

british virgin islands

NEWBIE

the
ultimate
go-to
guide
for
visitors
and
residents
in the bvi

bvinewbie.com

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EARLY 2017

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Newbie Welcomes You to the British Virgin Islands!

aLookingGlass is excited to present the seventh edition of what is renowned to be the British Virgin Islands' go-to guidebook for residents and visitors.

Providing useful information and addressing common questions, we make your adventure here as comfortable as possible, whether you're paying our islands a short visit, relocating for a long spell, or retiring here.

We encourage all readers to use this book as an encyclopaedia of knowledge, highlighting your copies to ensure that you relish every moment spent in the BVI, as this is a rare opportunity.

As soon as you visit the islands, it's easy to fall in love with the aesthetically pleasing natural surroundings, surreal white sand beaches, and welcoming Caribbean hospitality. But relocation or visiting a new place can be intimidating, so *Newbie 2017* is designed for acquainting newcomers with our island, offering advice, and presenting a database of relevant facts.

In this edition, we've improved content navigation, positioning the *Relocating* and *Living* sections together—for those who've chosen to call this place home—under a new *Residents* divider. The *Playing* and *Splashing* sections can also be found united under the divider *Visitors* since these are segments that appeal most to vacationers.

During your time in the BVI, we encourage you to explore all of our islands and seek out the wonderful amenities available. Get out there and 'rock-hop,' discovering each island's character, taking plenty of photos, sampling Caribbean cuisine, imbibing innovative cocktails, and enjoying the luxury lifestyle so sought after by the rest of the world.

Sailing is the BVI's favoured marine pastime and there is nothing akin to cruising the plethora of locations like North Sound Virgin Gorda, Anegada, and Jost Van Dyke – each a world onto itself. Easy access to the USVI heightens the diversity of the BVI experience – everything you need is here in a heavenly setting.

Our online 'Ask Newbie' forum is available to respond to any additional questions you may have.

Whether your stay is a short vacation, a temporary living arrangement, or for life, we wish you the very best with this phenomenal location. Those who have been blessed to dwell their entire lives in this paradise may also find this book a valuable tool, as we update our editions each year.

Thank you for picking up a copy of *Newbie*, and we hope to see you around soon.

aLookingGlass, Publishers of BVI Newbie.

PS – Look out for other aLookingGlass publications throughout the year!

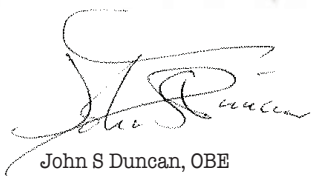
Welcome from the Governor of the British Virgin Islands

It's my great pleasure to welcome you to the beautiful British Virgin Islands.

If you have just relocated to the BVI, you have before you over 60 islands, islets and cays to explore. I have no doubt that you will be enthralled by the wonderful beaches, glorious waters and never-ending sun. But there is a lot more to see and do than meets the eye at first glance. I would strongly advise you to get around the islands and really begin to live the BVI life.

There is much to discover in our Territory's natural beauty, our cultural heritage, cuisine and unique character and I hope you will be as delighted as I have been to explore. BVI *Newbie* will give you plenty of ideas on what to see and do during your time here. And I hope you will enjoy unlocking Nature's Little Secrets as much as I have, and that your time in the BVI is a rich and rewarding one.

Welcome again, and thank you
for choosing a life in the British Virgin Islands.



John S Duncan, OBE
Governor





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basics

THE QUICK FIX LIST

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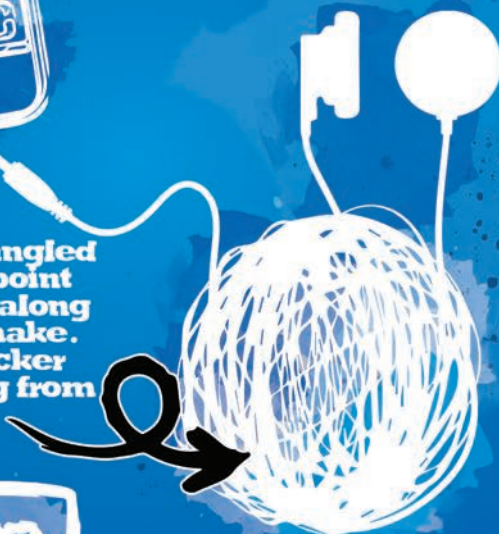
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PRESENTS **BVI LIFE HACKS**



1 charge your phone faster by placing it on flight mode in the settings menu



2 headphones tangled again? pick a point about halfway along the wire and shake. easier and quicker than unlooping from one end



3 after swimming to the soggy dollar with the mistake of your phone in your pocket, you will need to rinse it off with fresh water asap, then place it in a sandwich bag with dry rice as soon as possible, and leave it overnight



BVI information

Etiquette

Generally, the BVI is a relaxed place, but a few items of social etiquette are worth mentioning if you wish to immigrate along with your emigration. It's considered impolite not to greet strangers you encounter in the BVI. Before noon, say 'Good Morning' whenever you enter a room, shop, car, or passing someone on the street. If it's past noon, say 'Good Afternoon.' When dusk sets in, say 'Good Night,'—note that 'Good Night' is a greeting not a farewell. Even though it's a tropical environment, the BVI is more than a tourist destination, and people who live here frown upon beach attire at any place other than the beach. Also, it's best to cover up if walking into a bar or restaurant.

Government

The BVI is classified as a British Overseas Territory. According to the BVI government website, "The government of the British Virgin Islands is legally a constitutional democracy with the Executive Authority vested in Her Majesty, Queen Elizabeth." The Virgin Islands Constitution Order 2007 spells out the title of a governor to represent Her Majesty in the islands, and for a premier and ministers, who form a Cabinet together with the Attorney General. Executive authority

in the BVI is vested in the Queen and is exercised by the governor, who is chosen to his or her position by the queen. A Cabinet is nominated by the premier and appointed by the governor. The legislature consists of the Queen (represented by the governor) and a unicameral HOA made up of 13 elected members plus the Speaker and the Attorney General.

Public Holidays

The BVI holds several public holidays throughout the year including the highly anticipated Emancipation Festival each August.

For a complete list of public holidays visit **bvinewbie.com**.

International Finance

As stated in *A Concise History of the British Virgin Islands*, the newly elected administration in 1983 "revised and amended several old ordinances and acts and introduced a very important law called the International Business Companies Ordinance in 1984. This resulted in the registration of over 3000 foreign companies in a very short time. These businesses are not taxed in the BVI as long as their business is conducted outside the territory."

See the Global Finance section on **bvinewbie.com** for more information.

islands at a glance



Tortola The City Centre

Stretching about 21.5 square miles and home to approximately 24,000 inhabitants, Tortola is the largest and most populated of the British Virgin Islands. Road Town, the Territory's capital and financial hub as well as the location of most bars and restaurants, is situated on Tortola. Beef Island, connected to Tortola by a small bridge, is also often included as part of the main island and is home to the international airport. To some residents, Tortola has it all—beaches, nightlife, water sports, mountains, wildlife—which is why they are content to explore all it has to offer without visiting the other islands.

Virgin Gorda The Showcase Island



A short ferry ride from Tortola, Virgin Gorda seems like another world – the air feels lighter over there. Snorkelling among the boulders at The Baths, driving past Savannah Bay and over Gorda Peak, exploring the Caves, watching the incredible super yachts in the North Sound, and relaxing in Spanish Town bars rank among the best times a resident or visitor can have here in the BVI. The vibe on the eight-square mile island is very friendly with a tight community of approximately 4,000 residents. Since the island does not have the same financial district as Tortola, its central industry is tourism and VG boasts several high-end resorts with excellent customer service.

Anegada

The Unique Land

A 15-square mile coral and limestone island, the flat Anegada is not visible as you approach until you're about a mile away as its highest peak is only about 8.5m above sea level. The island vaunts some of the clearest waters in the area. Relatively free from industry, self-sufficient, and with a population of approximately 315 people, the community of Anegada centres on its visitors and

caters in hospitality. Anegada is aptly known for its fresh lobster. 'Must-sees' are the mile-long walks across Pomato Point, the flamingos at the salt ponds, and the wild shorelines of the west. The island can be toured by foot, bicycle, or scooter and activities available include yachting, kiteboarding, kayaking, paddle boarding, and windsurfing. Most common approaches to the island are by air, private boat, and ferry from VG's North Sound or Tortola's Road Town.



Jost Van Dyke

The Party Paradise

Jost Van Dyke—the fourth largest British Virgin Island—is approximately three square miles and lies five miles northwest of Tortola. Jost Van Dyke is internationally famous for Foxy's Old Year's Night (a New Year's Eve party) in Great Harbour—often voted one of the best parties in the world. White Bay is a popular spot for Sunday revellers from neighbouring islands. The Bubbly Pool near Diamond Cay is a refreshing reward after a short hike. Jost Van Dyke has a population of 307 and also contains the popular snorkelling spots of Little Jost Van Dyke, Sandy Cay, Green Cay and the miniature Sandy Spit. JVD is an island concerned with conservation; the Jost Van Dyke Preservation Society serves to protect the history, wildlife, culture, and environment of its small archipelago.

outer islands

The Virgin Islands are blessed with one of the most island-speckled archipelagos in the Caribbean. Our steady tradewinds and warm waters are a couple of the allures for the boating traffic we receive.

The total population of residents on the outer islands is approximately 110. An additional 120+ people are registered boaters in the BVI, who travel throughout the islands on their floating homes.

Norman Island

The most infamous pirate base in the BVI, Norman Island is the rumoured former residence of Captain Blackbeard and scores of other booty-seeking scallywags. It's assumed that Robert Louis Stevenson's *Treasure Island* was also based on tales of Norman. Today, tourists travel to the island to hike its trails and explore its watery caves.



Cooper Island

Situated on this unique island are Cooper Island Beach Club Resort—the most beautiful eco-friendly retreat you will ever come across—and five privately owned properties. The island is a popular destination for daytrips and darts tournaments. It also lies adjacent to wreck alley, the popular dive site that is home to the Wreck of the RMS Rhone.



Peter Island

Location of the BVI's biggest private island and the fifth largest of the Territory's 60 islands, cays and rocky outposts, Peter Island boasts a 52-room resort, consistently ranked among the most prestigious in the world. Visitors are able to access its famous spa, trails, and beaches with a reservation. Ferry service is available from Baughers Bay on Tortola.



North Sound Neighbourhood

The North Sound is privy to some of the most elite resort destinations and anchorages in the BVI. From Larry Page's Eustatia Island to Richard Branson's Necker and Moskito islands, the waterways are well-worth the trip. Saba Rock also pokes out with a bar and restaurant, and is fondly regarded as the North

Sound's inviting living room—a great perch in the middle of it all. Remember that while all beaches are open to the public, it's against the law to enter beyond the high-water mark at these high-end properties without an invitation.

national parks and hidden gems

Information provided by
National Parks Trust

Established in 1961, the National Parks Trust of the Virgin Islands is responsible for safeguarding 21 of the BVI's most unique natural and cultural areas. These areas are situated throughout the Territory and comprise glowing portions of 'nature's little secrets,' as these beautiful islands are fondly referred to.

These areas are designated either national parks or protected areas, spanning the marine environment. Included under this umbrella of protection are historic sites, tropical forests, bird sanctuaries, and beaches. A visit to any one of these parks is certainly a highlight and a treat to anyone living or visiting this island sanctuary.

Be sure to check out all of the Territory's national parks (some listed below), including these other hidden gems and hideaways:

- Dead Chest
- West Dog
- Fallen Jerusalem
- Diamond Cay
- Little Tobago/Great Tobago
- Cam Bay
- Prickly Pear
- Wreck of the Rhone
- The Queen Elizabeth II Park

- Shark Bay at Brewers Bay
- Devil's Bay
- Little Fort National Park
- Gorda Peak
- Spring Bay

- The Bat Cave
- White Bay, Guana Island
- Nature Boy's Trails
- Salt Island Graves
- The Bubbly Pool
- The North Shore Shell Museum

For more information about the individual National Parks, please go to
bvinewbie.com



**Just scan
here!**

**DIDN'T FIND WHAT YOU WERE LOOKING
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relocating

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Most people find a job through knowing someone here in the BVI or applying for a posting online, but Trust, Accounting, and Law firms here often hire from other offshore branches of their companies and recruit internationally.

The hiring methods for boat crew—a huge industry in the BVI—works differently because crew members from other countries are often passing through the BVI on deliveries or for regattas, so while they may not be here actively seeking employment, they often meet potential employers on the sailing circuit. When finding the perfect yacht to work for, getting to know the departing crew can help in securing a position because they can make the recommendations direct to the yacht's owners.



Just scan here!



Try these useful avenues to break into the job market

The BVI Beacon - Classifieds are displayed in the weekly (Thursday) newspaper

Online News Site - Check into www.bvinews.com for classified sections there

www.bviemployment.com - or the **Ballast & Capel Jobs** website, ranks number one as a BVI online recruitment site. Register as a job seeker to receive email alerts when suitable vacancies become available. All vacancies are current and live, and are also showcased on www.bviplatinum.com, www.bvinewbie.com, and www.hlscc.edu.vg.

Facebook - Probably the most active place for community-based groups here, Facebook groups such as BVI Community Board, BVI Crew File, and individual company pages offer a great interactive forum between potential employees and employers

Networking (on island) - Ask around your local watering hole, church, or attend business gatherings to socialise with our small but active community. Get the word out that you're looking for employment (if you're legally able to do so) and mingle a bit

Check bvinewbie.com to ensure you follow the correct guidelines to adhere to when seeking employment, starting a new business, or forming a company in the BVI.



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immigration and work permit

Before You Arrive

Before you get here, you should attempt to familiarise yourself with the Labour Code, passed by government in 2010. The hefty piece of legislation remains an enigma for many, but effectively lays the groundwork for inevitable laws and regulations to come if you intend to work here. To view the Code in its entirety, go to bvinewbie.com and search our Immigration and Work Permit section for a downloadable PDF version.

Obtaining a Work Permit

In order for you to work in the BVI, an employer must first offer you a job. The same employer must also prove that he or she has taken the necessary steps to find a qualified BVIlander or Belonger to fill the position, through two consecutive weeks of advertising the vacancy in one of the Territory's print newspapers. If no suitable local applicants are available, an employer may seek a work permit for an expatriate worker.

This process takes on average 7-10 weeks from when the application is submitted to the Labour Department to when the immigration clearance forms are issued. During this time, you're not permitted to enter the BVI on a separate status i.e. as a tourist.

The work permit form consists of four documents to be completed by both the employee and the employer. In addition to the forms, your employer must concurrently submit the following:



Document templates are available online, just scan here or go to:
<http://bvinewbie.com/bvi-immigration-templates>

- ✓ Two passport photos
- ✓ Your Curriculum Vitae
- ✓ A certified copy of the photo and signature page of your passport
- ✓ Certified copies of academic degrees and professional qualifications (these should be translated and notarised if the original is not in English)
- ✓ One professional reference on company letterhead
- ✓ One character reference written by a professional person or academic that has known the individual for at least five years
- ✓ A copy of the employer's trade licence
- ✓ The job description of the vacancy being filled
- ✓ A copy of the newspaper recruitment advertisement.

Before departing for the BVI, make sure you have all the following documents with you to show upon your arrival in the Territory:

- ✓ Passport
- ✓ An approved and stamped work permit application
- ✓ A clean police report no more than six months' old
- ✓ A return airfare or ferry ticket to your country of origin valid for 12 months (or as near to that date as the airline will allow you to book)
- ✓ A copy of the signature page of your passport
- ✓ An address where you'll be staying when you first arrive
- ✓ A visa if one is required for you to reside in the BVI

Completed enclosed medical form requiring several tests to be conducted no more than one month before arrival and using the original medical document attached to the clearance forms. These tests include a blood test, VDRL test, and a TB test which can take up to 72 hours to process. Note that some doctors do not provide TB testing in which case you can request a QuantiFERON test as an alternative. In the event that you are able to obtain a Mantoux TB test - please ensure that your physician states the number of millimetres of your reaction. Even if there is no reaction they must stipulate '0 millimetres', as opposed to 'no reaction.' Be sure that all your medical paperwork is stamped and signed by your physician.

Once You're Here

When arriving at the airport or the ferry dock for the first time, you will need to present the original copies of the aforementioned documents. Immigration officials will check your documents and then stamp your passport, allowing you two weeks in the Territory and tell you what day to visit the health clinic.

On the day advised by the immigration officer, you should proceed to the clinic at Peebles Hospital. Newbies must obtain the BVI Health Services Authority Health Card in order to be seen at Peebles.

The clinic is currently located at the old Peebles hospital, immediately in front of the new facility. Arrive by 8:30am, check in at the reception counter, and wait for your name to be called. All medical paperwork is checked here which means that your medical forms must be accompanied by all the requested test results in the demanded format. Make sure all of your medical records have been stamped and signed by clinic personnel or the physician whom administered your tests. You will need a check for \$110 to pay for the stamp of

approval from the medical clinic. This is normally available to collect the day after your visit. If you have not received a phone call to let you know that your paperwork is ready, it is worth making a call to follow up as you cannot proceed to the next stage without this.

The labour department processes new work permit applications on a Thursday only. Mondays to Wednesdays are for renewals and Friday is for a change of employer.

The Labour Department is located on the other side of the roundabout by CCT and Eureka. Arrive before the Labour Department opens at 8:30am to get a prime spot in the queue. Take a ticket from the machine on the wall by the entrance and wait your turn.

