

CCRIF SPC

The Caribbean Catastrophe Risk Insurance Facility



BE Prepared!

Hurricane Preparedness Tips and Checklists for
Households, Communities and Small Businesses



About CCRIF SPC

CCRIF SPC (formerly the Caribbean Catastrophe Risk Insurance Facility) is the world's first multi-country, multi-peril risk pool based on parametric insurance. CCRIF provides parametric catastrophe insurance for Caribbean and Central American governments, and for electric and water utility companies. The Facility operates as a development insurance company – as the goods and services it provides are designed to enhance the overall developmental prospects of its members.



6 PRODUCTS

CCRIF offers parametric insurance for tropical cyclones, excess rainfall, and earthquakes and for the fisheries, electric utilities, and water utilities sectors – insurance products not readily available in traditional insurance markets.



26 MEMBERS

CCRIF has 26 members: 19 Caribbean governments, 4 Central American governments and 3 Caribbean electric utility companies.



60 PAYOUTS

Since its inception in 2007, CCRIF has made 60 payouts totalling US\$262 million to 16 of its members. All payouts are paid within 14 days of the event.

Parametric insurance products are a key component in a country's disaster risk financing strategy and are designed to pre-finance short-term liquidity, thus helping to close the protection gap, reduce budget volatility, and allow countries to respond to their most pressing needs post disaster, including providing support to the most vulnerable. CCRIF has demonstrated that catastrophe risk insurance can effectively provide a level of financial protection for countries vulnerable to natural hazards. CCRIF was not established to cover all losses on the ground but was developed to provide members with a rapid infusion of liquidity when a policy is triggered following a catastrophic event, allowing them to be able to address immediate priorities and to support the vulnerable. Governments have used CCRIF payouts for a variety of purposes, including providing food, shelter, medicine and building materials to affected persons; conducting immediate recovery and repair activities; stabilizing facilities such as water treatment plants; supporting key economic sectors such as agriculture and tourism; and implementing mitigation activities to increase resilience against future natural hazards and climate change, for example, improving critical infrastructure such as roads, drains, bridges, schools and other buildings and enhancing early warning systems.

CCRIF's assessments based on monitoring the use of payouts by members have revealed that its payouts have benefitted over 3.5 million persons in the Caribbean and Central America. Members have purchased more than US\$1 billion in coverage from CCRIF each year since 2020/21. CCRIF was developed under the technical leadership of the World Bank and with a grant from the Government of Japan and has been supported by development partners and donors through the years – for initial capitalization of the Facility and to offer new products and facilitate the entry of new members.

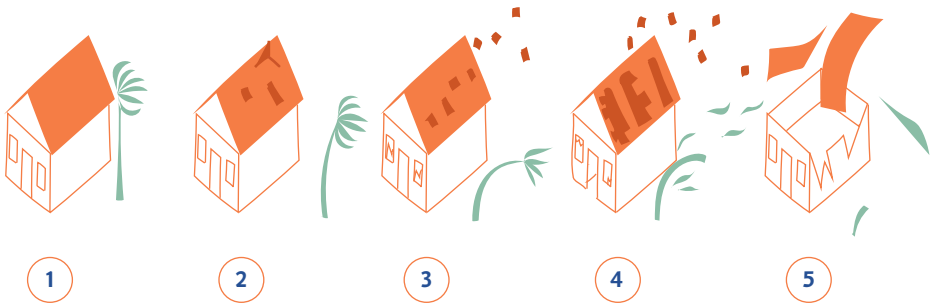


The Atlantic Hurricane Season

June 1 – November 30

A hurricane is a severe tropical cyclone with sustained or constant winds of 74 mph (119 km/h) or greater. Meteorologists rank hurricanes using five categories according to the Saffir-Simpson Hurricane Wind Scale, with 1 being the mildest and 5 the strongest. The five categories give an estimate of the possible damage to expect if the hurricane makes landfall. A hurricane is usually accompanied by heavy rain (6-12 inches) and storm surges (waves up to 25 feet high).

