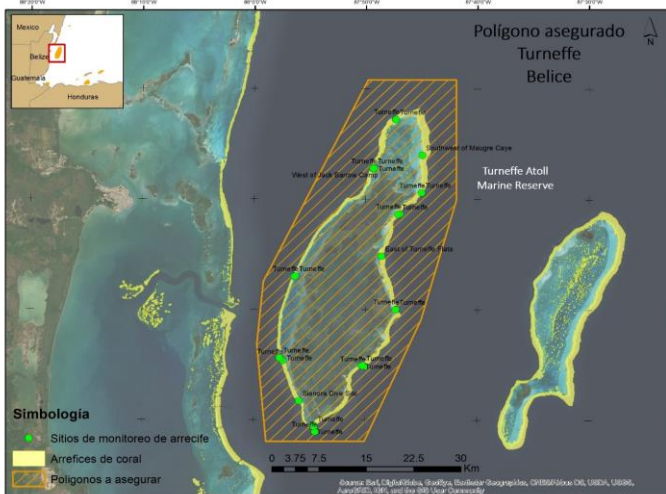


**INSURED SITE: TURNEFFE
TURNEFFE ATOLL MARINE RESERVE
BELIZE**



Reef data within the insured polygon		
Insured polygon's area	ha	131,690.62
Coral cover area	ha	7,071.14
Live coral cover area	ha	1,187.95
Live coral cover area - average value	%	16.80
Live coral cover area - maximum value	%	35.80
Live coral cover area - minimum value	%	6.30
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	16.80	2.02	142.55
34 a 50 knots		0.00	0.00
50 a 64 knots		0.00	0.00
>64 knots		6.72	475.18

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	7,071.14	26	90,243	90,243	90,243
Primary response	95.04	288	1,685,592	842,796	421,398
Secondary response	95.04	367	2,223,215	1,123,627	573,832
Immediate repair	7,261.21	681	3,999,051	2,056,666	1,085,474
Mid-term repair	N/A	N/A	704,648	369,868	202,478

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	7,071.14	5	23,547	23,547	23,547
Primary response	10.00	30	175,583	87,791	43,896
Secondary response (number of nurseries)	90.00	44	226,612	125,325	74,682
Immediate repair	7,171.14	79	425,742	236,664	142,125
Mid-term repair	N/A	N/A	704,648	369,868	202,478

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