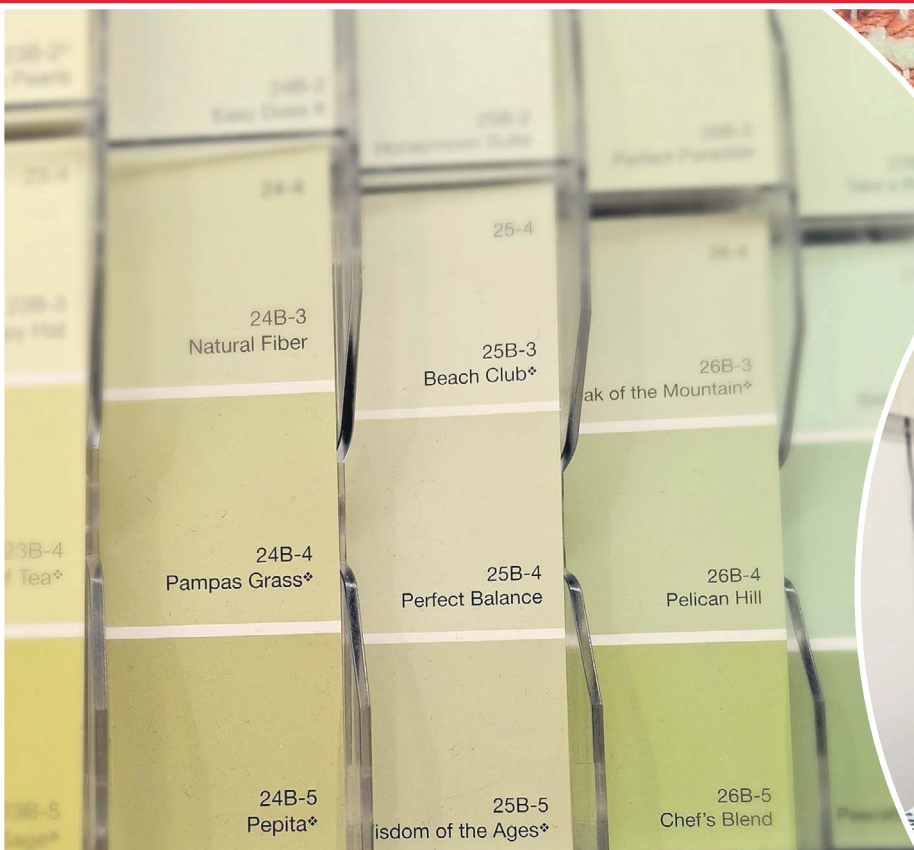




HOME, DESIGN & CONSTRUCTION

A PUBLICATION OF THE DAILY HERALD





ROOM FOR IMPROVEMENT

Feeling "at home" is very much a matter of perception. A lot no doubt has to do with how the house or even places of business look and the impression they create.

There are not only many great properties on the island, but also attractive options to enhance their appearance and functionality, tailor-made to individual needs.

This Home, Design & Construction Special highlights related products and services available on the local market. The underlying thought should remain that what is good can always get better.

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PROTECTING YOUR HOME

Why it's important to avoid underinsurance

At the Insurance Company of the West Indies (ICWI), a partner across nine Caribbean islands for over 57 years, we bring a wealth of experience and knowledge to protecting your home. As we look forward to the official end of the current hurricane season, this is the perfect time to ensure your coverage is fully adequate for any future event. We urge our valued clients in St. Maarten to review one of the most crucial – and often misunderstood – parts of any home insurance policy: the Condition of Average.

What is the "Condition of Average"?

The Condition of Average is a standard clause in property insurance policies designed to ensure a home is insured for its true replacement value. It states that if a property is insured for less than its full value, the insurance company

will only pay a portion of any partial loss.

Think of it this way: If you choose to insure your \$500,000 home for only half its value (i.e., \$250,000), you are effectively telling us that you agree to cover the other 50% of any loss yourself. If a small hurricane causes \$50,000 in damage, your claim pay-out will be reduced by that same 50% you chose to "self-insure." Instead of receiving the full \$50,000 (minus your deductible), you may only receive \$25,000.

