The Virgin Islands Consortium

Bryan Announces Closure of Schools And Government Offices Territory-Wide As Dorian Heads To USVI

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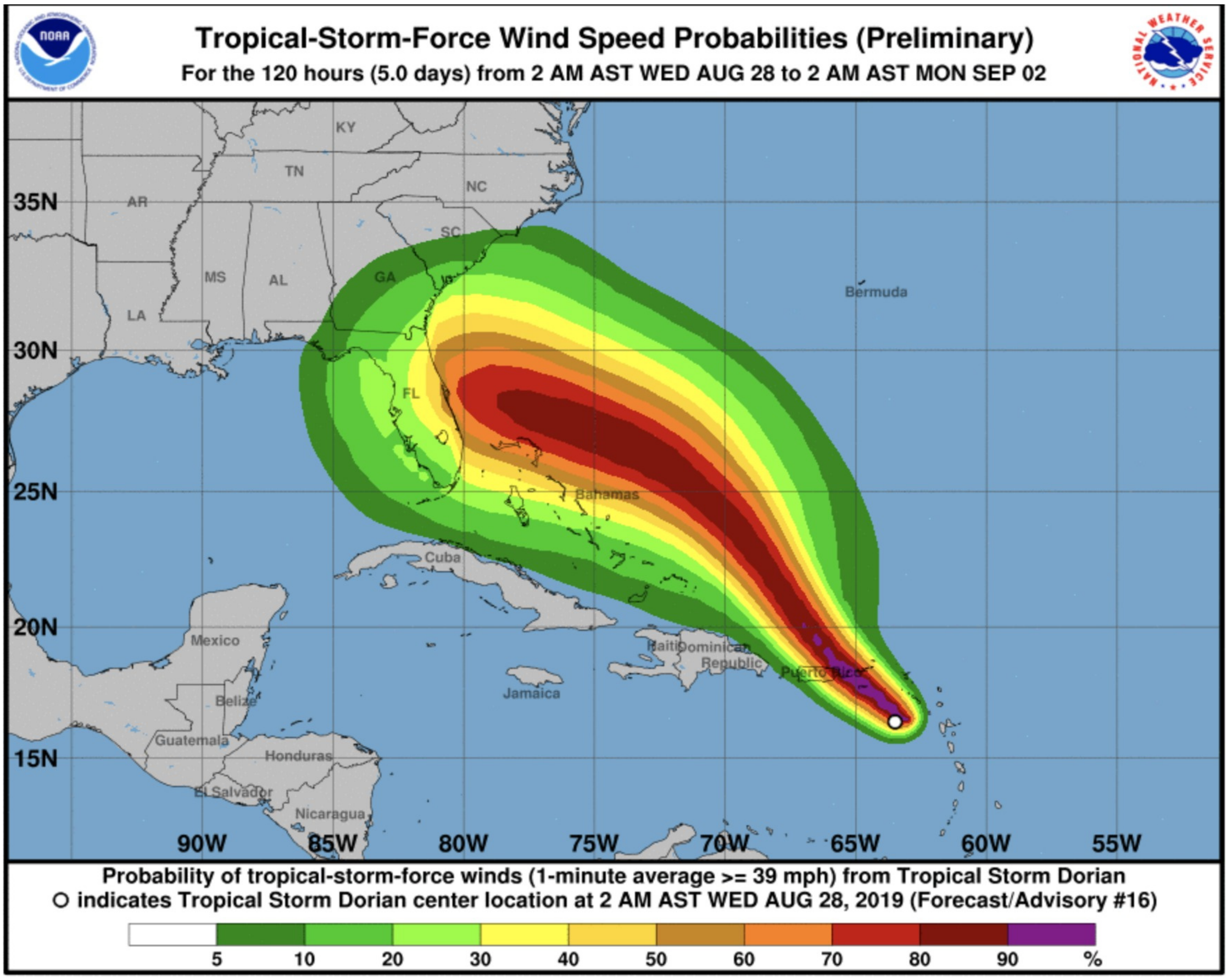


Tropical Storm Wind Speed Preliminary Probabilities (National Hurricane Center)

Governor Albert Bryan Jr, announced Wednesday morning the closure of schools and government offices throughout the territory due to Tropical Storm Dorian, Government House announced this morning.

