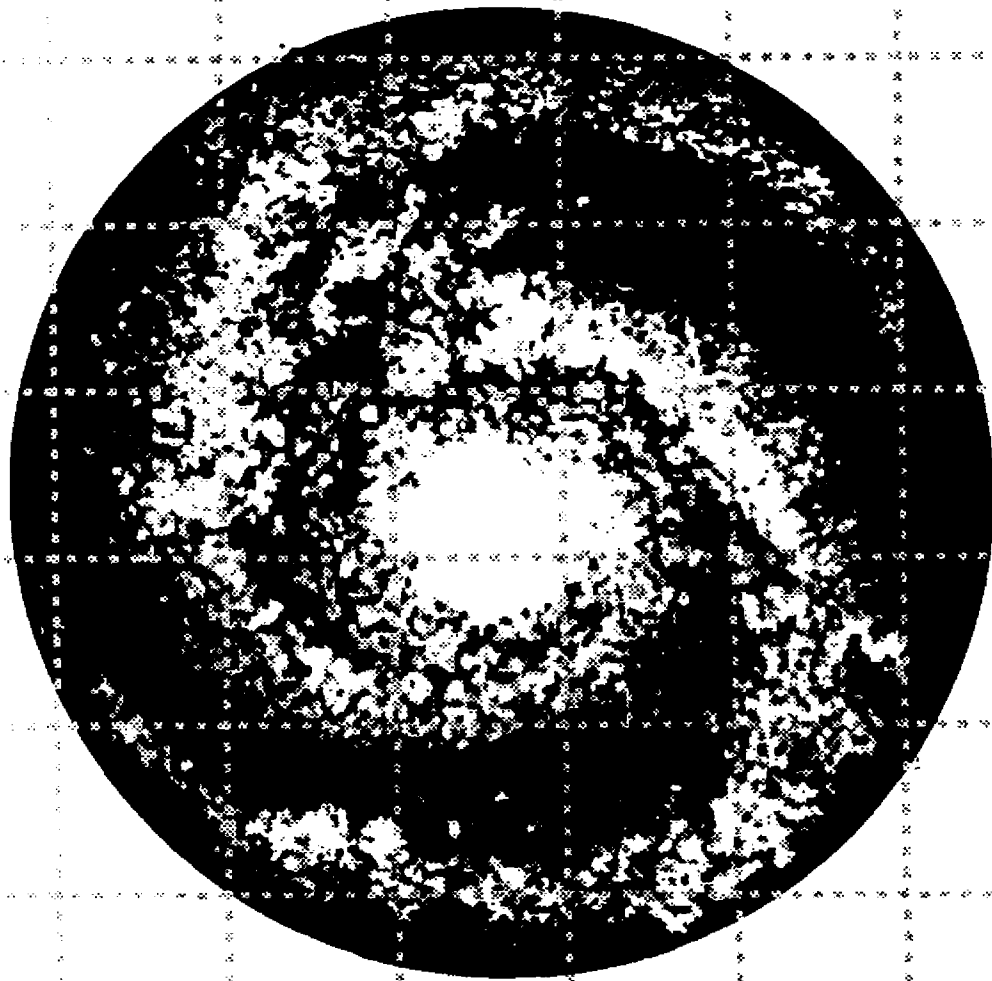


ANGUILLA

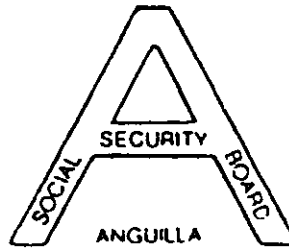
HURRICANE PREPAREDNESS



BOOKLET

CONTENTS

3	FOREWORD BY H. E. THE GOVERNOR
4	MESSAGE FROM DISASTER PREPAREDNESS COORDINATOR
5	MESSAGE FROM DEPUTY DISASTER PREPAREDNESS COORDINATOR
6	A CASE FOR HURRICANE PREPAREDNESS
7	TERMS TO KNOW
8	NAMING HURRICANES
9	SHELTERS
10	HURRICANE WATCH - WHAT TO DO
11	HURRICANE WARNING - WHAT TO DO
12	WHEN SEEKING SHELTER
13	HURRICANE
14	MAP
16	PLOT OPTIONS
17	DURING THE HURRICANE
18	AFTER THE HURRICANE
19	HINTS ON SECURING PROPERTY INSURANCE
21	HINTS ON ROOF DESIGN
22	INSURANCE AND DISASTER PREPAREDNESS
23	HURRICANES STRIKING ANGUILLA
24	COPING WITH HURRICANE RELATED STRESS
26	TIPS ON INSURANCE



You do know that hurricane can be disastrous and cause loss of life and property, and that it is wise to be protected. But have you realized that loss of income through illness, retirement or death of the breadwinner can also be disastrous? Social Security protects you and your family against the financial hardships which may result from the following: Sickness, Maternity, Disability, Old Age and Death.

