household needs, or small gear items.

After a tropical cyclone (Tiers 2 and 3)
The Government uses the money to help the sector recover by:

- ▶ Repairing boats and engines
- ▶ Replacing gear
- ▶ Fixing landing sites, docks, ice plants, and cooperative buildings
- ▶ Supporting shared community assets like cold storage and safety equipment

When boats are repaired, the crew benefits too - everyone can get back to work.

4 The most important thing: stay registered

You can only receive COAST support if you are on the official list. To qualify:

- ▶ **Register** with the Fisheries Division
- ▶ **Keep your vessel registration** up to date
- ▶ **Check your bank or mobile wallet details** are correct
- ▶ **Attend cooperative meetings** and keep your membership active
- ▶ **Check the beneficiary list** at your landing site every year before June
- ▶ **If your details are wrong, you may miss your payment.**

Insurance that helps you get back to fishing after bad weather, storms or hurricanes

5 After a storm: what to do

- ▶ Report any damage to your cooperative or the Fisheries Division quickly.
- ▶ Attend community meetings and consultations.
- ▶ Share accurate information — do not spread rumours.
- ▶ Wait for the official notice about when and how payments will be made.

6 How fast are payments made?

- ▶ CCRIF pays the Government within 14 days of the event.
- ▶ The Government aims to distribute the money within 7 days.
- ▶ **No claims. No adjusters. No delays.**

7 Example: Grenada's COAST payout (2024)

After Hurricane Beryl in July 2024 under Tier 3:

- ▶ Grenada received US\$1.066 million
- ▶ More than 600 fisherfolk were supported
- ▶ Boats, engines, and gear were repaired quickly
- ▶ Fishing resumed in days — not months

8 Why COAST matters

- ▶ Protects your income when you cannot go to sea
- ▶ Helps you recover faster after storms
- ▶ Keeps food on the table for your community
- ▶ Strengthens the whole fisheries sector

Talk to your cooperative or the Fisheries Division to make sure you are registered.

