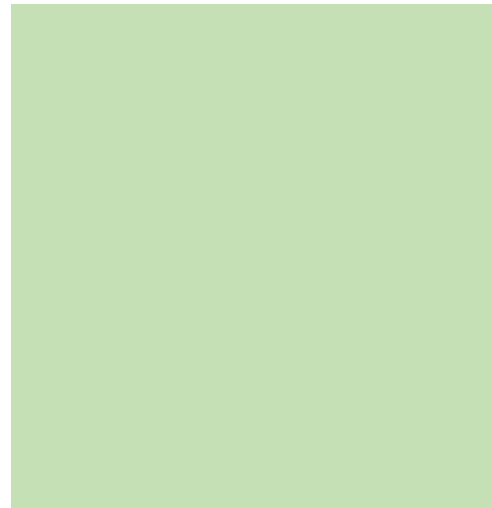
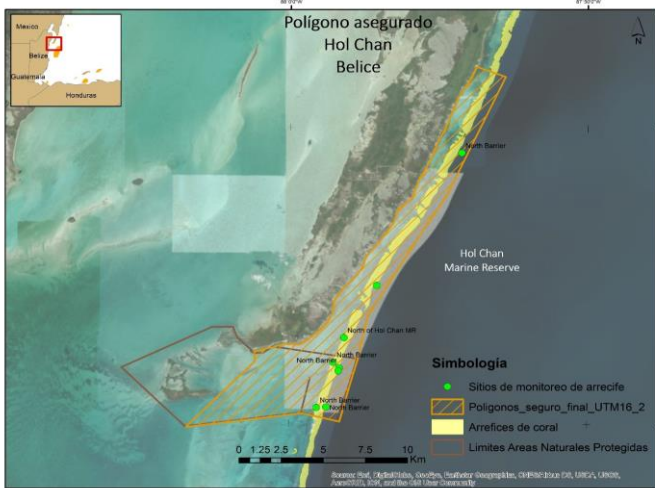


**INSURED SITE: HOL CHAN  
HOL CHAN MARINE RESERVE  
BELIZE**



Reef data within the insured polygon		
Insured polygon's area	ha	7,074.38
Coral cover area	ha	1,054.81
Live coral cover area	ha	112.86
Live coral cover area - average value	%	10.70
Live coral cover area - maximum value	%	16.00
Live coral cover area - minimum value	%	5.20
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	10.70	1.28	13.54
34 a 50 knots		0.00	0.00
50 a 64 knots		0.00	0.00
>64 knots		4.28	45.15

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	1,054.81	10	16,779	16,779	16,779
Primary response	22.57	69	330,421	165,210	82,605
Secondary response	22.57	84	432,107	227,229	124,790
Immediate repair	1,099.96	163	779,307	409,218	224,174
Mid-term repair	N/A	N/A	644,726	336,855	182,919

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	1,054.81	5	17,271	17,271	17,271
Primary response	10.00	30	143,661	71,831	35,915
Secondary response (number of nurseries)	90.00	44	193,380	107,865	65,108
Immediate repair	1,154.81	79	354,313	196,967	118,295
Mid-term repair	N/A	N/A	644,726	336,855	182,919

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