**Anguilla Social Security -
Providing Protection against Economic Insecurity!**

NBA NATIONAL BANK OF ANGUILLA LTD.

Be prepared! For this hurricane season, let National Bank assist you in the financing of protective measures such as hurricane shutters and property insurance premiums, and walk away knowing that your property will be secure.

Be safe! Be secure! Bank with National!

P O Box 44, The Valley, Anguilla
Tel: 497-2101 Fax: 497-3310

FOREWORD

With the approach of the Caribbean hurricane "season", I commend to you this most important leaflet of advice on hurricane preparedness. I congratulate those who have worked to prepare it and arrange its timely publication.

The aim of the leaflet, and of Hurricane Preparedness Week which we will stage soon, is not to alarm the people of Anguilla but to ensure that we do not approach the "season" with complacent lack of preparation.

Happily, Anguilla has been spared major hurricane disasters for many years. We hope this will continue. We should however remember those sister islands which have been less fortunate and consider what steps we should reasonably take to prepare ourselves in the event we too faced a hurricane threat.

Forward planning will not prevent a hurricane. But it could reduce risk to life and property. It could enable us to come through a hurricane better prepared for the period which immediately followed it. It would help us through the days until outside help reached us.

My Disaster Preparedness Committee has worked to make sure hurricane shelters are clearly identified and will be operational and secure if needed, that the island's communications and other basic services are as well protected as possible, and that we have clear plans for any post-hurricane rescue and recovery.

Such planning relies on self-help. Now is the time when every householder should begin his or her own preparations. Check hurricane shuttering at your homes. Lay in supplies of non-perishable foods and drinking water, and candles and matches in waterproof wrappings. Check that torches and portable radios have fresh batteries. Decide whether your family would stay at home or move into an approved hurricane shelter. Check that insurance policies are paid up and adequate.

The Boy Scouts have the admirable motto, "Be Prepared". I commend it to you.

Alan W Shave
Governor

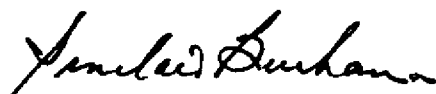
MESSAGE FROM THE DISASTER PREPAREDNESS COORDINATOR

For the past three years, the idea of a booklet on hurricane preparedness was considered as something desirable but it never received the momentum to take off and remained a possibility. That possibility moved closer to reality when I realised that I could seek sponsorship through advertising. In this respect, I received great encouragement from the managers of MICO, Fairplay Management and D-3 Enterprises. I would like to thank those businesses who so readily supported the production of this booklet by taking out advertisements. Without their unqualified support, the Disaster Preparedness Committee would not have been able to produce this booklet.

In the past, my exhortations may, in the opinion of some, appear to have been scare tactics warning people about the necessity of preparing for hurricanes. I recognize that I may have been crying "wolf" too soon. However, one thing is sure. Every year we are threatened by hurricanes and the possibility of a direct hit is always there. You have a choice. Take the warnings seriously or ignore them. I would hope that you would exercise that choice on the side of good judgement. If you are caught unawares you have yourselves to blame.

The day may soon come when the threat from hurricanes will be reduced to the point that it will not be necessary to take elaborate precautions. Until then, we have to live with that threat which is a veritable one.

I therefore recommend that you take time to read this booklet. You may be prepared for this hurricane season.



Sinclair Buchanan

Disaster Preparedness Coordinator

MESSAGE FROM DEPUTY DISASTER PREPAREDNESS COORDINATOR

We are on the eve of another hurricane season in the Caribbean.

The period June to November each year is one which always keeps us on edge and more than often in the recent past, residents of Anguilla have given a sigh of relief that they have not been adversely, if at all affected by a hurricane.

But be that as it may, there should be no need for complacency.

Disaster preparedness officials here continue to stress the need for residents to be prepared in the event of any hurricane affecting the island.

Already early predictions are that during the 1994 hurricane season, the Atlantic Basin can expect to experience ten named storms, six of which will be hurricanes.

It is also predicted that two hurricanes will be of strength Category 3.

Such forecasts were also made last year but these failed to materialise. However, that should not mean, as we often say, because it did not happen last year, it will not happen this year.

Persons should always be cognisant of the fact that there is an official period set aside for hurricanes in the Caribbean, but that does not mean that a hurricane will not strike out of season.

Residents should as far as possible be kept up to date with what is required of them before, during and after any hurricane which strikes the island.

The local media, both radio and television, is again expected to play a great role in the dissemination of information regarding preparedness for the hurricane season.

One should always listen to weather bulletins released by the Disaster Preparedness Committee, which will ensure that these are aired repeatedly on the local media.

Fishermen in particular are urged to ensure that they not only listen to the reports but also heed them, for failing to do so could result, not only in the loss of their fish traps but also of the fishermen themselves.

