



CARIBBEAN ALLIANCE INSURANCE

tomorrow. secured.

DISASTER PREPAREDNESS BOOKLET



Rated A.M. Best "A" (Excellent)



www.caribt Caribbeanalliance.com



**HURRICANES
DORIAN, MARIA & IRMA
WERE THE THE
MOST POWERFUL
ATLANTIC HURRICANES IN THE LAST 10 YEARS.**



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BE INFORMED AND BE PREPARED



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Caribbean Alliance Insurance Company Limited has created a concise guide to help you and your family to better protect yourselves in the face of disaster. We hope that you find our handy Disaster Preparedness booklet useful for planning ahead.

At Caribbean Alliance Insurance we have a proven track record of fast and efficient claims settlement. This philosophy has been proven following disasters such as hurricanes Hugo, Luis, Marilyn, George, Lenny, Jose, Ivan and more recently, the severe Irma, Maria and Dorian hurricanes.

Caribbean Alliance Insurance has:-

- Settled US\$500M in respect of more than 7,200 hurricane claims since 1995.
- Paid more than US\$35M in respect of the Montserrat volcano.
- Paid over US\$60M in Motor claims over the past 10 years.

BE PREPARED PLAN AHEAD

The Caribbean region has a long history of natural disasters associated with such hazards as hurricanes, floods, tsunamis, earthquakes, volcanic eruptions and seismic activity. Plan to protect Yourself and Your Family from natural disasters which can strike where you live.

“
**DISASTER CAN STRIKE
ANYTIME, ANYWHERE.**
EVERY YEAR OVER
**25.8 MILLION PEOPLE
ARE AFFECTED BY NATURAL DISASTERS
ACROSS THE WORLD.**”



Preparing a Disaster/Survival Kit

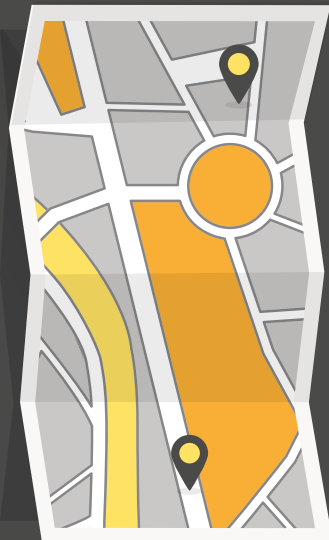
Your disaster kit should include:

- Flashlights and extra batteries
- Tool Kit
 - Hammer, pliers, duct tape, a small axe or small cutlass, screwdrivers
 - Assorted nails, screws and rope
- Portable battery operated/wind-up radio and extra batteries
- First aid kit and manual
- Emergency food and water (for 3 days per person)
 - Canned food
 - Dry food
- Non-electric can opener
- Essential medicines and prescription medicines
 - Ensure that all prescription medications are current and renew prescription if necessary
 - Non-prescription medication such as painkillers
- Essential sanitary items
- Cash and credit cards
- Sturdy shoes
- Blankets and pillows
- Extra set of home and car keys
- Fill your vehicle fuel tank
- Make arrangements for pets as pets may not be allowed in shelters.

Plan your Evacuation Route

Before planning an evacuation route, contact the Local Emergency Management office. Learn the safest route. When a Storm Warning is issued listen to the radio and monitor live broadcasts for information on the potential path of the storm. Things to do once it is safe to move around after a hurricane has passed:

- Carry out a home inspection
- Do not touch any electrical wires
- Check for gas leaks



HURRICANES



**THE ATLANTIC HURRICANE SEASON
1ST JUNE-30TH NOVEMBER**
IS WHEN THE ANNUAL FORMATION
OF TROPICAL CYCLONES OCCUR
IN THE NORTHERN HEMISPHERE.



What is a Hurricane?

A hurricane is a tropical storm with winds that have reached a constant speed of 74 miles-per-hour or more.

HURRICANE CATEGORY & WIND SPEEDS:

Tropical Depression	38 mph (63.1km)
Tropical Storm	39-73 mph (64.75-121.2 km)
Category 1 Hurricane	74-95 mph (123-158 km)
Category 2 Hurricane	96-110 mph (159-183 km)
Category 3 Hurricane	111-129 mph (184-216 km)
Category 4 Hurricane	130-156 mph (217-257 km)
Category 5 Hurricane	above 157 mph (257 km+)

How do Hurricanes Get Their Names?

Since 1953, Atlantic tropical storms have been named from lists originated by the National Hurricane Center. They are now maintained and updated through a strict procedure by an international committee of the World Meteorological Organization (WMO).

