



TOP STORIES / ENVIRONMENT / GLOBAL IDEAS / STRATEGY

STRATEGY

# Insuring a Caribbean island against storms

Hurricanes often prove deadly for the island of St Lucia. New ideas are meant to protect local residents and their livelihoods.



**Project goal:** insurance against storm damage

**Measures:** microinsurance, loans, training

**Project volume:** the International Climate Initiative has provided around 2 million euros for the entire Caribbean region

Tropical storms are causing increasing damage to the Caribbean each year - and the costs are rising. Climate change has led to more frequent and severe hurricanes, and it is often the region's poorest who suffer the most. Many impoverished families can lose everything they own in a single

night. Micro-insurance could help protect families against such losses and play a role not just in helping people adapt to a changing climate but also in combating poverty.

*A film by Manuel Öczerkes*

## Watch the report

### WWW LINKS

---

**The Munich Climate Insurance Initiative**

---

**The International Climate Initiative (IKI)**  
Climate risk adaptation and insurance in the Caribbean

---

### AUDIOS AND VIDEOS ON THE TOPIC

---

**Watch the report**

---

**Download the report**

---

**Date** 10.09.2013

---

**Share** [Send](#) [Facebook](#) [Twitter](#) [Google+](#) [More](#)

---

**Feedback:** [Send us an e-mail.](#) Please include your name and country in your reply.

---

**Print** [Print this page](#)

---

**Permalink** <http://dw.de/p/19fWx>

---

**MORE CONTENT**



**Preserving Costa Rica's coasts** 22.10.2013

Costa Rica has set itself ambitious climate goals, but balancing environment conservation with the needs of its people and its economy is proving to be a tricky task.



**Teaming up to protect the Congo Basin** 01.10.2013

The Central African Republic, Cameroon and the Republic of Congo are working together to save the Congo Basin, home to rich rainforests, from illegal logging, poaching and exploitation.



**Creative ideas to protect the climate** 24.09.2013

Whether it's generating biomass using earthworms or replacing fossil fuels with old tires, the Dominican Republic is getting creative in its effort to reach its climate goals and reduce carbon emissions by 25 percent.