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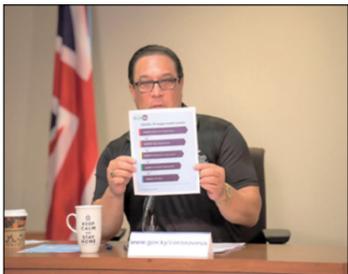
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**Gas Prices continue to fall**

# CAYMAN EMERGING FROM LOCKDOWN



Cayman is opening up for business again but it won't be business as usual in the first phase of this 'unlocking from lockdown'.

Starting Monday 4th May, a number of the restrictions on freedom of move-

ment and business activity will be relaxed but not fully removed.

A new raft of regulations set strict the limits on what type of activities will be allowed in the first phase of a gradual return to normality for the next two weeks.

In what Premier Alden McLaughlin explained as the new Level 4 controls, the emphasis is on relaxing the restrictions on the delivery of goods and ser-

... Continued story on page 3

## Public Sector Audit continues to perform



► Patrick Smith (right) moved to work full-time on COVID19 crisis response work from 16th March as Chair of the Relief Aid Management Emergency Support Team and is seen here delivering 2,000 surgical masks to the prison

Despite the disruption caused by the corona virus to Government business and the majority of offices being closed as non-essential, twenty eight public sector entity audits were completed by the 30th April statutory deadline and all received unqualified audit opinions.

While some may wonder why completing the audits in the current circumstances is important, Auditor General Sue Winspear explains "while it may not be immediately obvious, having current audits will help the country as it recovers from the crisis as credit rating agencies, financial institutions and the UK government will look upon these as important indicators of a well-governed country and well-managed economy. It also demonstrates that business as usual can go on, albeit delivered in different ways, in

... Continued story on page 4

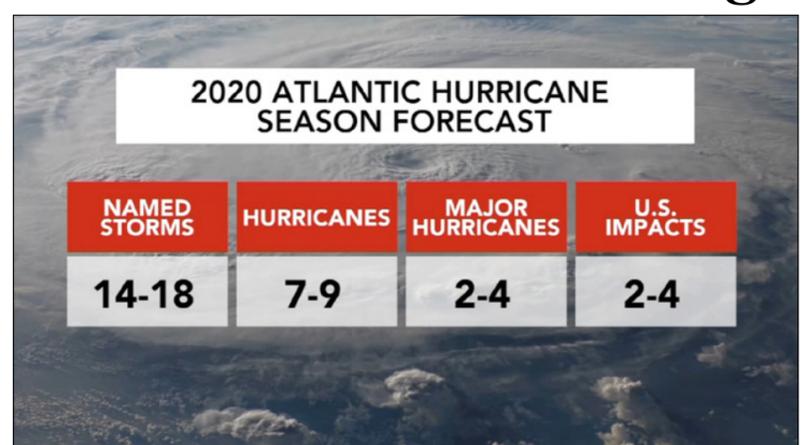
## Hurricane season will be above average

The 2020 Atlantic hurricane season begins officially in the Cayman Islands on June 1 and a total of 16 named storms, eight hurricanes and four major hurricanes are expected which is slightly above average.

The season ends at the end of November and it is above the 30-year average of 12 named storms, six hurricanes and three major hurricanes.

The forecast was released by the Colorado State University (CSU) Tropical Meteorology Project. With the US currently facing more than one million cases of COVID-19 and a death toll of more

... Continued story on page 6



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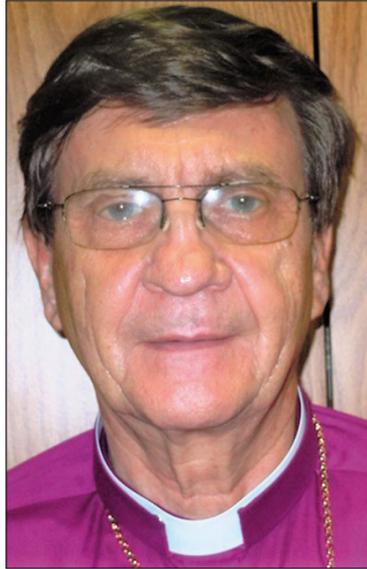
# COMMUNITY VOICE

## A Time for New Life

As I write this morning I am admiring from my veranda the "Easter butterflies" flitting about, seemingly with great energy and happiness. Perhaps they are delighting in their "resurrected bodies", so different from the bodies they possessed formerly and with such vastly different abilities of movement. They are a wonderful enacted parable of the "Resurrection from the dead" to which we ourselves look forward, and of which Christ Himself shows forth the mighty firstfruits. Even if our garden as a whole shows many trees but a dirth of blossoms or even living leaves because of the drought of the past months, our young mango tree that has been barren for the last ten years has mysteriously chosen this year to put out blossoms and even, at this stage, a fair first crop of young mangoes.

From reflection upon such circumstances we may learn that the Lord chooses often to show His own unmatched glories in the midst of conditions we would never choose, just as indeed the accounts of His holy Nativity and His being being "lifted up" for our redemption so inimitably illustrate.

