

STAYING AHEAD OF THE STORM:

Hurricane Preparedness in a **COVID-19** Era



Ms. Andria Grosvenor,
Deputy Executive Director (Ag)
Caribbean Disaster Emergency
Management Agency (CDEMA)



Dr. Lisa Indar,
Director of Surveillance,
Disease Prevention
& Control Division,
Caribbean Public Health Agency
(CARPHA)



Jennifer Nugent-Hill,
Director Governmental &
Community Affairs,
Tropical Shipping



Stanley W. Smith,
CPA, Principal,
Smith Orloff & Associates

Travel Protection Plan Administered by Trip Mate



MEMBER EXCLUSIVE TRAVEL PROTECTION PLAN ADMINISTERED BY TRIP MATE



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ASSOCIATION



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Caribbean Hotel & Tourism Association

jnugent-hill@tropical.com

*Tips for a Business Continuity
Plan*



CARIBBEAN
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Tropical
SHIPPING
COMMITTED TO *ISLANDLIFE*

Emergency Management & Business Continuity Planning ??



Disasters – Hurricanes & Pandemics

Pandemics can cause business stresses and delays from absenteeism, reduced productivity, value chain interruptions, reduced demand for goods and ultimately, falling revenues.

“Approximately 1 out of 4 businesses never re-open following a local disaster”

... the
Perfect
Storm-
How to
Control the
Outcome...

What is a Business Continuity Plan (BCP)

What's disaster management?

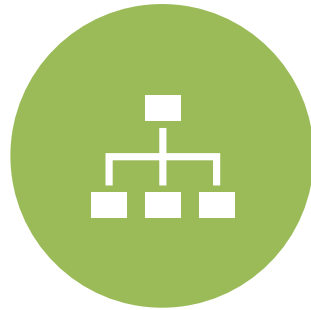
What's resiliency by your industry standard ?

Do you know who is in charge?

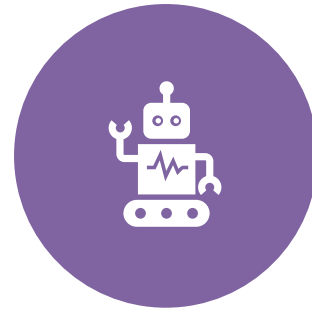
1st Things First



CONDUCT RISK
ASSESSMENT (RA)



CONDUCT BUSINESS
IMPACT ANALYSIS (BIA)
TO THE RISKS IDENTIFIED



DEVELOP THE BCP WITH
THE BUSINESS PROCESSES
IN MIND MOST
VULNERABLE – BE IT,
HUMAN RESOURCES,
SUPPLY CHAIN, BUSINESS
LOCATION, ETC.



TEST THE PLAN
AND FILL THE
GAPS FROM
THE EXERCISE

Characteristics of a Basic BCP

Workable – ask your first line staff for input

Cost effective – in relation to being caught unprepared and long down time

Easy to maintain – keep it simple & flexible

Sample Plans – check your local Disaster Management Agency or CHTA & CDEMA's websites, CDC sites

-

[Business Continuity Planning Process Diagram - Text Version](#)

Credit- FEMA.gov

A few
things to
consider...

Breakdown in communication is often very difficult barriers to overcome- *rumors & bad info spread quickly* – so public-private partnerships a must

In pandemic cases - *be in the know ! Get informed*
- *stay close to* public partners – build up trust

Handling conflicts and avoiding unnecessary confrontations – Be transparent – Share the Facts

Strength by industry associations CHTA is encouraged

...the Perfect Storm...

- **Define the moment** – it's what you do next that counts
- Know your **critical business processes** – Must do a **risk analysis** – it's the first thing
- Establish your **crisis management procedures** and train the individuals responsible in advance – plan for the worst- case scenarios
- The *media can be your best friend or your worst enemy* - tips on communication strategy
- Have a **media strategy** – you control the talking points
- Social media isn't just a text message or Facebook alone- all messages are equal opportunity for social media to get access to- and remember it lives on in the cyber world

Crisis Communication tips

HOW we
communicate -
type of medium
used i.e., print
media versus
social media

Identify **WHO** must
be a part of the
communication team
– and train them!

Know **WHAT** needs to be
said about the crisis/event
and stick to it (create
talking points) and change it
only when the situation
warrants it

Know **WHEN**
to
communicate
with
stakeholders
including the
general public

Recommendations for Response Planning

“Preparing a BCP for a pandemic cannot be done in isolation- you must factor in the whole community – pandemic spreads!”

Content Credit-2019White Paper by MIR3,Inc. “Pandemic Business Continuity”...

Incident Response Planning

Development and implementation of a pandemic response plan should follow standard business continuity best practices as outlined below.

1. Program Initiation Phase

- Plan the scope and assumptions for your plan
- Choose a project sponsor and identify a leader
- Outline your project plan and define a schedule

2. Analysis Phase

- Prepare a pandemic business impact analysis
- Assess and document your business risk
- Identify the opportunities for mitigation

3. Strategy Phase

- Develop your operational strategy
- Develop your vendor strategy
- Develop your company pandemic policies

4. Plan Development Phase

- Establish pandemic alert procedures
- Prepare a pandemic incident response plan
- Integrate all of this into your existing business continuity plan

5. Implementation Phase

- Plan publication and orientation
- Alert and response measure verification
- Personnel training activities
- Resource acquisition and installation
- Monitoring measures activation

Summary...

Prepare and prepare !!

Exercise your BCP with staff/suppliers

Build culture of preparedness – for when seconds count

Take Care Of Your Staff and They Will Take Care Of Your Business

Hurricanes, Pandemics, Cyber hackers, earthquakes, volcanoes and even the Media collides causing a Perfect Storm ! Be ready.

The Cost Is Too High To NOT Have A BCP!!!



HAITI - EARTHQUAKE 2010



Staying Ahead in the Storm: Hurricane Preparedness in the COVID-19 Era

**Dr. Lisa Indar
Director**

Surveillance, Disease Prevention and Control, CARPHA

TRACKING COVID-19

Monday 21st June, 2021



GLOBALLY



178,119,341
confirmed cases

162,166,504 recovered
3,864,180 deaths

981,838,393¹
persons vaccinated

CARPHA MEMBER STATES (CMS)



208,955
confirmed cases

26 countries, territories
or areas
164,682 recovered
4,118 deaths

1,370,127¹
persons vaccinated

CARIBBEAN

(including CMS)

896,457
confirmed cases

35 countries, territories
or areas
720,425 recovered
12,136 deaths

8,338,591¹
persons vaccinated

REST OF THE WORLD

(excluding the Caribbean)

177,222,884
confirmed cases

187 countries, territories
or areas
161,446,079 recovered
3,852,044 deaths

973,499,802¹
persons vaccinated

¹ at least one dose administered



As of June 20, 2021, CARPHA Medical Microbiology Laboratory (CMML) has received 62,919 samples from 17 CMS, 9,971 (15.8%) of which have tested positive since the start of the outbreak.

These figures were reported by WHO on 9:00 am June 21, 2021 and supplemented with additional data from local country reports. COVID-19 statistics will differ depending on time the information is taken.

(1) World Health Organization. (2021, June 21). WHO Coronavirus Disease (COVID-19) Dashboard. Retrieved June 21, 2021, from <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports>

(2) Caribbean Public Health Agency. (2021, June 21). CARPHA COVID-19 Dashboard. Retrieved June 21, 2021, from <https://www.carphahq.org/covid-19>

CARPHA'S Response to COVID-19



Leading the Regional Health Response (IGA mandate)



Regional Coordination

Heads of Government, COHSOD, RCM-HS, CMOs, EAG, IMT-ER



Laboratory Testing, Surveillance, Verification of PCR Tests for CMS



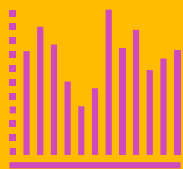
COVID-19 Tourism Task Force

Proactive Measures for Tourism Reopening



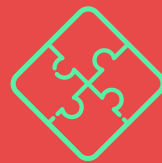
COVID-19 Vaccine

PAHO/WHO, Governments



Epidemiological Surveillance

Situation Reports, infographics



Sectoral Coordination

Health, Tourism, Security, Education



Technical Guidelines

Response, Testing, Sector-specific for Reopening



Apps and HST Stamp

Travellers Health and COVID-19 Tracker Apps



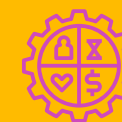
Capacity Building

COVID-19 Health Rounds, Webinars, Tourism Series



Risk Communication

Press releases, Briefing, Videos, Brochures, RHCN



Resource Mobilisation, Operational Research, Procurement

(supplies, vaccines)