The table to the right shows how the Saffir-Simpson Hurricane Wind Scale determines the rank of a hurricane using wind speed and storm surge.



HURRICANE RANK	WIND SPEED (MPH) (KM/H)	STORM SURGE OR HEIGHT OF WAVES (FT) (M)	EXAMPLE OF DAMAGE
1	74–95 mph 119–151 km/h	4–5 ft 1.2 – 1.5 m	Minimal – no damage to buildings.
2	96–110 mph 152–176 km/h	6–8 ft 1.8–2.4 m	Moderate – some damage to roofing material, doors, and windows on buildings. Considerable damage to vegetation and agriculture.
3	111–130 mph 177–209 km/h	9–12 ft 2.7–3.6 m	Extensive – Structural damage to buildings and a potential for external wall failure. Significant roof damage.
4	131–155 mph 210–248 km/h	13–18 ft 3.9–5.4 m	Extreme – More extensive roof damage and structural failures. Major erosion of beach areas. Significant inland flooding of low-lying areas.
5	More than 155 mph More than 248 km/h	More than 18 ft More than 5.4 m	Catastrophic – Complete roof failure on many residences and industrial buildings. Some complete building failure. Major damage to lower floors of all coastal structures.



At the Start of the Hurricane Season
PG. 07



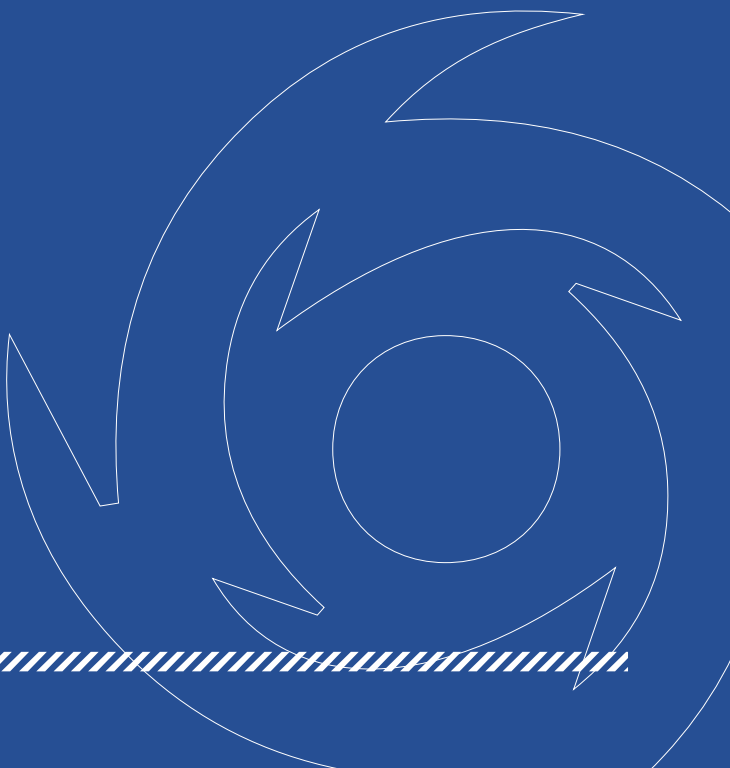
Immediately Before a Hurricane
PG. 10

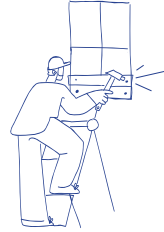


During a Hurricane
PG. 14



After a Hurricane
PG. 16





BE PREPARED!

This booklet presents a list of tips that can help you prepare for the Hurricane Season. This is not an exhaustive list. Add to it and share with family, friends, and colleagues at work.

- Know your disaster management coordinator for your area and the phone numbers for your local authority or municipality.
- Have handy or know the phone numbers for emergency services, including the police, fire services and local ambulance services.
- Know the terminology associated with hurricanes e.g., hurricane watch vs hurricane warning.
- Ensure insurance policies are up to date and have adequate coverage.