The names are used in rotation and re-cycled every six years, i.e., the 2017 list will be used again in 2023. The only time that there is a change in the list is if a storm is so deadly or costly that the future use of its name on a different storm would be inappropriate for reasons of sensitivity. If that occurs, then at an annual meeting by the WMO committee (called primarily to discuss many other issues) the

offending name is struck from the list and another name is selected to replace it. Several names have been retired since the lists were created.

If a storm forms in the off-season, it will take the next name in the list based on the current calendar date. For example, if a tropical cyclone formed on December 28th, it would take the name from the previous season's list of names. If a storm formed in February, it would be named from the subsequent season's list of names.

In the event that more than twenty-one named tropical cyclones occur in the Atlantic basin in a season, additional storms will take their names from the Greek alphabet.

ONCE UPON A TIME
**TROPICAL STORMS
AND HURRICANES**
WERE FACELESS AND NAMELESS.
HOW TIMES HAVE CHANGED.

Atlantic Hurricane Names

2023	2024	2025	2026
Arlene	Alberto	Andrea	Arthur
Bret	Beryl	Barry	Bertha
Cindy	Chris	Chantal	Cristobal
Don	Debby	Dexter	Dolly
Emily	Ernesto	Erin	Edouard
Franklin	Francine	Fernand	Fay
Gert	Gordon	Gabrielle	Gonzalo
Harold	Helene	Humberto	Hanna
Idalia	Isaac	Imelda	Isaias
Jose	Joyce	Jerry	Josephine
Katia	Kirk	Karen	Kyle
Lee	Leslie	Lorenzo	Leah
Margot	Milton	Melissa	Marco
Nigel	Nadine	Nestor	Nana
Ophelia	Oscar	Olga	Omar
Philippe	Patty	Pablo	Paulette
Rina	Rafael	Rebekah	Rene
Sean	Sara	Sebastien	Sally
Tammy	Tony	Tanya	Teddy
Vince	Valerie	Van	Vicky
Whitney	William	Wendy	Wilfred

“
**THE PLANET JUPITER
HAS A HURRICANE CALLED
THE GREAT RED SPOT
THAT HAS LASTED AT LEAST 300 YEARS.**
”

Personal Hurricane Preparedness and Response

Prior to the start of the hurricane season, the family should create a disaster preparedness plan. The plan must be realistic and workable. Devise a plan B in the event of any unforeseen circumstances.

The plan should include:

- How to secure your property in the event of a hurricane.
- Identifying the key decision maker.
- Identifying exit routes.
- Identifying the nearest shelter.
- Preparing a survival kit for use during and after a disaster.

Things to do Before the Hurricane Season (1st April – 31st May)

- Have a competent builder/contractor check your roof for loose covering and loose fastenings. Secure or replace if necessary.
- Check all permanent shutters for dry rot, rusted hinges, fastenings and fittings - make repairs if necessary.
- Review and secure all your insurance policy documents.
- Ensure the adequacy of the sums insured on your items.
- Obtain the values of your property from a reputable builder/engineer.
- Notify your insurers of any major renovation/improvements recently carried out.

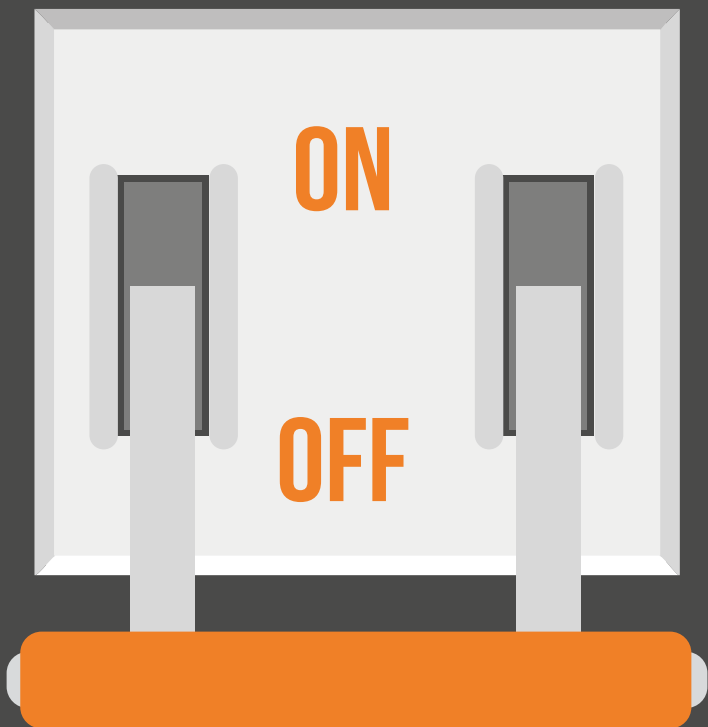
“

**PROLONGED POWER OUTAGES
DURING & AFTER A HURRICANE, ARE COMMON.**

TURN OFF

**YOUR GAS, ELECTRICITY & WATER.
ALSO UNPLUG YOUR APPLIANCES.**

”