Lessons from past hurricanes in the Caribbean

Coming out of major events like Hurricane Irma (2017), Hurricane Dorian (2019) and Hurricane Beryl just last year, we found that many properties across the region were significantly underinsured. This meant that even after submitting valid claims for storm damage, many clients received a reduced pay-out due to the Condition of Average, leaving them to cover a substantial part of the repair costs out of pocket.

Check your coverage: Make sure your home is fully protected

To safeguard your investment and ensure you receive the full benefit of your policy when you need it most, your Sum Insured must equal the current, true Replacement Cost of your building. We strongly encourage you to review and, if necessary, adjust your coverage using one of these three reliable methods:

1. Obtain a Professional Valuation:

This is the most accurate method. A professional appraiser will provide an up-to-date, detailed calculation of your home's replacement cost based on current St. Maarten construction costs.

2. Calculate the Replacement Cost:

A quicker estimate can be done by multiplying your building's total square

footage by the most recent, conservative cost per square foot for construction in St. Maarten.

3. Increase by the Rate of Inflation:

If you haven't reviewed your sum insured in a year or more, a simple adjustment by the current rate of construction cost inflation will help your coverage keep pace with rapidly rising material and labour costs.

ICWI continues to appreciate the opportunity to serve and protect you in St. Maarten. Please contact either our offices directly or your broker or agent as soon as possible to review your policy and ensure your home is fully secure with adequate financial coverage.

Feel free to come visit us at ICWI on Welfare Road #40B.



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OF THE WEST INDIES (ST. MAARTEN) B.V.

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icwi.com

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544-5074 or 544-5093

FROM STRONG FOUNDATIONS TO STUNNING FINISHES

ARGOS,

THE ALLY YOU CAN TRUST TO BUILD WITH CONFIDENCE



For more than 60 years, Argos has been **part of the Caribbean's construction story**, supplying the cement that builds homes, offices, and landmarks across the islands. With over 90 years of global experience in the infrastructure sector and 17 years of local presence in the Antilles, Argos continues to shape the region's progress—one project at a time.

From Sint Maarten to Dominica, Antigua, and Saint Thomas (USVI), Argos operates four strategically located terminals that ensure a reliable supply of fresh, high-quality cement supported by local teams of more than 30 dedicated employees. Their proximity, expertise, and understanding of each island's unique challenges allow Argos to deliver confidence to every customer—from homeowners and small contractors to large construction firms.

Whether it's a family home, a renovation project, a retail complex or a major infrastructure development, **Argos cement remains the trusted choice—consistent, reliable, and ready when you need it.**

In a region where logistics and weather can test any project, Argos stands apart through continuous product rotation and dependable supply. Each year, thousands of tons of cement from Argos support the Caribbean's most important developments—from major infrastructure works such as hospitals, ports, and airports to homes, renovations, and small businesses projects that give shape and life to island communities. **Whether it's a national landmark or a family's first home, Argos values every project with the same commitment to quality, reliability, and care.**



The company is also leading a smarter and greener way to build in the Caribbean.

As part of its upcoming innovations, Argos is preparing to introduce **dissolvable cement bags**, designed to reduce paper waste and make mixing easier for homeowners and small contractors, along with **recyclable plastic pallets** that will make transportation safer and more sustainable. These soon-to-launch initiatives reflect its vision for a cleaner, more efficient construction experience that supports both customers and the environment.

More than a supplier, Argos is a partner in building dreams. Across the Antilles, the company **supports initiatives that strengthen education, sports, and social development**. In Sint Maarten, Argos helped renovated the batting cages at John Cooper Ballpark with the National Sports Institute and the Ministry of Education, Culture, Youth and Sports, and sponsored the Interscholastic Spoken Word Competition, encouraging young people to express themselves and talk about mental health. In Dominica, Argos collaborates with the Dominica Association of Professional Engineers, supports the Walk for Cancer Care 2025 of the Dominica Cancer Society, and conducts safety and training workshops that enhance local professional capacity.