May this apparently dark time in our common life be such a time for the Lord to show His own unmatched glory? Indeed, may it be for this exact purpose? I believe so. It is a time for Christians to reflect on what is the real truth about the many things that we have pretended do not matter - our whole "social model", for which we have preferred too often to follow the herd instincts of modern secular society rather than seeking guidance from the sources that have fed the people of faith down the centuries to the present time. How can it conceivably be "normal", to take one basic example, for anyone to dispose of new human life in the womb as if there were never any basic and absolute responsibility for us to love and nurture this example of our own humanity? To do such a thing



► Bishop Nicholas Sykes

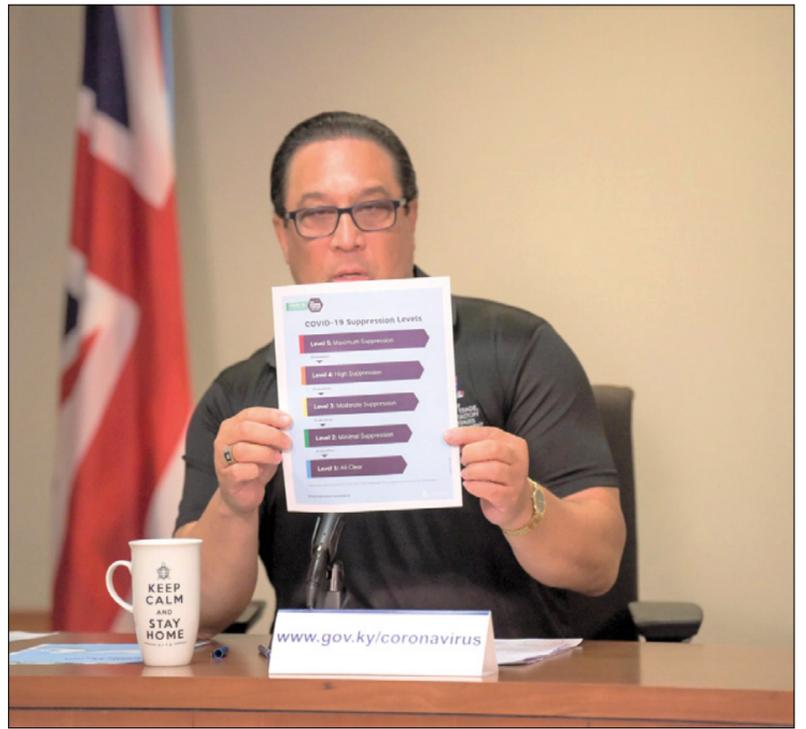
demonstrates a society at ease with its own destruction.

Yet in the midst of a civilisation forged by Christian values, we see an accommodation especially in the north and the east to such gross destruction of our very humanity elevated to being called an "essential service", with precious little objection to it from anybody!

We choose to forget what the Lord Jesus Himself said about those causing hurt to one of His "little ones". Be assured, He has not forgotten.

So let us return to the thought of the butterflies and the first-fruits of the ten-year-old mango tree. There is a time for the long-delayed change in our thinking and in our social model to be made. That time is now. Dig deep into the roots of our faith and our civilisation and we will find, even in the midst of pandemic and lockdown, the God-given energy and the heart to make this change, for our own sakes as well as for our world.

Bishop Nicholas Sykes



► Premier Alden McLaughlin

# LIVES AND LIVELIHOODS - A CRUCIAL WEEK FOR CAYMAN

This week is crucial for The Cayman Islands as the government is set to unveil its COVID-19 economic recovery plan.

This 'roadmap' of the way back to economic stability for Cayman will be a blueprint not just for reopening businesses but for the very way Cayman does business.

Cayman is not the only one in this situation. Countries around the world are grappling with the same challenge as their national economies - and the global economy - teeters on the brink of freefall caused by a virus for which as yet there's no cure.

The International Monetary Fund has warned that a prolonged COVID-19 outbreak would test the ability of governments and central banks to control the impact of the crisis on their economies.

That ominous outlook reflects an almost daunting challenge facing political leaders, their economic advisors and business people around the world.

The UK alone is staring at an economic slump of 35% if the current lockdown stays in place for three months - or one-quarter of the annual fiscal and business cycle.

The recovering British Prime minister, Boris Johnson, is due to unveil his government's COVID-19 economic recovery strategy this week after he just barely escaped being added to the list of the virus' mortality statistics.

In the United States, President Donald Trump is pushing for quick - some say ill-advisedly rushed - return to some semblance of social and economic normality.

That degree of optimism seems borne more out of a re-election strategy than rooted in economic reality.

In respects these global worries filter down to Cayman, a global economy in its own right, umbilically tied to the both the US and the UK; the former economically, the latter constitutionally.

This hits home at the top end of the political and business decision-making directorate and consequentially trickles down through the community where it impacts livelihoods.

The government has so far impressed with its handling of the public health emergency brought to our shores by the COVID-19 pandemic.

Its phase-one roll-out of a package of relief measures for small and micro-enterprises was a needed lifeline for them.

So too has been the subsequent support alleviating the burden on citizens

and its measures to ease uncertainty amongst work permit holders.