**BY TAKING HOT AIR FROM THE TROPICS
& MOVING IT TOWARDS COLDER REGIONS,
HURRICANES REGULATE
TEMPERATURES & MOISTURE
TO HELP THE EARTH STAY BALANCED.**

What to do During a Hurricane

- As a storm unfolds, evacuees should listen to local authorities on radio or television. Evacuation routes often close as a storm develops.
- If forced to weather a storm, get inside the most secure building possible and stay away from skylights, windows and glass doors.
- Remember that a lull often signifies the storm's eye—not its end. Anyone riding out a hurricane should wait for authorities to announce that the danger has passed.
- If a home loses power, turn off major appliances such as the air conditioner and water heater to reduce damage.
- If flooding threatens a home, turn off electricity at the main breaker.
- Take refuge in a small interior room, closet, or hallway on the lowest level during the storm. Put as many walls between you and the outside as you can.
- Find a safe area in the home (an interior room, a closet or bathroom on the lower level).
- Do not use electrical appliances, including your computer.
- Do not use a generator during a storm. Use only in an outside, well ventilated area.
- Beware of lightning. Stay away from electrical equipment. Don't use the phone or take a bath/shower during the storm.

“

HURRICANES BRING
DESTRUCTION ASHORE
IN THE FORM OF HEAVY RAIN, WITH STRONG
WINDS & LARGE WAVES THAT CAN DAMAGE
BUILDINGS, TREES & CARS.

”



**EVERY SECOND, A LARGE HURRICANE CAN
RELEASE THE ENERGY OF
10 ATOMIC BOMBS.
THEY GENERATE ENERGY
ON A STAGGERING SCALE.**

What to do After a Hurricane

- Listen to local news for the latest updates.
- Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.
- If you evacuated, return home only when officials say it is safe.
- Drive only if necessary and avoid flooded roads and washed out bridges.
- Stay off the streets. If you must go out watch for fallen objects; downed electrical wires; and weakened walls, bridges, roads.
- Keep away from loose or dangling power lines and report them immediately to the power company.
- Walk carefully around the outside of your home and check for loose power lines and structural damage before entering.
- Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
- Wear protective clothing and be cautious when cleaning up to avoid injury.
- NEVER use a generator inside homes, garages, crawlspaces, sheds, or similar areas, even when using fans or opening doors and windows for ventilation. Deadly levels of carbon monoxide can quickly build up in these areas and can linger for hours, even after the generator has shut off.