CARPHA's Measures for Disasters

- Training and preparation of internal Rapid response teams
- Technical guidance to CARPHA member states (CMS) on preparedness and response efforts (COVID-19/Hurricane preparedness)
- Risk communication messages to the general public
- Funding for purchase of PPE, equipment and supplies and capacity building efforts for CMS. Supports Regional Health Security - current funding from the European Union and the CDC
- Agreement with CDEMA to support rapid deployment of persons to assist with disaster assessment efforts
- COVID-19 testing support for CMS that require assistance at the moment



EVALUATING, CHOOSING, AND PLANNING EMERGENCY SHELTERS

<p>LOCATION</p> <p>Select a shelter facility that is safe - away from coastal plains, not prone to high winds, landslides, nor threat from falling trees, powerlines and away from hazardous materials</p>	<p>DEMOGRAPHICS</p> <p>Consider demographics at the shelter i.e. gender, age, persons with special needs, when planning</p>
<p>PETS</p> <p>Provide temporary housing for displaced pets away from persons housed in mass shelter zones</p>	<p>PERSONS WITH SPECIAL NEEDS</p> <p>Ensure persons with special needs can safely access the facility</p> <p>Make special provisions to protect persons with cognitive challenges and mental health impairments to prevent discrimination and stigmatisation</p>
<p>SAFETY AND SECURITY</p> <p>Work closely with Disaster Management agencies and protective services to ensure compliance with and enforcement of shelter rules and the rule of law</p> <p>Ensure there are systems in place to identify legitimate shelter occupants and staff</p>	<p>CHILDREN</p> <p>Provide safe spaces for children to play, sleep, and bath; that is separate from strangers</p>
<p>LENGTH OF STAY</p> <p>Plan adequately for short-, intermediate-, and long-term shelter stays</p>	<p>PERSONAL EFFECTS</p> <p>Carefully manage personal effects brought to the shelter by shelter occupants</p> <p>Encourage community education on how to prepare for sheltering during emergencies</p>
<p>GENDER</p> <p>Ensure safe and secure facilities for residents, staff, visitors and especially vulnerable groups - women, girls, and trans-gender persons</p> <p>Ensure sanitary facilities and access to adequate safe sanitary supplies for pregnant, nursing, and menstruating persons</p>	



Get The Shot!

...For Protection

Getting vaccinated is one of the many steps you can take to protect yourself and others from the symptoms of COVID-19

Vaccinate for Safety, Vaccinate for Family, Vaccinate for Economy, Vaccinate for Humanity

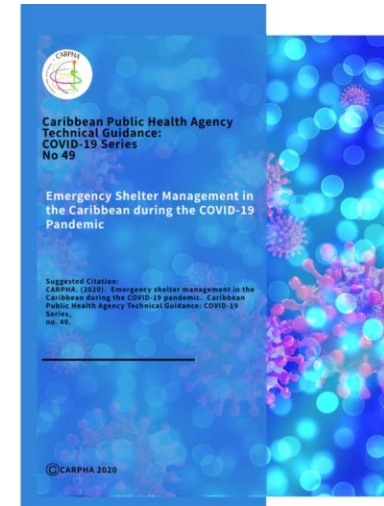
CARPHA Shelter Guidelines

Target audience: Any person or entity engaged in planning or managing evacuation shelters for people without safe or sufficient private housing, during an emergency

Details information on:

- Emergency Shelters
- Evaluating, Choosing and Planning Emergency Shelters
- Preventions of Transmission of COVID-19 in Shelters
- Staff Management, Rooming and Sleeping Arrangements
- Food Service in Emergency Shelter
- Cleaning and Sanitising
- Water Sanitation and Hygiene
- Emergency shelter Solid Waste Management
- Emergency Shelter Vector Control Measures
- Managing Illness at Shelters
- Cleaning up after Closing the Shelter

COVID-19 Health Rounds on Managing Evacuation Shelters during COVID19: 148 persons trained, from 19 countries (17 CMS)

Assessment form

ENVIRONMENTAL HEALTH ASSESSMENT FORM FOR DISASTER SHELTERS DURING COVID-19

This assessment tool has been adapted from CDC's Interim Guidelines for General Population Shelters during COVID-19, Guidelines from: Shelters and Shelter Management Ministry of Health, Jamaica, Caribbean Shelter Guide COVID-19 considerations (WHO 2020) and modified for Caribbean setting.

I. ASSESSING AGENCY/MINISTRY

Agency/Ministry Name: _____ Telephone: _____ Yes No
 Address: Name/Title: _____ Fax: _____
 Name: _____ Email: _____ Other contact: _____

II. SHELTER FACILITY REGISTRATION

Shelter type: General population Medical Other
 Shelter name: _____ Shelter address: _____
 Phone: _____ Email: _____ Other contact: _____

Shelter type: School Community Center Station Tent Other
 Shelter location: Indoor Outdoor Mixed
 Square footage of shelter: _____ Community service: _____ Community population: _____
 Current shelter capacity: _____ Capacity of shelter: _____ Total occupants registered: _____ Male _____ Female _____

III. FACILITY MANAGER

Facility Manager	IV. FACILITY	Yes	No	USA/NA
Health communication materials and signage regarding COVID-19 are available for multiple audiences	Structural design	Yes	No	USA/NA
Emergency responders and staff are trained to provide assistance for COVID-19 exposures	Water safety (drinks, shower, sanitation)	Yes	No	USA/NA
Make available for occupants do not have signs	Hand hygiene and contact avoidance	Yes	No	USA/NA
None	Public spaces operational	Yes	No	USA/NA
	Adequate ventilation (structural and mechanical)	Yes	No	USA/NA
	Adequate space per person	Yes	No	USA/NA
	Use of appropriate respiratory masks	Yes	No	USA/NA
	Use of protective screens	Yes	No	USA/NA
	People remain separate in general	Yes	No	USA/NA
	Structural back-up power system	Yes	No	USA/NA
	Shelter nearby accessible	Yes	No	USA/NA
	At least 2 exits available	Yes	No	USA/NA
	At least 2 entrances available	Yes	No	USA/NA
	Eye glass/droplets/mistakes protected by barriers	Yes	No	USA/NA
	Adequate sanitation area	Yes	No	USA/NA
	Use of hand sanitizer/antiseptic substances	Yes	No	USA/NA
	Shelter adequate for special needs individuals	Yes	No	USA/NA
	Safe from flooding/landslides/falling debris	Yes	No	USA/NA
	Well-being	Working CO2 detector	Well-being monitor	Questions
	Fire extinguisher	Risk mitigation (communication and full)		




Community Preparation Messaging



Hurricane Season Preparedness

Know your Shelters

If you live in an area where you may be forced to seek a shelter, ensure you know which ones are in your neighbourhood



www.carpha.org



Hurricane Season Preparedness

If you live in a vulnerable area, prepare to leave your home and reach safe places or hurricane shelters before the hurricane strikes.

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Hurricane Season Preparedness



Listen to the radio or television for weather updates from the local authorities



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Health Impact of Hurricanes

- Depending on extent of disaster, potential reduction in medical care services
- Increase in food, water and vector borne diseases
- Physical injuries
- Mental health of victims and responders



Reinstating safe return to tourism

THP: Response to COVID-19



Guidelines for Safe Reopening

- COVID-19 Health Guidelines
- Food & Beverage Industry
- Hoteliers, Ships, Travellers
- Resuming travel
- Travel Bubble



Caribbean Traveller's Health Mobile App

Increased accessibility of expert advice, travel, health and safety information to public

Caribbean Public Health Agency
Tourism and Health Programme



Tourism and Health
Information System

Real-time, early warning and response, Health Information System (THiS) Updated users (facilities)

- Hotels, Guesthouses
- MOH, Health Centres
- Transport, Tour operators
- Yachts
- Airlines
- Ships
- Self-reporting



Increased Advocacy and Engagement

- **Boosts: 85,000 post reach and 1444 post engagements**
- **3 Publications and Ads**
- **16 videos produced**
- **9 posters/brochures**



Caribbean Travellers Health Assurance Stamp for Healthier, Safer Tourism

Measurable and verifiable, regional recognition award for tourist facilities and services

