

Safe Passage:

Lessons in Global Care

Hurricane Melissa

Weather-Related Disruption & Evacuation Readiness

Scenario Snapshot: Hurricane coverage depends on timing—when the policy was purchased, when the storm was named, and whether government evacuation orders were issued. This case outlines how timing, documentation and insurer coordination define what's covered when nature strikes.

Case ID: MSSP-08-102725

Focus: Natural Disaster Preparedness and On-Trip Emergency Response

Country & Claim Overview



Jamaica



Cuba



Bahamas



Turks & Caicos

- **Storm:** Hurricane Melissa
- **Category:** Category 5 hurricane with sustained winds of 185 mph — among the strongest storms ever recorded in the Atlantic Basin.
- **Pathway:** After making landfall in Jamaica on October 28 Hurricane Melissa caused widespread devastation across Jamaica and Haiti before weakening slightly. The storm moved over Cuba on October 29, then downgraded to a Category 2 as it swept through the Bahamas early October 30, continuing on a projected path near Bermuda.

Key Impacts & Government Actions

Jamaica

- Unprecedented devastation reported. Widespread flooding, extensive power outages, & communication blackouts have left the hardest hit communities isolated.
- Extreme infrastructure damage, including collapsed roads, flooded bridges and downed power lines are limiting access for cleanup and recovery crews.
- Shelters activated across the island, at least four hospitals sustained damage, with one losing power and forcing some evacuations.
- The Jamaican government has declared the country a disaster area and is working to restore electricity and communications.

Haiti (including southern Hispaniola)

- Extensive loss of life due to the storm and flooding. Residents are struggling to evacuate due to floodwaters.
- Flash flooding and landslides have severely disrupted transport infrastructure. Roads are blocked and power outages are widespread.
- Air travel to and from Haiti remains severely restricted due to both hurricane impacts and ongoing security issues. The land and sea borders with the Dominican Republic are current closed.

Cuba

- Large-scale evacuations took place in vulnerable provinces prior to landfall as a Category 3. Civil Defense relocated residents, livestock, and fuel supplies inland.
- Major flooding left rivers overflowing, many homes underwater, and triggered landslides.
- Foreign Minister Rodriguez reported the island has “virtually no resources” in the aftermath.

The Bahamas / Turks & Caicos

- At 11 a.m. ET, tropical storm-force winds are stretching farther into the Bahamas.
- Hurricane Warnings are in effect for the Bahamas while the nearby Turks and Caicos Islands are under a tropical storm warning.
- Emergency relief staging in Nassau and Grand Turk.

Regional Impacts

- Severe travel disruption across northern Caribbean and Gulf routes.
- Hazardous seas with wave heights exceeding 25 feet near the core.
- Flash-flood potential in mountainous regions hundreds of miles from the center.

Travelers should monitor official advisories, maintain contact with group leaders, and avoid all non-essential movement until clearance is issued.

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Illustrative Policy Language (for educational reference only)

Typical international travel insurance plans include the following features:

- **Natural Disaster Benefit:** Daily housing allowance (often $\approx$ \$100 per day for 5 days) when displaced from paid accommodations by government-mandated evacuation
- **Emergency Medical Evacuation:** Coverage for medically necessary transport (air or ground) to the nearest qualified facility when local care is unavailable; insurer coordination required
- **Trip Interruption:** Reimbursement (often $\approx$ \$5,000) for one-way return home if principal residence is destroyed or upon the unexpected death of a relative of the insured person
- **Emergency Reunion:** Limited travel and lodging benefits for a relative to join a hospitalized or evacuated traveler
- **Public Health / Natural Disaster Clause:** Provides coverage for storm-related injury or illness if the policy was active before any formal travel warning
- **Known Event Timing:** Once a storm is publicly named, new policy purchases generally exclude that event.

Scenario Comparison: Before You Leave vs. Already Traveling

	Before You Leave	Already Traveling
Immediate Focus	• Verify official advisories • Delay non-essential travel • Confirm policy effective date pre-storm	• Move to safe shelter as directed • Contact 24-hour assistance line • Maintain communication with team leaders
Eligibility for Benefits	• Check if any benefits are limited by the current State Department Advisory Level	• Full medical and evacuation benefits active • Natural-Disaster and Trip-Interruption provisions may apply
Natural-Disaster Allowance	• Not triggered pre-trip	• May reimburse $\approx$ \$100 per day $\times$ 5 days for alternate lodging after evacuation orders
Emergency Medical Evacuation	• Not applicable pre-departure	• Covered if local hospitals cannot treat safely; subject to approval and weather clearance
Trip Interruption	• Not applicable pre-departure. This benefit activates while traveling.	• May reimburse return-home expenses after lodging or residence loss due to storm damage
Public Warnings & Known Events	• Purchasing insurance after a storm has been named excludes hurricane coverage	• Policies effective before the warning remain valid for resulting injury or illness
Traveler Priority	• Reschedule travel; retain advisory records	• Follow directives; document expenses and orders; coordinate through assistance team

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Practical Guidance for Travelers

Before Departure

- Register travel with your organization and with the U.S. Department of State's **Smart Traveler Enrollment Program (STEP)**.
- Confirm coverage dates and eligible destinations.
- Carry printed and digital copies of your insurance ID card and emergency contact numbers.
- Review exclusions related to "known events" and verify hurricane coverage remains valid.
- Prepare emergency supplies: flashlight, charger, prescriptions, and a three-day food/water kit.

While Traveling

- Stay indoors during warnings and curfews.
- Keep devices charged and monitor official channels.
- Save receipts and evacuation orders for documentation.
- If injured, seek medical care as soon as possible, and call the assistance line for authorization.
- Do not self-evacuate unless cleared by authorities or the insurer.

Learning Points



Timing dictates coverage

Hurricane benefits depend on policy purchase date vs. storm naming.



Evacuation ≠ Repatriation

Evacuation means transport to the nearest qualified facility, not automatic return home.



Documentation drives claims

Receipts, advisories, and government orders are required evidence.



Assistance first

Always contact the 24/7 assistance line before major expenses.



Layered protection

Trip-cancellation products complement travel-medical coverage.



Government orders control eligibility

Natural-Disaster benefits require official evacuation or verified property loss.



Medical necessity governs evacuation

Fear or inconvenience alone does not qualify.



Disaster Relief: Protect your team & mission

Protect your team and mission by confirming all travel medical policies are in place prior to disaster relief work (domestic or international).

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Risk-Management Checklist for Group Leaders

- Maintain updated traveler rosters and **twice-daily** check-ins.
- Designate primary and **secondary meeting zones**.
- Store digital and **printed copies** of passports and ID cards.
- Provide regular status updates to families and leadership.
- Coordinate transport only when cleared by local authorities **and insurer**.
- Post-event, **document site conditions** and expenses **with photos** for claims and internal reports.
- Protect your team and mission by confirming all travel medical policies are in place prior to disaster relief work (domestic or international).

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