Now though, the government is faced with its other big challenge in this delicate balance between lives and livelihoods.

There has been a growing chorus - though not yet a crescendo - to gradually ease the economy back to activity.

While last week the government unveiled a 5-step reopening plan, it's the even more highly-anticipated economic recovery strategy which will lay the framework for the future of Cayman.

That is expected this week. Cayman's economic future - and by extension, its very society - rides on it.

That will put money in people's pockets and take some of the pressure off the National Assistance Unit (NAU).

It will allow businesses to do what they do best; make money.

And all of the above bring taxes into the government treasury thereby deferring the need to dip into the 'treasured' and carefully guarded reserves.

These are unprecedented circumstances, and Premier Alden McLaughlin was right when he had invoked the 'death by a thousand cuts' metaphor in admonishing the public of the part we have to play in this very real 'do or die' battle with an unseen enemy.

But with the restrictions being relaxed from the previous Level 5 Maximum Suppression to the Level 4 High Suppression for the next two weeks, the Premier's own words might prove prescient.

"We can't get into July and August under these restrictive provisions that are currently in place which are constantly being breached by a minority," he had said.

There's still a way to go before we get to the Level 1 All Clear with Level 3 Moderate Suppression and Level 2 Minimum Suppression still to be navigated.

Cayman is not the only one in this dilemma with an unseen killer enemy forcing everyone indoors, driving people stir-crazy (in spite of all the new creativity it's unleashing), and bringing societies and economies to a sudden, silent halt.

In the absence of a globally available vaccine, countries - Cayman included - must balance the dual priorities; save lives and save livelihoods by rescuing their economies. The two are inter-linked.

To save lives you must save the economy and vice versa.

In that respect, this week is crucial for Cayman.

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# CAYMAN EMERGING FROM LOCKDOWN

... Continued story from page 1

vices to the public. He said about 6,000 persons will be allowed to conduct their business or otherwise resume work.

The Cayman Islands has been operating under a five-level emergency operating system, with the islands being under the most severe restrictions, Level 5, for the past six weeks.

With the focus being on “purposes of preventing, controlling and suppressing the spread of the virus”, the new regulations impose severe restrictions on how businesses operate and interact with the public.

The curfew remains in place with the exception of a one-hour extension for the day time soft curfew (Shelter-In-Place) which is now activated between 5:00 am and 8:00 pm Monday to Saturday for the next two weeks.

The full hard curfew on Sundays remains unchanged.

Beaches will remain off-limits to the public and fishing and leisure maritime activities continue to be prohibited.

The fish and farmers markets are being reopened with special crowd management systems being put in place.

There are restrictions on opening hours for businesses with retail banks, building societies and credit unions

which will be open from 9:00 am to 4:00 pm.

Money transfer services will also be allowed to operate with strict conditions.

Other businesses allowed to operate under the Level 4 conditions between 6:00 am and 7:00 pm.

For example, convenience stores and minimarts should have no more than six customers at any time, restaurants are limited to drive-through services or take out, delivery or curb-side collection of food.

Pool maintenance services, car dealership deliveries, as well as some level of pet grooming services, and several other services direct-to-the public are being allowed but with strict restrictions.

Outlining the new Level 4 controls, Premier McLaughlin said it was also hoped that if the outcome of testing on Cayman Brac and Little Cayman continues to show good results, it was likely that the curfew and other restrictions could be lifted on the sisters possibly by the middle of the week.

He also welcomed the latest set of COVID-19 test results which show that there has only been one new confirmed case bringing the total to 74. That new

case is believed to have resulted from community transmission.

There were 392 negative results and 10 people have fully recovered from the disease.

With these outcomes and the Level 5 restrictions now being relaxed, Chief Medical Officer Dr John Lee is reminding the public of the need to continue observing the safe distancing protocols.

The test results were welcomed by Premier McLaughlin who said they were “hugely encouraging” while reminding that “we are not there yet.”

He said the next two weeks will be used to “ramp-up” testing as the government is relying on the data from those results as one of the key factors in making its decisions.

The government’s phased re-opening plan covers five phases.

The Level 5 (Maximum Emergency) is now being phased out.

Level 4 (High Suppression) comes into effect on Monday May 4th for two weeks until May 15th initially.

The others are; Level 3 (Moderate), Level 2 (Minimum), and Level 1 (All Clear).

His Excellency, Governor Martyn Roper described the phased plan as “cautious, sensible and measured.”

**COVID-19 Suppression Levels**

- Level 5: Maximum Suppression**  
Evaluation ▼▲
- Level 4: High Suppression**  
Evaluation ▼▲
- Level 3: Moderate Suppression**  
Evaluation ▼▲
- Level 2: Minimal Suppression**  
Evaluation ▼▲
- Level 1: All Clear**

There may be movement back and forth between the suppression levels as necessary. Change to the suppression level is based on an evaluation of COVID-19 risk to the community.

