



SMILE, THE STORM IS OVER.

How you can prepare your
home, family, and business
for the next big storm



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THE LIVELIHOOD PROTECTION POLICY (LPP)

Example of index insurance in Saint Lucia:

So what is the LPP?

LPP stands for Livelihood Protection Policy – an index insurance that is available to everyone in Saint Lucia.

How does it work?

The LPP uses satellite technology to monitor wind speed and rainfall across Saint Lucia. Once the rainfall or the wind- speed is higher than the LPP trigger in your region, you will receive an SMS notifying you that you will receive a payment within 7 days. It's that simple!

Why the LPP?

Have you noticed the weather is changing? Well, these weather changes not only threaten your car and home, but also your income. The LPP protects your income and provides you security so you don't have to:





PREPARING YOU AND YOUR FAMILY BEFORE THE STORM:

St. Lucia's weather is unpredictable and the threat of a devastating storm is increasing each year.

It is important to plan in advance about how you will deal with the next storm by:

↳ Buying supplies



↳ Securing your roof, windows, and other belongings



↳ Making a plan with your family



↳ Attending trainings



CDEMA-Recommended Basic Disaster Survival Kit:

- ✓ 1 gallon of commercially bottled water per person per day
- ✓ Toilet paper, moist towelettes, and soap
- ✓ Extra clothing and sturdy shoes
- ✓ Small amount of cash in small bills
- ✓ Tools to turn off utilities or to make minor repairs
- ✓ Nonperishable foods and beverages
- ✓ First aid kit with mosquito repellent
- ✓ Prescription medicine

INSURING YOURSELF AGAINST LOSS OF INCOME



When a catastrophe strikes, how will you:

- Provide for your family?
- Repay your loans?
- Pay your bills?
- Support your business?
- Rebuild your livelihood?

No Clue? Weather index insurance can provide you with quick income / funds during the stormy times. No problem!


So how is weather index insurance different from other types of insurance? Weather Index insurance is a new type of insurance where payouts depend on weather conditions like the amount of rainfall or the wind speed. So when there is a lot of rain or strong wind, and trigger levels for your region are met, then a payout is sent to your bank account.



No filling out paperwork after a storm!



No waiting for someone to check your home or business!



Just a quick payment sent directly to your bank account!



"I got the money
and bought back
my stock"

HOW DOES WEATHER INDEX INSURANCE WORK?

When a storm hits:

Satellites measure the local
rainfall and wind speed.



We collect the data and
compare the information to
your trigger levels.



If a trigger is met, you
receive a payment!

LIVELIHOOD PROTECTION POLICY (LPP)

How much coverage can I buy?

Depending on your immediate financial needs after a storm, index insurance can be bought in units of coverage from 1 to 10. Each unit of coverage is worth \$1,000 EC Dollars, so you could be insured from \$1,000, up to \$10,000.

Coverage	Premuim
\$1,000	\$100
\$2,000	\$200
...	...
\$10,000	\$1000

What are the rainfall and wind triggers?

Rain and wind triggers will depend on your region.

An example for triggers in St Lucia North are:

Level	Trigger 1 (mild)	Trigger 2 (moder-)	Trigger 3 (severe)	Trigger 4 (extreme)
Payout	20%	40%	75%	100%
Rainfall (in mm within 24 hours)	153	195	233	246
Wind Speed (in miles per hour)	67	88	101	104

An example for triggers in St Lucia South are:

Level	Trigger 1 (mild)	Trigger 2 (moderate)	Trigger 3 (severe)	Trigger 4 (extreme)
Payout	20%	40%	75%	100%
Rainfall (in mm within 24 hours)	151	194	233	247
Wind Speed (in miles per hour)	70	94	108	111