HURRICANE TRACKING MAP

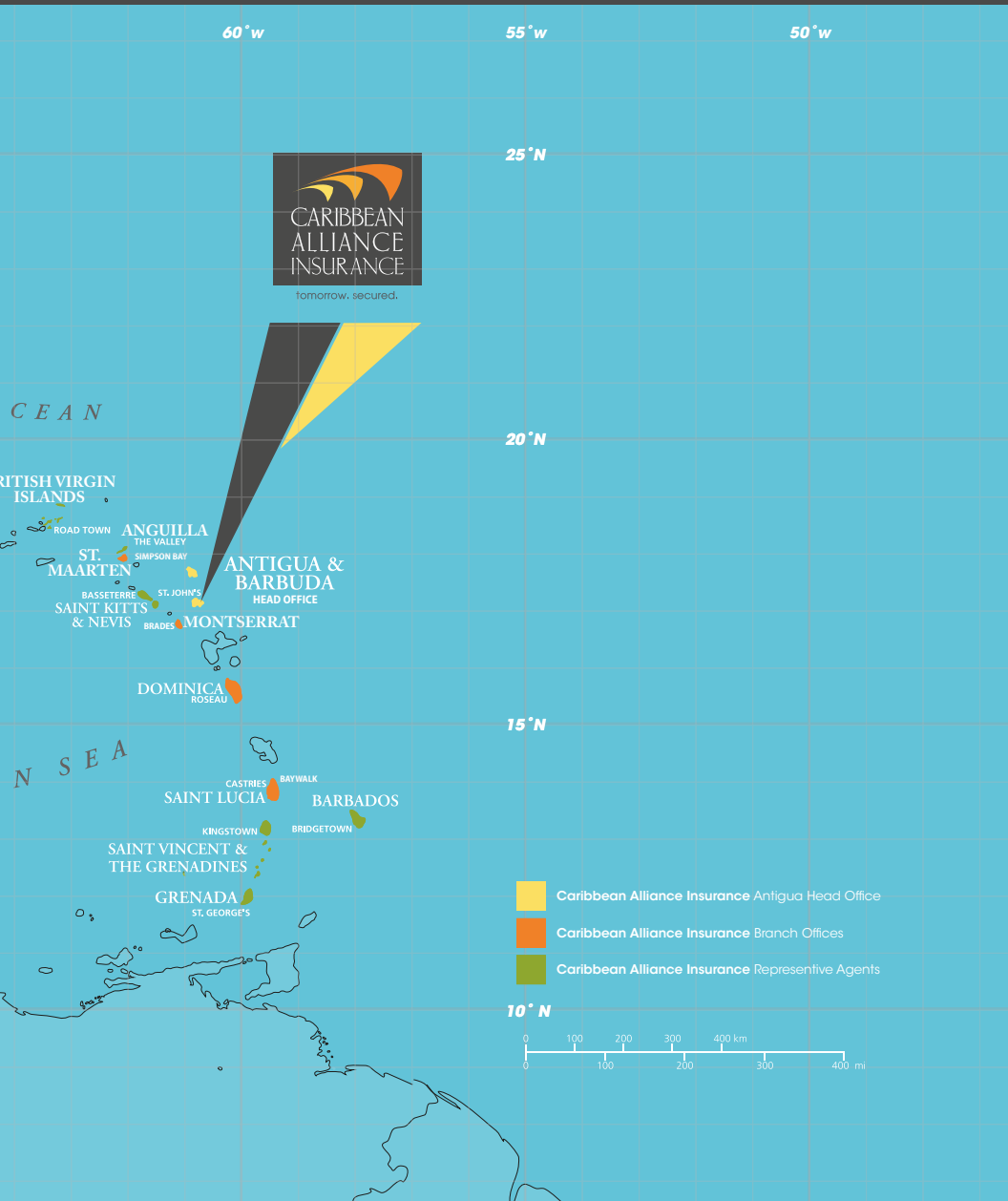


Remember in a Hurricane...

Preserve life first

Then protect your property

Then notify us.



FLOODS

A flood is an abnormal progressive rise in water level of an area which is normally dry. Floods can be caused by heavy rainfall, overflowing of streams or rivers, dam or levee failures, tsunamis, storm surges, burst water mains and blockage of water channels.

Levels of Flooding

Minor Flooding

- Due to accumulation of excessive surface runoff.
- Flooding is relatively shallow and there is no perceptible flow of water when inundation is rapidly spreading to adjacent areas.

Major Flooding

- Due to overflowing of rivers and lakes, storm surges, torrential rains, unexpected and serious breaks in dikes, levees and other protective structures or uncontrolled releases of dam water.
- Coverage of a wide continuous area and rapid spreading to adjacent areas of relatively lower elevation.

DID YOU KNOW?
FLOODWATERS
12 INCHES DEEP
CAN STALL AND/OR
FLOAT YOUR CAR AWAY



Know what to do...

Before the flood

- Know the flood warning system in your community and ensure that your family knows the warnings.
- Monitor weather conditions.
- Keep on hand materials

like lumber, plywood, nails, rope, wires, plastic sheeting, sandbags, etc...

- Keep a portable transistor radio with spare batteries and emergency equipment.

Know what to do...

During the warning

- Listen for emergency instructions.
- Watch for rapidly rising water.
- Store drinking water in sealed plastic containers as water service may be interrupted.

- Move household items to higher levels.
- Evacuate quickly and safely.
- Turn off electricity at the main switch before evacuating.

Know what to do...

During the flood

- Avoid areas subject to flash flooding.
- Beware of water-covered roads and bridges.

- Avoid driving through flood areas.

Know what to do...

After the flood

- Re-enter building with caution. Use flashlights, not lanterns or torches as flammables may be inside.
- Be alert for hazards such as broken electrical wires.
- Never touch electrical switches while wet or standing in water.
- Don't use appliances or equipment until they have been

cleaned, dried and thoroughly checked for damage.

- Report downed utility lines (electricity, water, gas, and telephone) to the appropriate authorities.
- Boil all water.
- Discard foods that have come into direct contact with flood water.