#StayingHomeIsCaymanKind

CAYMAN ISLANDS GOVERNMENT

**Cayman Islands COVID-19 Dashboard**

75 Confirmed cases | 14 Recovered\* | 2,503 Tested

1 Death | 3,620,522 Worldwide confirmed cases | Source: Johns Hopkins, 04/05/20, 2:30pm

AS AT: 4 MAY 2020, 3PM

\*A person who initially tested positive and who has subsequently tested negative for the COVID-19 virus in two tests done at least 24 hours apart 14 days after their positive test, or after their symptoms have gone away, whichever is longer.

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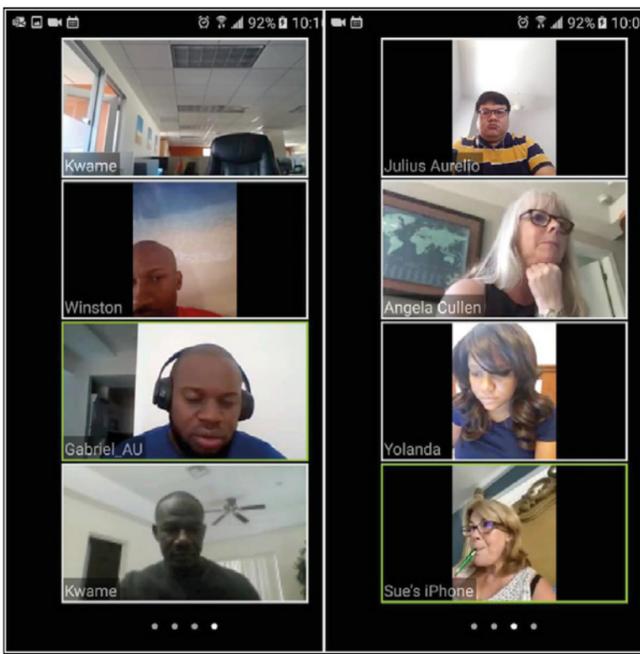
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► The OAG Practice Management Team held weekly progress update meetings by zoom from mid-March while all working from home



► Before the curfews were imposed, the OAG raised funds and Katrina Thomas (centre) and Gay Frye (right) are pictured handing over a series of vouchers to Acting Director of DCSF, Nicole Carter (left) for distributing to families with children in most need

# A phenomenal public sector audit season in challenging circumstances

... Continued story from page 1

the midst of a global crisis which again speaks volumes about the resilience of public services in Cayman and the commitment of its staff."

Ms Winspear added "Finally, it remains a legal requirement and I, for one, don't want to break the law!"

The Deputy Auditor General leading the Financial Audit practice, Patrick Smith, moved to working full time on COVID-19 crisis response work from 16th March meaning the small audit office were one down and other staff had to step up and across. Winspear

says "I have highly capable and committed staff and am so grateful to each and every one of them as well as the audit firms that support us with some of the audits and all our public sector clients."

The corona virus pandemic also added to the audit burden as clients had to think about the impact of COVID-19 on their business into the future and assess the financial impact as a subsequent event. Winspear says "although this is tough to do and an additional burden on top of everything else, I hope that the entities will have benefitted from formally assessing the

impact of the current crisis on their business"

There are many individual stories of note here in how the adversities of the situation were overcome but perhaps the most significant achievement has to be that of the Health Services Authority (HSA). The HSA received their first ever unqualified audit opinion last year and this year managed to retain a clean opinion by the statutory deadline while also being absolutely in the centre of managing the current crisis.

In addition, the Audit Office have been supporting the current crisis not just through Patrick's work, but with other

staff volunteering and through an office fund raiser for families in need.

Mr. Miller, the chairman of the Public Accounts Committee, added "On behalf of the Public Account Committee, I would like to thank the OAG for completing these audits under the difficulties posed by the COVID19 crises and want also to express the Committee's sincere gratitude to the Civil and Public Servants who completed the work on their accounts to make these audit possible."

More information about the audits is detailed below. Please contact Sue Winspear at (345) 244-3201 for any additional information required.

# CIIPA Supports Government's Strategy for Reopening Economy

The Cayman Islands Institute of Professional Accountants expresses its support for government's phased approach to reopening the Cayman Islands economy. CIIPA commends the Cayman Islands Government for its swift actions in response to COVID-19 with a focus on suppressing the devastating virus.

Premier Alden McLaughlin began revealing the government's plans for re-opening the economy this week, which includes a number of phases with continued adherence to strict safety measures. CIIPA President Francois Lamontagne expressed the Institute's support say-

ing, "Our top priority must continue to be the health and wellbeing of our residents, while striking a balance with the socio-economic impact of the current situation."

In light of this, CIIPA puts its full support behind the government's coordinated, phased-in plan based on continued monitoring and wide-spread testing. CIIPA CEO Sheree Ebanks says, "We encourage everyone to continue to comply with government directives in the ongoing efforts to minimize the impact to these Islands' residents."

The accounting profession continues to perform its services with staff working remotely, "Fortunately for

our members it's been pretty much business as usual," explains Mrs. Ebanks noting, "we've seen many of our registered firms and individual members step in to help those most in need in the community, which we're incredibly proud of."

In addition to expressing support for government, Mr. Lamontagne praised those on the front line, "We would also like to express our gratitude to all of those workers from health care and police to grocery clerks, all of whom are on the front line of this battle."