A CASE FOR HURRICANE PREPAREDNESS

The last major hurricane to visit Anguilla was hurricane Donna which virtually flattened the island in 1960. Memories of its destruction are still vivid in some people's mind. However, the fact that we have not had a hurricane for a long time has caused some people to become lax and to let down their guard. Given that the likelihood of a hurricane threatening us every year, is a real possibility and that we cannot prevent hurricanes, it is necessary to take precautionary measures to mitigate the adverse effects of these hazards. Adequate precautions will not only save lives but property as well.

It is not sufficient to be prepared for hurricanes. We should also be in a position to ensure a timely and appropriate response to these natural phenomena. Hurricane preparedness involves planning and rehearsals. It is only when a community is well informed or organized that it will be able to respond to the disaster impact. An essential ingredient of hurricane preparedness is education and information. A community should know the potential threats posed by hurricanes, what to do and how to safeguard life and property. The more prepared the community the better that community will be able to cope with disaster following a hurricane.

Are you prepared for this hurricane season?

In the event of an emergency, call



A Public Service Message from
Caribbean Commercial Bank (Anguilla) Ltd.



Super Service!, Satisfied Customers!



TERMS TO KNOW

BULLETIN

Issued when a significant weather system is in the area.

HURRICANE WATCH

Issued when there is a possibility that a hurricane may threaten Anguilla.

HURRICANE WARNING

Issued when a hurricane is expected to strike within 24 hours or less with gale force winds in excess of 74 mph.

TROPICAL STORM

This is a gale with winds reaching between 39 - 73 mph.

HURRICANE

A violent storm blowing in anti clockwise direction around a calm centre of low pressure with winds over 74 mph.

STORM SURGE

Strong winds associated with hurricanes causing the sea level to rise to heights of 15 feet.

SMALL CRAFT ADVISORY

Issued when tropical cyclones threaten coastal areas. Small craft operators are advised to remain in port.

FLASH FLOOD WARNING

Means a flash flood is imminent and immediate action should be taken.

NAMING HURRICANES

“What’s in a name? That which we call a rose by any other word would smell as sweet”. So says Juliet to Romeo in the play Romeo and Juliet. To parody the words of Juliet, a hurricane by any name is just as destructive. Whether we call these gale force winds typhoons in the Pacific, cyclones in the Indian Ocean or hurricanes in the Atlantic they are equally destructive and cause much concern every year.

Years ago, hurricanes were named after women. With the growth of women’s liberation the trend was to name hurricanes after men as well. The names of hurricanes are listed in alphabetical order and are used in six year cycles. Thus the names for 1994 will be used again in the year 2000 and the list for 1995 will be used in the year 2001. It is noted that there are no hurricane names beginning with Q, U, Y, and Z because there are not many names beginning with those letters.

Below is a list of the hurricane names for 1994 to 1999. (By using the list one can tell what the name of the next hurricanes will be after 1999).

1994	1995	1996	1997	1998	1999
Alberto	Allison	Arthur	Ana	Andrew	Arlene
Beryl	Barry	Bertha	Bob	Bonnie	Bret
Chris	Chantal	Cesa	Claudette	Charley	Cindy
Debby	Dean	Diana	Danny	Danielle	Dennis
Ernesto	Erin	Edourad	Erika	Earl	Emily
Florence	Felix	Fran	Fabian	Frances	Floyd
Gordon	Gabrielle	Gustav	Grace	George	Gert
Helene	Humberto	Hortense	Henri	Hermine	Harvey
Isaac	Iris	Isidore	Isabel	Ivan	Irene
Joyce	Jerry	Josephine	Juan	Jeanne	Jose
Keith	Karen	Klaus	Kate	Karl	Katrina
Leslie	Luis	Lili	Larry	Lias	Lenny
Michael	Marilyn	Marco	Mindy	Mitch	Maria
Nadine	Noel	Nana	Nicholas	Nicole	Nate
Oscar	Opal	Omar	Odette	Otto	Ophelia
Patty	Pablo	Paloma	Peter	Paula	Philippe
Rafael	Roxanne	Rene	Rose	Richard	Rita
Sandy	Sebastien	Sally	Sam	Shary	Stan
Tony	Tanya	Teddy	Teresa	Tomas	Tammy
Valerie	Van	Vicky	Victor	Virginie	Vince
William	Wendy	Wilfred	Wanda	Walter	Wilma

SHELTERS

One would do well to know where the Shelters are:

West End Methodist Church
West End Clinic/Day Care Centre
West End Primary School - New Block
Seventh Day Adventist Church Long Bay
Blowing Point Methodist Church Hall
Blowing Point Christian fellowship Church
Road Primary School - New Block
North Hill Methodist Church
Valley Primary School - New Block
Stoney Ground Primary School - New block
Island Harbour Day Care Centre
Hilltop Baptist Church
Seventh Day Adventist Church -Mount Fortune
Morris Vanterpool Primary School - New Block
St. Augustine's Anglican Church East End
Valley Methodist Church Hall

Albert's Dept

"Everything you're looking for in a store and more!"
Prepare for the Hurricane Season by shopping at
Albert's

Tel: 2240/3840
9

HURRICANE WATCH - WHAT TO DO

When a hurricane watch is announced it means that a hurricane threatens the area within 36 hours.

