SMILE,
THE STORM
IS OVER.

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

- Borrow Money!
- Wait for Handouts
- Use Savings
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!
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.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$100</td>
</tr>
<tr>
<td>$2,000</td>
<td>$200</td>
</tr>
<tr>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>$10,000</td>
<td>$1000</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Level</th>
<th>Trigger 1 (mild)</th>
<th>Trigger 2 (moderate)</th>
<th>Trigger 3 (severe)</th>
<th>Trigger 4 (extreme)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payout</td>
<td>20%</td>
<td>40%</td>
<td>75%</td>
<td>100%</td>
</tr>
<tr>
<td>Rainfall (in mm within 24 hours)</td>
<td>153</td>
<td>195</td>
<td>233</td>
<td>246</td>
</tr>
<tr>
<td>Wind Speed (in miles per hour)</td>
<td>67</td>
<td>88</td>
<td>101</td>
<td>104</td>
</tr>
</tbody>
</table>

An example for triggers in St Lucia South are:

<table>
<thead>
<tr>
<th>Level</th>
<th>Trigger 1 (mild)</th>
<th>Trigger 2 (moderate)</th>
<th>Trigger 3 (severe)</th>
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</tr>
</thead>
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<tr>
<td>Rainfall (in mm within 24 hours)</td>
<td>151</td>
<td>194</td>
<td>233</td>
<td>247</td>
</tr>
<tr>
<td>Wind Speed (in miles per hour)</td>
<td>70</td>
<td>94</td>
<td>108</td>
<td>111</td>
</tr>
</tbody>
</table>