BE
Prepared! Hurricane Preparedness Tips and Checklists...

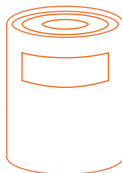
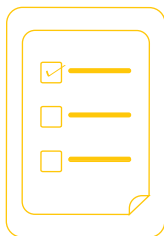


At the Start of the Hurricane Season





At the Start of the Hurricane Season



- Give family members or staff First Aid and CPR training.
- Ensure that any windows or doors that need repair are fixed.
- Trim trees with branches next to buildings, houses, and electrical lines.
- Stockpile protective materials such as plastic sheeting and sandbags.
- Identify the nearest shelters to your home/business and note all possible evacuation routes.
- Create an emergency contact list with numbers for the protective service, family, and friends.
- Write or review your Family Emergency Plan. Outline how you will get in contact with each other, where you will go, and what you will do during an emergency.

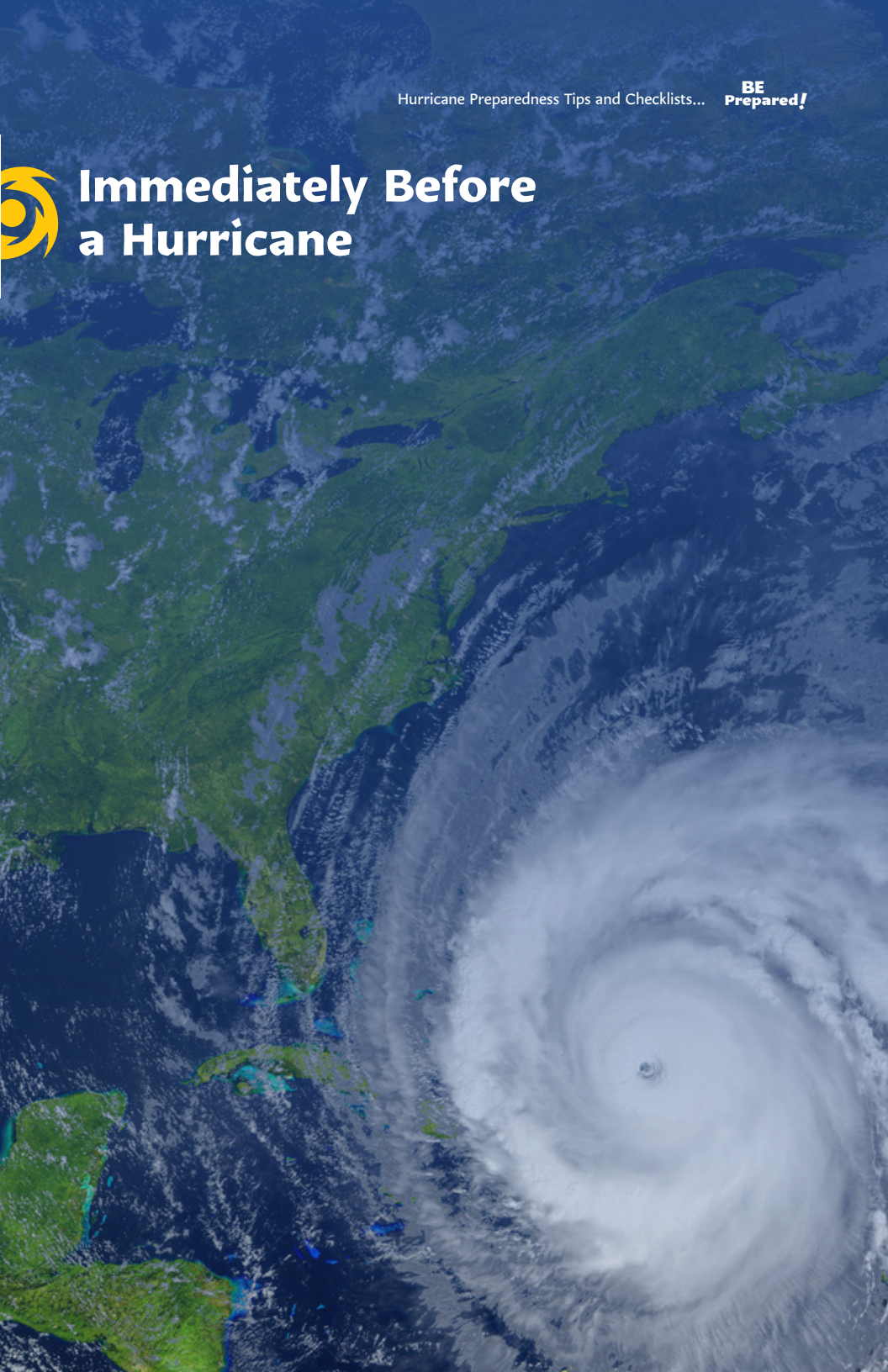


- If you have staff or a family member that is elderly or has special needs, call a local disaster management agency or the public health department to get advice on what to do.
- Do an inventory of hurricane supplies and ensure that items are properly stored and labelled. Items should include boots, raincoats, flashlights, batteries, radios, lamps, shutters, hooks and latches, plastic bags, nails, rope, first aid supplies, drinking water, non-perishable food, ice that can be placed in a cooler, cell phone battery chargers, candles and matches.
- Ensure that you have at least 4 – 5 days' supply of food that does not require cooking (canned meats, beans, cheese, peanut butter, crackers etc.) and is labelled as hurricane food supplies (this helps you to avoid the supermarket rush when a hurricane is approaching).
- Identify vital records and make back-up copies or store digitally (even taking photos or scans of important documents using your phone would be useful) and place the original records and copies in enclosed plastic bags and in a safe storage area, above ground level and away from windows and exterior walls which may leak. Records can also be moved off site.
- If possible, purchase a generator for your home or business and be sure to test it occasionally.