## Self-isolation

Advice for persons with & without symptoms of infection, who are isolating themselves due to potential exposure to novel coronavirus (COVID-19). These actions will help to protect others inside & outside of your home from infection.

**Isolate yourself**

stay in your home or temporary residence, do not go to work, school or other public areas	separate yourself from others in your home or temporary residence	use separate facilities if sharing, these should be cleaned before use by others	have food, medication & other supplies delivered to you	do not have visitors in your home or temporary residence	there is no evidence that pets can be infected with coronavirus however, it is good practice to wash your hands after contact

**Prevent the spread of infection**

frequently <b>cleanse hands</b> with soap & water or an alcohol-based hand sanitizer	<b>cough or sneeze</b> in a tissue & bin it	use separate household items such as towels, bedding, cups & dishes	wear a mask when you are around others, <b>only</b> if you have been told to do so	wash hands with soap & water after using the restroom	wash hands with soap & water before cooking & eating

**Take care of your health & wellbeing**

For those with symptoms of infection: <table border="0" style="width: 100%; text-align: center;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;"></td> <td style="width: 33%;"></td> </tr> <tr> <td style="font-size: x-small;">get plenty of rest until you feel better</td> <td style="font-size: x-small;">drink enough fluids so that you pass urine regularly</td> <td style="font-size: x-small;">take paracetamol as advised, to reduce pain &amp; fever</td> </tr> </table>				get plenty of rest until you feel better	drink enough fluids so that you pass urine regularly	take paracetamol as advised, to reduce pain & fever	For everyone in self-isolation: <table border="0" style="width: 100%; text-align: center;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;"></td> <td style="width: 33%;"></td> </tr> <tr> <td style="font-size: x-small;">keep in contact with friends &amp; family by phone, video &amp; online</td> <td style="font-size: x-small;">carry on hobbies &amp; interests within your home if you are able to</td> <td style="font-size: x-small;">take regular exercise within your home if you are able to</td> </tr> </table>				keep in contact with friends & family by phone, video & online	carry on hobbies & interests within your home if you are able to	take regular exercise within your home if you are able to
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Seek help if you develop symptoms or existing symptoms worsen (eg. difficulty breathing) by calling the flu hotline on 1-800-534-8600 or 947-3077. For emergencies call 911.

For the latest updates and information, please visit [HSA.ky/public-health/coronavirus](https://hsa.ky/public-health/coronavirus) or [gov.ky/coronavirus](https://gov.ky/coronavirus)



► CIIPA President Francois Lamontagne



► CIIPA CEO Sheree Ebanks

# YMCA Prepares to Meet Critical Need

In assessing how best to serve the community during these unique times, the YMCA recognises that this crisis has a timeline much longer than the portion we are currently living. When the local economy begins to resume, there are going to be more families in need of support than there have been before. As the largest day camp and after-school provider in the Cayman Islands, the YMCA is currently preparing to serve as great a need as ever.

As soon as deemed safe to do so by the government, the Y is prepared to resume its childcare services. In addition to adjusting programme parameters to meet health guidelines, curriculum will emphasize health education, social and emotional learning to support mental health, academic support to help reduce learning loss from school closures, as well as safe socialisation.

When school campuses closed in March, the YMCA's services were immediately adapted to continue to provide ongoing support to 1000+ youth and teens from 13 schools across Grand Cayman & Cayman Brac. Services include daily telephone wellness checks with families; weekly electronic resources to support extracurriculars, life skills, mental health and academics; and activity sessions via distance learning platforms, providing a much-needed socialisation outlet.

Given the recent announcement that all schools will remain closed for the remainder of the school year, the Y is further adapting how it offers programmes by going to where the community is – online. The online platform, set to launch on 11 May, will allow the Y to offer its traditional programmes within the constraints of our current reality. There will be something for everyone in the family, as we all need an outlet to safely engage with others, reduce stress and have FUN! The Y is excited to come to families while they shelter at home.



► YMCA Camp Heart

The Y recently launched its annual fundraising campaign to raise \$155K. Also known as the "Caring Campaign", this effort provides financial assistance to families experiencing financial hardship and ensures Y programmes such as day camp, after-school, swim lessons, and teen leaders are accessible to all segments of the community.

"As our country grapples with the effects of COVID-19, our thoughts, prayers and focus are on how we can best support families as they navigate these very uncertain and unsettling times. As parents bear the burden of juggling home and work responsibilities or unemployment, we want to be right there to provide relief and solace for them and their children," said Gillian Smith, Executive Director.

As a non-profit organisation, the Y relies on community support to help

positively impact youth and their families, regardless of their current financial circumstances. The funds that will be raised during this year's campaign have already taken on greater significance considering the inevitable increased financial need.

"We want everyone who supports the Y cause to know they are making a sound investment in our community, and we accept the responsibility that comes with it to maximise the return. There is not one social challenge we face as a community that cannot be vastly improved by instilling core values such as honesty, caring, respect, responsibility and faith in our young people," said Y Board Chairman, David Watler. "I want to emphasise that any amount can make a difference. The entire volunteer Board of Directors of the Y contributes to the

campaign annually and we invite you to join us in supporting the critical work of the YMCA."

