



SMILE, THE STORM IS OVER.

**How you can prepare your
home, family, and business
for the next big storm**



Supported by:



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THE LIVELIHOOD PROTECTION POLICY (LPP)

Example of index insurance in Jamaica:

So what is the LPP?

LPP stands for Livelihood Protection Policy – an index insurance that is available to everyone in Jamaica.

How does it work?

The LPP uses satellite technology to monitor wind speed and rainfall across Jamaica. Once the rainfall or the wind-speed is higher than the LPP trigger in your region, you will receive an SMS notifying you that you will receive a payment within 7 days. It's that simple!

Why the LPP?

Have you noticed the weather is changing? Well, these weather changes not only threaten your car and home, but also your income. The LPP protects your income and provides you with security so that you don't have to:





PREPARING YOU AND YOUR FAMILY BEFORE THE STORM:

Jamaica's weather is unpredictable and the threat of a devastating storm is increasing each year.

It is important to plan in advance about how you will deal with the next storm by:

👉 Buying supplies



👉 Securing your roof, windows, and other belongings



👉 Making a plan with your family



👉 Attending trainings



CDEMA-Recommended Basic Disaster Survival Kit:

- ☑ 1 gallon of commercially bottled water per person per day
- ☑ Toilet paper, moist towelettes, and soap
- ☑ Extra clothing and sturdy shoes
- ☑ Small amount of cash in small bills
- ☑ Tools to turn off utilities or to make minor repairs
- ☑ Nonperishable foods and beverages
- ☑ First aid kit with mosquito repellent
- ☑ Prescription medicine



INSURING YOURSELF AGAINST LOSS OF INCOME

When a catastrophe strikes, how will you:

- Provide for your family?
- Repay your loans?
- Pay your bills?
- Support your business?
- Rebuild your livelihood?

No Clue? Weather index insurance can provide you with quick income / funds during the stormy times.
No problem!

So how is weather index insurance different from other types of insurance? Weather index insurance is a new type of insurance where payouts depend on weather conditions like the amount of rainfall or the wind speed. So when there is a lot of rain or strong wind, and trigger levels for your region are met, then a payout is sent to your bank account.



**No filling out
paperwork
after a storm!**

**No waiting for
someone to check your
home or business!**

**Just a quick payment
sent directly to your
bank account!**



"Mi get di money
and get back mi
stock quick"

HOW DOES WEATHER INDEX INSURANCE WORK?

When a storm hits:

Satellites measure the local
rainfall and wind speed.



We collect the data and
compare the information to
your trigger levels.



If a trigger is met, you
receive a payment!

LIVELIHOOD PROTECTION POLICY (LPP)

How much of coverage can I buy?

Depending on your immediate financial needs after a storm, index insurance can be bought in units of coverage from 1 to 10. Each unit of coverage is worth \$50,000, so you could be insured from \$50,000 up to \$500,000.

How much does the LPP cost?

Annual Premium	Trigger 1 (mild)	Trigger 2 (moderate)	Trigger 3 (severe)
6,600	7,500	17,500	50,000
13,600	15,000	35,000	100,000
26,400	30,000	70,000	200,000
66,000	75,000	175,000	500,000

What are the rainfall and wind triggers?

Rain and wind triggers depend on your parish. Examples for triggers are as follows:

Average Wind Speed Triggers per Parish (mph)

Parish	Trigger 1 (mild)	Trigger 2 (moderate)	Trigger 3 (severe)
Hanover	51	77	89
St. Elizabeth	63	109	131
St. James	49	65	72
Trelawny	51	64	70
Westmoreland	61	88	101

Rainfall Triggers per Parish (mm within 24 hours)

Hanover	157	201	232
St. Elizabeth	212	274	318
St. James	180	233	269
Trelawny	173	224	259
Westmoreland	177	228	264