You'll need to complete one more form during this visit, and once done you should then have your photo taken and be issued the work permit card. The fee for the work permit is currently \$500-600 for employees making less than \$25,000, and \$1,000 for those who make more. There is also a \$75 administration fee.

After getting your work permit, you'll head next door to the Immigration Department. There, you will be presented with a Bond form for the employer to sign on your behalf. Once this is completed, you can return to the Immigration Department and complete the process. For this, you will receive a stamp for a \$25 fee in your passport legitimising your status as a legally employed resident. Congratulations! Once the Labour and Immigration process is completed, take your passport and work permit card to the Social Security office, located across from First Caribbean Bank, and obtain your Social Security card. This is the easiest part of the journey and takes only a few minutes.

Work Permit Processing Days

Mon, Tues, Wed - Renewals

Thurs - New Work Permits

Friday - Change of Employer/Transfers

Mon - Fri - Temporary Work Permits

NOTE: If you are going to be working in a senior position for a financial services organisation, there is a good chance that you'll need prior approval from the BVI Financial Services Commission; this needs to be obtained before work permit approval. Your potential employer will provide all the details related to this.

Dependents

If you are moving to the BVI with a spouse, partner, or family members that do not plan to seek employment, you will need to request permission from the Immigration Department once your work permit has been approved. This request should be made when the Labour department has approved the work permit application. Families and partners should therefore be prepared to wait for this permission to be granted before they enter the Territory. The request should be presented as a letter from you requesting permission for your dependents to reside with evidence of financial support and relevant documentation such as a marriage certificate, birth certificate, and passport copies for each dependent. Dependents should not enter as tourists whilst this application is in process.

Once approved for entry, you will receive a letter from the Chief Immigration Officer detailing what will be required for entry for your dependents along with the same medical form that was attached to the Work Permit clearance form. Once on island, the process starts for dependents as yours did, at the clinic. Medicals must be checked and

approved after which the dependent may proceed to the Immigration Department, where a bond will need to be completed and paid for by the sponsor (generally you—the newly employed spouse or parent). The amount of the bond depends on the person's citizenship as its main purpose is repatriation if necessary.

A stamp will then be placed in each dependent's passport regularising the dependent's status. Note that once dependent status is granted, it is generally frowned upon for the dependent to request a change of status to seeking employment. It's best to wait for a period of at least one year for this to be considered by the authorities. Once permission is granted, a period of time is given when a dependent may officially seek employment.

If you have children who are aged five and over, their entries will need to be approved by the Ministry of Education before securing them places at school. The application form is available at the Department of Education and must be completed and submitted accompanied by a list of documents (letter from chosen school confirming space is available, current school reports, medical information, and birth certificate). The deadline for applying for the fall term is usually April and for the Spring term the deadline is November, but some exceptions are made to ensure that children are able to continue their education. This permission must be granted prior to Immigration processing the request and requires a letter from the Chief Education Officer confirming that the child has been approved to enter the school system.

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Renewal of Work Permit

Work permits are valid for one year, and a renewal application must be submitted at least five weeks prior to expiration. If you have more than one work permit, the permits should be renewed at the same time.

Documents required:

Application for renewal of work permit

Work permit card

One passport-sized photograph

Bio page of passport

If self-employed, a copy of the trade licence

Complete your work permit renewal form with your employer then drop off the completed, stamped form to the Labour Department. They will take your current work permit and give you a receipt that you must keep in place of your work permit. The Labour Department should contact you in a few weeks when your renewal is ready. If they have not done so by the time your immigration status is running out, call them a week or so before and check on your permit. If it's not ready by the time it expires, you must visit the Immigration Department to get an extension (and pay \$25) with your work permit receipt to prove that it was submitted. Once your renewal is ready, make an appointment to pick it up but arrive at the Labour Department by 8:30am regardless of your appointment time to make sure you are seen that day. You will need a check to pay for your renewal (\$575-675 for employees making less than \$25,000, and \$1,075 for those who make more). After you have your new photo taken, you must go to the Immigration Department to update your status. You will need cash or a check for \$25 for this as well

Transfer of Work Permit

All of the aforementioned documents and information are required, plus the release letter from your former employer, an updated immigration stamp allowing you to extend your time in the BVI whilst the permit is being processed, your letter of resignation from your former employer, and your work permit card.

If the employer is a new company or individual, you must produce a copy of their trade licence. Also, a Memorandum of Association or Certificate of Incorporation may be required.

You will need to notify Immigration of the end of your employment and provide evidence of the new offer of employment.

Paying Taxes

Living and working in the BVI has its benefits—especially when it comes to tax breaks. As long as you are employed on this soil, you are responsible for your contribution to society. If you are an employee working in the private sector, you will not get taxed on the first \$10,000 you earn per year. After that, you will pay 8% toward payroll tax—that's a gross on salary payment to government—and employers are responsible for a 6% payroll tax (bosses get a break because they're deemed to contribute more toward economic growth). As an employee, you'll also contribute 4% to the Social Security Board, while employers chip in 4.5% of their income. As of January 2016, we also now have a National Health Insurance system which is paid through a salary deduction of 3.75% by employer and employee. The cap on this is currently set at \$78,936 per annum which equates to a maximum deduction of \$251 per month.

BVI Residency and Citizenship Statuses

Unlike many other countries, being born in the BVI does not, according to the BVI Immigration Department's website, "automatically grant any rights" if your parents are not citizens or belongers. Citizenship in the British Overseas Territories is determined by the British Nationality Act (BNA) 1981, as amended by the British Overseas Territories Act (BOTA) 2002. Under the BNA, your citizenship and immigration status are not linked. Since the issue tends to be a bit tricky, the Governor's Office recommended that inquiries be directed to the Civil Registry and Passport Office, who lead on most nationality issues.

For a list of the different classifications, visit bvinewbie.com.



Flight Info

If you're flying from the States, you can fly through Puerto Rico or fly into St Thomas and take a ferry into the BVI. There are no direct flights from the US to the BVI. If you fly to St Thomas, you could save a few hundred dollars in airfare, but you should consider the costs for the ferry, taxi rides to the airport, and the extra time.

UK travellers have the option of flying from London Gatwick to Antigua to the BVI (usually the quickest route) or flying Heathrow or Manchester to New York, Miami or Boston to San Juan to the BVI or St Thomas (usually the cheapest route).

Newbies from other parts of Europe will probably have to fly through Paris and St Maarten or Amsterdam and Antigua; the cost of the flight should be about the same as the UK flight. Do not buy a ticket until your

work permit has gone through and you have received it in hand because you can't arrive in the Territory without all your paperwork in order. It's important to note that all non-US nationals must apply for an ESTA VISA for any flights or ferry trips to the US—including daytrips to the neighbouring USVI. Forms can usually be completed 24 hours prior to travel.

For further questions regarding airline services to the BVI, please go to **bvinewbie.com/ask** where we and the BVI community will be happy to answer your questions.

Voltage

The BVI electric current is 110v (compatible with North American plugs). If you're bringing a laptop or other electronics from Europe, you'll need an adaptor. A surge protector is also advisable due to power outages and surges that may occur on island.

Time Zone

The BVI is on Atlantic Standard Time, which is the same as Eastern Standard Time (New York, Washington DC) except in the winter, when the BVI is one hour ahead due to the fact that the BVI does not observe Daylight Savings Time.



Renting an Apartment or House

By Coldwell Banker BVI

1. Wish list

All property hunters like to have a wish list. Some things on your list are going to be fixed, like needing a minimum number of bedrooms or the fact that you need a

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place to accommodate your big dog, but others will be “wants” like swimming pools, air-conditioning or a dishwasher. We would advise you to limit your expectations and keep the ‘must-haves’ to a minimum for an easier search.

2. Location

Don't narrow down a specific search area for a rental – if you only have four weeks to find somewhere you are going to need to be open to different ideas. The best way to define your search parameters is to bear in mind factors that will be fixed such as your work and schools. Maybe decide how long you would be willing to commute for - ten minutes? half an hour? This will determine the radius from work within which you should be looking.

3. The steep hills

Everyone finds them shocking at first, but most people adjust to them. We often get new arrivals saying that they only want houses with easy driveways or on the flat, but try not to let the scary steepness put you off. You will soon get used to the gradients and find yourself doing 3-point turns on a precipice without batting an eyelid.

4. Mosquitoes and other nasties

Check that there are mosquito screens on the windows of the property you are looking at. Sometimes these may be absent in a kitchen or sitting room. Do the bedrooms have screens? If you are looking at a property where rooms are more indoor/outdoor, then try to visualise where you will be able to sit in the evening if the bugs are swarming and you need refuge. Note whether there are screens on the balcony doors. If the windows are large then you may be able to get adequate breeze inside without the doors being open, but make sure there is enough air flow, otherwise you will be hot as well as itchy. Properties with lots of breeze are generally less buggy, as are light properties and sealed modern ones with no cracks and good windows and screens. That said, you may find a mosquito in even the most high-end of establishments, so you will have to accept that they are part of life here. Pest control – is this provided by your

landlord or will it be your responsibility? Regular pest control service is essential to keep your rental property pest-free.

5. ‘Pod’ homes

Homes that are made up of more than one building are common in the BVI, in part because of the steep hillsides and because some owners like the idea of having large areas of outdoor space for entertaining in between bedrooms. Whilst these houses are often very attractive, they mean that different members of your household may not be under one roof at night. If you have young children this might be awkward - think nightmares, ill kids, power cuts or rainstorms. Many families have made these houses work for them with baby monitors, walkie talkies, and even just by accepting that life here is a bit safer and more relaxed than in other places.

6. Water

Most expats don't drink tap water in the BVI unless they have a UV filter. Many households purchase an office-style water cooler machine and refill the bottles from conveniently located and reasonably priced water machines. Mains water is not available in every house on the island, so we are very reliant on catching and storing rainwater. Rain runs off the roof into guttering and into a catchment container under the house called a cistern. Generally, do not consider renting a house without a cistern, since the mains water supply can be unreliable at times.

7. Hurricanes

Notice if there are shutters on the doors and windows and ask who is responsible for putting them on in the event of a storm.

8. Power outages

The frequency and length of outages vary, but Murphy's Law dictates that they usually occur just as you have started watching a movie, put the baby to sleep, or sat down to dinner. Some properties have generators, many of which switch on automatically, but check who pays for the fuel and maintenance. Usually the tenant pays for the fuel and the landlord the maintenance.

9. Pools and gardens

The idea of a pool is often a part of the Caribbean dream when moving here but there are some practical things to bear in mind:

- Is it child proofed or is it possible to make it so? Even if you personally don't have kids, is there a way to shut it off if you have guests that do?

- Who maintains it? It costs about \$250 per month to pay for a pool service. Usually the tenant pays for this. Clarify who pays if there is a leak or a broken pump. Who pays for the water to refill it?

- Look at the position of the pool relative to the breeze and nearby trees. Steady winds will cool the water considerably, and an abundance of leaves can be a maintenance headache.

- Gardens here can vary from concrete yards to lush tropical fruit trees and colourful flowers. Usually the landlord pays for the gardener, but clarify how often they come. If there are fruit trees nearby then this can attract vermin so it is important that they are trimmed back from the house and attended to regularly.

10. Air-conditioning and ceiling fans

Generally, you need fans in all rooms, unless a property is very high up and therefore cool. AC can be helpful in the bedrooms, but don't forget you can buy window units yourself and put them in, or even ask the landlord if they will do it.

11. Laundry, dishwashers and the like

Many cheaper properties don't include laundry facilities, but there are numerous laundromats and launderettes around the island, some of which offer a serviced wash option. More and more properties come with dishwashers but don't forget that if you are relying just on rainwater, you may not use it as much.

12. Mould

Some of the areas that are high up on the island are prone to mould. If you have asthma or an amazing collection of handbags and leather shoes then this may not be the area for you. Conditions are almost rainforest-like, so if you don't enjoy a warm, damp jungle climate, then don't choose that area.

13. Childproofing

Many properties, due to steep balconies, pools, etc. may initially seem unsuitable if you have small children, but most landlords are amenable to you making properties safer through the installation of stair gates, balcony netting and furniture latches. Many childproofing materials can be bought on-island or ordered on the internet.

14. Pets

Many landlords do not welcome pets. If you have an animal that will reside here with you, or you intend to adopt an animal from the Animal Shelter, then you may have to sign an additional agreement with your lease and pay a deposit of, on average, \$500 per dog.

15. Estate agents and leases

There are several agents on the island that can help you find a rental property. The agent's fees are paid for by the landlord, not the tenant, so you will not incur any fees for your rental search. You are free to work with several agents or just one. If you would prefer to work with a single agent so that you only have to brief one person of your requirements, then they can show you properties from their own and other agents' listings.

When you find a property that you want to rent, you will need to:

- Pay a security deposit of 1 month's rent
- Sign a lease
- Pay the first month's rent on signing

The majority of rental properties are managed by the landlord directly, so once you have been introduced to the landlord you will not need to contact the agent for issues relating to the house.

Most leases run for 1 year, but sometimes a landlord will agree to a shorter lease if needed. Generally, leases tie you to the agreed duration unless you have to leave the BVI and not return, or no longer have a work

permit and will no longer be residing in the property, so if you have to leave the BVI, you will have to give 2 months' notice to break the lease. If you just decide you don't like your rental property, then you cannot apply this clause.

16. Rental home jargon:

- Unfurnished - no furniture and no appliances
- Semi-furnished - no furniture with appliances (fridge, stove as a minimum, with dishwasher, microwave and laundry facilities as extras if specified)
- Part-furnished - may just have beds or a sofa, but will specify
- Furnished - includes furniture
- Fully furnished - includes furniture and linen, towels and kitchen flatware (cutlery), utensils, pots and pans etc.
- A/C - air conditioning
- North Shore - the Atlantic side of the island, where most of the beaches are located
- The Ridge Road - the road running along the top of the island, mainly linking the area above Road Town
- The South Side - overlooking the Sir Francis Drake Channel and outer islands running from Virgin Gorda to St John in the USVI.

17. Rental homes for sale

Many of the houses that are rented out in the BVI are also for sale. There are a large number of houses on the market here and it is very common to rent a house that is listed for sale. Your lease will specify the notice period that an agent must give you for viewings, and the notice period for terminating the lease if a sale is agreed during your tenancy. In practice, property transfers can be a slow process, and it is unlikely that you would have to vacate the property before your lease is up.

Finding a Roommate

The best way to find a roommate in the BVI is to ask around at your office, join the ever-growing BVI Community Board on Facebook, post details on the BVI Newbie Facebook page or place a classified in the newspapers. Go to the normal social hangouts like a bar and start chatting with people—most people on island know someone with a spare room.

Buying a House

– Applying for a Non-Belonger Land Holding Licence

Before you can purchase a home or land in the BVI, if you are not from here, you have to apply to the BVI Government for a “Non Belonger’s Land Holding Licence.” The licence gives you permission to own a specific property. The process begins with

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entering into an Agreement for Sale with the owner of your desired property. Once that's done, the property and the sale price have to be advertised in a local newspaper and online for four consecutive weeks. This is required in order to give BVislanders and Belongers ample notice of the sale of the property and a first opportunity to buy the property at the advertised price.

Proof of advertisement is required as part of the application process and the onus is on the seller of the property to provide such. Additionally, applicants must submit a completed application form together with supporting documents; a complete list can be found on **bvinewbie.com**.

The application is submitted to the Ministry of Natural Resources and Labour. Provided the application is in order, it will be processed by the Ministry and submitted to Cabinet for determination. The applicant will be informed by the Ministry whether or not approval has been granted. This whole process, from offer to completion, typically takes about six to nine months.



The US Dollar

The official currency of the British Virgin Islands has been the US Dollar since 1989. This is most likely due to the proximity between the BVI and the USVI and the convenience of using the dollar when conducting all those offshore business transactions.

Banking

The six main banks in the BVI are Banco Popular, First Caribbean, First Bank,

Scotiabank, National Bank of the Virgin Islands, and VP Bank. A visit to each branch should help you decide which one has accounts that fit your needs. First Bank and Banco Popular may be easier to deal with if you have frequent transactions in the States, because they are both subsidiaries of US banks.

To open a checking account in the BVI, you need the following:

- **A passport**
- **A BVI Social Security Card**
- **A local address (which can be your employer's address if you haven't found a home)**
- **A minimum deposit (varies from bank to bank)**
- **Three references:**
 - 1. letter from your employer with employment details (length of contract, salary)**
 - 2. letter of good standing from your home bank**
 - 3. letter from a professional reference**

Another reason to choose a specific bank might be the proximity of cash points to your home or workplace with the avoidance of competing banks' service fees.

ATM Locations

Tortola from East to West

- EIS Airport: Banco Popular
- East End, Ritebreeze: First Caribbean
- Port Purcell: First Caribbean
- Riteway Pasea: Scotiabank
- Wickhams Cay II: First Caribbean
- Wickhams Cay I: Scotiabank, First Bank, First Caribbean, Banco Popular
- Road Town Pier Park: First Caribbean
- Road Town Ferry Terminal: First Bank
- Nanny Cay Taxi Stand: First Bank
- Cane Garden Bay, Myett's: First Caribbean

Virgin Gorda

- Virgin Gorda Yacht Harbour: First Caribbean
- Spanish Town, Lee Road: First Bank
- Spanish Town: Scotiabank



By Brian Jermyrn,
Director – Caribbean Insurers

Why Do I Need Home Insurance in the BVI?