In order to cut the cost of YMCA programmes to families by at least 50% through the remainder of the year, the Y is also seeking grants for Relief Care. Additionally, the Y invites like-minded individuals and organisations to join us in delivering educational, informative and supportive content to families via our online channel. Persons or organisations interested in partnering to support the needs of Cayman's youth and families are invited to contact us at [info@ymcayman.ky](mailto:info@ymcayman.ky).

For more information about the YMCA Cayman Islands' Caring Campaign or to make a donation today, log on to [www.ymcayman.ky](http://www.ymcayman.ky), email [info@ymcayman.ky](mailto:info@ymcayman.ky) or call 926.9622.

## POLICE NEWS

### Packages Believed to contain Cocaine Washed up on the Shores of East End

Just after 11:30AM on Tuesday 28 April, officers from the Department of Environment were on patrol in the Collier's Beach area of East End when they came across a torn duffle bag containing taped packages.

Police attended the location and took possession of twenty (20) parcels believed to contain cocaine, weighing just over 52lbs. (Photographs attached). The parcels are believed to carry a value of approximately \$350,000.00 CI.

An extensive search of the affected shoreline was carried out by land-based officers, the police helicopter, and Cayman Islands Coast Guard, to ensure that no other packages had come ashore.



No other items were found during the search.

Subsequently, the contents of the packages were destroyed at the landfill with the assistance of the Department of Environmental Health.

### George Town Man Arrested on Suspicion of Possession of Cocaine

Just after 3:30PM on Wednesday, 29 April, officers from the Community Policing Department, along with Special Constables, were on patrol in the central George Town area when officers approached a man sitting outside a residence. When officers approached the man he ran from the officers, which aroused their suspicion.

The area that the man was sitting at was checked and several small packages of a substance resembling cocaine were found and recovered by the officers. The man, age 52, of George Town, was pursued and subsequently arrested on suspicion of possession of cocaine, suspicion of possession of cocaine with intent to supply and suspicion of consumption of a controlled drug.

The man was searched and a quantity of cash was found in his possession and seized and evidenced as criminal property. He was taken into custody and later bailed pending further investigation.



"This incident is just one example of the type of work that the Community Policing Department carries out daily," says Inspector Courtney Myles, head of the Community Policing Department. "Even during times like these, the service that Community Police Officers provide is invaluable to the safety of our communities."

The matter is being investigated by police.

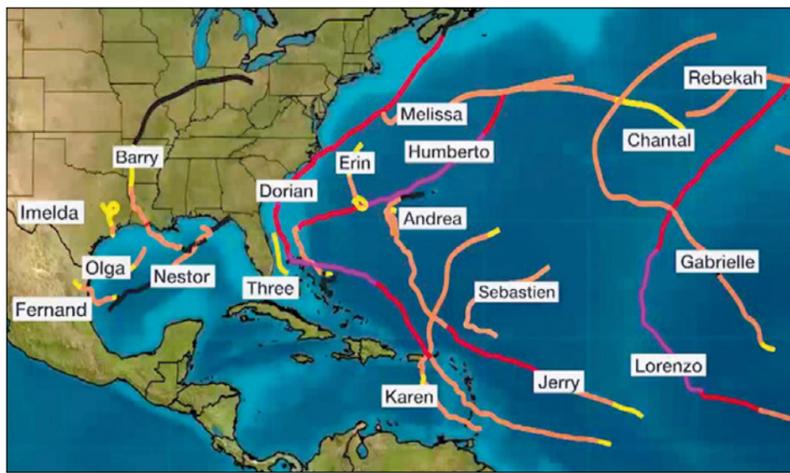


## Bank Visits by Last Name

Banks are open from **9am-4pm**.

**A-K:** Mondays, Wednesdays and Fridays

**L-Z:** Tuesdays, Thursdays and Saturdays



► 2019 Hurricane season



► 2020 Hurricane season names

# Hurricane season will be above average

... Continued story from page 1

than 60,000 so far, the hurricane season will further stretch resources and emergency services already under extreme pressure.

The CSU forecast also predicts 80 named storm days, up from the average of 59.4 days, during the 2020 season. It places the probability of landfall of a major hurricane in the US at about 130 percent of the long-term average, based on hurricane season activity from 1981-2010.

Cayman residents are already well prepared for the hurricane season partly because of the measures they had to take for the coronavirus lockdown. Hurricane Ivan had a devastating effect on Grand Cayman in 2004 and Palermo struck Cayman Brac and Little Cayman in 2008 so for many Cayman residents the need for preparedness is foremost in their minds.

The National Oceanic and Atmospheric Agency (NOAA) recently published its spring outlook, pointing to regions along the US east coast being 60-70 percent warmer than normal. The predict-

ed summer outlook for the same areas looks like being even higher than that figure.

Early preparedness is vital as storms can occasionally develop outside June-November, as happened in the past three seasons with May 2019's Subtropical Storm Andrea, May 2018's Tropical Storm Alberto and April 2017's Tropical Storm Arlene.