Immediately Before a Hurricane

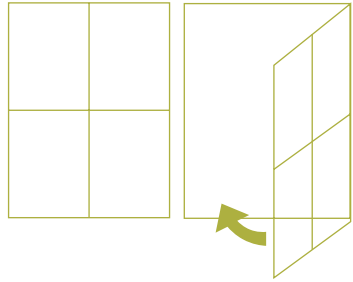
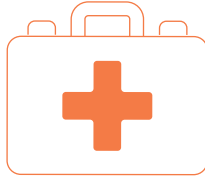




Immediately Before a Hurricane

- Or When a Tropical Storm is Approaching

(remember that tropical storms can quickly escalate into hurricanes)



- Listen to and heed all warnings and bulletins via radio, television, and social media channels. Rely on information from reliable sources (Meteorological Services and Government Information Services) and be cognizant of “false news” which is now popular and is associated with the increased use of digital and social media platforms.
- Keep pets inside if possible.
- Remove all wall items and hanging articles.
- Clean all drains, gutters, and downspouts.
- Fill all vehicles with petrol and place them in a garage if possible.
- Store all chemicals, fertilizers, and toxic materials in waterproof containers.
- Dismiss staff temporarily so they can secure their homes and families.



- Prepare for power outages by charging mobile phones and setting your fridge to the coldest settings.
- Place vital records such as accounts, receipts, customer records, tax records and personal documents in storage cabinets or plastic or relocate them to a storage facility.
- Pack a “Go Kit” in case you have to evacuate. This can include water, non-perishable food, baby and pet supplies, cash, flashlight, radio, medications, personal hygiene items, important documents, cell phone with chargers, emergency contact information.
- Ensure that roofing is secured and move any loose objects which might cause damage due to strong winds inside. Anchor any objects that would be unsafe to bring inside.
- If your building has glass frontage, clear out that section and use shutters or strong masking tape to protect the glass. If using tape, you should put an ‘X’; across the glass to prevent splinters from scattering in case the glass shatters.
- Secure all furniture/equipment above the potential water level, batten doors firmly, and secure shutters.
- Disconnect all electrical equipment, turn off lights and air conditioners.
- Move heavy duty equipment to a safe location.