- Have shutters or ply wood ready to cover glass openings.
- Stock up on canned or non-perishable goods.
- Check you family disaster plan.
- Check supplies of special medicines and drugs.
- Check often for official reports on radio or television.
- Keep hammers and nails handy.
- Ensure radio and flashlights are in working order. Have extra batteries.
- Keep the gas tank of your vehicle filled.
- Check your insurance.
- Listen to officials bulletins from Radio Anguilla

TROPICAL SHIPPING

Effective Diasater Survival begins today
Be Prepared for the 1994 Hurricane Season.

Local Agent:
HASKINS LTD

TEL: 2428

10

FAX: 3144

HURRICANE WARNING - WHAT TO DO

- Check your food and water supply.
- Board up windows and doors and/or close hurricane shutters. Use masking tape to “X” glass doors and windows to prevent shattering.
- Disconnect your spouting intake. Seal up low lying cistern over flows and protect exposed cistern covers.
- Park your car in a garage or in an open space away from trees or poles.
- Secure outdoor items. Flying debris can be dangerous.
- Move to higher ground if you live in low lying areas.
- Tie your animals under trees or put them into a covered pen lest they get cramped.
- Move to a shelter if your home is not safe.
- Be sure that a window or door can be opened on the lee side of the house - the side opposite the one facing the wind.
- Remove all pictures, clocks and other hanging articles from the wall and store them in a safe place.
- Store valuable equipment such as tools, office equipment and appliances in a safe room. Cover them with plastic.
- Fill your car with gas.
- Listen to your radio - stay calm.
- When you have finished your preparations help your neighbour.

WHEN SEEKING SHELTER

1. Make arrangements to stay with friends or family.
2. Leave early and drive carefully.
3. Do not take pets, cigarettes, weapons or alcoholic beverages.
4. Take your food, drinking water, blankets and hurricane survival kit.
5. Before you leave:-
 - shut off electricity and water
 - lock windows and doors
 - shut off the valve on propane gas
6. Travel with your valuables such as bank books, insurance policies and important documents

CARACASBAAI GROCERY & STORE

Stoney Ground
Anguilla

Don't be caught
in an emergency situation!

Canned foods, Batteries, Candles
Nails, Kerosene, First Aid Kits
Rubber Boots, and much more.

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Tel: 2249
Fax: 3449



"OUR PRICES ARE THE BEST"

HURRICANES

Hurricane are the names given to tropical storms with maximum sustained winds in excess of 74 mph. They start out as tropical depressions in the Atlantic Ocean and move in a westerly direction with wind speeds of 38 mph. When the wind speeds are in excess of 38 mph, the tropical depression is upgraded into a tropical storm. Given the right conditions of warm rising air and warm seas, tropical storms increase in size, intensity and speed packing winds of over 74 mph becoming full fledged hurricanes.