"The consensus is an above-average season is coming up," said Philip Klotzbach, a hurricane researcher at CSU. The likelihood of more cyclones means boosted odds of storms hitting land, and communities. "In general, more active hurricane seasons have more landing hurricanes," Klotzbach said.

Early indications are worrying. Over the past five years or so tropical storms in May have occurred more often than in the past record. There are indications this could be another such season by the end of this month.

Although the early season could be busy, most of the prediction models point to near-neutral conditions or a weak La Nina in the Pacific for the heart of the season August-October. Thanks in



► Cars piled on top of each other was a result of Ivan passing

part to the mild winter and the Atlantic and Gulf of Mexico/Caribbean Sea-surface water temperatures are above normal, and in some areas warm enough to support cyclogenesis.

CSU said the team bases its forecasts on a statistical model, as well as two new models that use a combination of statistical information and forecasts from dynamical models from the United Kingdom Met Office and the European Centre for Medium-Range Weather Forecasts.

These models are built on 25-40 years of historical hurricane seasons and evaluate conditions including Atlantic sea surface temperatures, sea level pressures, vertical wind shear levels (the change in wind direction and speed with height in the atmosphere), El Niño (warming of waters in the central and eastern tropical Pacific), among other factors.

Last year was the fourth consecutive season with above-average named

storms in the Atlantic and Caribbean regions. Most of the storms were weak and short-lived, but there was a total of 18 named storms and six hurricanes in 2019.

The 2019 season was also the fifth year in a row where a tropical or subtropical cyclone developed before the official start of the season on June 1. The old record was four years in a row from the 1951 through the 1954 seasons.

So far, it said the 2020 hurricane season is exhibiting characteristics similar to 1960, 1966, 1980, 1996 and 2008. "1966, 1980, 1996 and 2008 had above-average Atlantic hurricane activity, while 1960 was a near-average hurricane season," said Klotzbach.

The 2019 season was most notable for Hurricane Dorian, which devastated the north-western Bahamas, and for Tropical Storm Imelda, which caused tremendous flooding in portions of southeast Texas. The CSU team will issue forecast updates on June 4, July 7 and August 6. 🌐



► Dorian battered parts of the Bahamas last year

### Shelter-in-Place Curfew for the Cayman Islands

**5:01am to 7pm** soft curfew for essential outings only  
**7pm to 5am** hard curfew with no outings

#StayingHomeisCaymanKind  
[gov.ky/coronavirus](http://gov.ky/coronavirus)

### How Do I Exercise During Soft Curfew Hours?

Outdoor exercise includes walking your pet. This may be done alone or together with a family member living at the same residence. Exercise is permitted for an **hour-and-a-half each day**, between the hours of **5:15am and 6:45pm**. Driving any place for the purpose of exercise is prohibited.

#StayingHomeisCaymankind  
[gov.ky/coronavirus](http://gov.ky/coronavirus)

### Hard Curfew on Beaches

All public beaches will be closed throughout the Cayman Islands for a full 24 hour hard curfew from 17<sup>th</sup> April to 5AM 1<sup>st</sup> May, 2020. Breach of the hard curfew order is a criminal offence carrying a **penalty of CI\$3,000, imprisonment for one year or both.**

\*Private owners with beach access are not allowed beyond the high water mark.

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# CHTA WARNS SOME CARIBBEAN HOTELS COULD COLLAPSE IF SOME TOUR OPERATORS DON'T PAY MONIES OWED

Citing the unprecedented pressures facing Caribbean hotels and resorts because of the coronavirus pandemic, the head of the Caribbean Hotel and Tourism Association (CHTA) called on those international tour operators which have delayed paying hotels for services delivered to the operators' clients as early as January to expedite reimbursements.

Frank Comito, CEO and Director General of CHTA, in a letter to major trade organizations representing the bulk of tour operators that do business with the Caribbean, asserted that 69 percent of hotels report that they have not been receiving timely reimbursements from tour operators for services provided during the first quarter of 2020. The average amount owed to hotels by tour operators is US\$219,000 per hotel, "with a number of hotels reporting outstanding amounts in excess of \$1 million and one hotel being out-of-pocket \$15 million," Comito reported.

Noting the global crisis was threatening the survival of many Caribbean properties, particularly the small- and mid-sized independent properties, which are a staple element of tour operators' business, Comito wrote: "We have become alarmed in recent weeks to learn of the extent to which some of your member tour operators are withholding reimbursements to hotels for services which were rendered as early as January and into February and March."

Acknowledging hotels had been advised to expect reimbursement to take an average of 60 additional days, and as long as 120 days, from certain tour operators who cited staff shortages, high demand, and reduced cash flow as primary reasons for delays, Comito pointed out that "these payments were made to the tour operator by consumers, often many months in advance and were to be held in trust for payment to hotels shortly after the delivery of the services."

Comito requested the international tour operator associations help CHTA by "reaching out to your member operators who work with the Caribbean urging them to make every effort to expedite their obligation to reimburse Caribbean hotels for services which have been rendered."

The CHTA chief said he understood the dilemma facing all in the travel industry, but he stressed "the reimbursement of funds which were collected from the consumer far in advance and are obligated should take priority."