Non-essential government employees are not required to report to work. However, all essential government personnel—as determined by your immediate supervisors—are required to report to work as normal.

Tropical Storm Dorian

The National Hurricane Center in its 5:00 a.m. forecast has issued a hurricane watch for the U.S. Virgin Islands, as Tropical Storm Dorian is expected to be near hurricane strength when it impacts the territory, Puerto Rico and the British Virgin Islands later today.

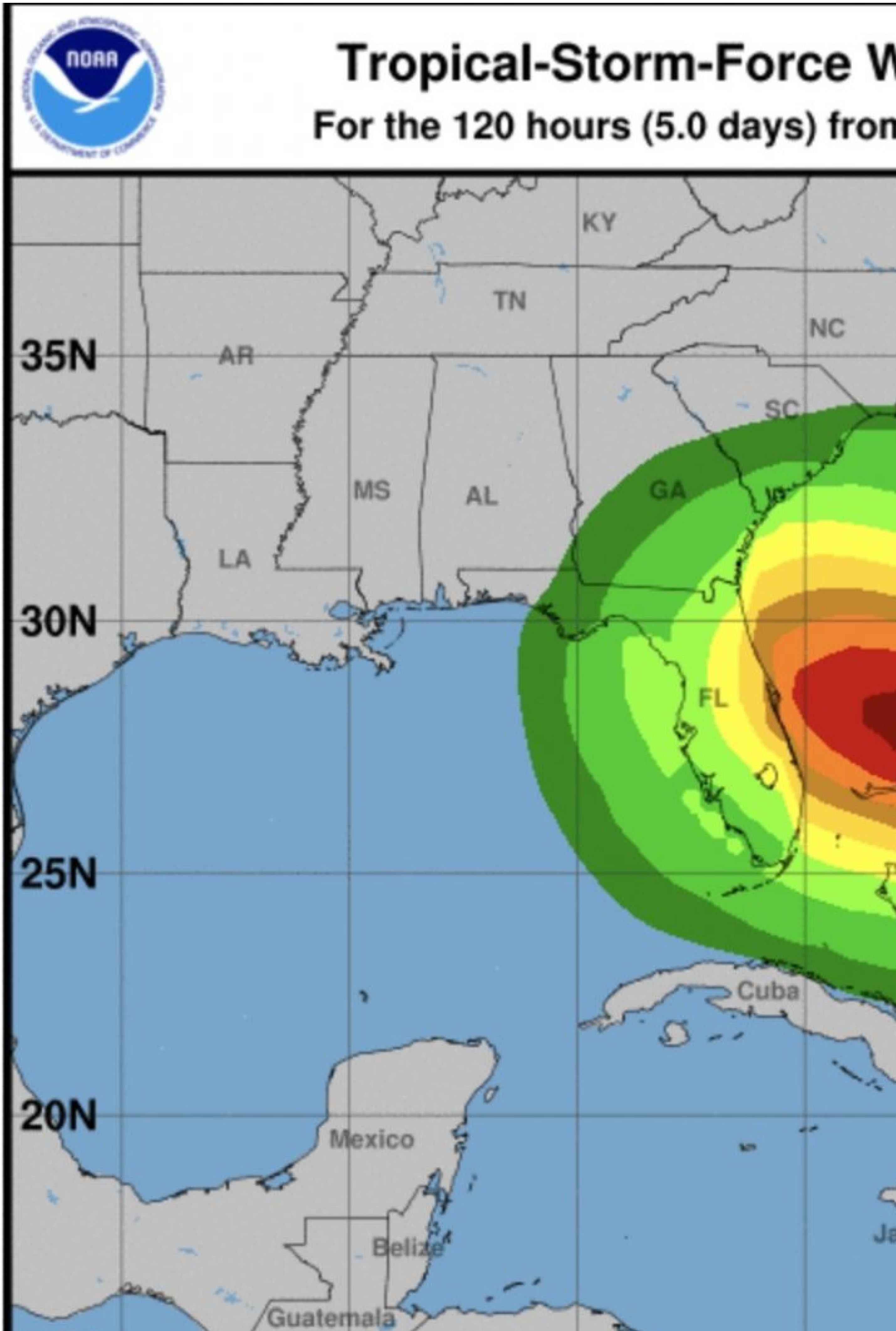
Hurricane Watch in effect for:

- Puerto Rico
- Vieques
- Culebra
- U.S. Virgin Islands

A Hurricane Watch means that hurricane conditions are possible within the watch area, in this case within 24 hours.

The USVI — along with Puerto Rico, Vieques, Culebra, U.S. Virgin Islands, British Virgin Islands and the Dominican Republic from Isla Saona to Samana — remain under a tropical storm warning.

A Tropical Storm Warning means that tropical storm conditions are expected somewhere within the warning area, in this case within 24 hours.



NOAA
Tropical-Storm-Force
For the 120 hours (5.0 days)
KY
TN
NC
35N
AR
SC
MS
AL
GA
LA
30N
FL
25N
Cuba
20N
Mexico
Belize
Guatemala

Tropical Storm Wind Speed Preliminary Probabilities (National Hurricane Center)

Discussion and outlook, according to N.H.C.

According other National Hurricane Center's 5:00 a.m. advisory, the center of Tropical Storm Dorian was located near latitude 16.8 North, longitude 63.9 West. Dorian is moving toward the northwest near 13 mph (20 km/h), and this general motion is expected to continue during the next few days. On the forecast track, the center of Dorian will pass over or near the U.S. and British Virgin Islands and Puerto Rico later today. Dorian is then forecast to move to the east of the Turks and Caicos and the southeastern Bahamas on Thursday, and near or to the east of the central and northwestern Bahamas on Friday and Saturday.

Maximum sustained winds are near 60 mph (95 km/h) with higher gusts. Some strengthening is expected today, and Dorian is forecast to be near hurricane strength when it approaches the Virgin Islands and Puerto Rico. Although weakening is possible after Dorian moves across Puerto Rico and the Virgin Islands, the storm is forecast to strengthen late this week and this weekend while passing near or to the east of the Turks and Caicos and the Bahamas.

Tropical-storm-force winds extend outward up to 60 miles (95 km) from the center. The estimated minimum central pressure is 1003 mb (29.62 inches).

Rainfall

Dorian is expected to bring 4 to 6 inches of rainfall to the U.S. and British Virgin Islands, and Southern and Eastern Puerto Rico.

Wind

Tropical storm conditions are expected and hurricane conditions are possible in Puerto Rico, Vieques, Culebra, and the U.S. Virgin Islands today. Tropical storm conditions are expected in the British Virgin Islands today. Tropical storm conditions are possible in portions of the Dominican Republic tonight and Thursday.

Surf

Swells generated by Dorian are gradually subsiding in the Lesser Antilles. Swells are expected to increase later this morning across the U.S. and British Virgin Islands and along the southern coasts of Puerto Rico and Hispaniola, and they could cause life-threatening surf and rip current conditions. Please consult products from your local weather office.

Shelter

During a joint phone conference with VITEMA and Governor Albert Bryan at 7:45 Tuesday night, VITEMA Director Daryl Jaschen announced that an evacuation shelter at the Head Start facility in Mars Hill, Frederiksted (located behind Claude O. Markoe School), would be open from 9:00 p.m. Tuesday.