“Each island and every project we serve has its own rhythm, story, and purpose. At Argos Antilles, being part of these communities means more than supplying cement — it's about listening, understanding their needs, and building lasting relationships founded on trust, reliability, and progress.”

SAMUEL ARANGO,
General Director, Argos Antilles

From strong foundations to finishing touches, Argos is the solid choice for those who want quality they can trust and availability they can count on.

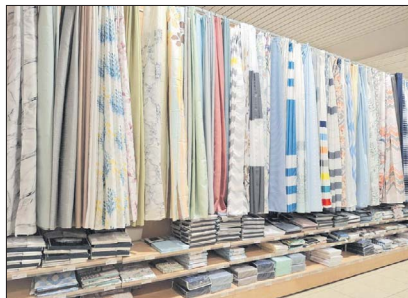
ARGOS ANTILLES BUILDING THE CARIBBEAN'S FUTURE, TOGETHER.

RELIABLE SUPPLY.

LOCAL SUPPORT.

LASTING RESULTS.

INSPIRATION FROM ACE



SHAPING ST. MAART

Home Design

As we approach the end of 2025, the Caribbean's home design landscape, particularly in Sint Maarten, is experiencing a vibrant transformation. Influenced by global trends and local sensibilities, homeowners are blending functionality with aesthetics to create spaces that are both stylish and comfortable. Retailers like ACE Hardware and Ashley Furniture are at the forefront of this movement, offering products that cater to these evolving preferences.

Nature-inspired colour palettes

ACE Hardware's 2025 colour trends emphasize organic, calming hues with a playful touch. Their Clark+Kensington palette features 14 colours designed to invoke feelings of tranquillity, warmth, and self-expression. Shades like *Haven of Coziness*, *Antique White*, and *Catching Rays* are perfect for creating serene interiors that reflect the island's natural beauty.

Ashley Furniture complements this with its curated selection of furniture colour palettes, ranging from warm neutrals to woodland tones. These palettes are designed to add character and reflect personal style,

ensuring that each piece resonates with the homeowner's vision.

Curved and sculptural furniture

A significant trend in 2025 is the resurgence of curved and sculptural furniture. Designers are incorporating fluted finishes, curved sofas, and bubble silhouettes to soften hard angles and add sculptural interest. These rounded forms bring visual flow and comfort, creating a sense of calm in living spaces. Ashley Furniture's offerings align with this trend, providing modular sofas, versatile sectionals, and sleek coffee tables that adapt to modern lifestyles. These pieces not only offer aesthetic appeal but also functional versatility, catering to the dynamic needs of contemporary homes.

Revival of floral upholstery

Floral upholstery is making a bold comeback in 2025, moving away from the retro, plastic-covered florals of the past. Today's florals offer a range of styles suitable for contemporary homes, from cheerful and feminine prints to more graphic designs. This trend aligns with the broader resurgence of vintage and eclectic aesthetics, blending nostalgic elements with modern functionality.



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EN'S LIVING SPACES

ign Trends

Biophilic and smart home integration

The integration of nature into home design, known as *biophilic design*, continues to gain popularity. This approach emphasizes curated greenery and natural materials to enhance air quality and tranquillity. Outdoor cooking options like pizza ovens and smokers are replacing traditional grills, reflecting a desire for outdoor living spaces that are both functional and inviting. Simultaneously, smart home technology is becoming more prevalent. AI-driven lighting, voice-controlled systems, and smart appliances are being seamlessly integrated into home designs, offering convenience and efficiency without compromising on style.

Multigenerational and neuro-inclusive design

Designers are increasingly focusing on creating spaces that accommodate multi-generational living and support sensitive individuals. Flexible layouts, calming colour schemes, and sensory-friendly environments are being prioritized to ensure that homes are inclusive and adaptable to the needs of all residents.

Sustainability and smart functionality

Sustainability remains a key consideration in home design. Homeowners are opting for eco-friendly materials, energy-efficient appliances, and sustainable practices to reduce their environmental footprint. Brands like Ashley Furniture are responding to this demand by offering products made from sustainable wood and recycled fabrics, reflecting a growing emphasis on eco-friendly choices.