- THiS
- Training and guidelines

HST facilities shown on App



Travel Measures

- Weekly Travel Briefs
- Travel Advisories
- Country Reopening Measures



COVID-19 Tourism Task Force

CTO, CHTA, OECS, GTRCMC
Harmonised strategies to rebuild a healthier, safer tourism industry



Updated Website

www.carpha.org/THP



Promoting Caribbean as a Healthier, Safer Option



Acquiring and maintaining the
**Caribbean Travellers Health
Assurance Stamp for
Healthier, Safer Tourism**



**Caribbean Traveller's Health
Mobile App**

- Repository of expert advice and information for travellers, health and tourism stakeholders, including:
 - Entry requirements
 - Health Alerts
 - **Facilities that have the HST Stamp**
 - Prevention and Control Measures



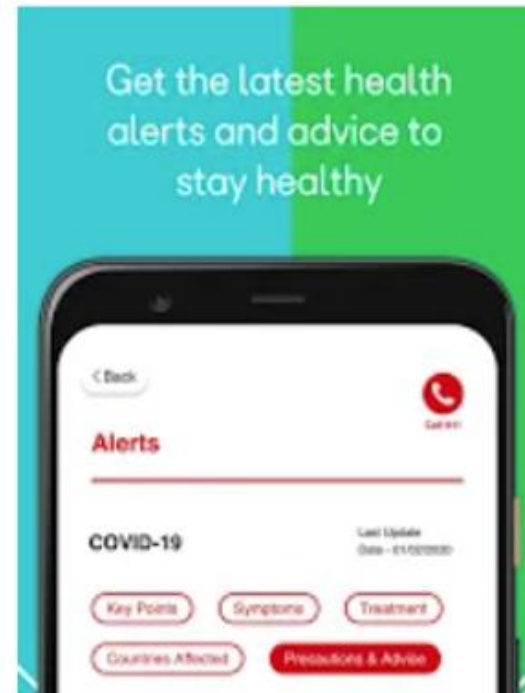


Caribbean Travelers Health

Caribbean Public Health Agency Medical

Everyone

Add to Wishlist



Available on Apple Store and Google Play

Facilities with HST stamp are identified on App (free marketing); travellers have added assurance of healthier safer option



Health and Safety Considerations for Tourism Businesses

- Establish a **coordinating group**
 - The advantage lies in the **organization** of a representative, multi-agency collaborative group, working with local disaster managers, identifying its resources and networks that will be essential to the response phase of any disaster.
- A **communications strategy** should be formulated, with the media as key partners. The Group's work should always be harmonized and validated by the local disaster agency.
- The Group must study and analyse the disaster hazards and risks posed to the destination.



Health and Safety Considerations for Tourism Businesses



- The next step is writing the **Disaster Preparedness Plan**
 - Main purpose: assist victims in the immediate aftermath of the disaster and to set the destination on a path of recovery and business continuity in accordance with the plan

The plan should provide guidance on:

- Standard operating procedures for treating with the primary hazards that threaten the tourism destination.
- Assisting victims in the immediate aftermath of the disaster;
- Post-disaster communication, strategies for working with the media and including a public informational and outreach element;
- Recovery planning and business continuity;
- Exercising, testing and updating the plan;

In light of the current COVID-19 pandemic, the disaster preparedness plan should be reviewed taking into account the need for mask wearing, hand hygiene and social distancing.

E.g. the plan should highlight a temporary specified area or longer term evacuation shelter (depending on the nature of the disaster) guests / staff should go to in the event they must evacuate the facility. There must be provision of adequate number of face masks/ shields for persons to utilize during the evacuation process and in congregational situations, such as designated evacuation areas and shelters. Physical distancing should be maintained where feasible, and hand sanitizers must be available in the event the water supply is compromised during the crisis.

Monitoring and Maintaining Health – Personal Measures



In the aftermath of hurricanes and floods – face chemical, physical and biological hazards



Electrical burns, physical injuries, motor vehicle mishaps, falls



Disease outbreaks: water and food borne disease (gastroenteritis, leptospirosis); vector borne diseases e.g. Dengue, Chikungunya, Zika



Contact information for emergency services and responders readily available



Water loss or contamination of water supplies may be a factor. Still important to practice good hygiene and other personal care, including stress relief. Boil or treat water with chlorine tablets; do not consume flood contaminated food products



Stock up on chronic medications and protective wear; maintain physical distancing measures

Considerations when developing Evacuation Plan

- **Physical Distancing**
 - Where possible have multiple evacuation routes that are preassigned to patrons and staff to reduce crowding.
 - If this is not feasible, maintain appropriate directional flow while evacuating and ensure face masks are readily available.

The evacuation process must be supervised by assigned staff who are identified in the evacuation plan.

The business should assess what PPE would be required (when completing their preparedness plan) and stockpile



Considerations when developing Evacuation Plan

- **Restricted Access after the Storm**
- Once the proactive health measures can be enforced, there is no need to restrict access after the storm, provided that significant infrastructural damage has not been sustained.



Considerations when developing Evacuation Plan

- **Communication with Guests and Team**
- Team members should be apprised of the existing preparedness plan and their relevant roles and responsibility
- Training session/drills/exercises are recommended.



Public Health Measures to Reduce Transmission of COVID-19 during Disasters




PREVENTION OF COVID-19



COVID-19 is transmitted between people *via respiratory droplets and contact routes*. Precautions must be taken to prevent human-to-human spread of the disease.

 <p>GET VACCINATED</p> <p>Take the COVID-19 vaccine, once available</p>	 <p>MAINTAIN PHYSICAL DISTANCING</p> <p>Keep at least 2 metres (6 feet) away from persons that do not live in your household</p>	 <p>FACE MASKS</p> <p>Use face masks in public spaces, e.g. wear a face mask when going to the grocery or market</p>	 <p>HAND HYGIENE</p> <p>Wash your hands with soap and running water (20 seconds) or use an alcohol based hand rub (60-80% ethanol or isopropanol)</p>
 <p>AVOID TOUCHING YOUR FACE</p> <p>Avoid touching your face, especially your eyes, nose and mouth</p>	 <p>COUGH AND SNEEZE ETIQUETTE</p> <p>Cough and sneeze into your elbow or sleeve, if tissue is not available</p>	 <p>SEEK MEDICAL ATTENTION</p> <p>If you develop COVID-19 symptoms, stay at home. Seek medical attention early and share travel history</p>	 <p>AVOID GATHERINGS</p> <p>Avoid crowds and mass gatherings</p>



AVOID CONTACT
Avoid touching, hugging and hand shaking

Wearing a "Double Mask"




Disposable, medical mask + Cloth mask = Double mask with disposable, medical mask UNDER cloth mask

Improves fit and filtration; can block 92.5% of potentially infectious particles from escaping by creating a tighter fit and eliminating leakage

Improving the Fit of your Mask

Knotting and Tucking



- 

When using a disposable, medical mask or a 3-ply face mask, **knot the ear loops** where they join the edge of the mask
- 

Fold and tuck the excess or unneeded material under the edges of the mask

A knotted medical mask can block 63% of particles that could contain coronavirus from escaping (42% blockage of particles when unknotted)

Prevention of COVID-19

© Caribbean Public Health Agency 2021



Simple Ways Can Prevent COVID-19



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Suggested citation: Caribbean Public Health Agency. (2021, May 19). *Infographic: Prevention of COVID-19*. Retrieved from <https://www.carpha.org/What-We-Do/Public-Health/Novel-Coronavirus/COVID-19-Communications-Material#infographics>

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**HURRICANE SEASON 2021
RESPONSE MECHANISMS FOR CONSIDERATION OF
THE TOURISM SECTOR**

Ms. Andria Grosvenor,
Deputy Executive Director (Ag), CDEMA

The Caribbean Region is...