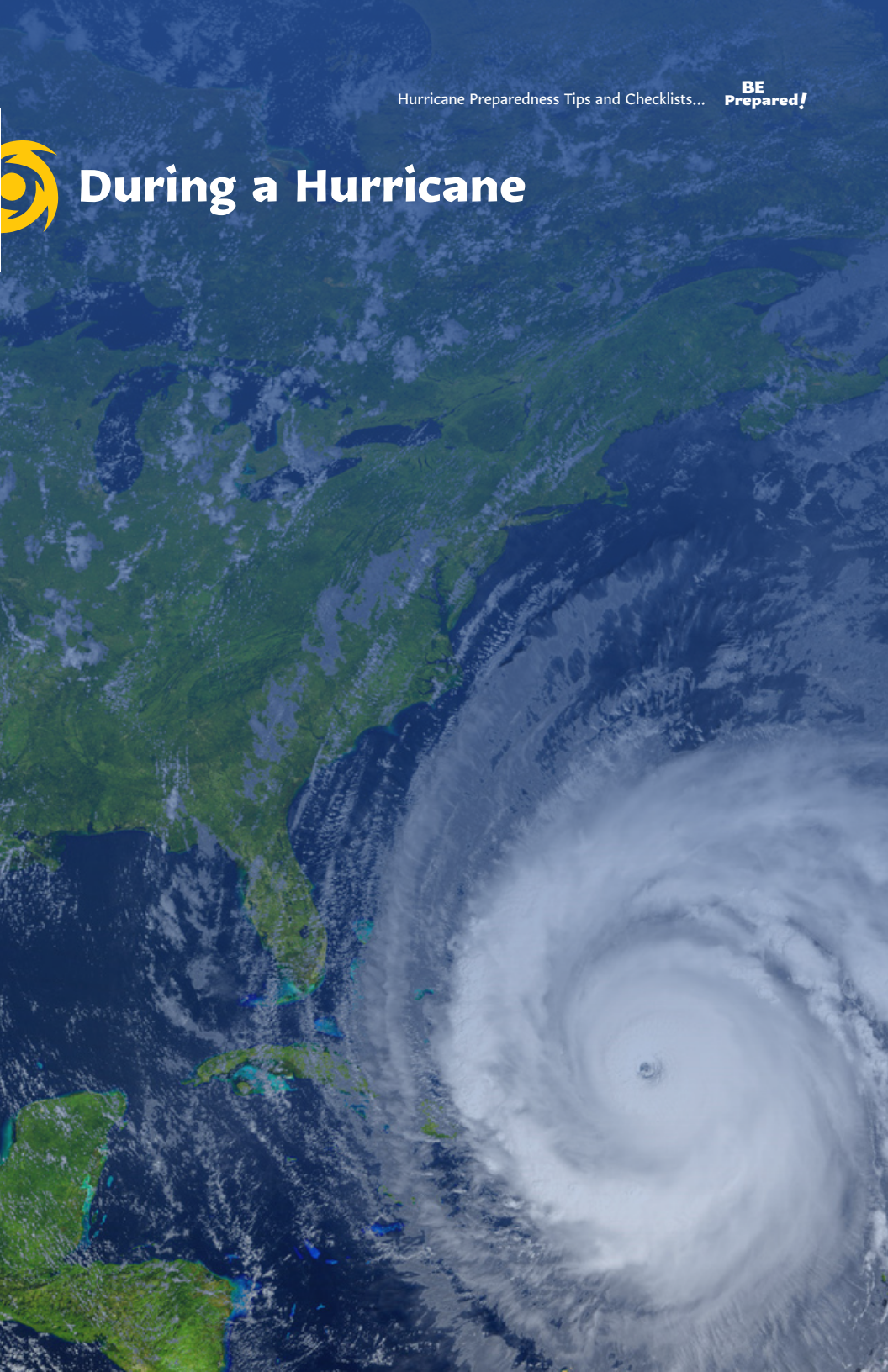
If the hurricane continues on its path and a hurricane warning is put into effect additional measures should be taken by businesses. These include:

- Removing all outdoor hazards – e.g., communication antennae, billboards, banners, and hanging signs.
- Releasing non-essential staff to prepare their homes.
- Wrapping office equipment such as copy machines and computers in plastic to protect against damage and moving computer towers from off the floor.
- Moving desks, files, equipment, and furniture away from windows without shutters to an area where they will be safe and moving them from off the floor.
- Disconnecting electrical equipment, turning off lights and all air conditioners.
- If an organization has its library on the ground floor, move books and papers to higher shelves in case of flooding to reduce water damage.





During a Hurricane





During a Hurricane

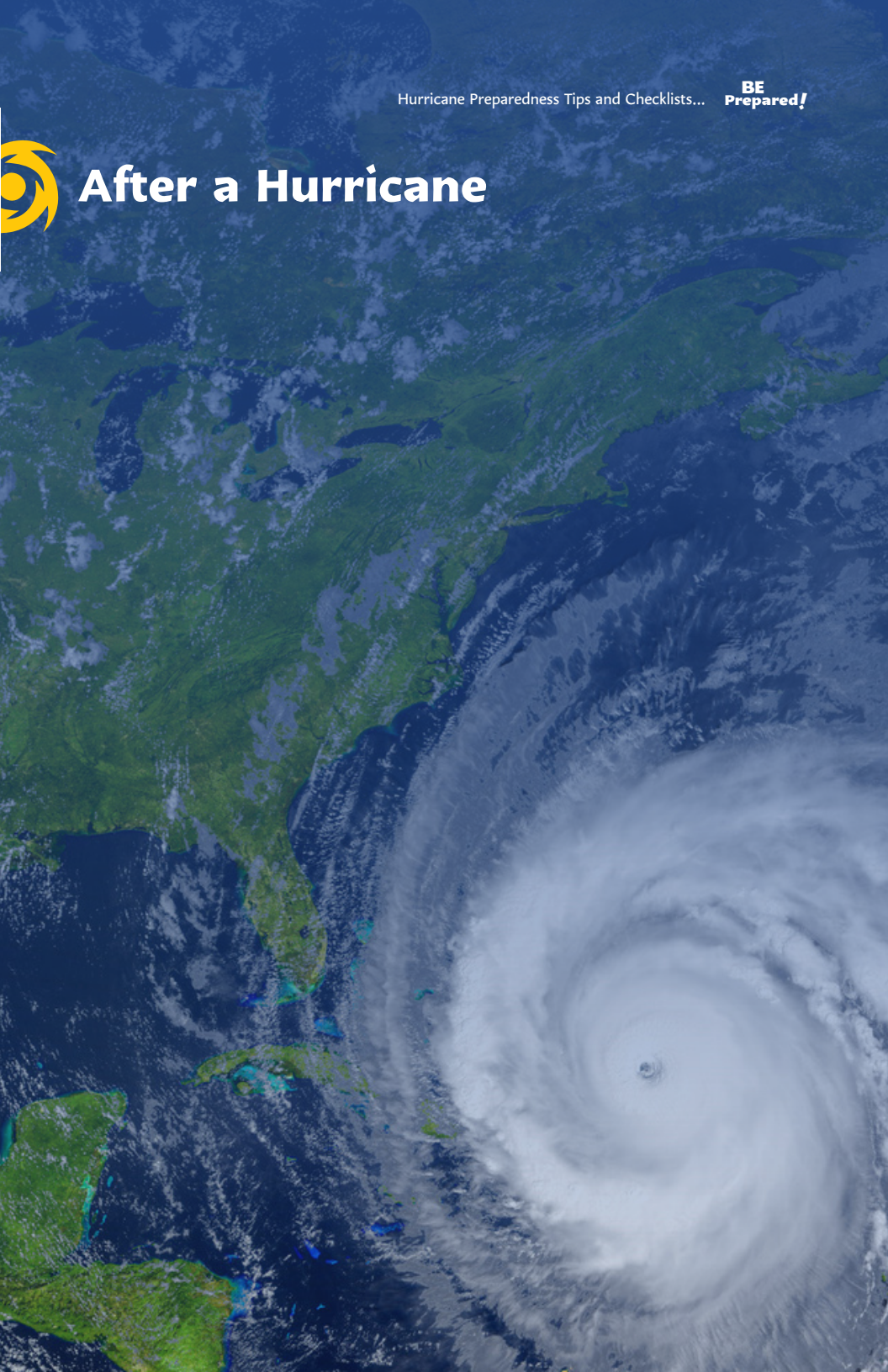
- Stay calm.* This is especially true for pregnant women in their last trimester where the stress and uncertainty associated with the system can likely trigger labour. However, it is a myth that the low barometric pressure associated with a hurricane can trigger labour.
- Listen to the radio and use your cell phone for reports and information.
- Do not go outside unless necessary.
- Do not open windows and doors that are exposed to the full forces of the wind.
- Keep a hurricane lamp burning, preferably one that is battery operated, as it may make the night more tolerable.
- If the house shows signs of damage, sit under a table, or stand in a sturdy closet.
- Use the brief time during the passage of the eye of the hurricane (when there is calm) to complete any urgent repairs for personal safety.
- If you need to seek medical attention, call the authorities rather than venturing out on your own.



