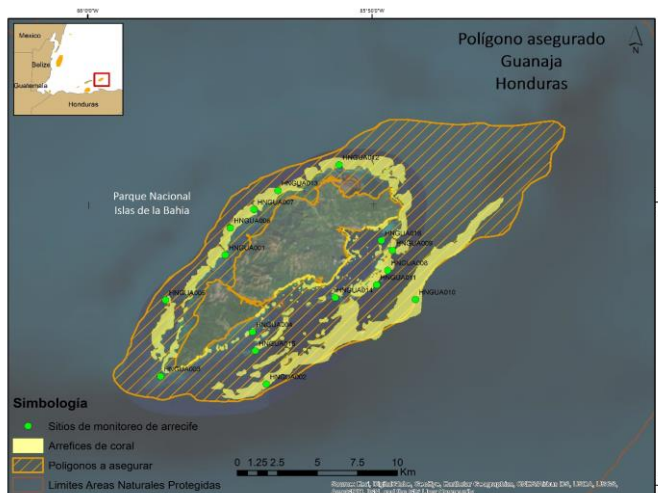


**INSURED SITE: GUANAJA
BAY ISLANDS NATIONAL MARINE PARK
HONDURAS**



Reef data within the insured polygon

Insured polygon's area	ha	21,721.49
Coral cover area	ha	4,406.02
Live coral cover area	ha	850.36
Live coral cover area - average value	%	19.30
Live coral cover area - maximum value	%	40.90
Live coral cover area - minimum value	%	7.30
Location related to wind direction	Windward/ Leeward	

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	19.30	2.32	102.04
34 a 50 knots		0.00	0.00
50 a 64 knots		0.00	0.00
>64 knots		7.72	340.14

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	4,406.02	17	47,755	47,755	47,755
Primary response	68.03	207	1,088,005	544,003	272,001
Secondary response	68.03	337	1,996,498	1,008,034	513,803
Immediate repair	4,542.08	561	3,132,258	1,599,792	833,559
Mid-term repair	N/A	N/A	609,606	318,706	173,256

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	4,406.02	5	16,552	16,552	16,552
Primary response	10.00	30	157,682	78,841	39,420
Secondary response (number of nurseries)	90.00	44	205,435	112,503	66,037
Immediate repair	4,506.02	79	379,668	207,895	122,009
Mid-term repair	N/A	N/A	609,606	318,706	173,256

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