A home is generally the largest asset for most people and home insurance can help protect this investment in the event of a catastrophe such as a fire or hurricane. Banks make home insurance mandatory if a mortgage is in place, to protect their interest in the property.

What are the Standard Home Insurance Coverages?

A standard home insurance policy is generally broken down into the following sections:

- Buildings – including your home, landlord's furniture and fittings, patios, swimming pools, paths, walls, fences, satellite dishes, tennis courts and can include sea walls, docks, piers or jetties
- Contents – including household goods and personal effects belonging to you or your domestic employees permanently residing with you
- Liability – can include both Public Liability and Employer's Liability

Accidental Damage

The policy can also provide cover against accidental loss or damage for a number of specific items detailed in the policy (including valuables, electronic equipment, specifically listed personal effects).

For the policy to respond to a buildings and/or contents claim, the loss must have been a result of an Insured Peril listed in the policy.

Insured Perils generally include the following:

- Fire, Lightning, Smoke & Explosion
- Earthquake or Volcanic Eruption
- Hurricane, Cyclone, Tornado or Windstorm
- Flood or Overflow of the Sea
- Subsidence, Heave or Landslip
- Escape of Water or Oil from any fixed water or heating installation or domestic appliances
- Riot, Strike or Labour Disturbances
- Malicious Acts and Vandalism
- Theft or Attempted Theft
- Impact Damage caused by aircraft, vehicles or animals
- Falling Tree Branches

Deductibles

It is important to be aware of the deductibles that pertain to each policy section and to each insured peril.

For instance, it is quite common for loss caused by Earthquake or Volcanic Eruption or Hurricane, Cyclone, Tornado or Windstorm to be subject to a 2% deductible of the Sum Insured per section of the policy. You should discuss the deductible options with your insurance agent to ensure you are aware of them before a claim occurs.

What is Under-insurance?

Under-insurance occurs when the sums insured of an insurance policy are less than the replacement costs to bring the home back to its current condition should a claim occur. A homeowner should review their sums insured on their home policy on a regular basis, especially after major additions or renovations to the home to prevent an under-insurance situation.

In the event of a claim, under-insurance is factored into the claim settlement and can result in lower claim pay-outs and increases the economic losses for the homeowner.

Under-insurance can cause serious financial hardship and should be guarded against at all times.

What if I Rent a Property?

A home contents policy can be obtained to cover your personal possessions as these items would not be covered by the landlord's insurance policy.



When seeking utility services, you should always have proper photo ID—typically a work permit card—but you may also be asked for a valid passport or driver's license. For all utilities, obtain the account in your name. This will allow you easier access to query the account if needed. If you are here for a little while and possibly looking to get a bank loan, a utility bill will be needed to show proof of your time at the dwelling. It also ensures that you are the only one responsible for your utilities being on...or off.

Electricity

The BVI Electricity Corporation provides the island's electricity. Blackouts or power shortages can be frequent dependent on your location, so after you're connected, ensure you have suitable surge protectors to safeguard your electrical appliances from frying. Also, have plenty of candles, flashlights, and hurricane lamps, or even a back-up generator, for when those infamous power outages do occur. To get hooked up to the grid, visit the BVIEC's office on Tortola, or the office in the Valley if you are living on Virgin Gorda. You will need to make two trips—first, to get a Customer Change Request Form. This form must be filled out and signed by you and your landlord if you have one. You will then have to fill out an Agreement Form and pay a refundable deposit of two month's average usage, roughly \$120-\$200. The use of electricity for your new apartment or home will be transferred to your name on the same day. If electricity was disconnected to the property, a technician will visit your dwelling between 5:30pm and 8:30pm to restore power to your home that day.

Solar panels are an increasingly popular choice to power water heaters and reduce electricity costs, after The BVI Electricity Corporation (Amendment) Act 2015 created regulations allowing the Territory to realise the benefits of grid-connected renewable energy. aTec BVI are reliable resident experts for information and resources on renewable energy.

Water

The Water and Sewerage Department (WSD) manages the Territory's public water supply. They are located by the CSY dock in Baugher's Bay. If you're renting a property that is connected to the public supply, you will need to visit WSD for a Transfer Form. Both you and your landlord must sign this form. Return the form to your nearest WSD office and be prepared to present a photo ID and pay a \$20 application fee and \$100 refundable deposit (\$200 deposit for commercial businesses). Once this is done, water supply will be reconnected to the property within 24 hours. Many homes and apartments, especially those in the hills, are not connected to the public water supply and utilise rainwater stored in a property's cistern. If your only water supply is through a cistern, familiarise yourself with the size of the cistern and its access points. Check the water levels regularly (especially during the dry season) to make sure you don't run out of water. Use water sparingly. For those properties that are connected to the water supply, expect rationing of the Territory's potable water when the WSD turns off town water. WSD tries to do this during work hours in most residential neighbourhoods, but that's not always the case. It's advisable to have spare water on hand for drinking and bathing if you're only connected to town water and do not have a cistern.

The WSD posts planned water outages on their Facebook page to give residents notice, but in the event of emergencies or unscheduled outages, you can call the department to report the incident – see our directory in Resources at the back of the book.

Gas

If you're renting or buying a home here, chances are you'll need to know how to fill your propane tanks—most stoves and ovens and various kitchen appliances are gas powered.

Gas tanks will likely be marked with either a 'Delta' or 'Sol' insignia. On Tortola, Delta's Pasea location will accept either brand, but the Pockwood Pond location will only refill Delta tanks. For 100-pound tanks, you'll pay \$76; 20 pounds, \$25. Your other option is Sol, which offers 100-pound refills for \$85 and 20-pound refills for \$27 at their Baughers Bay depot, located across from the CSY Dock and at the Botanic Service Station near the cinema. If you're on one of Tortola's sister islands, or you would like a serviceman to deliver to your residence, you'll need to call your distributor for assistance.

communication

Mobile Services

If you're curious why mobile service in the BVI is so good, just take a look at the surrounding hillsides which are often enhanced with gleaming cell phone towers at their peaks. Dead spots are rare but may occur on the outer islands. The three communication companies—CCT, FLOW and Digicel—offer very similar prepaid and monthly plans. All three BVI phone operators can be found within a few steps from the Road Town roundabout – simply ask around when you're in the area.

Flow has recently upgraded to a 4G LTE network with 100% coverage, offering exceptional mobile voice and data service, anywhere in BVI.

For prepaid accounts, you will need to present your passport, purchase your SIM card, and buy initial credit for your phone. For prepaid customers, there are top-up

locations at most gas stations, grocery stores, convenience stores, and tourist areas, or you can top up online.

Keep track of how often you top up on a monthly basis and see which plan works best for you. For post-paid accounts, you need to fill out an application form, present your passport, sign a contract for at least 12 months, and leave a deposit.

Flow id app provides access to a number of lifestyle apps including Deezer, for downloading music and creating playlists, and Flow Sports, which allows customers to watch Premiership, NFL, cricket, and tennis matches live over their mobile device.

The amazing thing that expats discover when moving to the BVI is—unlike the US for example—mobile phone customers only pay for outgoing calls, so your friends from the US can call or Skype your BVI number, and it costs you nothing.

High-Speed Internet

If you have a laptop, most bars and restaurants in the BVI have Wi-Fi access for their customers.

There are several main internet options: Landline with Flow or CCT Max (mobile internet for home use). Both cost approximately the same, around \$100/month.

Digicel have a highly reliable 4G LTE data network with plans from only \$2. They also provide a variety of 4G dongle and MIFI plans for internet on the move or as a useful yacht internet coverage solution. They even boast 97% off roaming charges with their Roam Like You're Home service, allowing accessibility through Digicel Caribbean, Central America, the USA, the USVI, Canada, and the UK. Digicel Business specialises in Cloud services, dedicated internet access, disaster recovery, and mobile device management.

Flow offers Sim cards with pre-paid packages for as little as three days for short term visitors as well as monthly plans specifically for boaters via a 4G USB or Mi-Fi unit including data plans up to 18G.

With technology on the rise, these islands and their providers have trended heavily toward connectivity with 'the outside' and at great success.

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50 mins 300MB 50 text 3 days	150 mins 500MB 150 text 7 days	300 mins 1GB 300 text 7 days	1000 mins 1GB 1000 text 30 days	2000 mins 3GB 2000 text 30 days

visit discoverflow.co

FLOW

Landlines

There are two options for landlines in the BVI – FLOW and Digicel. To get connected with FLOW, you simply need to fill out an application form at their main office in Road Town or in the Valley, Virgin Gorda, and provide your passport. A two-month deposit is charged to your first bill. Presently, telephone plans start at approximately \$20 per month. Connections are usually done within 2-15 business days. Expect a similar procedure with Digicel.



Driver's License

If you're simply visiting the BVI, a valid overseas license permits driving for up to a

month. As long as you have this license, you can also legally drive in the BVI for no more than three months via a temporary license for a fee of \$10.00. It is not required for the applicant of a temporary license to take a written or road skills test.

If you're establishing permanent residency in the BVI, you must obtain a Virgin Islands Driver's license, to which there is a procedure depending on your status as an overseas driver or non-driver.

Even if you already have a valid foreign license, you are still required to take the BVI written test as well as the Cone Test and Road Test. If you have reached the age of 70 years, in addition to the written test, you must provide a medical report no more than six months old from a licensed practitioner stating your fitness to operate a motor vehicle. This medical must include an eye examination. The eye examination can also be taken at the Department of Motor Vehicles (DMV) located at R&R Malone Complex in Pockwood Pond.

If you do not have a valid foreign license, you must take the practical and written tests and also acquire a Learner's Permit from the DMV for \$20.00.



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Visit the DMV for a copy of the Road Rules booklet, and study it. Do not attempt the test without studying the book. Once you have memorised the BVI driving rules, you can take the written test at the DMV.

Written Test (Theory Test)

To take the written test you must provide a picture ID with your date of birth or your Learner's Permit.

The Written Test has 60 questions and you must score 50 correct answers for a passing mark. The time allotted to take this test is 60 Minutes. You must also correctly answer the two mandatory questions about speed limits, or you will not pass.

Obtaining Permanent Driver's License

After passing the tests, take the following to the DMV at the Pockwood Pond facility on Tortola or in Spanish Town on Virgin Gorda to obtain your license:

- **Either a valid driver's license from another country or the form for application of a license provided on passing the BVI driving test**
- **A Written Test certificate, Cone Test certificate, and Road Test certificate**
- **An official document showing your blood type (obtained at the hospital or at Eureka)**
- **Your BVI Social Security card**
- **A valid passport**
- **Passport-sized photo**
- **An eye examination**
- **A BVI work-permit card, an employment letter for those working for Government, a Belonger's Card for those who are Belongers, or proof of residency in the BVI (Land Holder's Card)**
- **\$35 for a three-year license or \$15 for a one-year license**

Purchasing a Vehicle on Island

Due to the many speed-bumps, potholes and switchbacks, this is not the place to choose a low-ride sports car though you will see them from time to time. Power and 4WD should be your mantra, especially if you want to explore some of the islands' secrets that are only accessible by dirt roads.

Like most imported products on the islands, cars are more expensive in the BVI than other countries due to shipping duty and import costs.

Check the local papers and online classifieds for up-to-date deals on used cars. BVI Cars and Parts is a great group to join on Facebook; just be sure to get cars checked by a trustworthy mechanic.

Getting Your Car on the Road

The first step in legally getting your car on the road is the transfer of ownership. You can transfer a car into your name even if you only have a foreign license, although a BVI one is preferred. Both buyer and seller need to be present at the DMV to complete the paperwork so they can see that the signatures are valid. When purchasing a car from someone that has already left the island, that person's signature must be on an original, notarised form before being sent back for you to complete in the BVI.

Obtaining Car Insurance

Once the car has been transferred to your name, you will need to insure it before licensing it. There are many reputable insurance companies on island. Depending on the age of the car, you may or may not be able to comprehensively insure it. Many insurance agencies will only insure the car third party if it is over eight years old.

Tortola Automobile Association is the only 24-hour road side assistance company in Tortola, but is well worth the reasonable annual fees as it is not unusual for drivers to get in pickles, especially on the hills, even with vehicles in good condition.

Licensing a Vehicle

You can license the car once you have your insurance documents. The cost of licensing depends on the size/weight of the car. You first need to have the car inspected by one of the officers in the lot behind the licensing office. Following, you go inside with your insurance documents and certificate of inspection to pay your licensing fee. Then once you have the receipt, take it back outside so that the officer can apply your sticker.

Passing Inspection

You might think that almost anything that has wheels and potters along the road in the BVI seems to pass as a vehicle, but think again. While many prefer an old-beater over a shiny new wagon because of the wear and tear vehicles endure on our rough, wild roadways, you'll need to ensure your road warrior passes inspection through the DMV. If it can't pass yearly inspection, and doesn't bear the appropriate year's registration sticker on the inside of the front windshield, you could be looking at a hefty fine - the authorities often organise road stops to specifically check for proof of current registration.

BVI Taxi Fares Additional Charges

Child (3 years or younger)

Child (4-10 years)

Child (11+)

Pet Carrier (w/animal secured)

Baggage

Waiting

After Hours (11pm - 7am)

For an inspection checklist, visit bvincnewbie.com

Renting a Car

Most rental companies do not rent to drivers under 25, but some don't ask. Always get the optional insurance, or you might end up paying \$800 for a broken tail light and a gouged bumper. Some rental companies offer off-season deals that are less expensive than a one-way taxi ride from the airport, so car rental is a great option in the BVI.

Taxis

The best thing about the proliferation of taxis in the BVI is that you will never get stranded. During the day, taxi drivers usually hang out at all the major tourist hubs, but if you are in need of a ride from somewhere slightly off the grid or late at night, you will need to call. It's a good idea to call and let a driver know ahead of time so that they can be prepared to pick you up.

Taxis are great for more than just rides to the airport. You can hire a taxi bus for a big night out, like a limo, in order to keep anyone from drink-driving.

Continued after taxi fare chart



No charge

Half fare

Full fare

\$15/each carrier

1 piece - No Charge \$1/each additional piece

First 15 minutes - no charge \$10 additional charge / 15 minute blocks

30% additional charge (per journey)

To (one way)	From Airport	From Road Town	From West End
Around Road Town		\$5	-
Airport	-	\$27	\$50
Baughers Bay	\$25	\$7	\$32
Belmont Estate	\$60	\$28	\$15
Brewers Bay	\$50	\$24	\$40
Cane Garden Bay	\$50	\$24	\$30
Carrot Bay	\$50	\$27	\$20

To (one way) From Airport From Road Town From West End

East End	\$15	\$20	\$40
Fish Bay	\$20	\$10	\$32
Frenchman's Cay	\$50	\$27	\$8
Haver's Hill	\$40	\$20	\$20
Hodges Creek	\$18	\$15	\$40
Josiahs Bay	\$20	\$25	\$40
Lambert Beach	\$20	\$25	\$40
Little Apple Bay	\$50	\$27	\$15
Long Bay (West)	\$50	\$27	\$15
Nanny Cay	\$36	\$15	\$20
Paraquita Bay	\$18	\$15	\$20
Port Purcell	\$27	\$5	\$27
Prospect Reef	\$30	\$5	\$27
Road Town	\$27	-	\$27
Sage Mountain	\$40	\$24	\$36
Sea Cows Bay	\$36	\$10	\$20
Smugglers Cove	\$60	\$32	\$20
Treasure Isle	\$27	\$7	\$27
West End	\$50	\$27	-
Wickham's Cay II	\$27	\$5	\$27

Virgin Gorda

To (one way) From Spanish Town From Gun Creek From Leverick Bay

The Valley	\$4	\$30	\$30
The Baths	\$6	\$29	\$31
Copper Mine	\$7	\$31	\$33
Nail Bay	\$20	\$20	\$22

Tours

Tour Length	Party of 1-2	Group of 3	Group of 4	Group of 5	Group of 5+
1 Hour	\$55	\$70	\$85	\$100	\$15/+person
2 Hour	\$110	\$130	\$150	\$170	\$20/+person
3 Hour	\$165	\$190	\$215	\$240	\$25/+person
4 Hour	\$220	\$250	\$280	\$310	\$30/+person

Ferry Information

The schedule for ferries leaving the BVI changes on a weekly basis. For the latest information, please visit bvinewbie.com where this is updated or alternatively, call the ferry companies directly (See Directory)

Scooters

Scouting around the island is another option. Scooters are great because you can pull up to the front of the line at traffic lights and you barely have to spend any money on fuel. If you are considering this method of transportation, rent a scooter first and zip around the islands for the day. As with all vehicles, be certain to ride with caution. Once you purchase a scooter, keep all-weather gear in the storage compartment just in the case of a sudden rainstorm which can occur sporadically.

Hitching a Ride

If you find yourself without a vehicle for a few days (or years), another possibility is to hitch rides. The BVI is one of the few remaining places in the world where you can safely get into a stranger's car. Most drivers will stop and pick you up. Obviously, common sense is a must.



By Brian Jermyn, Director -
Caribbean Insurers (Health) Limited

With the Introduction of National Health Insurance (NHI), Why Should I Consider Supplemental Health Insurance?