Characterized as a highly vulnerable region with a long history of devastating hazard impacts that repeatedly derail socio-economic development and growth

Frequently impacted by hydro-meteorological hazards - hurricanes, tropical storms, floods and droughts

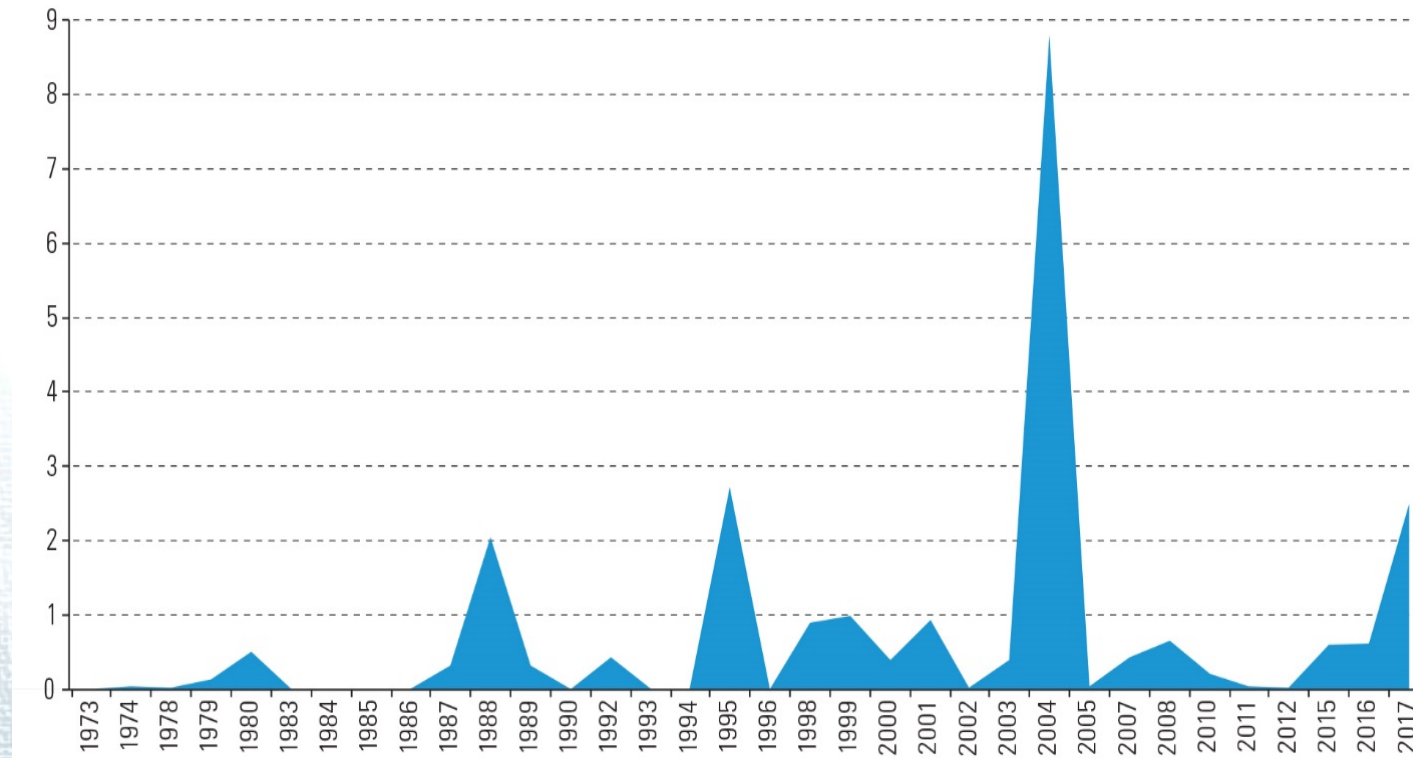
Affected by earthquakes and volcanic eruptions though not as frequently but as equally devastating

Emerging trans-boundary threats- epidemics/pandemics terrorism, sargassum, climate change

Damage caused by storms

The Caribbean (29 countries and territories): damage caused by storms, 1973-2017

(Billions of dollars)



Source: Economic Commission for Latin America and the Caribbean (ECLAC), on the basis of Centre for Research on the Epidemiology of Disasters (CRED), Emergency Events Database (EM-DAT) [online] www.emdat.be, and assessments by ECLAC and the World Bank.
 Anguilla, Antigua and Barbuda, Barbados, Bahamas, Belize, Bermuda, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Guyana, Haiti, Jamaica, Martinique, Montserrat, former Netherlands Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Martin, Saint Lucia, Saint Vincent and the Grenadines, Sint Maarten, Trinidad and Tobago, Turks and Caicos Islands, United States Virgin Islands.



Economic Losses Poverty and Disasters 1998-2017

Table 5

**Top 10 climate-related disasters
for absolute losses 1998-2017**



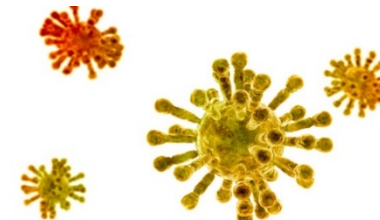
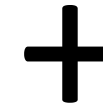
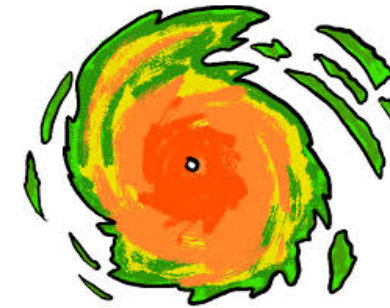
Name and date	Countries/territories affected	Sum of Total Damages (billion US\$)
<u>Hurricane Katrina</u> – Sep.2005	USA	156.3
<u>Hurricane Harvey</u> – Aug. 2017	USA	95.0
<u>Hurricane Irma</u> – Sep.2017	USA & Caribbean Islands	80.8
<u>Hurricane Maria</u> – Sep.2017	Caribbean Islands& USA	69.7
<u>Hurricane Sandy</u> – Oct. 2012	USA & Caribbean Islands	53.5
<u>Flood</u> – July & Aug. 1998	China	44.9
<u>Flood</u> – Aug.2011 to Jan. 2012	Thailand	43.4
<u>Hurricane Ike</u> – Sep.2008	USA & Caribbean Islands	36.3
<u>Hurricane Ivan</u> – Sep.2004	USA, Caribbean Islands & Venezuela	29.9
<u>Hurricane Wilma</u> – Oct.2005	USA, Mexico, Belize, Honduras & Caribbean Islands	25.0

Hurricane Season 2021

W TROPICAL SEASON OUTLOOK
COLORADO STATE UNIV.
2021 ATLANTIC SEASON

	NAMED STORMS	HURRICANES	MAJOR HURRICANES
CSU FORECAST	18*	8	4
AVERAGE YEAR	14	7	3

***UP FROM 17 NAMED STORMS PREVIOUSLY FORECAST**

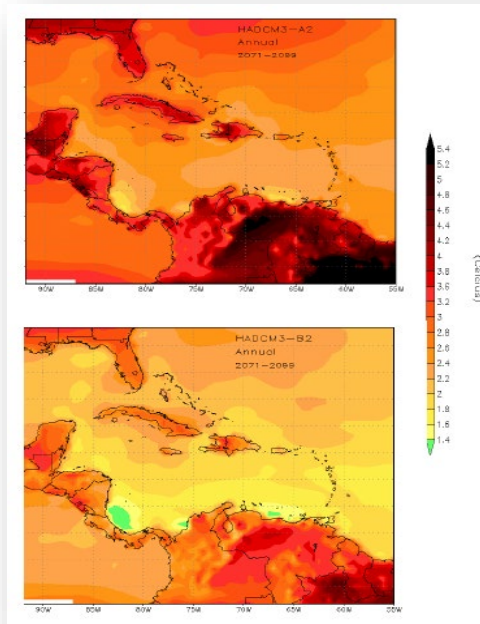


COMPLICATED

Foretelling of a future marked by the Unprecedented

1

...even hotter times

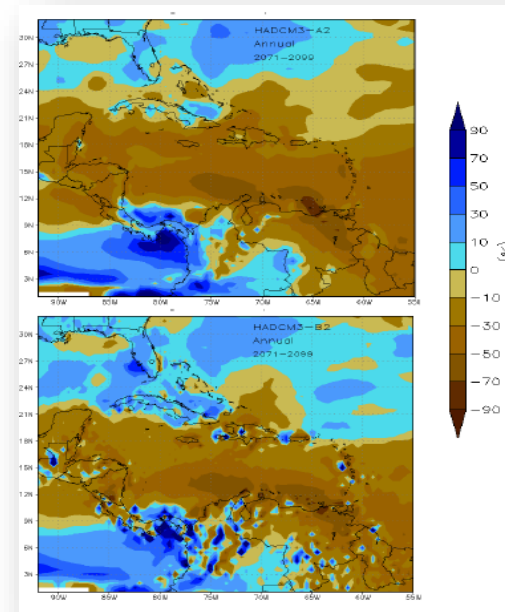


2

- 1-4 degrees by century's end
- 30-98% of days annually will be 'hot' by the 2090s
- Only 2% 'cool' by the 2080s

