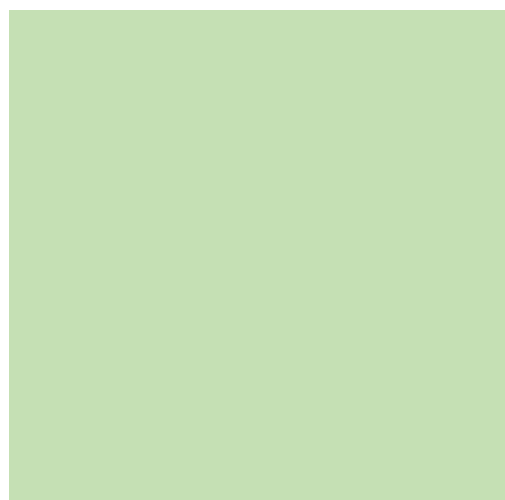


**INSURED SITE: UTILA
BAY ISLANDS NATIONAL MARINE PARK
HONDURAS**



Reef data within the insured polygon		
Insured polygon's area	ha	1,203.59
Coral cover area	ha	401.61
Live coral cover area	ha	75.70
Live coral cover area - average value	%	18.85
Live coral cover area - maximum value	%	18.85
Live coral cover area - minimum value	%	18.85
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	18.85	2.60	10.42
34 a 50 knots		1.34	5.40
50 a 64 knots		0.27	1.08
>64 knots		6.85	27.55

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	401.61	4	10,530	10,530	10,530
Primary response	5.50	18	94,609	47,305	23,652
Secondary response	5.50	34	197,439	108,505	64,038
Immediate repair	412.62	56	302,579	166,340	98,220
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	401.61	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	501.61	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.