The Mars Hill evacuation shelter site will provide a safe place to stay amid Dorian's winds and rains, but it is not designated for a long-term stay, VITEMA said in a release. It is always recommended that residents stay with neighbors, family or friends in a safe place, but this shelter provides a place for people with no other options, VITEMA said.

The Department of Human Services advised residents to bring items to the evacuation shelter that could keep them comfortable for a short-term stay. Below are a few things residents should pack in their go-bags for the evacuation shelter:

- Chairs
- Snacks, nonperishable canned or packaged food.
- Medications, eyeglasses, contact lenses, hearing aids, dentures, any medical equipment
- Two extra changes of clothes and footwear
- Pillows/cots/blankets/sleeping bags
- Toiletries – sanitizer, toothbrush, toothpaste, sanitary items.
- Important papers – ID, proof of residency and insurance papers.
- Cash in case your debit or credit card is not working.
- Entertaining items – books, magazines, puzzles, games, toys for children
- Baby food and diapers if you have young children
- Miscellaneous items such as a battery-powered radio, earbuds, flashlight, and cellphone charger.

The Mars Hill shelter is not designed for a long-term stay and St. Croix residents are urged to bring the above items to the site for their comfort, VITEMA said.

Lieutenant Governor Tregenza Roach urging residents to be prepared

"As we approach September, the most active month of the hurricane season for the Virgin Islands, I encourage residents to stay vigilant and not delay preparations," Mr. Roach said in his capacity of commissioner of insurance.

He also encouraged residents who have insurance to review their policy.

"Whether you have a mortgage or own your home, homeowners should have insurance and understand what is covered by the policy. An annual review of the policy is important. Be sure to contact your insurance agent directly to discuss any need for additional coverage," he said.

In order to be prepared before a hurricane, the following actions should be taken by property owners, according to Mr. Roach:

- Avoid being underinsured by purchasing at least 80% of the replacement cost value of your residential property. Get your residential property appraised and make sure the appraisal includes Replacement Cost Value. Then, purchase your homeowner's insurance at Replacement Cost Value, which is the cost of replacing your property without a reduction for depreciation.
- Remember that homeowner's insurance cannot generally be purchased once a storm is named.
- Avoid being force-placed because forced-placement covers only the mortgage balance. Have the insurance premium escrowed along with your mortgage and

property tax payment or use premium financing.

- If renting, buy renter's insurance to cover your contents in the building.
- Protect your property by putting up shutters, cutting back tree limbs and clearing debris.
- Remember, you must buy a separate homeowners/windstorm policy and a separate flood insurance policy. A homeowner's policy does not provide coverage for flooding that comes with a hurricane. Do know that a flood insurance policy does not take effect until 30 days after it is purchased.

- Understand that you do not have a separate policy if you own a condominium. The policy belongs to the condominium association as a whole and is subject to a decision by its Board of Directors. You can purchase a separate contents insurance policy as a condominium owner.
- Keep your insurance policy and other important documents (e.g., insurance policies, birth certificates, passport, will and testaments, licenses, etc.) in safe, dry and secure waterproof and fireproof containers.

- Visit ltg.gov.vi and download the "Home Inventory Checklist". Complete the checklist and take photos of your home's contents before a storm occurs. Know what is insured and what is not insured. Read other hurricane preparedness materials on the website.
- Have an adequate amount of cash stored in a safe area in your home, in the event communication and transportation systems are damaged by a storm.
- Have disaster supplies on hand (e.g., water, dry food items, prescription drugs, bandages, flashlights, batteries).

- Know what to do after a disaster strikes. Secure your property; take photos; make a list of your damages; file a claim as soon as possible; get an estimate of your damages; be ready to have your claim adjusted; receive a claim settlement.
- Public adjusters are also licensed by the Commissioner of Insurance. A public adjuster may not charge a fee that exceeds 5% of the insurance proceeds recovered on behalf of the homeowner or residential insured.