(Taylor 2017)

...even drier conditions



- Still variable but less
- ~40% drier.
- Shorter rainy season
- Longer, more severe droughts

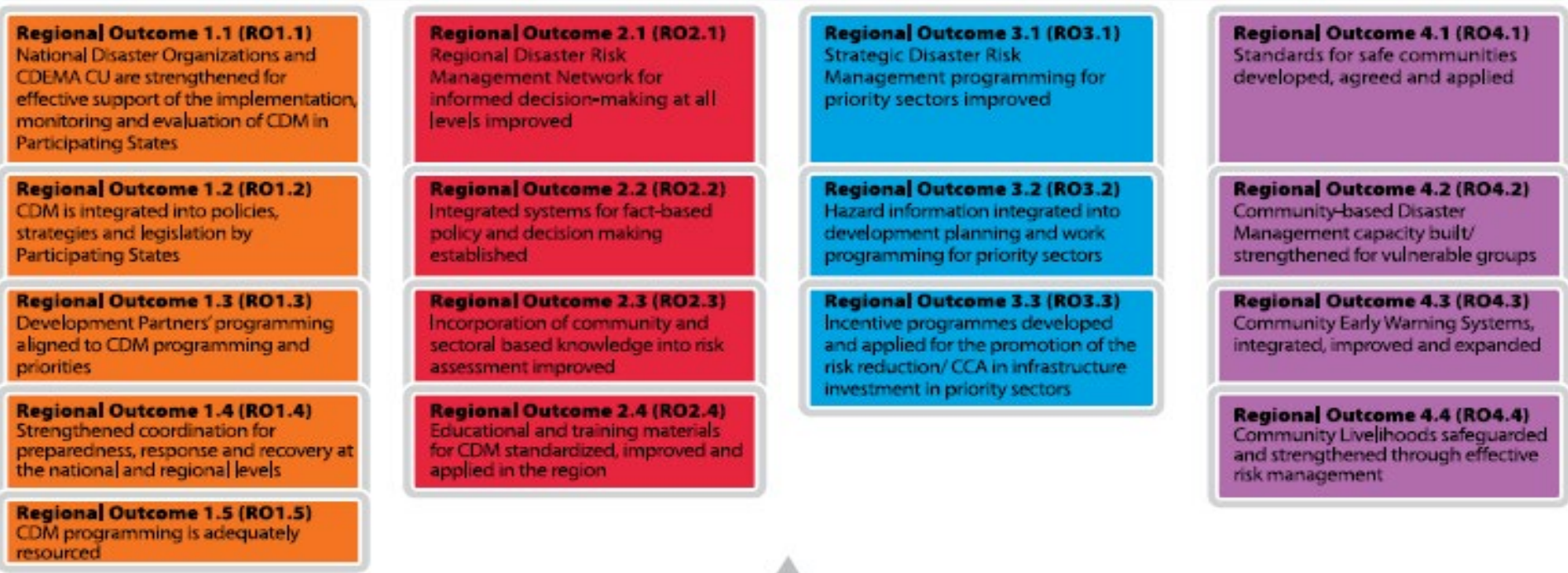
Taylor et al
(2013)

REGIONAL GOAL Safer, more resilient and sustainable CDEMA Participating States through Comprehensive Disaster Management