The NHI came into effect on 1 January 2016. All BVI residents are eligible for NHI coverage provided the appropriate NHI tax is paid. The NHI provides comprehensive coverage but has the following limitations:

- NHI will only provide overseas care if the medical service is not available in the BVI

- All overseas care must be approved by the NHI before coverage can be confirmed
- The NHI does not have an out-of-pocket maximum which means one's coinsurance share could be significant in a large-dollar claim scenario especially if an out-of-network provider is used. The co-insurance amounts on the NHI are as follows:

- **0% at community health clinics**
- **5% at the public hospital**
- **10% at local private clinics in network**
- **20% at local private clinics out of network**
- **20% at overseas in network**
- **40% at overseas clinics out of network**

Example - a BVI resident who utilises their NHI coverage overseas at a non-network provider would be required to pay at least 40% of the total medical bill. Should a procedure cost \$100,000, the co-insurance share would be at least \$40,000, which would be payable by the patient.

Supplemental health insurance can provide the following:

- Additional choice in providers when seeking coverage overseas
- Top-up coverage to the NHI benefits that have annual and lifetime maximum benefit restrictions
- Coverage for NHI co-insurance payments protecting patients against large co-insurance bills should a serious illness or injury occur

What are the Standard Health Insurance Coverages?

Most health insurance policies have coverage for the following medical services:

Hospitalisation, Doctor's Office Visits, Prescription Drugs, Diagnostic Tests such as X-Rays and MRI's, Surgery, Maternity, Organ Transplants, Radiotherapy & Chemotherapy, and Annual Check-Ups.

Optional coverages generally include Air Ambulance, Dental, Vision, Life, and Accidental Death & Dismemberment coverage.



Importing Your Pet

You want to move your pet to the BVI, but you've heard horror stories about importing pets to other countries—six-month quarantine, freezing cargo spaces on planes, and hundreds of vaccination shots. Importing a pet to the BVI is not as difficult as it can be in other countries—you simply have to follow some simple procedures and choose whether you want to get your pet tattooed or micro-chipped.

Other than a microchip or tattoo, pets from other countries need an import permit, an official health certificate filled out from a licensed vet and endorsed by a government veterinarian, and a \$10 importation fee to enter the BVI. Pets from rabies-endemic countries need a bunch of vaccinations that could take four to six weeks to administer. Once all the forms and vaccinations are taken care of back home, you must fill out and submit application forms to the Government of The BVI Veterinary Division which they will provide, along with the certificate and fee in order to obtain a permit. Once the permit is processed, the division must be given at least 24 hours' notice of the animal's arrival into the Territory.

Resources for Importing Your Pet

Government of The BVI Veterinary Division,
Dept of Agriculture, Paraquita Bay, Tortola
Ph (284) 468-9247 (Deveaux) or
(284) 9693 (Dr Montrose)
Email: bvigov_vet@gov.vg.com

Your Pet Arrives

Once your pet is here, though, should you be worried about heat? Tropical diseases? Caribbean predators?

Virgin Islands Veterinarian Dr Laura Palminteri of Canines, Cats & Critters vet said, "Because it's the tropics and humid, there are a lot of parasites, but you just need to keep them on Revolution [a monthly, topical medication for the prevention of parasites in pets]. There are no insects that are going to be fatal. There are lots of stray dogs and cats on the island compared to the States, so they're more likely to be an issue." The reason these other strays can be an issue is they carry contagious diseases which they can pass on to your pet. Feline Leukemia and Feline AIDS are rampant among island stray cats.

Unfortunately, animal poisonings have been reported on Tortola—mostly in Josiah's Bay but also on other beaches. The culprits, who have yet to be discovered, wrap poison in meat and bury it just below the surface of the ground in paper bags so that dogs sniff it out and eat it.

Acquiring a Pet on Island

So you want an island dog (also known as a coconut retriever)?

The best place to acquire an island dog or cat is at the BVI Humane Society. It also seems that every other month someone announces a litter of puppies or kittens they know of in their neighbourhood. If you do acquire an island dog, be prepared for tourists constantly asking, "What kind of dog is that?"

Our island dogs may appear normal in the BVI, but they're a little wacky looking to the rest of the world.



waste and materials management

Solid Waste and Resource Management

The BVI has seen a three-fold increase in waste volumes over the last decade with waste within the Territory being either landfilled or incinerated. On Tortola, waste is incinerated and three unlined dump sites are currently in operation (Tortola, Virgin Gorda, and Anegada), with open burning a common practice. There is a transfer station on Jost Van Dyke. Waste is collected and barged to Tortola, and glass and aluminium cans are separated for recycling.

The Department of Waste Management is responsible for the collection and disposal of solid waste. Residents are expected to deposit their waste in green metal dumpsters that are situated every mile or so, on the roadsides. Bulky waste such as fridges and mattresses should be taken to the incinerator or dump as should waste generated by businesses.

The BVI government has adopted a strategic waste management plan that calls for an 80% diversion of waste in 5 years intending to:

- ✓ **Promote waste as a resource;**
- ✓ **Create jobs and products including renewable energy;**

Plans are currently underway to develop a viable recycling system for the BVI, beginning with an exciting pilot in Virgin Gorda. Plastic recycling will soon be a reality in the BVI and recycling systems for glass, metal, and plastics are being implemented on Tortola, Jost van Dyke, and Virgin Gorda. Watch the press to find out more.

Glass

Green & Clean VI. Ltd on Virgin Gorda has procured a glass imploder that can take 2.5 tons of discarded glass bottles and turn it into aggregate that can be used for construction applications such as building roads, drainage, concrete floors, and countertops as well as landscaping.

Metal

The recycling of derelict vehicles is currently undertaken by a private recycler, Floyd Stoutt. He has a car crusher in Sea Cows Bay. Scrap metal is then shipped off to be recycled. Green & Clean VI Ltd. has begun collecting aluminium cans on Virgin Gorda. These will be baled and shipped off for recycling.

Composting

The tropical climate in the region is perfect for composting because the heat assists in the decomposition process. One of the simplest ways an individual can help with waste management is to compost. For most people, the thought of composting seems difficult and unmanageable, however composting can be easy, healthy, and unimintimidating. Check on-line to find a composting system that suits you.

Sewage

Currently sewage treatment plants are being built by the BVI Government to better manage sewage. Green VI aims to demonstrate how to use sewage in an anaerobic digester to create energy.

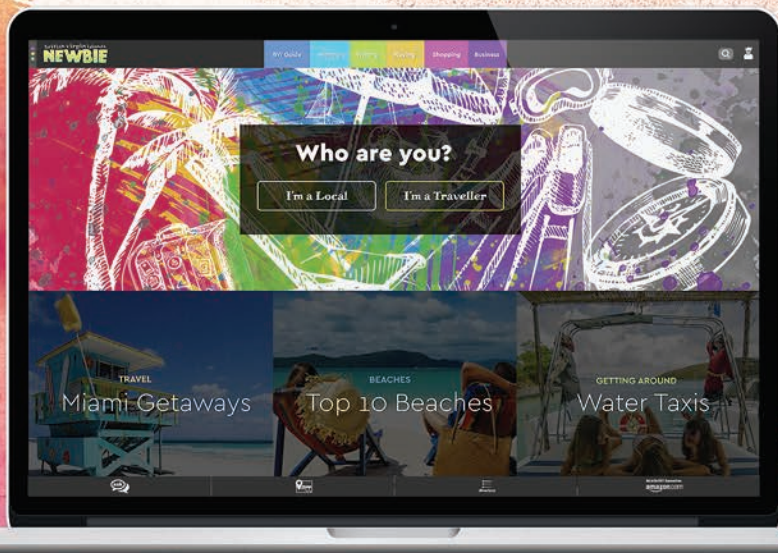
For more information on waste and materials management in the BVI, see greenvi.org

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Living

FOUR QUICK HACKS

FLOW
PRESENTS **BVI LIFE HACKS**

- 1** fill an ice cube tray with aloe vera gel and freeze, when ready rub on sunburn areas



- 2** sandy from the beach? rub a small amount of baby powder over sandy areas to remove it



- 3** place some frozen bottles of water on a plate in front of a fan then switch on to get instant air conditioning



- 4** get the bbq really going by using tortilla chips to get it fired up



FIRE IT UP!

socialising in the bvi

The social scene in the BVI is as vibrant as you want to make it. When you can buy a rum and coke for \$4.00 with the equivalent alcohol measure of a triple in the UK or US, things are going to be lively. Nevertheless, on occasion, someone will pipe up and unveil the query that plagues us all from time to time: What is there to do in the BVI other than drink?

The answer is: a lot if you know where to look.

Because the BVI is a tightly woven community, Facebook is an especially useful tool for getting started in the quest to meet like-minded individuals for energetic and inspirational activities. Facebook Groups can range from cultural connections to buying and selling items. Some examples include: BVI Bring and Buy, BVI Community Board, and BVI Cars and Parts, as well as many social group pages.

There are always special events occurring on the island, and most of these are posted on the Community Board or BVI Events Facebook pages.

Here is a list of Facebook group names, profile pages, and fan pages you can try via Google Search or Facebook itself to begin your journey in joining the BVI community:

For the latest live from the island: the **BVI Newbie Facebook page** or follow us on **twitter @BVINewbie**

A great place to start: **BVI Community Board**

To hit the water sports scene:
BVI Sup Co and/or Breeze Paddle Surf

For the thespian or dance enthusiast:
The Cada Players

For adult dance classes, yoga, and Pilates:
The BVI Dance School

For the newbie to veteran sailor:
BVI IC24 Racing

To hone your public speaking craft:
Tortola Toastmasters

For the love of all creatures great and small:
Humane Society of the BVI

Dig the 'green' scene? Check out:
Green VI

For the lover of words:
Callaloo Poets

To lend a helping hand:
Hands on Volunteers or BVI Red Cross

For the superhero, volunteer for:
VISAR (Virgin Islands Search and Rescue)

To grow a moustache and support prostate cancer: **BVI Movember**

Counselling

Kelly Bos is passionate about personal wellness and healthy relationships which she advocates in her counselling practice and published work. Previously living for an extended period on the islands, she is has professionally helped many people that may need an ear to confide their challenges. She can be followed at facebook.com/kellyflanniganbostherapy or kellybos.com. Additional counselling options can be found at bvinewbie.com



getting married

Once you've lived in the BVI for a while, you realise why people come here to get married.

Following the seal of your engagement in one of the epic tropical settings of the BVI, tying the knot in the Territory is the most romantic scenario imaginable – the grand day can be as extravagant or as simple as you and your partner desire.

Obtaining a Marriage License

The first thing you need to do is call or stop by the Registrar's Office (above Varieties 'Burhym Building' by the roundabout in Road Town) to book a date and time with the Acting Registrar General. Opening Hours: Monday – Friday, 8:30am – 4:30pm.

You need to apply for your marriage license costing \$220 if you have been in the Territory for less than 15 days, or \$120 if you have been here for longer. Additionally, and most importantly, you will need your other half present, your passports, and any divorce decrees that are applicable. You'll fill out a short application which asks for the date and place of your ceremony, and that's it. License usually takes 1-2 working days to process.

Officiants

You can get married by the Registrar General in the Registrar's Office for \$120, or you can have the officer come to a ceremony outside the office to officiate for a \$220 fee. If it is on another island, you will need to also cover transportation costs (e.g. ferry/taxi fare). Other options include priests, ministers, or an ordained buddy.

starting a family

Expecting parents in the BVI have several options when deciding where to have their baby. Mothers who have decided to have their babies here in the Territory have found Peebles Hospital to be absolutely professional. The maternity ward is fully equipped and the doctors and nurses are highly skilled and very caring.

Many go home to be close to family, and some travel to the USVI or Puerto Rico for larger hospitals or naturalisation reasons.

education and schools

For any transplanted child, going through the education system in the BVI can be challenging but also exciting. The Territory provides unique opportunities for children to explore the culture of the islands while receiving a sound education both in the public and private school systems.

The BVI houses a total of 15 primary public schools, four secondary public schools, 10 primary private schools, and three secondary private schools. The BVI also has a technical and vocational school. Being a British Overseas Territory, the education system in the BVI is much like the traditional learning system in the United Kingdom. The school year runs from September to June.

Children between the ages of 5-16 are required to be enrolled in a matriculating educational programme whilst residing in the Territory. Children may start elementary school at age four if they will

turn five within their first school year. In the public school system, children spend seven years in elementary school, from Stage One to Two, then from Class One to Five. In Class Five, students sit the National Primary Five Exam for entrance into secondary school. Once in secondary school, students spend a minimum of six years - three at the lower secondary level and three at the higher secondary level. The completion of three senior years, with passes in five subjects including Mathematics and English, and 120 hours of the National Citizen Service Programme (community service) will allow students to be awarded a secondary school-leaving certificate.

During the final year, students in the four public secondary schools also take the regional Caribbean Examination Council (CXC) exams. These exams are given in a wide variety of subjects. Passes in the exams are also required for admission to some colleges and universities in the United States and the Caribbean.

In the BVI, students have two options for tertiary education: the H. Lavety Stoutt Community College and a branch of the University of the West Indies. Both offer resident courses at an associate's level before students may further their studies via distance learning, completing studies at the University of the West Indies' home campus or transferring to a university abroad. HLSCC was recently approved for accreditation by the Middle States Commission on Higher Education.

Getting Your Child Enrolled

Several private and public options exist for elementary and secondary education in the British Virgin Islands. Schools are not zoned in the Territory, so students may apply at any school they prefer, whether the school is in their neighbourhood or even on the island they reside. While most islands have both primary and secondary schools, if you plan to live on Jost Van Dyke, the secondary school advances up to Form Two. After students successfully complete those

two forms, they must transfer to secondary school on another island to complete their education.

Your child must apply with the Department of Education for placement in both the private and public schools. The Department accepts applications between January and April for consideration for the start of the following school year in September for both private and public schools, and again from November to December for placement only in a private school for the school semester beginning the following January.

You are required to submit the following with an application form that can be picked up at the BVI's Department of Education:

- **child's birth certificate**
- **updated immunisation form**
- **a passport-size photo**
- **letter of good health from the Road Town Clinic**
- **transcripts from previously enrolled schools**
- **proof of your immigration status in the BVI (from passport)**
- **your work permit or government appointment letter**
- **acceptance letter if the child will be attending a private school**

Once those items have been successfully accepted, the application will be reviewed, and you will be notified of the status of the application with further instructions by the Department of Education. Prospective students may be asked to sit a placement exam to ascertain the child's educational level.

Home schooling is another option in the Territory. Parents, however, are required to apply for this option with the Department of Education. Once the department is satisfied that the child will be following a reputable programme for educational advancement, the child will be granted permission to continue. Online curriculums where parents simply pay for the materials and textbooks are mailed to the student and online or telephone support are available. Parents should be advised that these programmes, though flexible, require children to be

disciplined and parents to oversee their child's progress. Students are required to be independently tested regularly. Some programmes have testing facilities in nearby US Virgin Islands or testing can be arranged with the assistance of the Education Department.



For Preschoolers

Many new parents find help in talking to other parents when tackling each new stage with their little one. This is no different for island parents and arguably crucial when you're a newbie, far away from the usual supports of home. Killi Killi is an artistic space full of toys, creative space, and places to sit and chat. There are also additional playgroups which meet hosted by organisations throughout the Territory. For more information, visit bvnewbie.com

Daycare

Daycare services are available in most of the populated areas in the BVI, with the majority located in Road Town. Daycares are offered at different price points and with various service hours. They are run by independent businesses, as preparatory preschools for the aligning private schools, and also by faith-based institutions. Personal nannies are also available. Willows BVI run school holiday camps during Easter, summertime, and Christmas.

The Territory's healthcare system has rapidly become diverse and consistently stays on par with global medical advances.

The responsibility of operating the public health system goes to the statutory body, BVI Health Services Authority (BVI HSA). Throughout the Territory, residents may seek assistance for medical, mental, and dental health through various clinics managed by the BVI HSA.

At the end of 2014, the Government opened a brand new health complex immediately behind the original building, Peebles Hospital. The old Peebles Hospital—operated as the Territory's primary health care site for more than 90 years—still remains open as part of the new facility. In addition to 24-hour emergency and ambulance services with a laboratory and x-ray facilities, the new hospital is equipped with a pharmacy, catering and dining area, gift shop, physical therapy unit, hydrotherapy pool, and a psychiatric ward.

On Anegada, Virgin Gorda, and Jost Van Dyke, day clinics serve residents. Public healthcare professionals also live on those islands and are available for emergencies outside of the 8:30am – 4:30pm work schedule.

Accessing full treatment at Peebles Hospital from those islands can also be

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achieved via helicopter or ferry evacuation when needed.

The Virgin Islands National Health Insurance Plan (NHI) came into effect on 1 January 2016. All BVI residents are eligible for NHI coverage provided the appropriate NHI tax is paid. The NHI provides comprehensive coverage – for further details, please see **Health Insurance** under our **RELOCATING** chapter section.

Full details of the NHI programme can be found on their website: www.vinhi.vg. There are a number of private facilities that are available to render most health services needed by the public, including specialty treatments in dermatology, orthopaedics, plastic surgery, chiropractic care, dentistry, and reflexology. In fact, the BVI is an operation-vacation destination, so many come to top up their tans while improving their looks.

For emergencies, 911 or 999 are utilised in the Territory. That call will patch you through to the 24-hour fire station that will connect you to the particular service you seek.

If you are still a bit uncertain about the level of care available in the Territory,

supplementary health insurance is available for residents who want additional coverage to the NHI and may want to have more medical care options overseas.

Additionally, the BVI is very close to neighbouring US islands that can provide further health services. St Thomas is just a 45-minute ferry ride away, and San Juan, Puerto Rico is a half hour flight. We also recommend purchasing pre-paid emergency assistance insurance in case you need to be airlifted to the States or PR.



