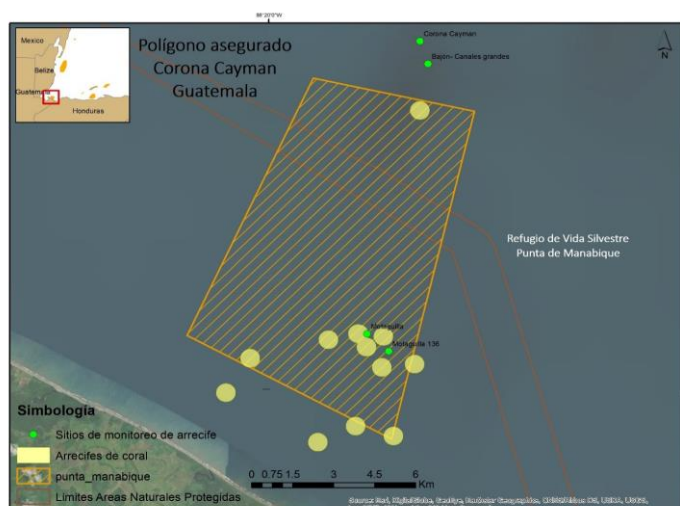


**INSURED SITE: CORONA CAYMAN
PUNTA DE MANABIQUE WILDLIFE REFUGE
GUATEMALA**



Reef data within the insured polygon		
Insured polygon's area	ha	8,604.75
Coral cover area	ha	1,054.81
Live coral cover area	ha	464.12
Live coral cover area - average value	%	44.00
Live coral cover area - maximum value	%	58.50
Live coral cover area - minimum value	%	30.80
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	44.00	7.70	81.22
34 a 50 knots		2.75	29.01
50 a 64 knots		0.55	5.80
>64 knots		11.00	116.03

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	6	10,973	10,973	10,973
Primary response	29.01	90	215,129	107,564	53,782
Secondary response	29.01	163	548,739	283,879	151,448
Immediate repair	1,112.82	259	774,841	402,416	216,204
Mid-term repair	N/A	N/A	493,868	259,943	142,980

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	11,992	11,992	11,992
Primary response	10.00	30	71,710	35,855	17,927
Secondary response (number of nurseries)	90.00	44	110,949	64,984	42,001
Immediate repair	1,154.81	79	194,650	112,830	71,920
Mid-term repair	N/A	N/A	493,868	259,943	142,980

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