Regarding CCRIF policies and coverage selection, all countries are required to make three key decisions regarding their coverage selection. These are:

1. The selection of an attachment point: the minimum severity of the event loss which gives rise to a payment and therefore is the loss value at which the policy contract is triggered;
2. The selection of an exhaustion point: the severity of the event loss at or above which the maximum payment is triggered;
3. The selection of the coverage limit: tied to the ceding percentage and dictates the premium cost.

CCRIF policies are renewed on June 1st every year and last for one year. Each year, countries have the opportunity to consider their coverage characteristics (deductible and policy limit) and premium level for existing policies as well as obtaining coverage for new perils (for example excess rainfall). For more information on how to
become a member, contact ccrif@ccrif.org. Reference past payouts here.

Actions: Successfully navigate steps to selecting a coverage option.
Actors: Member countries; CCRIF operations team (see Decision-making information)

### 2 Receive technical assistance

The CCRIF Technical Assistance Programme aims to help Caribbean countries deepen their understanding of natural hazards and catastrophe risk, and the potential impacts of climate change on the region. It consists of three components: The Scholarship/Professional Development Programme; the Regional Strategic Knowledge Building component; and the Support For Local Disaster Risk Reduction Initiatives. Find additional information here.

Actions: Successfully access technical support for capacity building activities
Actors: Member countries; CCRIF operations team; CCRIF partners

### 3 Access small grant support
The CCRIF Small Grants Programme for disaster risk management (DRM) and adaptation focused projects or capacity building initiatives. See the full list of eligible projects and selection criteria [here](#). Each project proponent will be required to complete and upload the following documents in the online platform: an application form; Letter of Intent; Identification document; Budget (US$5,000 to $25,000); and proposed project timeline and calendar. Project implementation should not exceed 18 months. CCRIF will publish a list of approved projects every 6 months. Once approved, grantees are also obliged to prepare monthly/quarterly progress reports (the type of report will be stipulated in the contract and will be based on project duration). A final report on the project that also includes a detailed expenditure report is a requirement. Reference approved small grant projects [here](#).

**Actions:** Successfully access small grant support for small disaster risk reduction projects

**Actors:** Member countries; CCRIF operations team; CCRIF partners