The most common ticketed offences are traffic violations, and police officers often conduct random stops to check for seatbelts, legal driver's licences, and current vehicle registration. Talking or texting on a mobile phone while driving is also illegal.

Within the Caribbean, the BVI holds the

high reputation as a relatively safe place to live and visit. However, theft, assault, and burglary are crimes that do occur, as with anywhere, so it's important to use presence of mind.

Car theft also occurs in the BVI. Enact necessary precautions when leaving your car—even if to socialise on the beach for a few hours. Common sense dictates concealing valuables in your car and locking your doors. When travelling away from the island for extended periods of time, try to avoid leaving your vehicle at the ports of entry (ferry terminals and airports). Car theft in Trellis Bay and by the Road Town Ferry Terminal are common, so preferably, hitch a ride to your designated location if you don't plan on driving back that day.

As long as you bring your general smarts with you, there's no reason to fret among these peaceful islands. Since gun possession is illegal in the BVI, the crime rate is nowhere near as high as neighbouring islands that do allow guns.



In the tropic zone, serious weather events are inevitable—live here long enough, and you are guaranteed a hosing. The weather doesn't have to reach hurricane status to have devastating effects—serious weather can mean anything from a tropical depression to a category five hurricane. Along with the wind come massive amounts of rain, electrical activity and storm surges, any one of which can cause serious disruptions. Heavy rainfall can wash out roads, topple trees, and undermine the foundations of houses. Electrical activity like lightning strikes can disrupt domestic electrical service, start fires, and damage structures. Storm surges can cut off coastal roads and flood low-lying areas, damaging houses and other structures.

During hurricane season—June 1 to Nov 30—a period of time when dramatic natural hazards can occur, but are extremely unlikely, the intensity of these natural events, their unpredictability, and the uncertainty of duration mean that a prudent resident must prepare thoroughly for a substantial period of self-sustainability several months ahead of time in the rare case things turn nasty. In such a sporadic situation, it is entirely possible that you could be isolated in a house or other location for many days at a time. At that time, it is too late to try to find drinking water, cooking gas, food, durable covers for windows, and all the essentials of a secure stay.

In order to stay informed on local developments, tune in to ZBVI or one of the area's TV stations to watch BVI DDM's (Department of Disaster Management) Focus show. The BVI DDM website has links to local weather information and updates on weather conditions and alerts. For those made homeless by natural or manmade disasters, the DDM operates a number of emergency shelters—often at churches, schools, or community centres. A list of such shelters can be obtained from the department. Check their website for details – bviddm.com

For additional information on tropical weather as well as how to prepare for a hurricane, visit bvnewbie.com.

Boat Safety for Bad Weather

For those who own boats in the BVI, certain procedures must be followed to ensure your vessel doesn't end up in the bushes at Soper's Hole or on the bottom of Baugher's Bay. Again, it's wise to have insurance for any size vessel due to our unpredictable hurricane season. The *BVI Marine Awareness Guide's* storm precautions include removing the boat from water, if possible, or taking it to an approved hurricane hole; making sure all moorings, anchors, chains, cables and ropes are in good condition; securing the bow and stern to strong points on land or with an anchor or mooring; ensuring the boat and its moorings or anchors are not blocking access to the mooring or anchorage; leaving room for late-arriving boats; and not returning to your boat until the storm has passed and wind and seas have subsided.

flora and fauna

The BVI is not a scary place to live, but there are a few things newbies should know to avoid. First up in this list of notorious villains is a poisonous bright green fruit by the name of manchineel, also known as 'the death apple,' which when consumed has the violent effect of leaving its victim with a burning throat and lips and could cause bad enough throat swelling to impede breathing.

Ironically, another poisonous plant is the BVI national flower—oleander that grows everywhere.

The venom of a brown recluse spider is also poisonous. They tend to hide out and only defensively respond with their harmful bite. They secrete a necrotic venom that kills the flesh around the bite. If you suspect that you have been bitten by a brown recluse, see a doctor immediately to get the wound treated. The quarter-sized spiders are recognisable by the violin-shaped marking on their backs.



Snakes

Snakes in the BVI are generally non-venomous, but a small fraction of people could have an allergic reaction if bitten.

Lionfish

Lionfish are considered enemy No. 1 among the Virgin Islands' intricate reef systems. In fact, dive operators and fishermen throughout the Caribbean are actively pursuing the invasive little creature. Large, poisonous spines protect the fish from potential predators, and should be avoided at all costs. While Conservation and Fisheries Department officials encourage fishermen and professional divers to hunt the creatures, nautical newbies are asked to steer clear of the fish and contact authorities if sighted.

There are, however, plenty of edible plants and fruits in the BVI, and insects and creatures which are perfectly harmless. For more information, visit bvinewbie.com

Bugs

Aedes aegypti, the mosquito that acts as a vector for the dengue virus and Chickungunya, is recognisable by the white stripes on its black legs and body. They often dwell in enclosed, human-inhabited, indoor spaces, and breed in places where water collects. The best way to keep the mozzie population under control is by not giving larvae a place to grow. If you see little green wormlike wigglers in your guestroom toilet or dog's dish, they are mosquito larvae. Use bug spray to avoid contracting one of the mosquito-borne illnesses. Dengue and Chickungunya cause painful and long-lasting symptoms.

Sand flies are tiny black bugs that mostly inhabit coastal areas and are prevalent around sunset, sunrise, or in the shade. The biters can hurt, and an allergic reaction can cause red bumps similar to mosquito bites.

The best way to treat bites from either mosquitoes or sand flies is with hydrocortisone cream or an oral antihistamine to combat the allergic reaction. After a few months, most newbies seem to become immune to the mosquitoes and bites cause less of an allergic reaction (or maybe the bugs have just moved onto fresh blood).

Though this is rare and only likely to be found if you're hiking or camping in the green of the BVI, Millipedes can be a slight irritation; they secrete a poisonous orange fluid when threatened, which creates a burning sensation when in contact with skin. You are to wash the place of contact with soap and water should this unusual occurrence transpire.

Zika Virus

At the commencement of 2016, the Ministry of Health and Social Development advised residents that the Caribbean region had reported cases of the mosquito-borne Zika virus. Like the Dengue and Chickungunya

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viruses, it is transmitted by the Aedes Aegypti mosquito and has similar symptoms. Quoting the BVI government website: "Dr. Georges said, "There is no specific medicine or treatment for the Zika virus infection but persons who suspect that they are affected should visit their health care provider to obtain medication for pain and fever as well as the necessary counselling...Acute symptoms can last from four to seven days and includes fever, headache, muscle and joint pain, eyeball pain, weakness, red rash consisting of small bumps, swelling in the lower limbs, anorexia, vomiting and diarrhoea, abdominal pain and conjunctivitis. Conjunctivitis is mainly an inflammation of the outermost layer of the eye and inner surface of the eyelids with no pus production."

shopping

Food and
Provisioning

The best thing about shopping in the BVI—no sales tax! The worst? Most things are imported; therefore, you pay for the price of the item plus the price of shipping it over to the BVI, making the cost of goods quite expensive. That said, you're also more likely to have fruit trees in your yard, so eat as many mangoes as you can and look for local produce at the grocery store.

RiteWay are the preferential grocery and provisioning stores. There are seven locations around Tortola, including Harbour Market in the West of the island, Fine Foods in the East, and the most modern super store in the centre (Road Town) with the largest selection of fresh foods, beer, wine, and liquor. They also have a hot take-away food and a salad bar – all at competitive prices. For bulk shopping, visit the Cash & Carry right next door, with no membership required. In addition, provisioning is made easy with their online ordering service – visit www.rtwbvi.com.

BVI Markets in Fish Bay carry one of the widest and freshest selections of produce. They specialise in provisioning for boats, villas, hotels, and restaurants. They have produce stands in and around Tortola, and will deliver directly from their Fish Bay

warehouse to anywhere on island. Orders can be sent to sales@bvimarkets.net.

Other preferences include Bobby's Supermarket, Supa Valu which is well-priced for buying meats, and One Mart which also has favourable pricing across the board.

Be sure to check your local supermarkets to find out what day(s) to expect fresh produce and new stock.

Nutrition

Some grocery stores have a section dedicated to the locally grown or caught. There are market stalls on Fridays in Road Town and often at the roundabout in town. There are also different roadside sellers of locally grown vegetables or fish throughout the island, including the much adored lobster when in season.

There are wellness specialty food stores on island and many establishments have an expansive health food selection, which can aid with shopping around food allergies and sensitivities.

Local Discounts

Traditionally in 'off season' or 'slow season' as it is also known, you will find you are able to enjoy the tourist experience at discounted rates and some stores offer special discount cards which you can sign up for at the register.



Department Stores

If a shop is labelled 'department store' in Tortola, that usually means that it carries more than just one type of item, but it doesn't mean that it carries everything. Varieties and Electronics in Road Town sells mostly men's

Arawak Surf

discover us.
Nanny Cay
Soper's Hole
Leverick Bay

contact us.
sales@arawakvi.com
+1-284-494-5240

QUIKSILVER SUN BUM DAKINE ROXY

and women's clothing, but also carries shoes, linens, and all the necessary electronics in a separate building adjacent to its clothing counterpart.

Island Department Store in Sea Cow's Bay doesn't sell clothing, but carries housewares, linens, electronics, appliances, furniture and toiletries. Bolo's in town provides one of the best arrays of cosmetics and a pretty extensive perfumery upstairs, but they also sell children's toys, electronics, housewares, bedding, stationery and cleaning products.

Clothing

When seeking outfits for the beach or the bars, the BVI has a vast selection of funky, sexy, comfortable clothing for every shape and size. The shops at Nanny Cay and Trellis Bay offer some great choices for water-wear for men, women and children. A great starting spot is Arawak boutiques, a one stop for surf and resort apparel for in and out of the water. With a large selection of clothing, accessories and gifts for all occasions, they have three locations across the BVI - Nanny

Cay and West End in Tortola and Leverick Bay in Virgin Gorda.

For ladies' party clothes, meander down Main Street, starting behind Pusser's and ending by the bottom of Joe's Hill and stop into all the shops along the way to find quirky, trendy fashions. Then hop onto Waterfront Drive and crisscross the street, stopping in the department stores and clothing stores you pass. You're guaranteed to find a few preferences.

Home Furnishings

There are several home interior stores in the BVI, including Arawak Interiors, who import high quality wood and synthetic furniture and accessories. They offer a wide range of stock, custom orders and personalised interior design and sourcing service. Between the selections available, you can easily kit out your pad with choices both funky and functional. L & L Buy and Sell in Fish Bay on Tortola is a consignment and resale store. This is a great place to find deals on used items from people who have left island.

Tortola Pier Park

Tortola Pier Park houses over 60 businesses replete with shopping, restaurants, various services centres (medical, banking rentals, and telecommunication), offices and outdoor entertainment/event areas. The new shopping centre officially opened on February 16, 2016 and features internationally branded jewellery stores located in between designer boutiques, and independent retailers. The shopping village is home to stores selling gifts, souvenirs, footwear, sportswear, men's and women's fashion, swimwear, electronics and technology, health and beauty supplies, sunglasses, optical eyewear, and food and beverages.

services

Home Services

Services such as plumbing, house cleaning, gardening, and pool maintenance, tend to be

reasonable and reliable in the BVI, but it's worth asking for estimates as there are no set pricing guidelines. Rates can range from \$10 - \$25 an hour for a cleaner who may mop floors, clean windows, and/or do your ironing.

Laundry

Many homes in the BVI are absent of laundry facilities, but residents have options ranging from dry cleaners, laundry drop-off, and coin-operated machines. Prices for washers vary from \$2.00-\$3.00 per load. Dryers usually cost \$0.25 for every five minutes. Drop-off laundry services can run from \$7.00 per load to \$15.00 per load, depending on the weight. Dry cleaning rates are typically around \$5.00 for cleaning and pressing men's dress-shirts, \$12.50 for suits, \$6.00 for trousers, \$10.00 for dresses, and \$5.00 for blouses.



Being so small, the BVI imports just about everything it consumes. There is a small amount of great local produce, some local fishing, a soap company, and some mining that occurs, but otherwise, everything is first imported then resold. As such there are quite a few options for importing goods.

First, there are the standard big three: Fedex, DHL, and UPS. These operate just like you may already be accustomed to with exception to their prices being significantly higher than in the USA or Europe. Turnaround times are fast though with guaranteed two-day or overnight transit times to the USA and the Caribbean and only slightly longer to Europe. They are also the best option for exports (up to 70lbs). Then there are carriers: Amerijet (Air), Tropical Shipping, and Crowley (Maritime) are good options used for moving goods from anywhere in the world, but mostly the USA.

Generally though, you'll need to organise a freight forwarder at point of origin and a customs broker here in the BVI to clear the goods. Both can be an arduous experience for newbies and there are high minimums, so you'd want to move a large number of goods for this to be cost effective. For example, if you're relocating all your home utensils and have many pallets to move, this would be the best option.

Last but not least, there are several shipping and mailbox services on island that offer a US or USVI address where you can ship items from the States. This is especially convenient for online shopping and Aeropost/TortolaExpress, Ezzone/Post Office, Inland Messenger, JML and KRS offer this sort of hybrid service. The general idea here is to send your online purchases and mail to a US-based address for forwarding to the BVI. These options include customs clearance which you don't want to have to do yourself.

While each has its own particularity or thing they do well, our top pick is Aeropost. Aeropost is well known by its local partner name Tortola Express and they have the best combination of regular schedule, good customer service, and lots of service options. Aeropost provides an address in Miami, Florida, which works much better than the addresses used by others in the neighbouring US Virgin Islands primarily because most USA retailers don't ship there, but everyone sells to Miami.

Aeropost have five flights per week with one flight arriving on Saturday for the procrastinator in us. They also have a twice-weekly maritime service for the big stuff you may want to move. They don't charge a membership fee and flat mail is even completely free whereas some others may charge up to \$200 per year for this privilege. The air service charges by weight only. It's practical because most of your Amazon, eBay, JcPenny, etc. packages are shipped in much bigger boxes than necessary often causing some unexpected hikes in fees with other services.

Still, we recommend using the calculator before purchasing as Aeropost per pound weight charges can add up quickly. If that

happens, their maritime option charges by volume only, so be sure to send your heavy and dense packages this way.

There is also a fully-landed option with Aeropost.com. They will give you a price for the item including shipping and duties all the way to eliminate surprises. Their most unique offering is that all the packages you import with them have warranty and returns program included in the price. This means free returns on products if you don't want them. No-one else offers this flexibility which means if you use another service, consider your online purchase final, no matter what.

Duty Costs

Be sure to familiarise yourself with duty fees. Some costs significantly exceed others, while other items-like books-are free of charge. If you have a large, varied shipment coming through, check the handy calculator on Aeropost's website: aeropost.com/site/en/calculator.

The following is a very generalised breakdown of categorised duty charges:

- **Electronic parts/cell phones 20%**
- **Video games 20%**
- **DVDs and CDs 15%**
- **Car parts 15-20%**
- **Household goods/furniture/bedding 15%**
- **Clothing and shoes 10%**
- **Plastics 10%**
- **Tools 10%**
- **Marine parts 5% (not all of them)**
- **Digital cameras 5%**
- **Reading materials 0%**
- **Computers 0%**

DIDN'T FIND WHAT YOU WERE LOOKING FOR IN THIS SECTION?

Go to bvnewbie.com/ask

and we'll be happy to answer your questions

Buy just about everything



...If you don't like it, just return it!



Buy just about everything from your favorite U.S. stores with an all-inclusive price (shipping, taxes and delivery included) directly on aeropost.com, or buy any product directly from the stores and ship your online purchases using your Aeropost Miami Address.

Contact us at **+1 284 394 0707**



[Aeropost.com](https://aeropost.com)



[aeropostcom](https://aeropost.com)



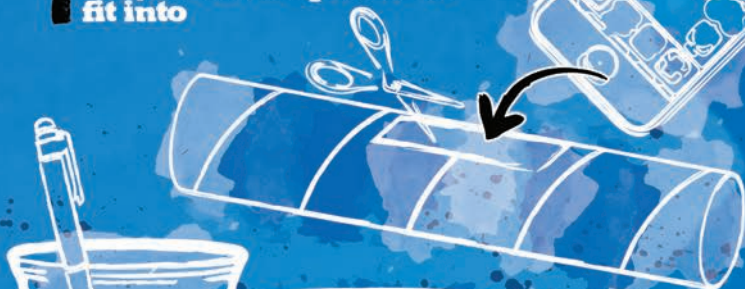
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playing

THE QUICK CUP AMPLIFIER

FLOW
PRESENTS BVI LIFE HACKS

1 cut a rectangular hole
in a paper towel roll
for your smartphone to
fit into



2 mark circles in
the 2 cups using
the paper towel roll
ends, then
cut them out

3 slide the 2 cups
into the ends of
the paper towel
roll

4 place the phone
in the speakers
then hit play



TURN UP THE BEATS!



wining, dining and limin'

In coming to learn about the social scene, you will hear the word **limin'** a fair amount. Meaning differs from person to person, resident to visitor, BVislander to Expat, going from the serenity of 'relaxing' to the hedonism of 'partying'. The main thing is, it's about enjoyment and if there's one thing the BVI is synonymous with, it's fun.

BVI Cuisine, Restaurants & Bars

For local cuisine, the BVI, especially Anegada, is known for lobster.