EARTHQUAKES

A sudden slipping or movement of a portion of the earth's crust, accompanied and followed by a series of vibrations.

Aftershock

A series of small quakes following a major earthquake which are the earth's attempts to adjust its crust and fault lines that were displaced by the main shock.

Epicenter

The place on the earth's surface directly above the point on the fault where the earthquake rupture began. Once fault slippage begins, it expands along the fault during the earthquake and can extend hundreds of miles before stopping.



**CATS & DOGS
ARE SENSITIVE TO
EARTHQUAKE VIBRATIONS.
SCIENTISTS BELIEVE THAT THEY CAN DETECT
TREMORS LONG BEFORE HUMANS.**

Fast Facts about Earthquakes

- Earthquakes strike suddenly, violently, and without warning at any time of the year and at any time of the day or night.
 - Smaller earthquakes often follow the main shock.
 - An earthquake is caused by the breaking and shifting of rock beneath the Earth's surface. Ground shaking from earthquakes can collapse buildings and bridges; disrupt gas, electric, and phone service; and sometimes trigger landslides, avalanches, flash floods, fires, and huge, destructive ocean waves (tsunamis).
 - Most earthquake-related injuries result from collapsing walls, flying glass, and falling objects.
- Familiarize yourself with these terms to help identify an earthquake hazard.*

What to do Before an Earthquake?

Identifying potential hazards ahead of time and advance planning can reduce the dangers of serious injury or loss of life from an earthquake. Repairing deep plaster cracks in

ceilings and foundations, anchoring overhead lighting fixtures to the ceiling, and following local seismic building standards, will help reduce the impact of earthquakes.

Six Ways to Plan Ahead

1. Check for Hazards in the Home

- o Fasten shelves securely to walls.
- o Place large or heavy objects on lower shelves.
- o Store breakable items such as bottled foods, glass, and china in low, closed cabinets with latches.
- o Repair any deep cracks in ceilings or foundations. Get expert advice if there are signs of structural defects.

2. Identify Safe Places Indoors and Outdoors

- o Under sturdy furniture such as a heavy desk or table.
- o Against an inside wall.
- o Away from where glass could shatter around windows, mirrors, pictures, or where heavy bookcases or other heavy furniture could fall over.
- o In the open, away from buildings, trees, telephone and electrical lines.

3. Educate Yourself and Family Members

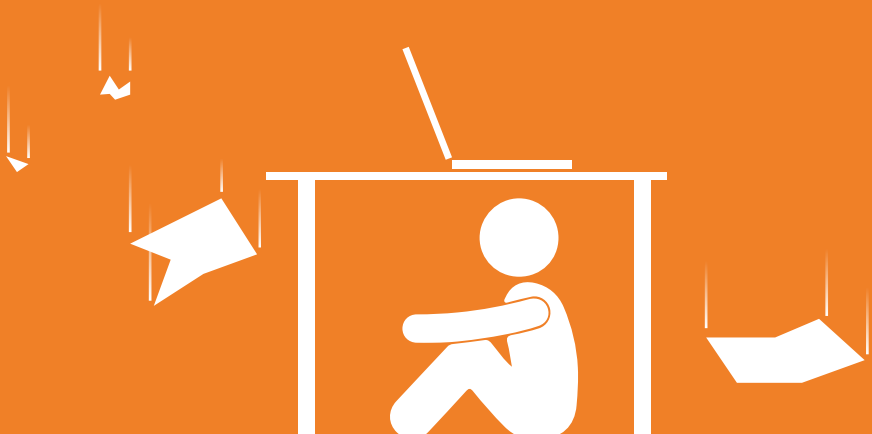
- o Teach children how and when to call 9-1-1, police, or fire department and which radio station to tune to for emergency information.
- o Teach all family members how and when to turn off gas, electricity, and water.

4. Have Disaster Supplies on Hand

5. Develop an Emergency Communication Plan

- o In case family members are separated from one another during an earthquake (a real possibility during the day when adults are at work and children are at school), develop a plan for reuniting after the disaster.

6. Ask an out-of-state relative or friend to serve as the "family contact." After a disaster, it's often easier to call long distance. Make sure everyone in the family knows their name and address.



What to do During an Earthquake

Stay as safe as possible during an earthquake. Be aware that some earthquakes are actually foreshocks and a larger earthquake might occur. Minimize your movements to a few steps to a nearby safe place and if you are indoors, stay there until the shaking has stopped and you are sure exiting is safe.