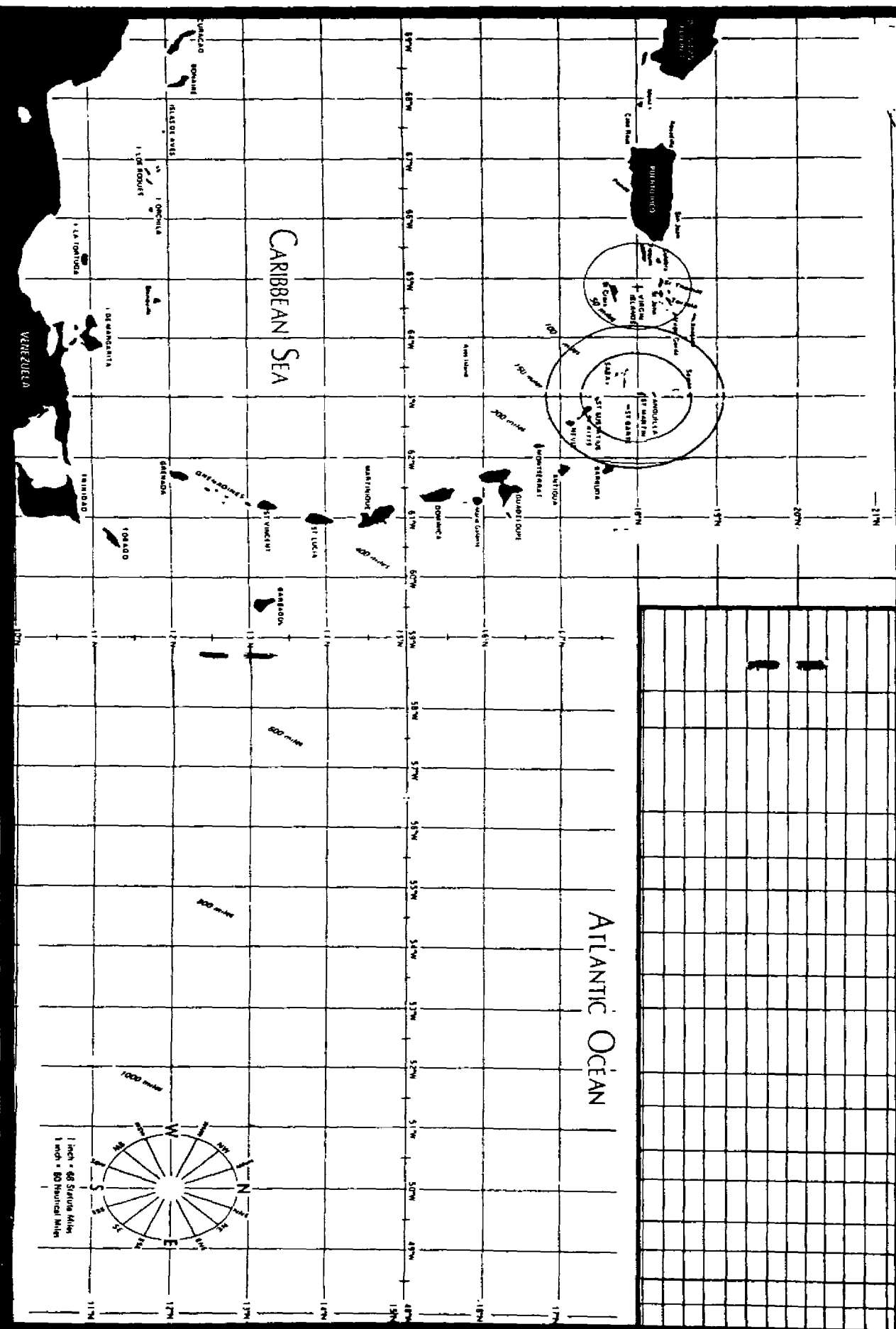
Hurricanes blow in a large anti-clockwise spiral around a relatively calm centre called the eye of the hurricane. Every year during the hurricane season, hurricanes affect the Caribbean area and coastal areas of South East United States bringing destruction in their path. They are regarded as the most destructive of all natural periodic phenomena.

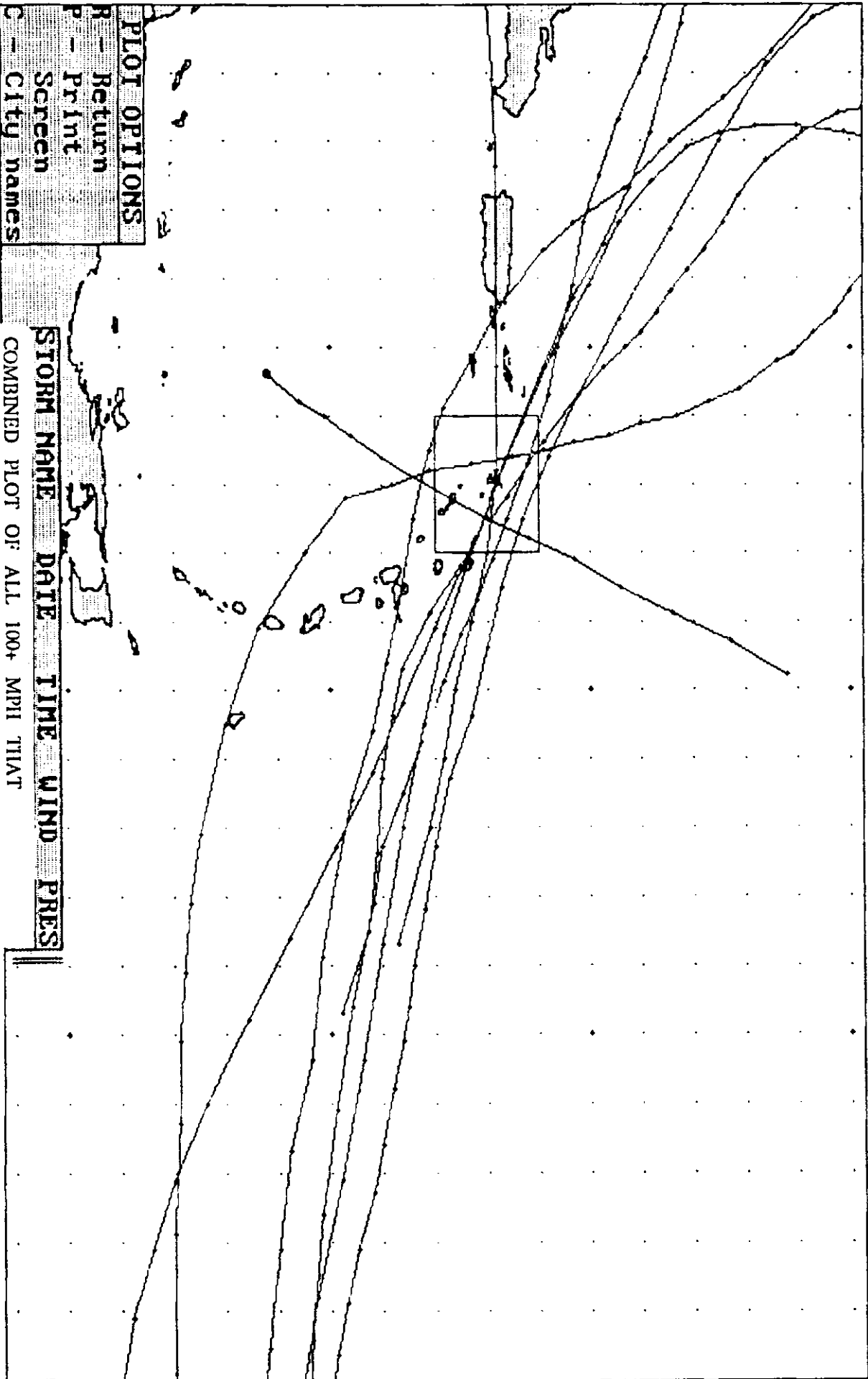
The eye takes from several minutes to an hour to pass depending on the hurricane. As the winds begin to blow from the opposite direction the calm suddenly ends. Persons are especially warned not to venture outside during this calm.