Hurricane Preparedness Tips and Checklists... **BE
Prepared!**

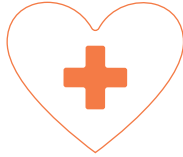


After a Hurricane





After a Hurricane



- Seek medical attention at first-aid stations, hospitals, or clinics, if needed.
- Continue listening to the radio or the news for updates.
- If you evacuated, return home only when officials say it is safe to do so.
- Dress in protective gear before going outside.
- Do not touch loose or dangling electrical wires.
- Drive only if necessary and avoid flooded roads and washed-out bridges.
- Check for damage to the structure of your home/facility and equipment.
- Stay out of any building if you smell gas, see floodwaters, or see damage due to fire.



- Identify and clear up debris such as fallen trees and bushes and effect emergency repairs.
- Boil all drinking water for at least 10 minutes or use bottled water if it is available and affordable.
- Have damaged septic tanks or leaching systems repaired as soon as possible.
- If your home or property is damaged, take photos or videos to document damage, and contact your insurance company, if your home is insured.
- Report any damage of water or sewer mains, or surrounding buildings to local authorities.
- Remove any saturated, porous materials such as mattresses, as well as any flooring, paneling, drywall, insulation, and electrical outlets saturated by floodwater.
- Increase air flow by opening all doors and windows. If possible, leave a few windows open when you are not present.
- Throw away food (including canned items), that has come into contact with floodwaters or has an unusual odour, colour, or texture. When in doubt, throw it out!
- Be a good neighbour. Check on family, friends, and other neighbours, especially the elderly, persons with disabilities, young mothers, and those who may need additional assistance.

- Use mosquito repellents that do not include DDT to protect against increased proliferation of mosquitoes that may come after rainfall (such as the *Aedes aegypti*, which can spread diseases such as dengue and chikungunya), whose dormant eggs may hatch after rainfall events.

- Do not empty any stored water until safe drinking water is restored by your national water authority.



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198 North Church Street 2nd Floor Sagikor House
P. O. Box 1087 Grand Cayman, KY1 – 1102
Cayman Islands



www.ccrif.org
pr@ccrif.org