If Indoors

- DROP to the ground; take COVER by getting under a sturdy table or other piece of furniture; and HOLD ON until the shaking stops. If there isn't a table or desk near you, cover your face and head with your arms and crouch in an inside corner of the building.
- Stay away from glass, windows, outside doors and walls, and anything that could fall, such as lighting fixtures or furniture.
- Stay in bed if you are there when the earthquake strikes. Hold on and protect your head with a pillow, unless you are under a heavy light fixture that could fall. In that case, move to the nearest safe place.
- Use a doorway for shelter only if it is in close proximity to you
- Stay inside until the shaking stops and it is safe to go outside.
- DO NOT use the elevators.

If Outdoors

- Stay there.
- Move away from buildings, street lights, and utility wires.
- Once in the open, stay there until the shaking stops. The greatest danger exists directly outside buildings, at exits and alongside exterior walls.

If in a moving vehicle

- Stop as quickly as safety permits and stay in the vehicle. Avoid stopping near or under buildings, trees, overpasses, and utility wires.
- Proceed cautiously once the earthquake has stopped. Avoid roads, bridges, or ramps that might have been damaged by the earthquake.

If trapped under debris

- Do not light a match.
- Do not move about or disturb the dust.
- Cover your mouth with a handkerchief or clothing.
- Tap on a pipe or wall so rescuers can locate you. Use a whistle if one is available. Shout only as a last resort. Shouting can cause you to inhale dangerous dust particles.



EVERY MINUTE THE WORLD EXPERIENCES
2 EARTHQUAKES.
ABOUT 500,000 ARE DETECTED EACH YEAR.
100,000 OF THOSE CAN BE FELT,
100 CAUSE DAMAGE.



What to do After an Earthquake

- Expect aftershocks.
 - Listen to a battery-operated radio or television. Listen for the latest emergency information.
 - Use the telephone for emergency calls only.
 - Open cabinets cautiously. Beware of objects that can fall off shelves.
 - Stay away from damaged areas. Stay away unless your assistance has been specifically requested by police, fire, or relief organizations. Return home only when authorities say it is safe.
 - Be aware of possible tsunamis if you live in coastal areas. These are also known as seismic sea waves (mistakenly called "tidal waves"). When local authorities issue a tsunami warning, assume that a series of dangerous waves is on the way. Stay away from beaches. Head for higher ground.
 - Help injured or trapped persons. Do not move seriously injured persons unless they are in immediate danger of further injury. Call for help.
 - Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.
- Leave the area if you smell gas or fumes from other chemicals.
- Inspect utilities.
 - o Check for gas leaks. If you smell gas or hear blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbour's home. If you turn off the gas for any reason, it must be turned back on by a professional.
 - o Look for electrical system damage. If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. If you have to step in water to get to the fuse box or circuit breaker, call an electrician first for advice.
 - o Check for sewage and water lines damage. If you suspect sewage lines are damaged, avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap.

Tsunami

A tsunami is a series of water waves that send surges of water, which sometimes reach over 100 feet onto land and can cause widespread destruction. Most tsunamis, about 80 percent, take place within the Pacific Ocean, a geologically active area where volcanoes and earthquakes are common.

The Formation of a Tsunami

Tsunamis can occur as a result of earthquakes, volcanic eruptions, landslides and other disturbances above or below. They arise from the sudden displacement of gigantic water masses due to earthquakes on the sea bed, volcanic eruption above and under water, landslides or meteorite impacts.

About 86% of all Tsunamis result from so-called 'seaquakes'.



PALM TREES
WITH STRONG TRUNKS
ARE KNOWN TO SURVIVE TSUNAMIS.

MANGROVES
HELP TO REDUCE DAMAGE CAUSED BY
STORM SURGES AND TSUNAMI WAVES.



Know how to Prepare for a Tsunami

- Find out if your home is in a vulnerable area. If you live in a low-lying area identify the quickest way to get to high ground.
- Know the natural tsunami warning signs such as a strong earthquake or the sea pulling back from the coastline.
- Discuss tsunamis with your family and friends. Everyone needs to know what to do in case everyone is not together.
- Emergency supplies such as canned foods, drinking water, medication, flashlights, battery-powered radios and first aid kits should be readily available.
- Emergency equipment should also be on hand and working properly.

During a Tsunami

- When fleeing a tsunami caused by a nearby earthquake, roads may be blocked or broken so be careful.
- Tsunamis may occur without the initial pulling back of the sea and you might see a massive wall of water approaching land. If you can see the wave you are already too close to outrun it.
- If you are unable to move to higher ground, go to an upper floor (at least the 3rd storey) or roof of a strong building.
- If swept up by a tsunami, look for something to use as a raft.
- A tsunami may last for hours so expect many waves.