Another popular local seafood dish is conch (pronounced konk) as in the critter that lives in the shells that you listen to on the beach. Conch—a type of sea snail—is usually served up as fritters consisting of being battered, breaded, and fried. Other conch dishes, including conch chowder, can be found on the majority of local menus.

Roti in the BVI, is curried vegetables and meat in a chickpea-flour wrapper and is often served with chutney. It's filling and delicious.

Though they may look like Hot Pockets, patties which are similar to British pasties, are crusty turnovers filled with salt-fish, chicken, beef, lentils or vegetables.

A common side dish which accompanies most local cuisine is called 'rice and peas.' However, the 'peas' are usually a lentil as opposed to the green vegetable which most cultures outside the Caribbean would expect to get.

Most establishments serve lunch from noon to 3:00pm and dinner from 6:00pm to 9:30pm. Some are closed on Sundays,

Mondays, or Tuesdays. Reservations are encouraged at most of the upscale establishments.

In the BVI, it is a customary practice to tip 10-15% minimum, depending on the quality of the service you receive (we have some outstanding servers and bartenders here, so if they exceed your expectations, you may wish to be more generous). Some restaurants include gratuity of 15-18% on the bill already. Be sure to also tip bartenders when paying cash at the bar.

As we are a British Overseas Territory, like the United Kingdom, our legal drinking age is 18 years old.

Our two signature BVI drinks you'll see down here are the 'Painkiller' and the 'Bushwacker.' The Painkiller tends to be a popular choice among visitors, as it is a unique creamy blend of coconut, pineapple, and orange, shaken over ice. The Bushwacker is basically an alcoholic chocolate milkshake containing shots of creamy liqueurs and spirits blended with ice.

For information and resources on staying sober, visit bvlnewbie.com

eating and drinking establishments

Please note that all listed establishments use the area code (284) unless otherwise specified

Tortola, Road Town

Brewley's Bakery.....	494 1093
C&F Bar & Restaurant.....	494-4941
Can Can Café.....	494-0890
Capriccio di Mare.....	494-5369
Charlie's at the Moorings.....	494-2333
Crandall's.....	494-5156
D' Best Cup.....	494-1094/ 541-2194
Dockmasters.....	494-2771

La Dolce Vita.....	494-8770
The Dove Restaurant.....	494-0313
Family Food Bakery.....	340 0077
Fantasia by Giorgio's.....	495-5684
Fort Burt Hotel (Drakes Point Restaurant)	494-2587
French Deli & Gourmet Shop (Deli France)	494-2195
Ginny's.....	852-3602
Island Roots Café and Art Gallery	494-3751
Island Vybzs.....	394-8600
The Jamaican Kitchen.....	340-2982
Lucky Star Chinese Restaurant.....	346-8686
Marché.....	494-3626
Maria's by the Sea.....	494-2595
The Mariner Inn.....	494-2333
Mellow Moods.....	494-6403
Midtown Restaurant.....	494-2764
Nature's Way.....	494-6393
Plum Rose.....	494-3033
The Pub.....	494-2608
Pusser's Pub.....	494-3897
Roti Palace.....	494-4196
Roti Queen.....	441-0770
Sharky's Mexitalian Grill.....	494-8140
Simply Delicious.....	494-8766
Star Luck Café/Yum Yum Cafe.....	494-8420
UP's Cinema.....	346-4890/ 494-4101/ 547-2151
Village Cay.....	494-2771
Virgin Queen.....	494-2310
The Watering Hole.....	346-5950

South

Captain Mulligans.....	494-0602
Genaker Cafe at Nanny Cay	494-2512 Ext. 2339
Peg Leg Landing.....	494-0028

East

Bing's Drop Inn.....	495-2627
Brandywine Estate Restaurant.....	495-2301
D' Best Cup.....	495-0259
De Loose Mongoose.....	495-2303



Captain Mulligan's

YOUR NUMBER ONE
SPORTS BAR, RESTAURANT
AND FAMILY RECREATION
ON ISLAND

SPORTS EVENTS SCREEN 12 X 24

CHEESE BURGER 2ND BEST ON ISLAND

THE MULLIGAN PIZZA

APPAREL GOLF & SPORTS

HAPPY HOUR MONDAY THRU FRIDAY 4-6PM

FREE WI-FI

GOLF HOLE-IN-ONE

NANNY CAY MARINA, TORTOLA, VIRGIN ISLANDS
284-494-0602 | captainmulligans@gmail.com

Emile's Restaurant & Cantina.....	495-1775
The Island Last Resort.....	394-0100
Jeremy's Kitchen (Trellis' Kitchen)	343-3075
Naomi's Little Secret.....	495-2818
Nature's Way East.....	495-2852
Pusser's Marina Cay.....	494-2174
Red Rock Restaurant & Bar.....	495-1646
The Tamarind Club.....	495-2477
Turtle Restaurant (Lambert Beach Resort)	340-2878 / 495-2877

West

Bananakeet Café.....	494-5842
Bomba's Surf Shack.....	495-4148
Cruzin' Bar & Grille.....	346-2083/ 443-7724
D' Best Cup.....	495-8015
D' Coal Pot Restaurant, Bar & Grill	495-4998
Fish 'N Lime Inn.....	495-4276
Frenchman's Cay Marina & Restaurant (The Club House)	495-4862
Long Bay Beach Resort.....	495-4252
North Shore Shell Museum.....	495-4714
Pusser's Landing (Soper's Hole).....	495-4554
Sebastian's on the Beach.....	495-4212
Scaramouche.....	495-3443 / 343-1602
Sugar Mill.....	495-4355

Cane Garden Bay

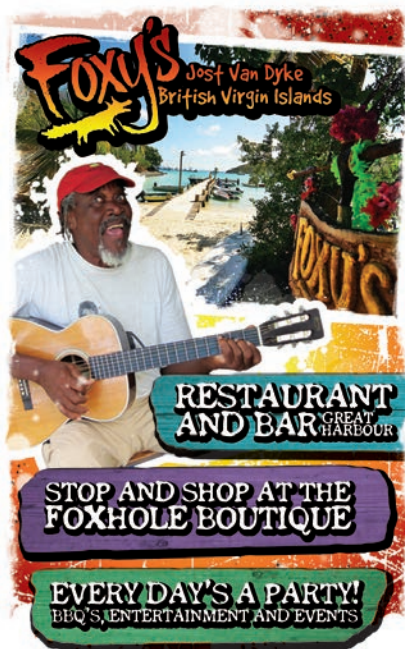
Elm Beach Bar & Restaurant.....	494-2888
Myett's Garden & Grille.....	495-9649

Paradise Club Sports Bar and Grille

.....	495-4606/ 340-8241
Quito's.....	495-4837
Rhymer's Beach Bar & Restaurant	
.....	495-4639/495-3946
Sailor's Rest.....	495-9908
Tony's Welcome Bar.....	495-9424

Jost Van Dyke

Abe's By the Sea.....	495-9329
Corsairs.....	495-9294
Foxy's.....	495-9258
Foxy's Taboo.....	340-9258
Gertrude's Beach Bar.....	543-1626
Harris' Place.....	495-9302
Ivan's Stress Free Bar & Restaurant	
.....	495-9358
Jewel's Snack Shop.....	495-9286
One Love Bar & Grill.....	495-9829
Soggy Dollar Bar.....	495-9888
Sydney's Peace & Love.....	494-9271



1 284 495 9258 www.foxysbar.com

Virgin Gorda

Bath & Turtle/Rendezvous Bar.....	495-5239
Biras Creek Resort.....	494-3555
Bitter End Yacht Club.....	494-2746
Chez Bamboo.....	495-5752
CocoMaya.....	495-6344
Fat Virgin Cafe.....	495-7154
Fischer's Cove Beach Hotel & Restaurant	
.....	495-5252
Hog Heaven.....	547-5964
Leverick Bay.....	495-7154
Little Dix Bay Resort.....	495-5555
Mermaid's Dockside Bar & Grill.....	495-6663
Mine Shaft Cafe.....	495-5260
The Rock Cafe.....	495-5482
Saba Rock Resort.....	495-7711 / 495 9965
Sugarcane Restaurant.....	494-8000
Top of the Baths Restaurant.....	494-5497
YCCS Marina.....	393-2000

Anegada

Anegada Beach Club.....	852-4500
Anegada Reef Hotel.....	495-8002
Big Bamboo Restaurant.....	495-8129
Cow Wreck Beach Bar & Grill.....	495-8047
Lobster Trap.....	547-0539
Neptune's Treasure.....	495-9439
Potter's By the Sea.....	495-9182
The Wonky Dog.....	547-0539

Cooper Island

Cooper Island Beach Club.....	495-9084
-------------------------------	----------

Norman Island

Pirates Bight.....	443-1305
The Willy-T.....	441-8603

Peter Island

Peter Island Resort.....	495-2000
Oceans 7 Beach Club.....	340-1177

Scrub Island

Caravela.....	440-3440
Tierra Tierra.....	440-3440

*For more information on restaurants and a list of menus, visit bvinewbie.com



One of the advantages of living in a tourist destination, is the availability of luxury services. With spa treatments at astonishingly good value, regular visits are well worth exploring.

The spa offerings in the BVI are extremely creative—from a massage on the private dock at Mooney Bay just feet above the seagrass meadow to Saturdays at one of the many exquisite resorts dotting the various islands.

Peter Island Resort and Spa which has consecutively won international

awards, offers a 10% discount on treatments to all residents as a special community gift.

Studio One Salon and Spa located at 132 Main Street, provides a unique spa atmosphere, with 5-Star European hair and spa products, Swedish massage treatments, manicures, pedicures, 3D eyebrow micro pigmentation, and waxing services.

Barber cuts generally range from about \$7 - 15—add a couple more dollars for a shave. Other spots other than Road Town—Nanny Cay, Cane Garden Bay, and Fort Recovery—offer a wash and cut with a salon experience. It's all about finding what works for you.

Many of the spas use local ingredients such as ixora, coconut oil, seaweed, key lime, salt, mango, neem leaves, and papaya. Going for an after-work massage is a lot healthier and might even end up being cheaper than going out for happy hour drinks.

THE SPA AT PETER ISLAND

A "TOUCHING" GIFT FOR ANY AND EVERY OCCASION.

Be it a bridal party, baby shower or girlfriend getaway, Valentine's Day, Mother's Day, Father's Day or birthday, gift certificate or employee incentive program, The Spa at Peter Island is perfect for every occasion. Don't forget to ask about our 10% local discount.

Guests of the Spa receive complimentary access to:

- Ferry transfers
- Steam room, oceanside Jacuzzi, infinity pool
- Yoga on Sunday and Wednesday
- Meditation garden, beaches and fitness center



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PETER ISLAND RESORT & SPA
BRITISH VIRGIN ISLANDS

culture and festivals



The BVI offers an array of cultural activities, with new ones cropping up every year. Newbies simply need to know where to look to find them.

The BVI Theatre Series brings screenings of international dramatic and dance performances to the big screen at the HLSCC auditorium. The Performing Arts Series at HLSCC also showcases international performers in a concert-style setting.

The art of dancing thrives in the BVI and is celebrated through the annual BVI Dance Festival which features hip hop, ballet, tap and jazz performances by students throughout the Territory. Other places to see dance include shows by the CADA Players, Killi Killi, and dance troupes during festival parades such as the Tortola Dance Project Dancers. Diandra Jones of The BVI dance school offers dance classes including ballet, tap, belly dancing, and unique theme dance projects for both kids and adults.

If you're looking for blockbuster films at a reasonable price, visit UPS Cineplex in Road Town.

Museums

Located on Waterfront Drive is the Government House Museum, a stunning, historic building which is a great place to take your visiting friends who want a little background about the island's history.

The Lower Estate Sugar Works Museum houses a collection of artifacts from the building's original use as a place where sugar and cotton were processed as well as other historical items. The museum also hosts regular exhibitions by local visual artists.

The Virgin Islands Maritime Museum, located at the Marine Centre at H. Lavity Stoutt Community College, showcases and celebrates the islands' maritime heritage.

Festivals

Two of the biggest festivals of the year are the August Emancipation Festival (which includes three days off work for most people) celebrated in locations across Tortola, and the BVI Spring Regatta and Sailing Festival in Nanny Cay Marina. Both events bring visitors to the islands, treating tourists to live music, rowdy parties, booths of souvenirs, local food, and general merriment.

Other BVI annual festivals include Virgin Gorda's Easter Festival, Fisherman's Day, and Jazz on the Hill.

Other BVI annual festivals include Virgin Gorda's Easter Festival Fisherman's Day.



Most sports circulate around associations, clubs, or federations, which are open to anyone who has a desire to play. Some clubs are more formal and competitive while others are social and casual. Some organised sports compete on an international level while informal clubs exist for everything from acro-yoga to rock-lifting, and members are always looking for new recruits for their quirky fitness activities. If you are interested, simply ask around. These activities are often scheduled around weather, season, and different events.

In addition to the sports clubs and activities, several gyms offer the latest in equipment, classes, and training trends - recommended locations are Sensus Health Club in Manuel Reef, Body Images, and Tortola Sports Club - the latter are both located in Road Town. Personal trainers are

available, as well as spin, yoga, Pilates, body-pump, Zumba, step, circuit training, and boxing sessions. If you're more of a person who loves sports on the big screen, there is no other location like Captain Mulligans next to Nanny Cay marina in Tortola - they show all major sporting events on a huge projection screen.

For information on specific sports, visit bvinewbie.com

activities for kids

Being a kid on the islands is second to none. While kids can't (yet) hang out at shopping malls, they have a ton of choices on land and sea including hiking, cycling, watersports, swimming, dancing, snorkelling, and diving. Most activities run through afterschool programmes, private organisations, and charities.

Kids can learn everything from sailing to surfing, ballet to basketball, track to tree-climbing. Lots of parents get their kids involved in sailing and water sports at a young age as many businesses offer summer and holiday camps.

The UPS Cineplex for movies is a great place to take or drop off your kids, as well as Captain Mulligan's in Nanny Cay where they can enjoy mini golf, and a full playground.

getting off the rock

Every so often non-native residents are susceptible to island fever. The best way to cure this ailment is to get off the rock. This can be as simple as booking a daysail to one of the smaller islands, taking a ferry to Peter Island, St John, or St Thomas for the day, chartering a seaplane, or flying to Puerto Rico, St Martin, Antigua, or St Kitts for the weekend.

Even better, go someplace cold - sometimes we need to get off the rock and escape the climate to appreciate why we live on it.



The advertisement features a woman in a blue life vest smiling and touching a dolphin's nose in the water. In the top left corner is the 'DOLPHIN DISCOVERY' logo. In the top right, the text 'SWIM WITH DOLPHINS TORTOLA B.V.I.' is displayed. A yellow box in the bottom right contains the text: 'Book your Dolphin Swim and receive 10% off by presenting this Ad.' At the bottom, a dark blue banner contains the contact information: 'Call to reserve: Tortola 1 (284) 494-7675' and a disclaimer: '*Not valid with other promotions. Restrictions may apply.'

DOLPHIN DISCOVERY

SWIM WITH DOLPHINS
TORTOLA B.V.I.

Book your
Dolphin Swim
and receive **10% off**
by presenting this Ad.

Call to reserve: Tortola 1 (284) 494-7675
*Not valid with other promotions. Restrictions may apply.

Staycations

Sometimes there's no reason to go too far to feel like you're miles away from home and work. Many residents choose vacation options within the BVI. These sorts of next-door-getaways have been coined 'staycations' by local businesses and the BVI Tourist Board. Many villas, resorts, dive centres, charter companies and water sports centres offer year-round local discount rates that make staying close by a feasible option for a vacation choice.

In the summer, most businesses drop their rates considerably—from 10 to 50 percent or more—so it's also a good time to invite family and friends for a visit. For many residents, preferences like North Sound in Virgin Gorda offer a reasonable rate allowing enjoyment of the prestigious amenities at Bitter End Yacht Club, Biras Creek, or Yacht Club Costa Smeralda; this will transport you worlds away from your responsibilities, allowing true island fever therapy.

Hiking

Our sheer number of islands and terrain variation creates a unique hiking experience. You can explore the flat coral and limestone of Anegada or conquer the towering Sage mountain on Tortola.

On foot, many of nature's little secrets inaccessible by road unravel as you carve a path into the depths of our islands. Trails are speckled with wildlife including tropical birds—spot the white cheeked pin tails or yellow warblers—all to a backdrop of beautiful flora.

Hikers are rewarded with spectacular look out points across the archipelago and historical sights.

Routes vary in intensity, from beginner to more advanced. We recommend hiking early to avoid the mid-day heat.

To discover more about hiking, we suggest reading *Trails & Tails: The BVI Hiking Guide*. Go to bvihiking.com for more information.

DIDN'T FIND WHAT YOU WERE LOOKING FOR IN THIS SECTION?

Go to bvinewbie.com/ask and we'll be happy to answer your questions

SCRATCH THE
SURFACE
OF THESE
ISLANDS
AND YOU'LL FIND
INTEREST
AND HISTORY
IN EVERY
COVE
AND CREVICE



AVAILABLE NOW
at these retail locations

 a looking glass

 GROUNDSEA
ADVENTURES BVI

 Arawak
Surf

 RiteWay
FOOD MARKETS

Group hikes now posted online
bvihiking.com

Follow us on [facebook.com/bvihiking](https://www.facebook.com/bvihiking)
to get notified about group hikes

Full Moon Calendar 2017

In the BVI, full moon dates are most commonly associated with beachside celebrations from shore to shore. The main full moon parties that draw a monthly slew of tourists from the neighbouring USVI and beyond are as follows:

At Apple Bay on Tortola's west side, rowdy revellers imbibe under the bright moonlight with mushroom tea and live music at the **Bomba Shack**. **Paradise Club** in Cane Garden Bay hosts a themed party with specials on food throughout the evening.