The home design trends of 2025 reflect a harmonious blend of nature-inspired aesthetics, functional innovation, and inclusivity. In Sint Maarten, these global trends are being embraced and adapted to local tastes, creating living spaces that are both stylish and comfortable. Retailers like ACE Hardware and Ashley Furniture are playing a pivotal role in this transformation, offering products that cater to the evolving preferences of homeowners.

As we move forward, the focus remains on creating homes that are not only beautiful but also functional, sustainable and inclusive, ensuring that they meet the needs and desires of all who inhabit them.

INSPIRATION FROM ASHLEY



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PAVING COMFORT AND CONNECTIVITY ACROSS SINT MAARTEN WINDWARD ROADS

At Windward Roads, we believe that infrastructure is more than just construction; it's about enhancing the everyday experience of those who live, work, and travel across Sint Maarten. As a cornerstone of the island's civil engineering landscape for decades, our company has consistently delivered projects that prioritize comfort, accessibility, and community impact.

Company leadership: "Every road we pave is designed with people in mind, bringing smoother rides, quieter streets, and better access to the places that matter most."

From airport taxiways to residential driveways, our projects demonstrate the versatility and reliability of asphalt. Recent initiatives, such as the Asphalt Rehabilitation Projects at Princess Juliana International Airport, showcase our commitment to quality, sustainability, and community impact. Our team of engineers, technicians and project managers brings a deep understanding of local terrain and climate, allowing us to tailor every project to the unique needs of the island, reinforcing our reputation as a trusted name in civil engineering.

are at the heart of every project. Central to our success is our expertise in asphalt paving. While some may question asphalt's suitability for tropical climates, modern formulations and engineering practices have proven otherwise. Asphalt not only performs well in Sint Maarten's environment, it also excels in delivering a smooth, quiet and enjoyable ride. Asphalt's smooth surface reduces vehicle vibration, enhances fuel efficiency, and minimizes road noise, creating a more pleasant experience for drivers and passengers alike. In residential areas, this translates into quieter neighborhoods and safer streets.

For commercial zones, it means better accessibility and a more welcoming environment for customers and visitors. Unlike rigid surfaces, asphalt adapts to the contours of the terrain, offering a seamless transition across driveways, intersections, and pedestrian crossings. This flexibility not only improves comfort, but also supports accessibility for all users, including cyclists, pedestrians, and individuals with mobility challenges. While asphalt's heat-absorbing properties help melt ice in colder regions, in Sint Maarten they contribute to faster drying after

tropical rains, reducing hydroplaning risks and improving traction. In densely populated neighborhoods and commercial zones, asphalt helps reduce noise pollution. Its smooth texture absorbs sound better than concrete, making it ideal for areas near schools, hospitals, and residential districts.

This contributes to a more pleasant urban experience for both locals and visitors. At Windward Roads, we don't just build roads, we build experiences. Our focus on comfort, community and innovation ensures that every project we undertake contributes to a more connected and enjoyable Sint Maarten. Whether it's a major highway or a local driveway, we pave the way forward with care and precision.

Let's build together

Whether you're planning a driveway, a commercial lot, or a public road, Windward Roads is your partner in building smoother, quieter, and more connected spaces across Sint Maarten. To get in touch or to learn more, visit us at www.windwardroads.com

This deep local expertise has positioned us as leaders in asphalt paving, where comfort, safety and community experience



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REFRESH YOUR SPACE WITHOUT STARTING FROM SCRATCH

Embracing change on a budget

Change is refreshing, especially when it comes to our homes. But the idea of redecorating often comes with visions of big budgets, new furniture, and complete makeovers. The good news? You don't need to start from scratch (or spend a fortune) to give your living space a fresh, new feel. With a few creative updates and smart shopping choices, you can transform your home beautifully and affordably.

Start by focusing on smaller, high-impact elements. For instance, replacing your curtains can instantly

change the mood of a room. Light, airy fabrics bring in sunshine and make spaces feel larger, while darker tones add depth and cosiness. Similarly, swapping out throw pillows or adding a soft new throw blanket can inject fresh colours and textures that breathe new life into your sofa or bed.