CDM PRIORITY AREAS



REGIONAL OUTCOMES

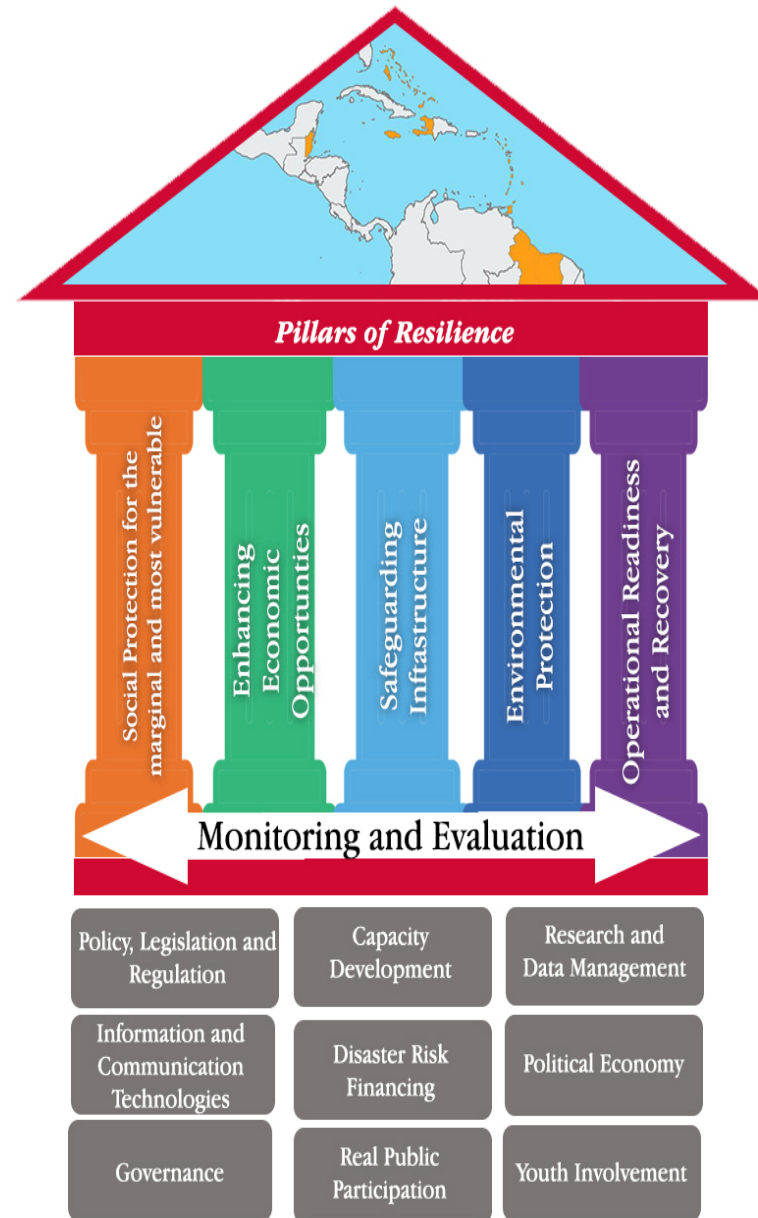


CROSS-CUTTING THEMES

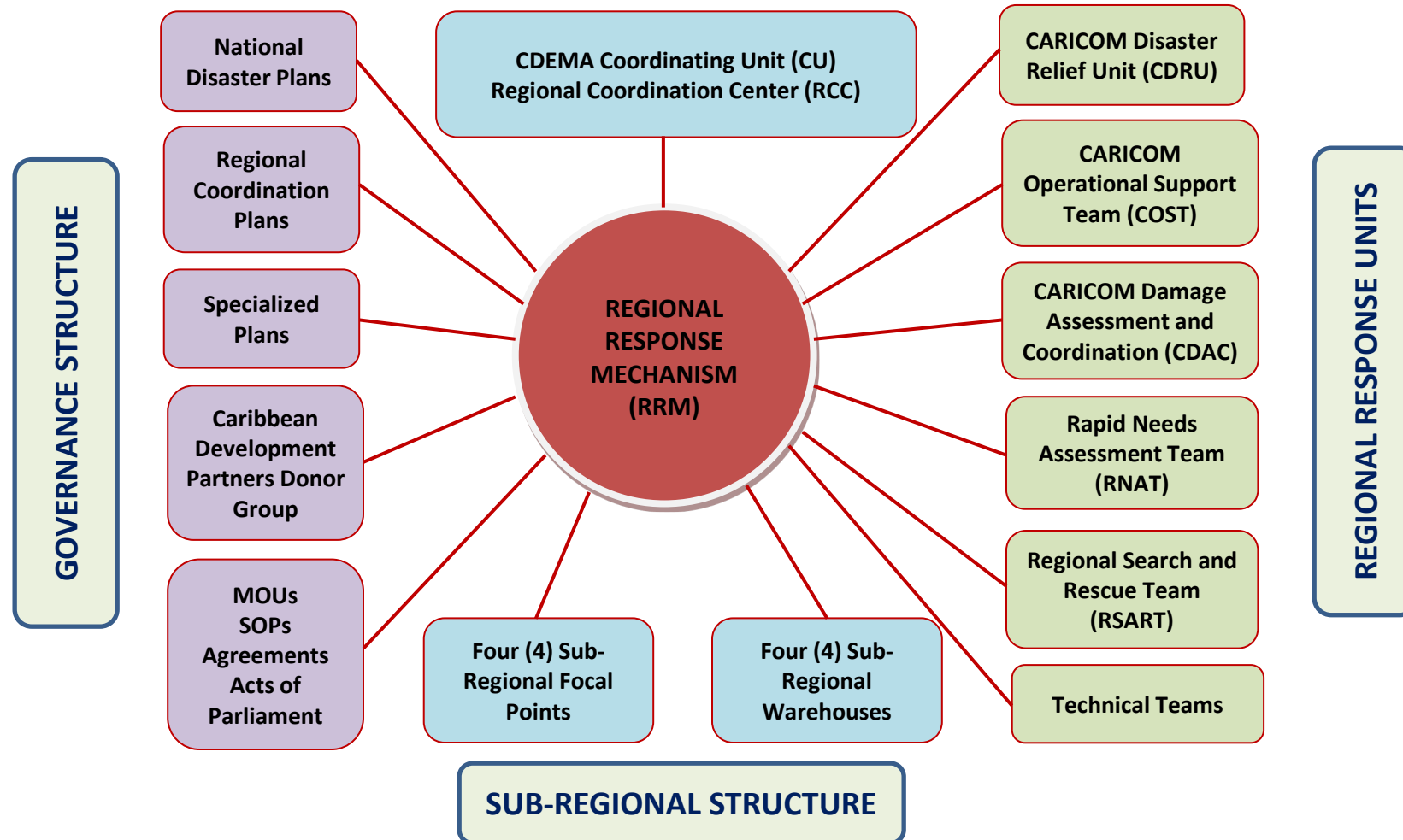


The Caribbean Resilience Framework (2018)

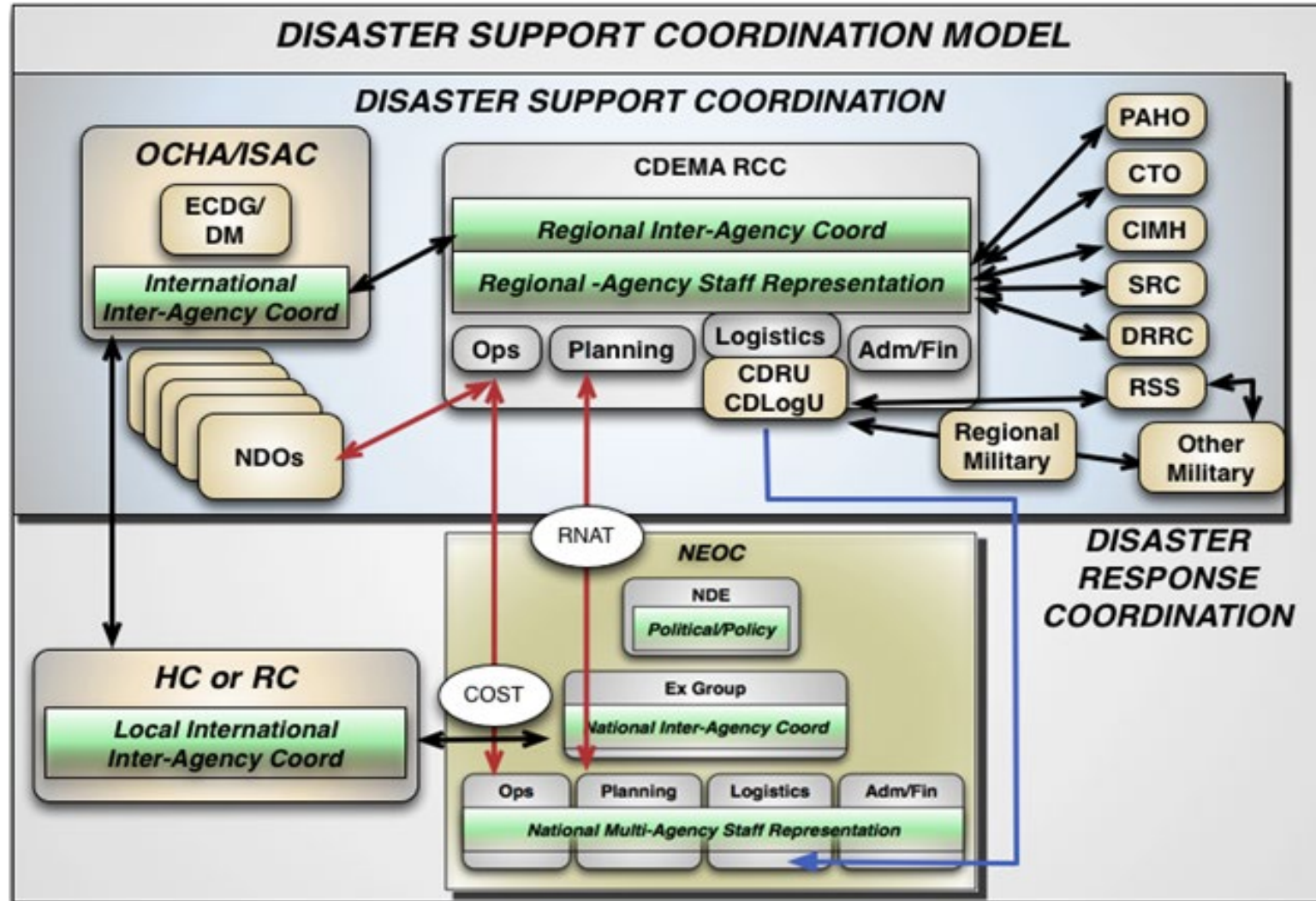
- ❑ **Pillar 1:** Social Protection for the Marginal and Most Vulnerable
- ❑ **Pillar 2:** Enhancing Economic Opportunity
- ❑ **Pillar 3:** Safeguarding Infrastructure
- ❑ **Pillar 4:** Environmental Protection
- ❑ **Pillar 5:** Operational Readiness and Recovery
- ❑ Nine (9) areas which cover the enabling environment



Conceptual Framework for the Regional Response Mechanism (RRM)