At **Trellis Bay**, Beef Island, vendors line the beach with arts and crafts for sale, and partygoers get their groove on to live calypso music and poi shows; at midnight, a giant fireball is set ablaze in the bay.

Foxy's on Jost Van Dyke and **Cocomaya** on Virgin Gorda, present additional options for experiencing the full moon extravaganza off the main island.

It's worth calling ahead or asking around before heading east or west for a full moon party. It's also wise taking a day off work if you attempt a full moon party on a 'school night.'

february	11th	march
january	12th	12th
may	10th	june
april	11th	9th
july	9th	august
september	7th	6th
november	4th	december
october	5th	3rd

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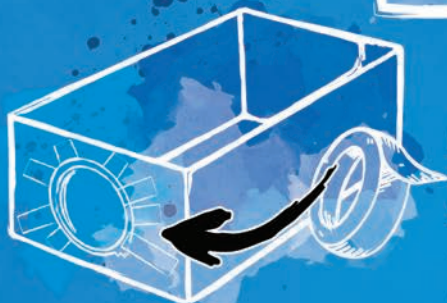
VISAR 72

splashing



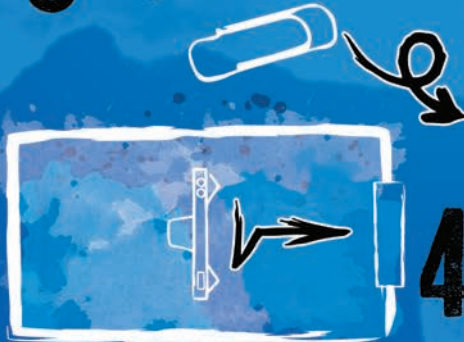
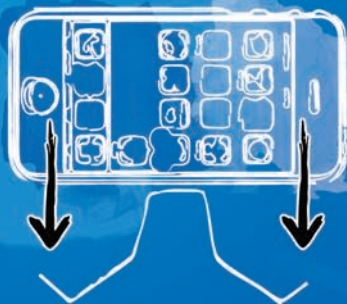
THE MINI SMARTPHONE PROJECTOR

1 on the short side of a shoebox, draw round a magnifying glass and cut out the hole



2 remove the handle and with tape, stick the magnifying glass over the hole

3 bend a paper clip out to make a stand for the phone to sit on



4 flip the screen display on your phone, and position your phone inside the box facing out to the glass

IT'S **MOVIE NIGHT!**





All beaches in the BVI are public to the high-water mark. That may sound impressive but bear in mind that the usual tidal range (from low to high and vice versa) is in the range of about half a meter (1.5 feet). So while the beaches at private islands such as Guana, Mosquito, and Necker are theoretically open to the public, it would be a very narrow stretch of sand that we'd be permitted to enjoy. Highlighted here are some of the more popular beaches in the BVI; part of the pleasure derived from enjoying the less accessible beaches comes from discovering them yourself. At this time, the only beach currently patrolled by lifeguards is Josiah's Bay on Tortola. All beaches observe a 'no smoking' policy.

Tortola

North

Cane Garden Bay: Surf, Swimming, Food, Drink, Chairs, Dog-Friendly, Socialising, Water sports, Bathrooms

Cane is more than just a beach – it's a beachside town and social hub. One of the most popular locales in the BVI, CGB has the most bars and restaurants of any beach on Tortola. Lunch is mostly standard fare, but dinner specials, including beach barbecues, are worth sticking around for after a long day sunbathing on the shore. On cruise ship days, the beach can be packed with tourists. On days without ships, it's a great place to bring the family. Also notable in Cane Garden Bay is the historic Callwood Rum Distillery.

Brewers Bay: Snorkelling, Swimming, Drink, Camping, Dog-Friendly, Diving

Lambert: Snorkelling, Swimming, Chairs, Dog-Friendly

South

Nanny Cay: Food, Drink, Chairs, Dog-Friendly (on leashes), Snorkelling, Swimming, Bathrooms

Brandywine Bay: Swimming, Snorkelling, Dog-Friendly

East

Josiah's Bay: Surf, Food, Drink, Socialising, Water sports, Bathrooms, Privacy

Residents love Josiah's on a Sunday afternoon, especially if there's surf. When the swell is in, swimming at Josiah's is rough going—most of the shore is covered in rocks and coral.

Long Bay, Beef Island: Snorkelling, Swimming, Food, Drink, Dog-Friendly, Kitesurf, Windsurf

Trellis Bay, Beef Island: Water sports, Food, Drink, Dog Friendly, Socialising

West

Smugglers Cove: Dog Friendly (Before 8am and after 5pm), Chairs, Socialising, Snorkelling, Swimming, Surf

This is an ideal locale for a beach party. Smugglers beach has the best of both worlds—smooth sand in the centre with teeming reefs on either side of the swimming area. It's also, deservedly, one of the most photographed spots in the BVI.

Apple Bay: Surf, Food, Drink, Swimming

A narrow but long beach, Apple is known for its fairly consistent surf and Bomba's Surf Shack, a hangout for residents and tourists that's famous for its mushroom tea and monthly Full Moon parties.

Long Bay West: Food, Drink, Chairs, Bathrooms

At over a mile long, this is one of the best places to walk the beach in the BVI and the view is astounding – then again, it is in most spots here...

Virgin Gorda

The Baths and Devil's Bay National Park: Food, Drink, Snorkelling, Swimming, Bathrooms

The Baths, the Caves and Devil's Bay are famous for their colossal granite boulders. You won't believe it until you see their amazing size. The beach at the Baths can be crowded, especially if there are cruise ships in, so sometimes it's best to go through the Caves to Devil's Bay. Both beaches have fantastic snorkelling right off the shore, but beware of dinghies.

Jost Van Dyke

White Bay: Food, Drink, Swimming, Bathrooms, Socialising, Snorkelling...the lot! This is a renowned global hotspot.

On White Bay, you'll find some of the best beach bars in the BVI, if not the world. If your friends aren't relaxing at Josiah's or Smugglers on a Sunday afternoon, it's likely they have sailed to White Bay. Famous favourites are The Original Painkiller at Soggy Dollar Bar, a Bushwacker at One Love's, burgers at Gertrude's, or hot dogs at Jewel's Snack Shack.

Anegada

Food, Drink, Swimming, Bathrooms, Socialising, Snorkelling, Scuba Diving, Abundance of Colourful Sea Life, Sport Fishing, Bone Fishing, All-Star Water sports Paradise, Unspoiled Beauty

Anegada is known as the 'sunken/drowned island' – it measures 11 miles by three and its highest point is just 28 feet above sea level. There are few waterfront developments which make for open beaches, and you can circumnavigate the island on land without too much interruption via the beach. Beaches include: **Cow Wreck Beach, Flash of Beauty, Bones Bight, and Windlass Bight.**

There are numerous ferries and flights—Fly BVI being a top choice—heading to Anegada from Tortola and Virgin Gorda.

West Point is exposed to waves, but the remainder of the island is protected by barrier reefs. Most people will bring their water sports toys with them if they feel the need, and a snorkel is a must. Most beachgoers flock to the snorkelling heads off Loblolly.

Indulging in the local cuisine of lobster is also an obligation in visiting Anegada. It's reputed to be the Caribbean's best.



Anegada
Day Trip

Relax,
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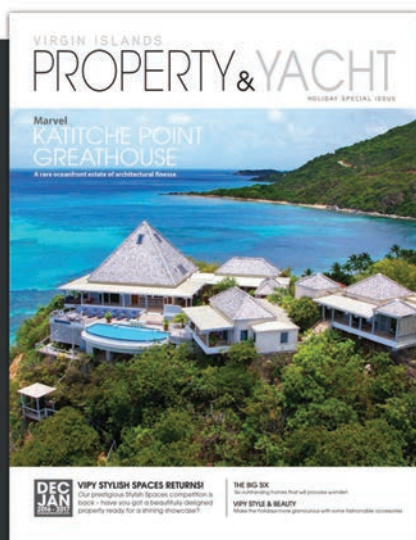
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Please return to Anegada

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beach safety flags



Lifeguard on Duty
Safe to Swim



Craft Only. Do not
swim in marked area



Marine Life Warning
(Jellyfish, etc.)



Swim With Caution



Dangerous Conditions
Do Not Swim

sun protection

One of the most dangerous newbie mistakes is ignoring the potential damage of the sun. A lot of newbies have moved to the BVI from a spot further away from the equator, so they are not used to the intensity of the UVA and UVB rays in the tropics. It is recommended to wear sunscreen that is at least 30 SPF and reapply every two hours and after swimming.

Quoting directly from the U.S. Food and Drug Administration (FDA), "Manufacturers cannot label sunscreens as 'waterproof' or 'sweatproof,' or identify their products as 'sunblocks,' because these claims overstate their effectiveness. Sunscreens also cannot claim to provide sun protection for more than 2 hours without reapplication or to provide protection immediately after application (for example—'instant protection') without submitting data to support these claims and obtaining FDA approval."

In addition to sunscreen, we advise the use of stronger barriers to block out the sun. Wide-brimmed hats, long-sleeved t-shirts, rash vests, umbrellas, and sunglasses all assist in protecting the skin from ultraviolet rays. If you do plan on swimming while wearing sunscreen, we recommend finding coral-safe products to protect the reefs while shielding your skin.

marine industry and watersports

The BVI's charter industry began when Charlie Cary and his wife Ginny showed up cruising in their own boat back in the 1960s. In those days, cruising sailors were a small community.

The Carys formed The Moorings and commissioned a fleet of identical yachts that could be offered strictly for charter. The Moorings grew from a humble half-dozen yachts into its current iteration as one of 240 brands, including Sunsail and Footloose, under the corporate umbrella of TUI Travel PLC. The charter industry is now a core market of the BVI.

The growth in the charter industry has seen established companies like Horizon and TMM expand their operations to more crewed yacht charters, and many others have joined the game such as Dream Yacht Charters, and MarineMax.

The waters of the BVI may sometimes seem as if they've reached a saturation point with mooring balls being tussled over, boats anchored in ridiculously deep water, and even the National Park mooring balls occupied overnight.

For a new resident or visitor in the BVI, there is a vast array of water-based adventures available. Diving, surfing, powerboating/RHIBs, kiteboarding, paddleboards, jet-ski rentals, and

windsurfing are all available. There's something for everyone...

For those with a service-oriented outlook, Virgin Islands Search and Rescue (VISAR) always has openings for new volunteers who want to ensure our waters remain safe. The training for volunteers is first-rate and the rewards substantial in the form of confidence on the water, camaraderie, and the knowledge that an essential service is always available.

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Many learn to sail in the BVI to take advantage of the Territory's enjoyable sailing climate and 60 islands and cays.

For those with a desire to sail but who lack skills or experience, a number of sailing

schools offer certification of various types, which might best be described as the British system vs the American system.

Be aware though – a sailing certification isn't a driver's license. A charter company isn't obligated to rent you a boat on the strength of your piece of paper. They like to see a resume detailing a wide variety of sailing experience too. Many charter companies offer sailing instruction—if you get certified through a charter company, the benefit is that you might be able to charter a yacht from that company.

Bareboat Skippering

To qualify to be a bareboat captain in the BVI, you will only be asked to complete a resume of your sailing experience as no licenses are required for bareboat cruising in the BVI.

Holding a certification improves your chances of chartering larger yachts, however, it's experience that's your real assessment. If there are any questions about your skill set, you will be expected to go out on the water with a 'friendly skipper' from the charter company, so they can assess your practical skills. You will also be signing a contract with the charter company, stating that you have the required experience, are capable of handling the yacht safely, and will take sole responsibility for it should there be any later disputes.



For those living in the Territory, the opportunities to join a crew of a serious racing yacht are surprisingly good. A great place to start is by joining the Royal BVI Yacht Club which holds races throughout the season.

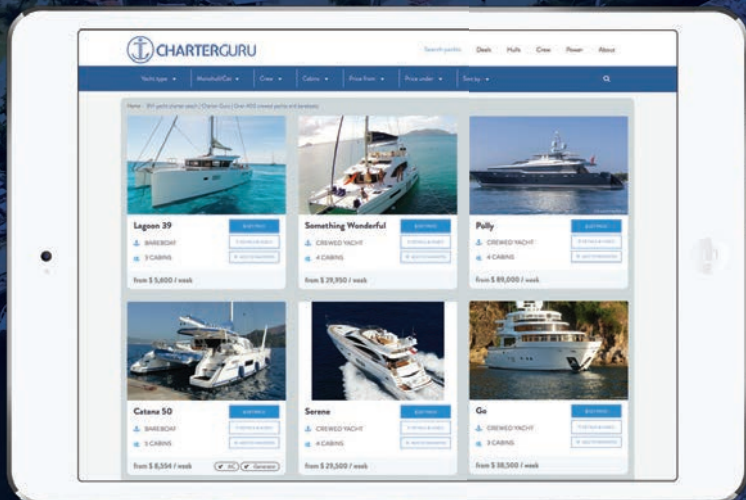
Also, the weekly IC24 fleet races held at Nanny Cay Marina every Friday evening present the chance for beginners through to veterans to practice their skills.

Crews are always needed, even if your only position is as 'rail meat' (extra weight). The IC24 skippers welcome new recruits (especially if they bring beer). This is a fun, fast-paced, hands-on way to learn the terminology and basics of sailing.



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ten snappy snorkel spots

Salt Island

Stern section of RMS Rhone - Southern end, near Black Rock

Sunk in a category 5 hurricane on Oct 29th 1867, the stern section of the RMS Rhone is a 'wreck of a wreck' and varies in depth from 15ft - 80ft. The area closest to Black Rock is the shallowest part of the RMS Rhone. Two blue dinghy balls are the best for snorkelers.

Cooper Island

Cistern Point - West of Manchioneel Bay (Francis Drake Channel side)

Two blue dinghy balls are situated close to this dramatic rocky outcrop, plus an additional mooring ball is on the west side. Shallow boulders lead to coral then onto a sandy bottom of soft corals in approx. 50 ft.

Cooper Island

Chromis Reef - West side

Three mooring balls are available from close to the island to further south. 0 - 45ft, mostly patchy reef. Hundreds of electric blue chromis fish, 3 cm in length hang around above the coral.

Ginger Island

Gingers Backside - North (backside)

Aka 'Alice's Back Door'. This is a protected and beautiful hard coral site under the dramatic backdrop of Ginger Island. 10 - 60ft, the coral formations gently slope down to a sandy bottom. An abundance of schooling reef fish and sometimes turtles. Two mooring balls are available.

Virgin Gorda

The Baths - Southern Tip

Patchy coral reef and dramatic boulders surround this famous BVI attraction. Lots of mooring balls but get there early or late to avoid the crowds.

Norman Island

(Inspired 'Treasure Island' by Robert Louis Stevenson)

The Caves - Treasure Point, just past The Bight

Get there early as this is a popular site. Lots of mooring balls. 0 - 45ft. Several shallow water caves lead into Norman Island. Watch out for fire coral and black long spine sea urchins on the rocks. If seas are up, avoid the caves due to the surge.

Norman Island

Angel fish reef - South West Tip

5- 65ft. Two mooring balls. A little exposed to the swell, if there is any. Mooring balls are close to rocks if the wind changes, but a nice gentle area to snorkel. Steep canyons and gullies make it interesting to look down into.

Pelican Island

(near Norman Island)

Rainbow Canyon - Pelican Island

Named after the colourful sheer rock face of Pelican Island. Two mooring balls sitting in around 45ft. A protected site, usually calm, however if the wind direction changes boats can swing close to rocks.

The Indians

Off Pelican Island

These 4 pinnacles are another popular site, named after the peaceful Carib (or fearsome Arawak Indians) who occupied this Caribbean area at various times. Lots of mooring balls available in around 35-45ft. The southern side closest to the open ocean usually has schooling blue creole wrasse feeding with their white gulping mouths and sergeant majors school on mass close to the rocks. Be careful of fire coral in the shallowest area on the east side, closest to Pelican Island.

Spy Glass Hill

Before The Bight

This calm and protected cove is one of the BVI's best kept secrets. The looming Spy Glass Hill above was once a pirate lookout for unsuspecting galleons, who then fell prey to the unscrupulous buccaneers. It has one mooring ball. It makes a nice change to snorkelling along a wall. 15ft at the top, then dropping down to a 60ft sandy bottom.

where to surf

Cane Garden Bay, Tortola

With a right point break, Cane holds the biggest wave on the island, and surfers fly in from all over the world to ride it. Expect it to break 6-10 times a year. It wraps around the rocks, and you can ride across the whole bay. Make sure you can duck dive, ride, and handle yourself safely or do not venture in. Consider Cannon Point an expert's wave, and do expect the locals to hold guard here. Newbies will be welcomed in, but you must pay your dues. Island surfers are friendly and encourage new people on the water, but Cane does not break every day, so it is to be savoured. The locals have been waiting for it too, so mind your ps and qs. Some people live in the BVI for 'Cane days.' Boards are shaped locally by legend Bob Carson - Bob has been shaping since the early 70's - look out for a few retro shapes ripping up the wall with a smooth style.

