

Coconuts and Plumeria Hurricane Policy

The hurricane season runs from June 1st through November 30th, with the majority of storms occurring during the months of August and September. The Atlantic is vast, and both the eye of any hurricane and the island of St. John are small in comparison, so the odds of a direct hit or near miss in any given year are low. That said, hurricanes can and do impact the VI, sometimes severely, and the damage that they cause can last well beyond the end of hurricane season. On September 6th, 2017, Hurricane Irma passed just north of St. John, and caused extensive damage. We spent five months repairing Coconuts, and the next five months repairing Plumeria; ten months in all. Prior to Irma, the last hurricanes to significantly impact the VI were Hugo, in 1989, and Marilyn, in 1995.

Should a tropical storm or hurricane appear likely to threaten the VI, we will be in direct contact with you several days ahead of time to make sure that you are aware of the storm. Current satellite monitoring and forecast models provide plenty of advance notice of approaching storms, which form off the coast of Africa ten or more days before they can approach the VI. Suggested web sites to follow tropical storm and hurricane development include the following:

www.nhc.noaa.gov The National Hurricane Center

www.wunderground.com/hurricane/?index_region=at Weather Underground

www.weather.vi We created this VI weather site, which has lots of useful info, including hurricanes.

While we allow guests to stay at the villa through minor storms or distant misses, we cannot do so for major storms that directly threaten the VI, and might compromise your safety. In the event that forecast models tighten to show a tropical storm or hurricane headed towards the VI, we will make the call to shutter the villa, and will require that guests either depart the VI ahead of the storm, or cancel their flights if they are still on the mainland. This call will typically be made two or three days out from landfall, when ferry service and departure flights will still be widely available. It will not be possible to arrive at or remain at the villa, as we cannot be responsible for your safety. The interiors of the villa and the pool will be filled with all loose outdoor furniture, and opaque storm shutters will be secured over all windows and doors. Electricity is likely to be lost, and may remain off, along with all plumbing, for an extended period. If we determine that cancellation or evacuation is necessary, your prompt cooperation is required, and no exceptions will be made.

We strongly encourage our guests to purchase trip insurance. A helpful site where you can compare plans from multiple providers is: www.insuremytrip.com. Another informative site is: www.consumersadvocate.org/travel-insurance/best-travel-insurance. Based on guest experiences with Hurricane Irma in 2017, we do **not** recommend the insurance product offered via VRBO (CSA), which has very restrictive coverage. When comparing trip insurance policies, whose policies vary depending on your home state, you should carefully review their detailed list of covered events. Please note that trip insurance must be purchased prior to the naming of any tropical storm.

In the event that your stay is interrupted or cancelled due to a tropical storm or hurricane, or our villas are unavailable due to storm damage, we offer you a choice of either a 100% credit towards a future stay, or an 80% refund. For guests with applicable trip insurance, we request that you seek reimbursement through your insurance provider.

Thank you in advance for your cooperation; should you have any questions, don't hesitate to ask.

All the best,

Kevin and Danielle McCarthy, owners of Coconuts and Plumeria

k+d@cocoplum.vi

www.cocoplum.vi

www.weather.vi