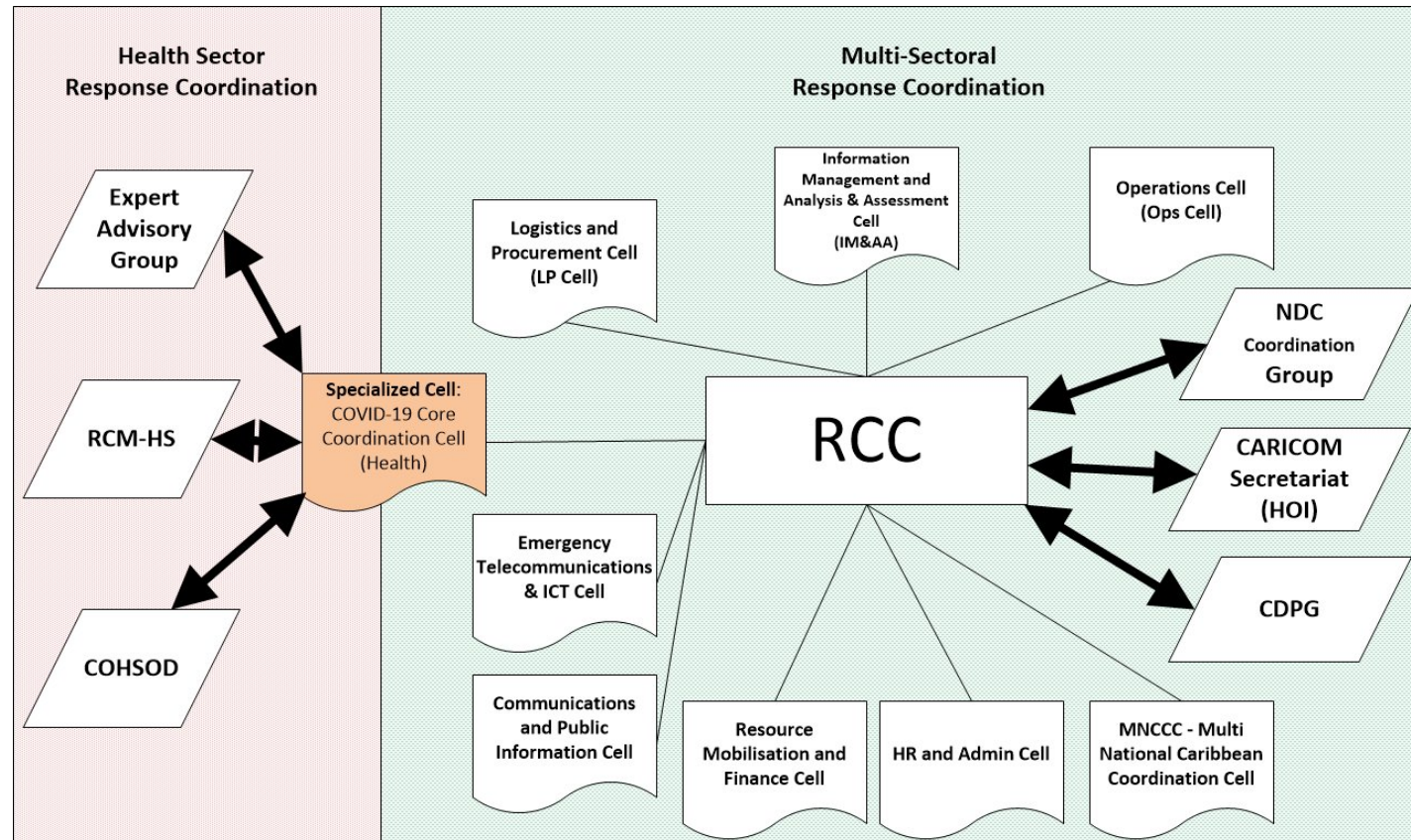


RRM – Regional Coordination Operational

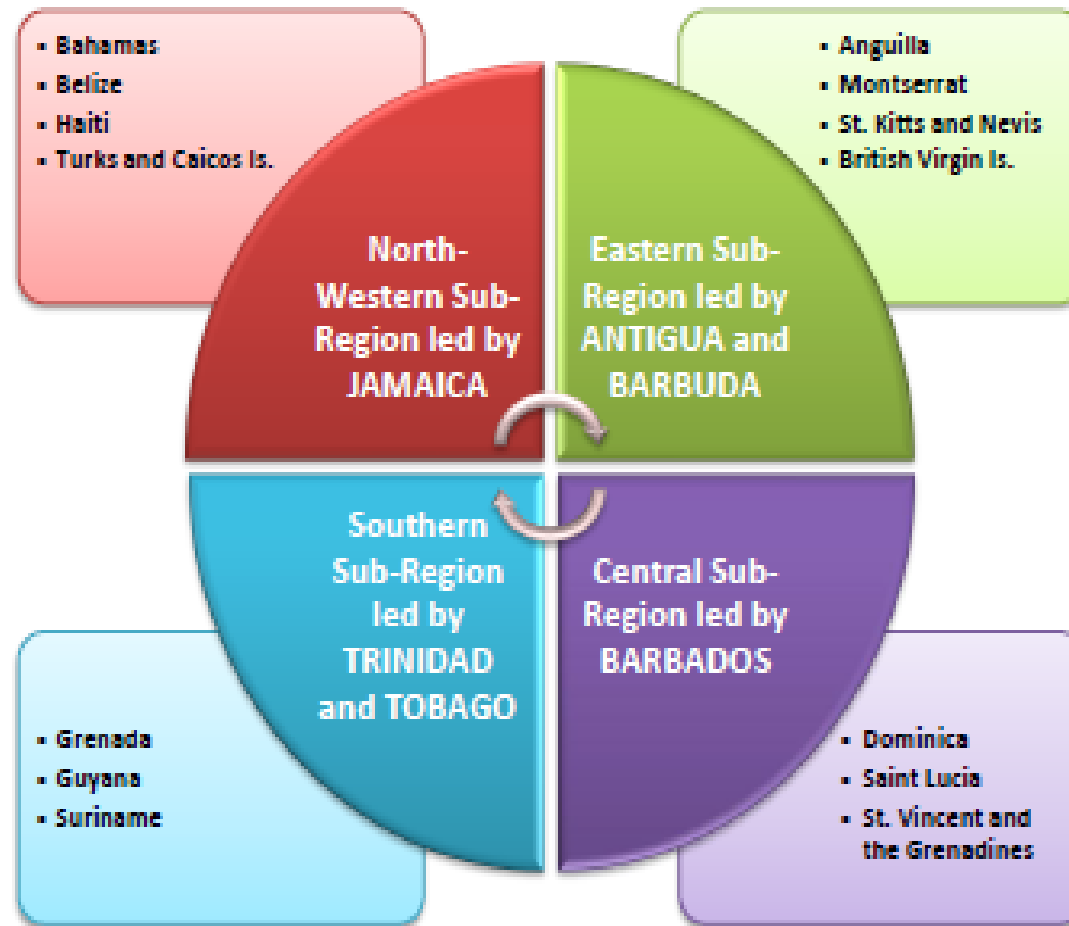


Regional Level Coordination- Example

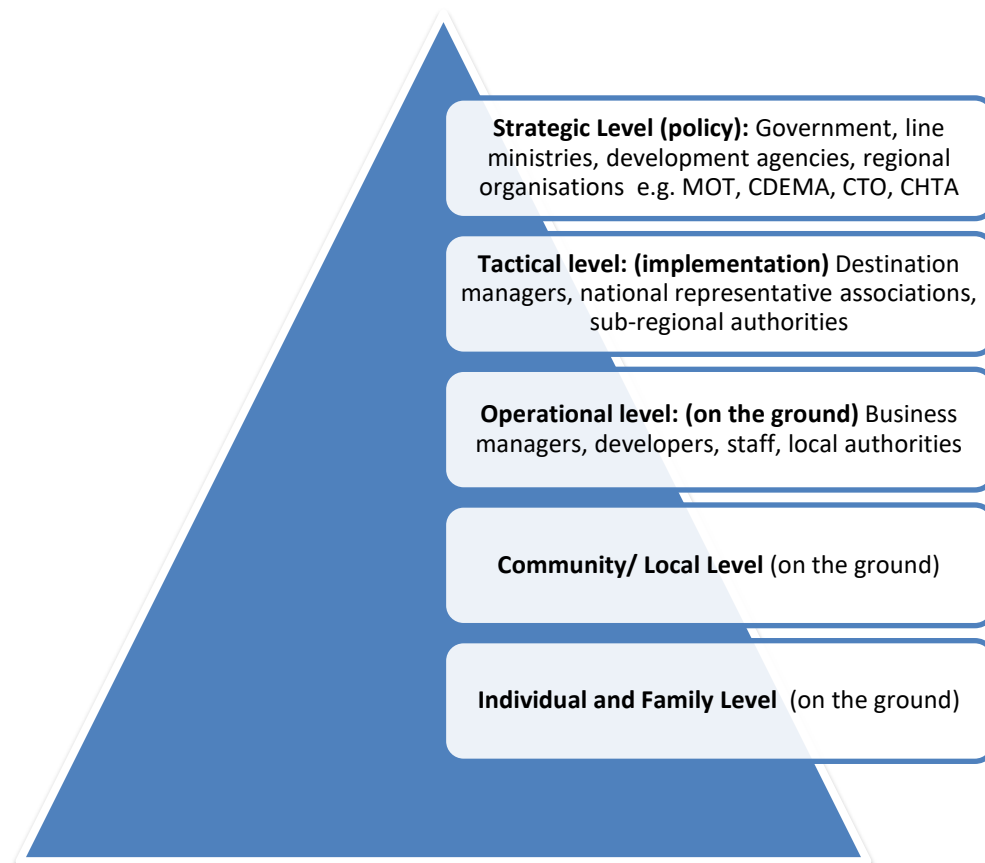
Multi-Sectoral Coordination – COVID-19



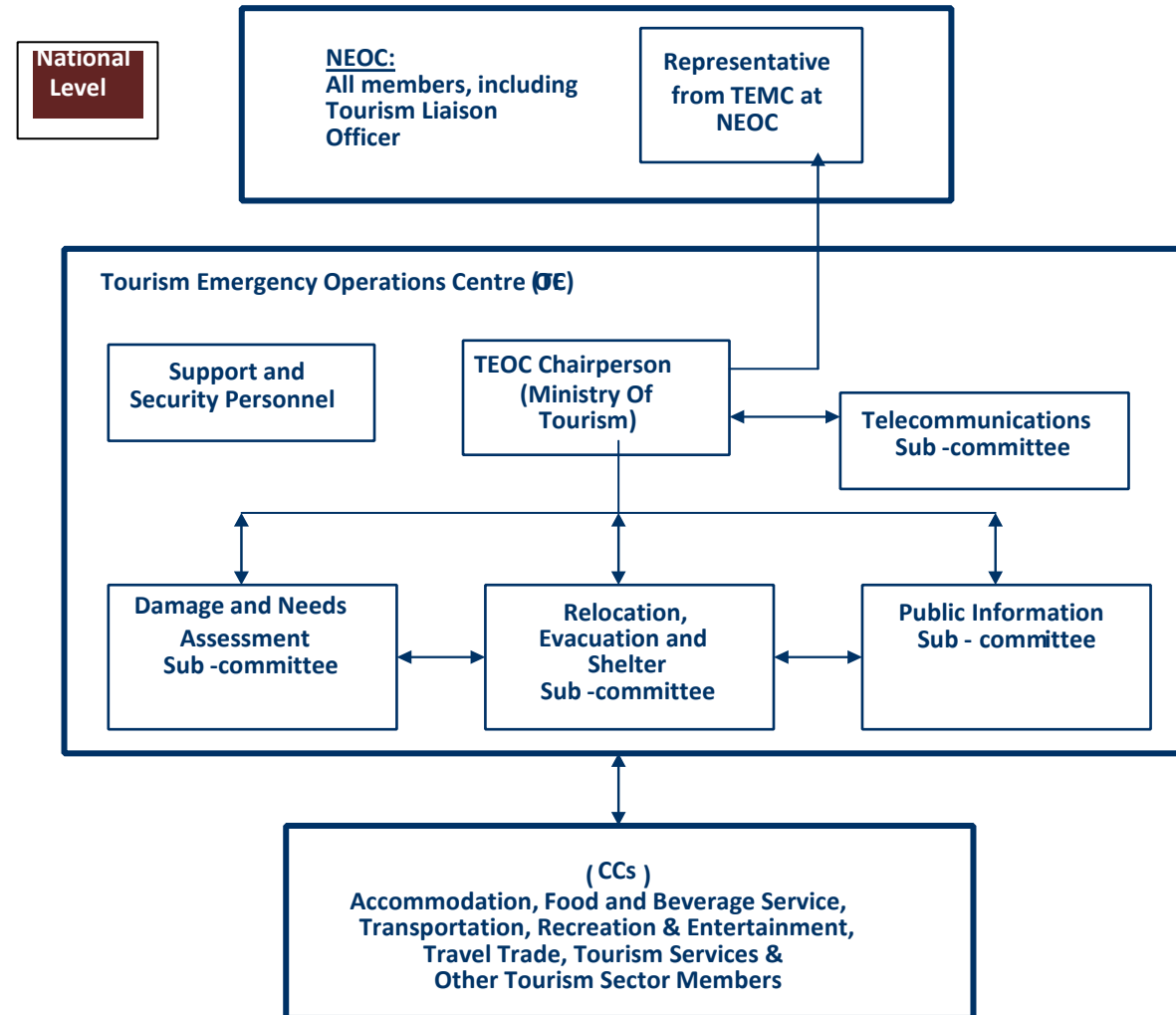
CDEMA's Sub-regional Organisation



Levels of DRM Implementation in the Caribbean Tourism Sector



National Level Coordination



Source: Adapted and modified from the Multi-hazard Contingency Planning Manual (MHCPM) for the Caribbean Tourism Sector (2009), p. 37. Modified from: Caribbean Disaster Emergency Response Agency (CDERA).

Some Hurricane Season 2021 Considerations

**People
Plant
Processes**

**COVID-19
Protocols**

**Shutdown
Procedures**

Communications

**Tourist Impact
Management**

**Psychosocial
Support**

**Hotels, Suppliers
and the
Community**

CARIBBEAN HOTEL & TOURISM ASSOCIATION



NAVIGATING INSURANCE AHEAD OF THE NEW HURRICANE SEASON STORM PREP - A SHORT CHECK LIST

SMITH ORLOFF & ASSOCIATES
Loss Consultants to the Caribbean



Smith Orloff & Associates

International Insurance Loss Consultants

Tel: 340.690.4880 / Email: smith@smithorloff.com

Smith Orloff & Associates

STORM PREP – GENERAL COMMENTS

Know Your Property

Inspect and verifying your property's condition before hurricane season arrives and fix or replace building areas that can allow significant damages, such as roofing conditions and especially window deficiencies and the like, which can allow wind driven rain damages, a typical exclusion. With prior loss experience plan on protecting your property and if possible store plywood for board ups and sand bags for flooding.

Help Your People

If your business is affected by a storm, it's almost certain that your employees and their families will be too. Before a storm, help employees prepare, including plans on getting them to safety. During and after a storm, stay connected with them and be ready to support with humanitarian assistance, including guidance on how they can manage their own insurance claims.

STORM PREP – GENERAL COMMENTS

Business Continuity Plan & Supply Chain Network

A storm could affect your operations, your suppliers' operations, and critical infrastructure, including power, telecommunications, roads, airports, and seaports. Know the specific locations of your suppliers — and their suppliers — so you can better ensure business continuity. Also consider alternate suppliers and shipping methods to prevent or limit disruptions to your supply chain.

Understand your Insurance Coverage & claims processes

Every storm can cause its own unique damage and bring with it questions about property policy coverage, but based upon past loss experience identify your high-risk areas and before a storm arrives check your coverages. Make sure you understand key definitions, sub-limits for flooding and other coverage areas and other terms in your policy.