Josiah's Bay, Tortola

Surfing at Josiah's is popular on this beach break. As a general rule of thumb, if the surf is up, it is not safe for swimming. Josiah's Bay has a backwash, undertow and two fierce rips that run high in the swell, but make for an awesome paddle-out channel. Josiah's picks up NW swells quick and is known to get the bigger of the small swells, making it a great progressive wave. A short left and a long right, this break is popular with beginners and experts and has a real-world feel to it; the wave is never quite the same as the sandbar shifts regularly. A second sand bar is further out back, and in a big swell can be worth the paddle out for big drops across the bay. Josiah's is a slow wave, but beware close

outs, and be prepared for a lot of pounding in a big swell. Losing bikinis or board shorts are always comical scenarios, but do not underestimate the sandbar—ride with caution in a big swell as it can get shallow pretty quickly. This is the favoured Sunday surf spot for residents—beginners and experts—with a few drinks and something to eat up at the Tamarind or on the beach. Try Naomi's rice and beans. Big swells here claw the sand off the bottom, so after a big storm expect rocks to be exposed.

Apple Bay, Tortola

With road and sea access, Apple Bay is one of the most sought after breaks in the BVI, topping off the scene as the significant intermediate wave on Tortola. As a reef break, it also has an inside shelf that has seen many do the 'crawl of shame' when riding just a little too far in. With easy channel access from left and right of the main break, this is the home away from home for many visiting surfers (notables include Kelly Slater, Jimmy Buffett, and Coldplay's Chris Martin), and the aspiration of many newbies to the lifestyle. Waves break predominantly right with a tapered left, works best with SE winds and direct Atlantic Northern swell. As an intermediate break and one of the most popular, do pay attention here and remember the bottom is coral not sand so try not to park it hard. Swimmers please note that when the surf is up, this really is a no-go zone due to current and reefs. Located on the North Shore between the beautiful beaches of Long Bay and Carrot, Apple Bay is a must see, must do and must marvel.

Anegada

Kiteboarding magazine says it all: "Whether you're after world-class wave riding, scenic downwinders or epic flat water, Anegada is one of the most beautiful, diverse and surprisingly empty kiteboarding spots on the planet."

aqua activities

Charter Companies

Once you're a certified sailor, you might want to charter a yacht for a week or so and go explore the beauty of Nature's Little Secrets. There are a number of charter companies, but in general, the smaller companies are more flexible and might let you have a boat for the day or a few days as opposed to the week-long charters generally required by the bigger operators. A good site to look is sailonline.com which offers access to owner's time at reduced rates.

When chartering, the companies prefer that there be more than one capable sailor aboard—though a well-experienced sailor does have the edge here. If you can show years of sailing experience, then the limitations are few.

Yacht Sales

With so many charter yachts moving out of the fleets each year, there's always something available in your price range whether it's a runabout or a world cruiser. The BVI has a surprising number of yachts for sale. Many owners keep their boat here and buyers prefer to take over a boat that

is already stationed here in the world's premier cruising waters. The larger charter companies have dedicated sales staff offering the 'phased-out' yachts that have reached the end of their contracted periods (usually around five years), so a visit to the charter bases can be instructive. Also, a buyer in the lower price range might look at Craigslist Virgin Islands or the Facebook group BVI Boats and Parts; both sites are good resources. Also, ask around on the docks and in the boatyards too.

Dive Operators

The BVI is a fantastic place for the beginner diver. Easily accessible dive sites, well-trained instructors and a multitude of companies offering dives in various locations means that there are many options. For the beginner diver, the major certification on offer is the PADI system which is recognised virtually anywhere worldwide and has become the default standard in diving (though NAUI adherents may disagree). Many diving centres will offer training spread over several weekends to accommodate the workers among us. Each dive centre has its own culture, so to speak, ranging from the very laid-back to the very buttoned-down, so ask around for people's favourites. What works for one person might not work for another. "For divers who visit the British Virgin Islands, a must-see dive site is the world-renowned Wreck of the Rhone situated off Salt Island in 30 to 80 feet of water; the site is infamous for the filming of the movie *The Deep*, filmed in 1976. If you are not a diver you can snorkel the stern section of the wreck which is in shallow water," advise the experts at Blue Water Divers.

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Kitesurfing, Windsurfing, Surfing and Stand-Up Paddleboarding

Lessons for kitesurfing, windsurfing, and surfing are available at several locations, and there are annual events for the experienced and/or competitive rider that might make training a necessity. Several operators sell cabin space on charter yachts as part of week-long boarding events that are as much about the time on the beach as they are time on the water. Equipment can be rented or purchased at several local shops.

For paddleboarding, in addition to racing and long distance cruising, the BVI has become a fantastic back drop to get into the sport. Breeze Paddle & Surf is a stand-up paddle board company (SUP) offering board sales and rentals. They also provide classes in Cane Garden Bay, consisting of novice to expert SUP instruction, SUP yoga, kids SUP, and tours around the BVI.

Windsurfing and Kite Surfing have evolved past their competitive nature and both sports enjoy the same conditions with Nanny Cay and Trellis still maintaining hot spots for launches in side shore conditions with ocean swell.

Deep Sea Fishing

The Virgin Islands chain is situated handily between two remarkably deep troughs known as the North Drop and the South Drop. The North Drop lies in Atlantic waters, on a line just north of Anegada, about 20 miles out. Depths plunge quickly from about 100 metres to 1000 metres and beyond in a very short distance. The warmer waters of the Caribbean are more likely to offer up mahi-mahi, wahoo, or kingfish. Recent years have seen many world record catches of game fish in VI waters. While the majority of game fishing activity is centred in the US Virgin Islands, a good number of boats are available in the BVI—principally out of Virgin Gorda's North Sound and Virgin Gorda Yacht Harbour, as well as from Anegada and Tortola's several harbours.

CLOSED BVI FISHING SEASON

Within these dates, no person shall catch, sell, offer for sale or buy any of the marine life mentioned.

MARGATE

January 1st - March 31st

RED HIND

January 1st - March 31st

NASSAU GROUPER

March 1st - May 31st

TURTLE

April 1st - November 30th

LOBSTER

July 31st - October 31st

CONCH

August 15th - October 31st

WHEELK

August 15th - October 31st

visar

Virgin Islands Search and Rescue (VISAR) is a volunteer-run, independent organisation that serves as the official search and rescue service of the British Virgin Islands. VISAR welcomes support and volunteers for all their duties from answering distress calls, to assisting with search efforts, to bartending at fundraisers. VISAR provides training in first aid, seamanship, and small-boat handling. Getting involved in this organisation is one way to instantly meet other individuals concerned with doing their part to maintain safety at sea.

**VISAR OFFERS 24-HOUR ASSISTANCE
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Their office contact is: +1 284 494 4357

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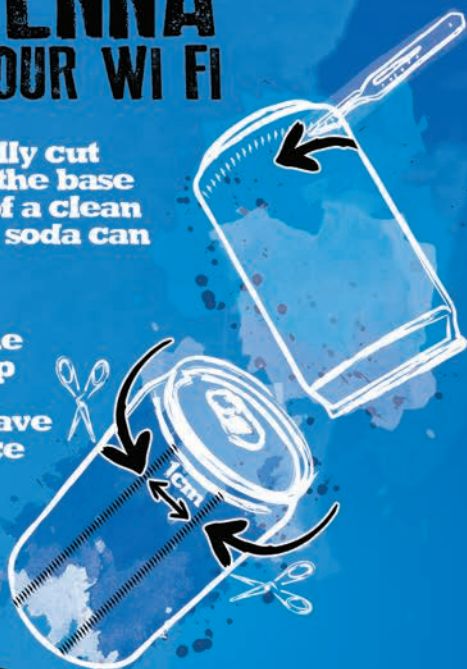
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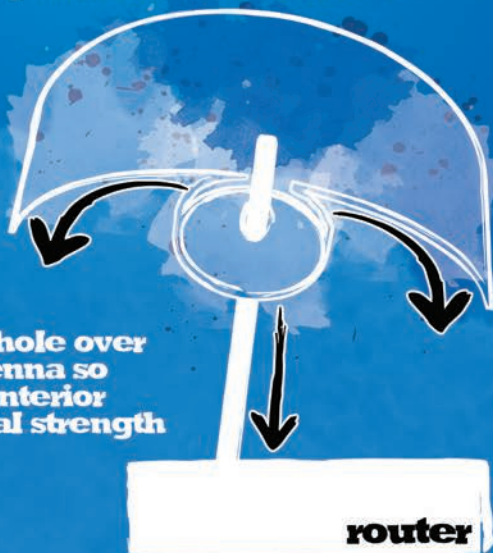
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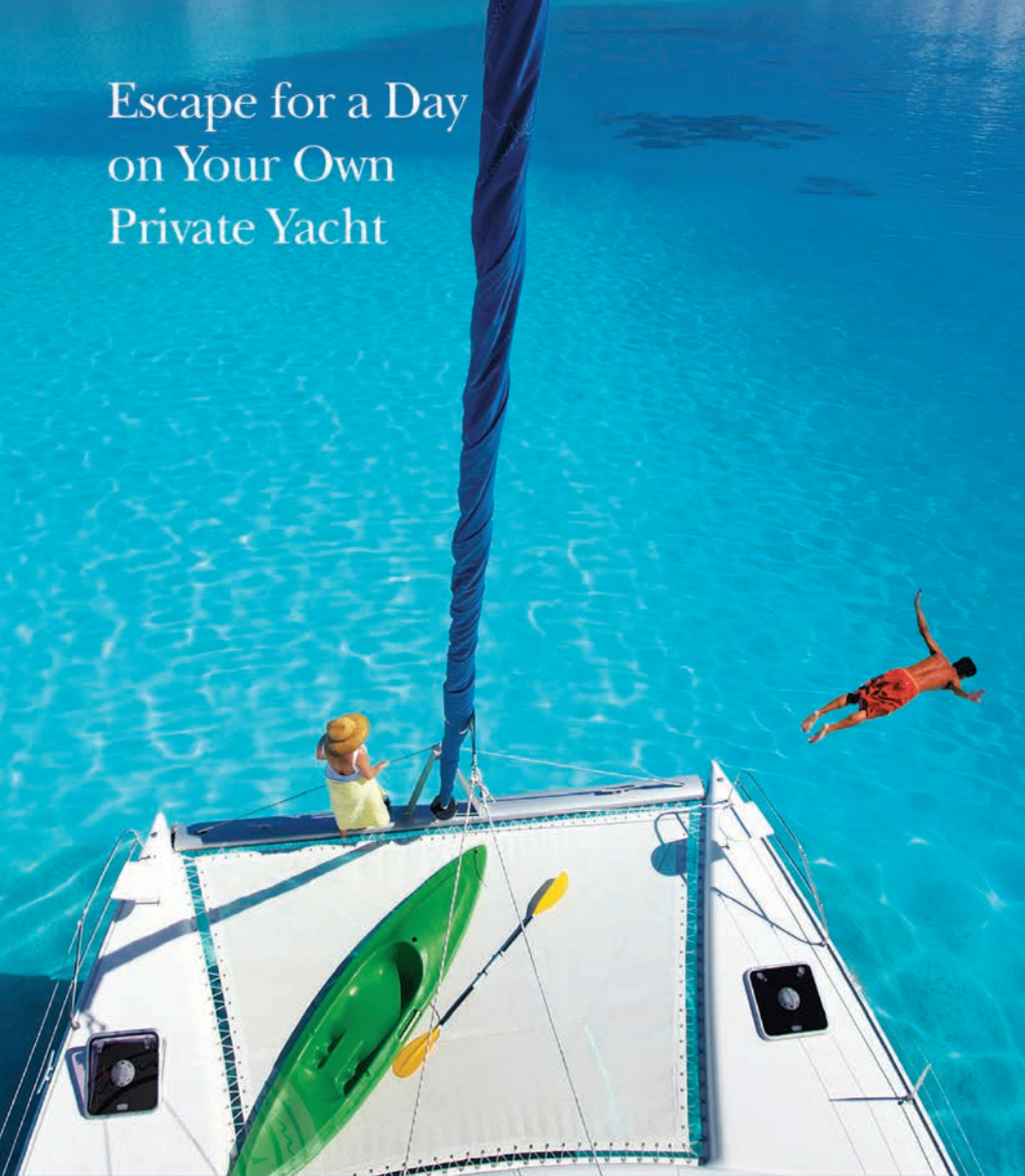
3 on the opposite side from the
1cm, cut from the base to the
top and bend the can out



4 place the can hole over
the router antenna so
the shiny can interior
can boost signal strength



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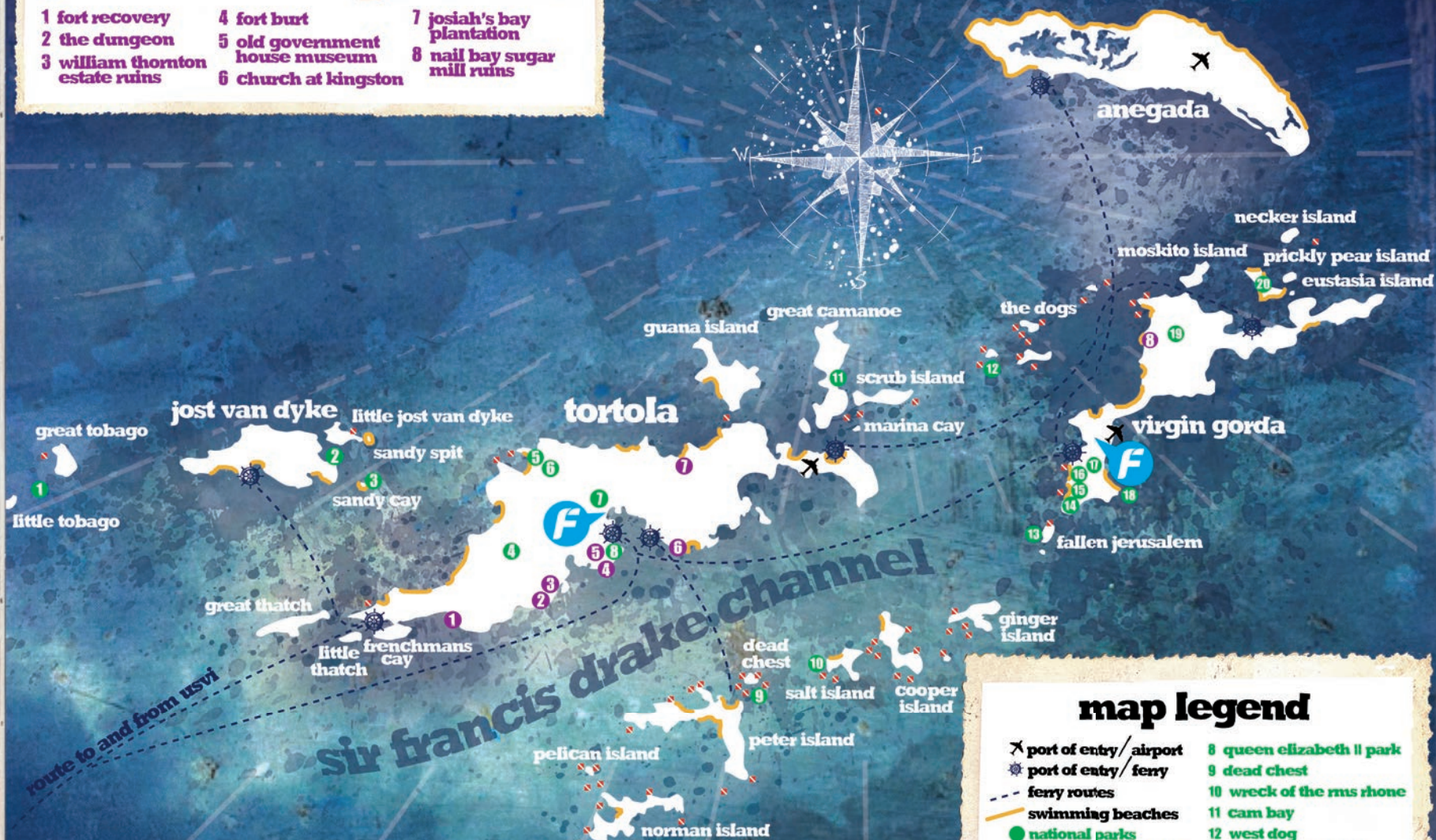
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historical sites

dive site moorings

- | | | |
|---------------------------------|-------------------------------|-----------------------------|
| 1 fort recovery | 4 fort burt | 7 josiah's bay plantation |
| 2 the dungeon | 5 old government house museum | 8 nail bay sugar mill ruins |
| 3 william thornton estate ruins | 6 church at kingston | |



map legend

- | | |
|------------------------------|---------------------------|
| ✈ port of entry/airport | 8 queen elizabeth II park |
| ⚓ port of entry/ferry | 9 dead chest |
| --- ferry routes | 10 wreck of the rms rhone |
| — swimming beaches | 11 cam bay |
| ● national parks | 12 west dog |
| 1 great & little tobago | 13 fallen jerusalem |
| 2 diamond cay | 14 devil's bay |
| 3 sandy cay | 15 the baths |
| 4 sage mountain | 16 spring bay |
| 5 shark bay | 17 little fort |
| 6 mount healthy | 18 copper mine point |
| 7 j.r o'neal botanic gardens | 19 gorda peak |
| | 20 prickly pear |



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FLOW STORE, VIRGIN GORDA
The Valley, Virgin Gorda

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