As hurricanes approach the coastline, they bring huge waves and storm tides. Coastal lowlands are flooded, beaches eroded and roads washed out.

Hurricanes are categorized in the Saffir Simpson hurricane Scale of one to five.

Category	Winds (mph)	Surge (feet)	Damage
1	74-95	4-5	Minimal
2	96-110	6-8	Moderate
3	111-130	9-12	Major
4	131-155	13-18	Destructive
5	155+	18+	Devastating

[illegible]



PLOT OPTIONS

- R - Return
- P - Print
- Screen
- C - City names

STORM NAME DATE TIME WIND PRES

COMBINED PLOT OF ALL 100+ MPH TIVAT
APPROACHED WITHIN 50 MILES OF ANGUILLA

DURING THE HURRICANE

- Do not go outside unless absolutely necessary, you may be hit by flying debris.
- If you are away from home, remain where you are until the hurricane passes.
- If the building shows signs of breaking up stay under a table or in a door frame. Head for the bathroom.
- Open a door or window slightly away from the wind.
- Stay away from windows and glass doors.
- Turn off all electrical breakers.
- Keep your hurricane lamp burning.
- Listen to your radio for information.
- Be calm. Do not panic. Your ability to act logical is important.
- Do not go outside during the lull. Winds will blow from the opposite direction.
- Stay dressed in case you have to evacuate.
- Keep your refrigerator closed to prevent food spoiling.

AFTER THE HURRICANE

- Seek medical attention for persons injured.
- Check for missing persons and report to the relevant authorities.
- Clear up debris and effect emergency repairs to your premises.
- Report broken water mains.
- Check food stored in refrigerators. Get rid of meats and vegetables that have started to spoil.
- Do not use melted ice cream.
- Do not touch dangling electrical wires.
- Stay away from disaster areas. Sightseeing can be hazardous.
- Do not go outside without shoes.
- Boil water before drinking it.
- Report to your work place for duty as soon as possible. Your services in restoring normalcy may be critical.
- Do not waste water

HINTS ON SECURING PROPERTY INSURANCE AND WHY IT IS IMPORTANT TO INSURE YOUR PROPERTY

It is a fair assumption that most property owners do not have monies set aside for the expressed purpose of repairing or disaster. Therefore, it is prudent and necessary to find an alternative means of assuring that funds are available should a natural disaster, such as a hurricane, earthquake or tornado destroys or damages one's property.

This alternative is called **INSURANCE** or rather Property Insurance through an insurance company.

Insurance companies are designed for the purpose of managing risks, including property risks. They have access to large sums of money through their reinsurance agreements, to settle losses to insured properties. Before securing insurance coverages however, the property owners should first determine the current replacement value of their properties; in other words, they should determine how much it would cost to replace or repair their proposed insured properties at today's cost.

The next step is to identify an insurance company that is willing and able to insure the property at a mutually agreed replacement value. It would be helpful to have information or knowledge about the company's past servicing or claim settlement record. This would add to one's peace of mind. Suggested references for information are the local insurance department and the company's existing clientele.

In making that final decision to insure your property, especially your home and its contents, make certain that your proposed policy will cover:

- A) Loss of use: this is specific payments for temporary residence in a hotel or guest house while your property is under repair or reconstruction necessitated by a disaster.
- B) Removal of Debris: That is specific payment for the removal of fallen trees or other material brought on to the insured property by hurricane winds.

