



ASSOCIATION OF TRINIDAD AND TOBAGO INSURANCE COMPANIES

46-50 Picton Street, Newtown, Port of Spain, Trinidad, W.I.
Phone: 1 (868) 628-5457, 1 (868) 628-2969, 1 (868) 628-1663 Fax: 1 (868) 622-4205
E-mail: mail@attic.org.tt

13th July, 2020

ATTIC: BE AWARE THIS HURRICANE SEASON AND PREVENT FLOODS

The Trinidad and Tobago Meteorological Office has forecast six (6) named storms for the 2020 Hurricane Season (which runs from June 1st – November 30th). They expect two (2) to become hurricanes within our region with a wind scale between Category 1 to Category 3. T&T is also expected to experience an above normal rainy season with an elevated risk for flooding.

Over the past two (2) years, T&T experienced severe flooding resulting in millions of dollars in property and crop losses. Although the authorities have implemented annual programmes for desilting of major watercourses to provide temporary relief of flooding in high risk areas, we are of the opinion that more comprehensive solutions to alleviate the risk of flooding are needed. These solutions should address the direct impact of inadequate or ineffectual flood containment infrastructure, human activity, and the non-enforcement of planning rules. In this regard, the Insurance industry stands ready to support public/private partnership arrangements that may involve infrastructural works.

Although Trinidad and Tobago is situated on the outer bands of the hurricane belt, we are not immune to such weather systems. ATTIC therefore advises that the following precautionary measures should be observed by the public during the 2020 Hurricane and rainy season:

- **Protect Yourself –**
 - If you live in a high-risk area, it is a good idea to have a “go-bag” ready in case you need to leave quickly. A go – bag should include:
 - A few changes of clothing for you and family members.
 - Essential toiletries.
 - Sufficient money for at least a week.
 - A list of emergency contacts – family members, shelters, Police and Fire
 - It is also wise to have an evacuation route mapped out and a safe location to relocate, such as designated emergency shelters, the home of a close friend or relative or a nearby hotel.
 - Keep your home in good repair
 - Create good drainage around your home.
 - If you believe water will begin to accumulate in your home, shut off the main power supply, but DO NOT stand in water to do so.
 - Listen or view weather updates daily for any warnings of potential flooding so arrangements can be made to get home quickly or pick up loved ones etc.
 - Be aware of emergency shelters available within your district and closest to your home.



ASSOCIATION OF TRINIDAD AND TOBAGO INSURANCE COMPANIES

46-50 Picton Street, Newtown, Port of Spain, Trinidad, W.I.

Phone: 1 (868) 628-5457, 1 (868) 628-2969, 1 (868) 628-1663 Fax: 1 (868) 622-4205

E-mail: mail@attic.org.tt

- Review your insurance arrangements:
 - Enquire from your insurer whether you are covered for flood damage. It is also advisable that you insure both your property and its contents.
 - Policyholders must also update their Insurance policies frequently so that the insured values are based on current replacement values of assets insured.
 - Contact your Insurance Company, agent or broker and immediately notify them of any potential claims.
 - Present bills, photographs or some proof of ownership of lost items to support your claim, if possible.
 - If your building or vehicle has been damaged, submit estimates for repairs along with a claim form.
 - Expect to hear from an Insurance Adjuster who will visit the location where the loss occurred to verify the claim.

The public is encouraged to pay close attention to the information being issued by the Meteorological office of Trinidad and Tobago and the Office of Disaster Preparedness and Management (ODPM).

Here are some useful links: <http://www.metoffice.gov.tt/>, <http://odpm.gov.tt/>. For the ODPM's mobile app (Android and iOS): <http://www.odpm.gov.tt/node/849>.

###