Another simple yet powerful change is painting an accent wall. Choose a bold, cheerful colour that complements your existing palette, or experiment with a trendy hue that reflects your personality. A single painted wall can completely redefine

the atmosphere of your living room, or bedroom, without the expense of a full repaint.

Here in St. Martin, you're in luck because there are fabulous stores that make stylish, budget-friendly updates easy. At BUT in Marigot, you'll find modern, youthful designs that fit a variety of tastes and spaces. From chic decorative accessories to contemporary patterns and textures, their selection makes it easy to mix and match without overspending.

Ultimately, embracing change on a budget is about creativity and confidence. By "reimagining" what you already have, and making a few thought-

ful upgrades, you can create a space that feels entirely new without breaking the bank. After all, sometimes the smallest changes make the biggest difference.



Live consciously!

Your choices determine your destiny. When buying a house, you are free to choose the benefits that suit you.

From a spacious living room to a cozy kitchen, with a pool or beautiful garden, the options are endless.

Let our professional mortgage advisors help you in the process of making convenient and conscious choices.

Need an appointment? ☎ 545 5002

bancodicaribe.com



BANCO DI CARIBE



Hot water from the sun The Solahot Story

If you've ever stepped into a warm shower after a long beach day and thought, "Ah, this feels like sunshine", chances are you were closer to the truth than you realized! For over 30 years, SOLAHOT N.V. (better known as Solahot) has been helping homes, hotels, restaurants, and guesthouses across the Caribbean turn sunshine into pure comfort with Solahart™ solar hot water systems.

A family legacy, powered by the sun

Solahot is a family-owned and operated business that started right here on The Friendly Island in the late 1980s, when solar energy was still a futuristic concept for most of the Caribbean. Officially incorporated in St. Maarten (then part of the Netherlands Antilles), Solahot set out with a simple mission: To bring efficient, eco-friendly solar hot water solutions to the community. Fast forward three decades, and Solahot is now the authorized Solahart™ dealer for the region, proudly serving private residences, hotels, restaurants, and guesthouses not only in Sint Maarten/Saint Martin but throughout the Caribbean.

Hot water, free from the sun

There's something magical about using the sun – our most abundant natural resource – to power your everyday life. With a Solahart™ solar water heating unit, customers enjoy reliable hot water free from the sun, all year round! And on those rare cloudy days, a highly efficient electric booster automatically steps in, so you'll never have to worry about a cold shower again.

Smart, sustainable, and long-lasting

Did you know hot water is one of the biggest energy drains in your home? Switching to solar can reduce your hot-water energy use by up to 90% saving both your wallet and the planet. Each Solahart™ system is designed with generations of solar water heating craftsmanship and built tough for Caribbean conditions. Every component, from the glass and frames to the roof-mounting system is rigorously tested for maximum efficiency, strength, and durability. The result? Worry-free, trouble-free hot water that lasts for years.

The original solar energy storage device

Think of a Solahart™ solar hot water

system as the original solar battery – storing sunshine in the form of hot water, ready whenever you need it. With over 60 years of Solahart innovation behind every system, you can rest assured your showers, dishes, and laundry will stay warm and sustainable for years to come.

Join the solar movement

So, if you're a homeowner looking to cut energy costs or a hotelier wanting

to go greener, Solahot is ready to help you harness the power of the Caribbean sun. After all, there's no better energy source than the one shining right above us – "hot water free, from the sun, for life."

A.T. Illidge Road, Madame Estate,
Sint Maarten; +1 721-587-5107;
www.solahot.com




The Solahart L Series is a roof mounted, open circuit solar water heater specific design to provide economical service in medium to high solar gain areas.





Solar hot water heater experts in the Caribbean for over 30 years

All of our Solahart solar hot water heater products come with the same promise of quality, dedication, and durability. Licensed and insured, we're an experienced solar water heating dealer in the Caribbean, with knowledge passed down from family generations.

B at Home!

DID YOU KNOW THAT:

- Our home insurance includes free contents coverage?
- Free liability up to \$550,000 is included?
- You can pay monthly with no additional costs?