The concern here is that any payment made towards the repair or replacement of property is not diverted for other uses such as A and B above.

With these guideline in mind, I implore all property owners to make a conscious effort to insure their properties. These are assets worthy of securing. See your insurance broker for a quote and negotiate premium payment schedules, if possible. Hurricane Donna struck Anguilla over thirty three (33) years ago. Some people feel that with the unusual number of natural disasters occurring of late, this hurricane season might very well be the time for Anguilla to experience the fury and havoc of a hurricane.

By reflecting on the devastation caused by hurricane Hugo in Montserrat, Nevis, St. Kitts and the Virgin Islands, property owners in Anguilla must conclude that hurricane disasters are serious business and so is the need to insure their properties.

Be prepared.....

Prepared by: Clement V. Ruan
Managing Director
D-3 Enterprises Ltd.
Insurance Agency

HELPFUL HINTS ON ROOF DESIGNS AND HURRICANES

LONG OVERHANGS MAY ENDANGER THE ROOF

If The Roof Stands
Out From The Walls
Too Far, The Wind
Can Lift The Roof Off!



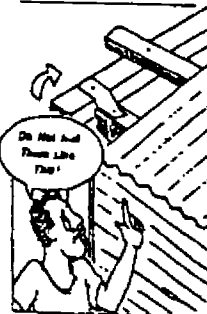
This Is Dangerous In
A Hurricane!



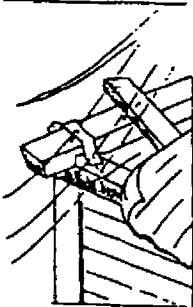
Keep Overhangs As
Short As Possible.
You Should Not
Exceed 18 Inches.



Fasten Each Rafter
Tightly To The Top
Of The Wall Frame.
Use Hurricane Straps
Or Fasteners.

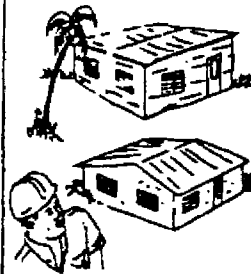


In A Hurricane
They Will Not Hold!



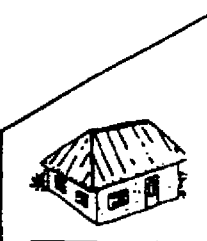
FLAT ROOFS SUFFER MORE IN HURRICANES

Wind Tends To Lift Flat
Roofs More Easily Than
Pitched Roofs...



And Will Blow
Them Off In
A Hurricane!

Do Not Leave Too
Much Space Between
The Roof And Wall!



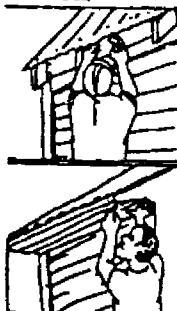
The Best Roof is A
Four-Sided HIP ROOF.
If You Use A Gable
Roof, Be Sure To
Strengthen The Gable!



In A Hurricane, Winds
Will Come Under The
Eaves And Blow The
Roof Off!



Close Up The Space
And Leave Smaller
Spaces To Ventilate
Your Roof.



Or Even Better, Leave
Ventilation Space In
Gable Ends.

**INSURANCE AND DISASTER PREPAREDNESS
BY LAURA M DEMPSEY
REGISTRAR OF INSURANCE**

A key element in disaster preparedness is ensuring that one's property and possessions are adequately insured with a reputable insurance company.

Because of the recent experience in the Caribbean and North America with hurricanes Hugo and Andrew and the total destruction and losses in the billions of dollars, no home owner in Anguilla would be spared loss if a hurricane were to strike.

Few individuals could afford the cost of rebuilding and replacing lost possessions. By purchasing insurance, a homeowner can transfer this risk to the insurance company.

All Insurance Companies operating in Anguilla are regulated by Government and must maintain adequate reserves and reinsurance treaties, including catastrophe reinsurance.

If a catastrophe such as a hurricane were to occur, both local and foreign companies would protect their insured not only with their assets and reserves but with the assets and reserves of their various reinsurance companies.

If you do not have property insurance now is the time to consider insuring your house.

HURRICANES STRIKING ANGUILLA

Even through the hurricane season falls between the months of June and November, it possible to have a hurricane outside the season. The hurricane that struck Anguilla on New Year's Day in 1955 is a case in point. People barely managed to get home from church when the strong winds began to blow. So too was Hurricane Klaus which took place in November 1984, causing the Sarah to sink in Road Bay and the legendary Warspite to run ashore there to be battered to pieces by the cruel waves.