After a Tsunami

- Check for injuries and damage to property.
- Stay tuned to a radio or television to know the latest emergency information.
- Help injured or trapped people and call for help if necessary.
- Check food supplies and test drinking water. Fresh food that has come in contact with flood water may be contaminated and should be discarded.

Coping with Disaster

The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business, or personal property.

Children and older adults are of special concern in the aftermath of disasters.

When adults have the following signs, they might need crisis counselling or stress management assistance. Contact voluntary agencies, or professional counsellors for counselling. Additionally, local faith-based organisations may provide crisis counselling assistance.

The following are ways to reduce the effects of disaster-related stress:



IF YOU FEEL
OVERWHELMED
BY THE EFFECTS OF A DISASTER
ASK FOR HELP.



Understand Disaster Events

- Everyone who sees or experiences a disaster is affected by it in some way.
- It is normal to feel anxious about your own safety and that of your family and close friends.
- Profound sadness, grief, and anger are normal reactions to an abnormal event.
- Acknowledging your feelings helps you recover.
- Focusing on your strengths and abilities helps you heal.
- Accepting help from community programs and resources is healthy.
- Everyone has different needs and different ways of coping.

Recognize Signs of Disaster Related Stress

- Difficulty communicating thoughts.
- Difficulty sleeping.
- Difficulty maintaining balance in their lives.
- Low threshold of frustration.
- Increased use of drugs/alcohol.
- Limited attention span.
- Poor work performance.
- Headaches/stomach problems.
- Tunnel vision/muffled hearing.
- Colds or flu-like symptoms.
- Disorientation or confusion.
- Difficulty concentrating.
- Reluctance to leave home.
- Depression, sadness.
- Feelings of hopelessness.
- Mood-swings or bouts of crying.
- Overwhelming guilt and self-doubt.
- Fear of crowds, strangers, or being alone.

Easing Disaster-Related Stress

- Talk with someone about your feelings even though it may be difficult.
- Seek help from professional counsellors.
- Do not hold yourself responsible for the disastrous event or be frustrated because you feel you cannot help directly in the rescue work.
- Take steps to promote your own physical and emotional healing by healthy eating, rest, exercise, relaxation, and meditation.
- Spend time with family and friends.
- Participate in memorials.
- Use existing support groups of family, friends, and religious institutions.
- Ensure you are ready for future events by restocking your disaster supplies kits and updating your family disaster plan. Doing these positive actions can be comforting.

Online Resources

Guidance on recognizing the signs of and minimizing the impact of disaster-caused stress can be found under the below topics at:

www.ready.gov/coping-disaster

Understand Disaster Events

Recognize Signs of Disaster Related Stress

Easing Disaster-Related Stress

Helping Kids Cope With Disaster



**IN SPITE OF THE TRAGEDY, THERE ARE MANY
HELPFUL ONLINE RESOURCES
TO PROVIDE
SUPPORT AND ADVISE
WHEN DISASTER STRIKES.**



PROPERTY

Catastrophe Claim Advice Form



Making a Claim

- Inspect your home for damage. Take pictures of damage, both of the building and its contents, for insurance purposes.
- Retain damaged contents for viewing by insurer or their appointed adjuster
- Tell us as soon as possible by telephone, letter, fax or email. Our contact details are noted on Your Policy Schedule.

Note: Immediate advice is essential if the Damage is serious

- Obtain estimates as soon as possible for repairing the damage. Make any temporary repairs necessary to make your property weather-proof (if, for example, the roof has been damaged) these can be put in hand immediately to avoid further loss. However, we should be given an opportunity to inspect the damage before permanent repairs are done.

Insured:	
Mortgagee:	
Address:	
Tel. No.	Fax. No.
Email:	Cell No.
Date of Loss:	
Cause of Loss:	
Policy No.	Class: Hi; <input type="checkbox"/> Mid; <input type="checkbox"/> Bi; <input type="checkbox"/>
Item(s) Insured: 1.	Sum Insured: \$
2.	\$
3.	\$
4.	\$
5.	\$

PROPERTY

Catastrophe Claim Advice Form



Give brief description of and direction to Property:

Damage To:			
A Building	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Minor	Moderate	Severe
B Contents	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Minor	Moderate	Severe