Due to varied terms and conditions in insurance policies, policies should be fully vetted prior to hurricane season addressing sums insured and coverages for known problem areas, and especially those areas open to possible interpretation by insureds, insurers, and legal counsel.

For larger properties establish a framework and protocols with your broker/ insurers for filing a claim after the storm passes.

CRITICAL AREAS OF INSURANCE FOR ANY HOTEL



Overview

Understanding and Making Sure That Insurance Coverage Is Appropriate & Avoid Pitfalls Before The Loss Occurs

To Facilitate A Policy Review - Typical Policy Sections {detailed in subsequent slides}

- Covered Property & Business Interruption (including Extra Expense)
- Limits of Coverage
- Covered Perils
- Policy Conditions / Coverages

Understanding and Making Sure That Insurance Coverage Is Appropriate and Avoiding Pitfalls Before The Loss Occurs

Covered Property

- Building
- Contents (Equipment, Furniture, Stock/Inventory)
- Fixtures & Fittings
- Business Interruption and Extra Expense

Limits of Coverage

Covered Perils (*the Risks Being Insured*)

- All Risk vs. Named Peril
- Windstorm, Flood, Earthquake, Volcanic Action
- Wind Driven Rain (*a typical exclusion*)
- Collapse
- Subsidence & Land Slippage

Policy Conditions / Coverages

- Replacement Cost vs. Actual Cash Value (and right to depreciate)
- Holdbacks / Buyouts
- Averaging Clause / Coinsurance (*underinsured*)
- Agreed Value Endorsement
- Automatic Reinstatement
- Public Authority / Ordinance / Code Upgrade
- Loss of Off-Premises Power & Water
- Professional Fees - Architects & Engineers in Reconstruction
- Foundations, Walkways, Roads & Landscaping
- Consequential Business Interruption
- Extended Business Interruption Coverage
- Deductibles For Windstorm, Flood, Earthquake, Volcanic Action (separate sums insured per building)
- Debris Removal Limitations
- Appraisal vs. Arbitration Clause

Business Interruption Loss & Extra Expense

- Establishing the Limit of Insurance
 - Net Income Plus Continuing Expenses
 - Ordinary Payroll Expense Exclusion
 - Address Costs to Stay In Business & Mitigate- Extra Expense
 - Have a Plan
- Preparing and Presenting the Claim
- Restoration Period

Policy Cost Containment Considerations

- Use of higher percentage deductibles
- Address what the risks of damage are to different property
- Evaluate damages from prior storms to see what might not need to be insured for windstorm or other catastrophic losses
- At same time address updated replacement costs to see if any property segment is over-insured or in the alternative under-insured to avoid being penalized



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HOTEL & TOURISM
ASSOCIATION

Get in Touch!

membership@caribbeanhotelandtourism.com

