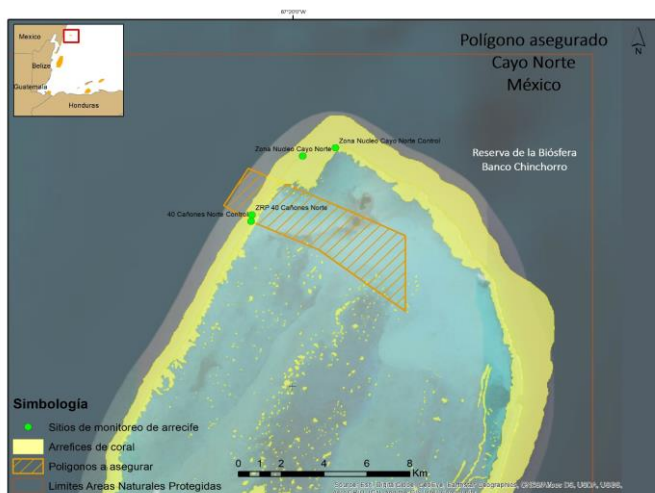


**INSURED SITE: CAYO NORTE
BANCO CHINCHORRO BIOSPHERE RESERVE
MEXICO**



Reef data within the insured polygon		
Insured polygon's area	ha	2,242.19
Coral cover area	ha	163.08
Live coral cover area	ha	20.06
Live coral cover area - average value	%	12.30
Live coral cover area - maximum value	%	27.40
Live coral cover area - minimum value	%	3.30
Location related to wind direction		Windward

Damage estimate of live coral cover			
Wind speed	Initial live coral cover	Estimated loss of live coral cover	Damaged area with live coral cover
	%	%	ha
<34 knots	12.30	1.48	2.41
34 a 50 knots		0.00	0.00
50 a 64 knots		0.00	0.00
>64 knots		4.92	8.02

Cost estimate to based on area with damaged live coral cover					
	Intervened area	Required time	Cost for intervention level 100%	Cost for intervention level 50%	Cost for intervention level 25%
	ha	Days	USD	USD	USD
Rapid damage assessment	163.08	3	3,766	3,766	3,766
Primary response	4.01	15	53,371	26,686	13,343
Secondary response	4.01	22	99,693	57,687	36,683
Immediate repair	171.10	40	156,830	88,138	53,792
Mid-term repair	N/A	N/A	512,757	269,106	147,281

Cost estimate with response time limit (up to 60 days after the event) and 3 brigades					
	Intervened area	Required time	Cost for intervention level 100%	Cost for intervention level 50%	Cost for intervention level 25%
	ha (nurseries)	Days	USD	USD	USD
Rapid damage assessment	163.08	5	10,141	10,141	10,141
Primary response	10.00	30	106,742	53,371	26,686
Secondary response (number of nurseries)	90.00	39	169,719	92,700	54,190
Immediate repair	263.08	74	286,602	156,211	91,016
Mid-term repair	N/A	N/A	2,504	269,106	147,281

Note: Estimated response capacity in 3 brigades formed by 18 divers and 12 snorkellers working on 3 boats.