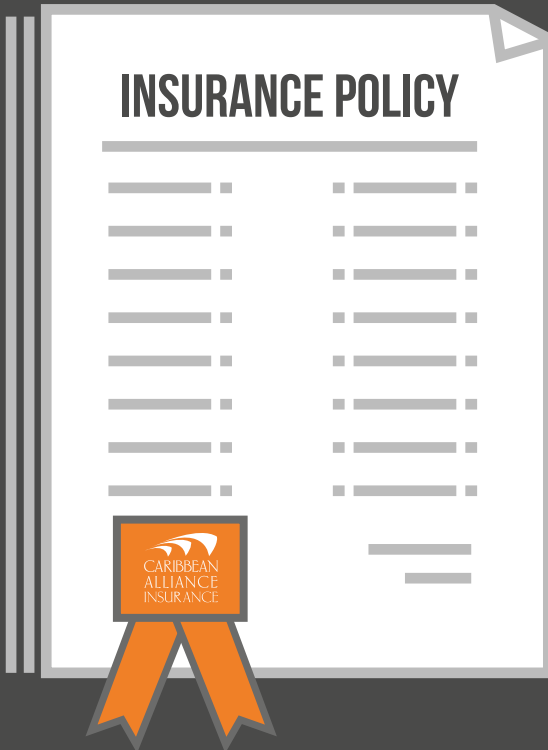
Contact Person:	
Time Available:	
Address:	
Tel. No.	Fax. No.
Email:	Cell No.

Loss reported by:
Remarks:

OFFICIAL USE ONLY		
Premium Paid: \$	Date Paid:	Premium Outstanding \$
Adjuster / Firm		Date Appointed:



MOTHER NATURE IS UNPREDICTABLE.
**BUT CARIBBEAN ALLIANCE
INSURANCE POLICIES
RELIABLY COVER**
A WIDE RANGE OF POTENTIAL DISASTERS.



ANTIGUA & BARBUDA HEAD OFFICE & BRANCH

**Caribbean Alliance House, Cnr. Newgate
and Cross Streets, St. John's**

Tel: (268) 484-2900

Fax: (268) 481-2950

enquiries@caribbeanalliance.com

www.caribbeanalliance.com

FALMOUTH HARBOUR BRANCH

Antigua Yacht Club Marina Commercial Centre,

Falmouth Harbour, Antigua

Tel: (268) 484-2967

REGIONAL BRANCHES & AGENTS

ANGUILLA

Island Insurance Ltd.

Tel: (264) 498-4853

island.insure@yahoo.com

BARBADOS

BGI Insurance Agents Ltd.

Tel: (246) 417-1060 Fax: (246) 429-5491

info@bgiinsurances.com

BAHAMAS

Tavarez & Higgs

Tel: (242) 702-9044

grahamhiggs@tavareshiggs.com

Professional Insurance Consultants

Tel: (242) 327-2142

bferguson@picinsure.com

CAYMAN

Caribbean Alliance Insurance Co. Ltd.

Tel: (345) 949-9744

aleisha.lalor@caribbeanalliance.com

DOMINICA

Caribbean Alliance Insurance Co. Ltd.

Tel: (767) 235-2242 Fax: (767) 440-8219

candy.deschamps@caribbeanalliance.com

GRENADA

Richard McIntyre (Insurance) Agents Ltd.

Tel: (473) 440-3753 Fax: (473) 440-6634

rmiil@spiceisle.com

MONTSERRAT

Caribbean Alliance Insurance Co. Ltd.

Tel: (664) 491-4000 Fax: (664) 491-4999

kendrea.tuiff@caribbeanalliance.com

ST. KITTS & NEVIS

Delisle Walwyn & Co. Ltd.

Tel: (869) 465-2631 Fax: (869) 466-4450

insurance@delislewalwyn.com

ST. LUCIA

Caribbean Alliance Insurance Co. Ltd.

Tel: (758) 458-7900 Fax: (758) 452-2240

info@stluciainsurances.com

amantha.james@caribbeanalliance.com

ST. MAARTEN

Caribbean Alliance Insurance Co. Ltd.

Tel: (721) 545-5860

collin.hylton@caribbeanalliance.com

ST. VINCENT & THE GRENADINES

Haydock Insurances Ltd.

Tel: (784) 457-2903 Fax: (784) 456-2952

haydock@vincysurf.com

TORTOLA

Caribbean Insurers Ltd.

Caribbean Insurers Marine Ltd.

Tel: (284) 393-8920 Fax: (284) 494-4393

info@caribbins.com

TURKS & CAICOS

The Insurance Centre (TIC)

Tel: (649) 941-4814 Fax: (649) 946-5593

tony.lancaster@insurancecentretci.com