During this century, Anguilla was visited by seven major hurricanes. The first occurred in 1906, 1908, 1922 and 1932 respectively. The others occurred in 1950, 1955 and 1960. The most severe of these hurricanes was Donna which struck on September 4, 1960. Donna flattened the island leaving over 1000 people homeless and caused much damage to life and property. In retrospect, Donna may have been a blessing in disguise. It revolutionized the method of building in Anguilla resulting in a shift from galvanize to concrete roofs. Conscious that Anguilla was in the path of hurricanes and could easily be faced with another hurricane in the category of hurricane Donna, people began to adopt mitigation measures by building houses that would be able to withstand hurricane force winds. By destroying the wooden houses Donna ushered in a era of concrete buildings.

Looking at the Statistics for hurricanes that visited Anguilla during the second half of this century, one can conclude that hurricanes observe strange patterns. However, these patterns are not hard and fast rules but mainly observations. The first observation is that they occurred at five year intervals. Consequently every one braced themselves for a hurricane in 1965. When it did not strike then, many thought that it would strike in 1970. Again this did not happen. Another observation is that hurricanes usually strike on a Sunday. The hurricanes in 1955 and 1960 came on a Sunday. Even though we were not hit directly by hurricane Hugo, but did get very strong winds, that hurricane also passed on a Sunday.

It is now over thirty three years since we received a direct hit from a hurricane. Will we be getting a direct hit this year? Your guess is as good as mine. Given the unpredictability of hurricanes we should not take them lightly. Who knows? This year may be the year!

COPING WITH STRESS

After a disaster, and for that matter a hurricane, people often have to cope with situations which leave them virtually immobilized. Their anxiety mounts over time and reaches the point where their functioning becomes seriously undermined. The little energy that they have is used for personal survival. In fact, the defense mechanisms that they use to cope with life's situations no longer seem to work. In this state of dysfunctional stress, where the person struggles to remain functional, the person may either revert to optimal stress or progress to paralytic stress which represents a state of collapse.

Stress symptoms manifest themselves mentally, physically and spiritually. They may not be obvious to an outsider or even to the person experiencing dysfunctional stress.

How should one deal with stress after a disaster? From a biblical perspective one can seek extra strength from God who has promised to equip us with all we need. One can review one's values and express one's feelings by discussing areas of conflict before they become acute. In fact, one should count one's blessing rather than one's afflictions. The best way to cope with stress after a hurricane disaster and God forbid that we should have one, is to receive support from others. By opening up ourselves to receive help from friends, family and colleagues, we will gain the strength to face life squarely. Identifying the worse that can happen will help to relieve anxiety.

It is said that misery loves company.

Disasters usually bring out the hurt in us. When every one is in the same disaster situation, there is a bonding when we support each other. Those of us who can recall Donna will remember the outpouring of love and togetherness exhibited by those affected by the hurricane. In coping with hurricane related stress, try to remember that it could have been worse.

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That's why
EVEN IN EMERGENCIES

+++ YOU'RE

BETTER OFF

TALKING TO



BARCLAYS

TIPS ON INSURANCE

Before a hurricane strikes, you should do the following:

Ensure that **description of premises** is correct (e.g. number of rooms, number of floors, boundary lines, etc.)

Be certain that **property values are realistic** in order to avoid coinsurance penalty if you have a big loss. Coinsurance requires that you, the insured, pay a portion of the loss if you are under-insured.

Be certain that you **cover all that you intend to cover**, i.e., in addition to structures, remember pots and pans, artwork, signs, fences, trees shrubbery (inside and outside), tennis courts, swimming pools, awnings, seawalls, piers docks, etc. Policy descriptions should be as broad as possible.

Consider **Loss of Earnings Coverage** caused by off-premises equipment failure (light, telephone, water).

Business Interruption (loss of earnings) insurance is important coverage, but the policy must be carefully executed. Complete a business interruption worksheet with your insurance agent or broker to determine value to be insured. State exact period (e.g., three months, six months, twelve months) for which loss of earnings coverage is required. Cover those costs needed during the restoration phase, such as payroll, trucking or purchasing water, transportation, and other unbudgeted or extra expenses. Business interruption coverage normally ends thirty days after physical damage has been repaired unless endorsement states otherwise. It is more realistic to include addition time, because business to hotels is not usually restored immediately following repairs.

Please note: Beaches and land are not insurable, but damage to these will interrupt business. Loss of market is not insur

able, but will affect business. Consider these factors when you are negotiating business interruption policies.

Insure only with a reputable, secure company.

If you have any questions concerning coverage, contact your agent, broker, or company and get a written reply.

Record in a safe place, and have readily available the name, telephone numbers of the insurance agent, broker, and company. Find out from the broker the name and location of the person to be contacted when there is a claim.

Keep insurance policy in a safe place, but readily available.

In case of a major loss, take photographs; if possible, take a video recording as well.

In preparation of your claim, work closely with the accountant to ensure that all items are included. Present as much information as possible. Develop a “comfort level” with the adjustor and be proactive get your insurance company fully involved with your claim.

Maintain close interaction with your agent or broker.
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