Inferring the survival of Caribbean hotels was threatened, Comito warned that the consequences of contributing to the demise of some Caribbean hotels "will also be long-term for your members and the reputation of the sector, having already impacted the ability of many Caribbean hotels to meet their own financial obligations to employ-

ees, vendors and Government for taxes owed related to past activity."

Stressing the interdependence of Caribbean hotels and tour operators, Comito reminded the recipients of CHTA's letter that the association had been a longstanding resource for many tour operators working to develop their Caribbean portfolio: "Through our B2B marketing efforts, advocacy work, and reach to our 33 member destinations and hundreds of properties, we've helped to create an environment which has supported the growth of your members' business into the region."

Looking to future cooperation, Comito asked the associations to rein in some tour operators which are considering "one-sided attempts to revise future contracts as they seek new rate and payment terms, already asking for deep discounts which are difficult to provide in an extremely high-cost/low-revenue operating environment."

The business relationships developed by tour operators with Caribbean hoteliers over many years had been key to their mutual success, and Comito voiced the hope to maintain and build upon those relationships as the world emerges from this crisis. "This will require give and take by all parties," he stated.

CHTA confirms that correspondence has been transmitted to major trade associations representing tour operators



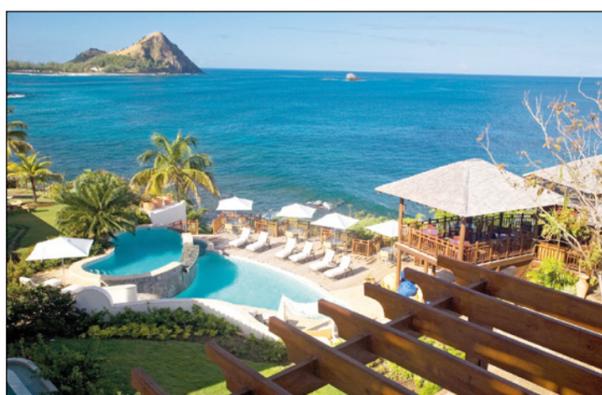
► Frank Comito, CEO and Director General of Caribbean Hotel and Tourism Association

in Canada, Europe, the United Kingdom and the United States.

### About the Caribbean Hotel and Tourism Association

The Caribbean Hotel and Tourism Association (CHTA) is the Caribbean's leading association representing the interests of national hotel and tourism associations. For more than 55 years, CHTA has been the backbone of the Caribbean hospitality industry. Working with some 1,000 hotel and allied members, and 33 National Hotel Associations, CHTA is shaping the Caribbean's future and helping members to grow their businesses. Whether helping to navigate critical issues in sales and marketing, sustainability, legislative issues, emerging technologies, climate change, data and intelligence or, looking for avenues and ideas to better market and manage businesses, CHTA is helping members on issues which matter most.

For further information, visit [www.caribbeanhotelandtourism.com](http://www.caribbeanhotelandtourism.com).



Caymanian  
**Times**



**COVID-19**  
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# Gas Prices



Location	Gas Station	Regular	Premium	Diesel
East End	Eastern Star Rubis (Woody's)	4.17	—	4.30
NorthSide	Jack's Esso (Jack's II)	4.25	4.64	4.08
Bodden Town	Lorna's Rubis	3.91	4.34	3.93
Bodden Town	Mostyns Esso	4.01	4.34	3.99
Savannah	Savannah Rubis	3.99	4.29	4.00
Red Bay	Barcam	4.12	4.50	4.10
Red Bay	On The Run ( Brown's Red Bay)	4.00	4.28	4.05
George Town	Peanuts	4.22	4.59	4.35
George Town	Jose's Escape	4.22	4.94	4.35
George Town	Esso Tigermart Shedden Rd. (H&B 11)	3.92	4.32	3.99
George Town	Eastern Avenue Rubis	3.99	4.29	4.05
George Town	Walkers Rd. Rubis	3.99	4.36	4.03
George Town	On The Run (Mike's Walkers Rd.)	3.97	4.37	4.00
George Town	On The Run ( Brown's Industrial Park)	3.92	4.27	4.01
George Town	On The Run (Mike's 7 Mile)	4.04	4.49	3.80
West Bay Rd.	H & B Esso (H&B 1 Seven Mile)	3.92	4.32	3.99
West Bay Rd.	7 Mile Rubis (AA 7 Mile)	3.99	4.29	3.63
West Bay	Hell Esso	3.97	4.37	3.95
West Bay	Esso 4 Way Stop (Four Winds)	3.92	4.32	3.81
George Town	Scotts Landing	—	4.39	4.18
Cayman Brac	West End	—	3.99	4.45
Cayman Brac	Tib Mart	—	3.99	—
Little Cayman	Village Square	—	5.82	6.05
George Town	Refuel	3.82	4.07	3.49

<b>Lowest Prices</b>	Grand Cayman	<b>3.91</b>	<b>3.99</b>	<b>3.63</b>
<b>Highest Prices</b>	Grand Cayman	<b>4.25</b>	<b>4.94</b>	<b>4.35</b>

## Fuel expense reduction



**Frequent and fast acceleration** – Avoid heavy acceleration and drive below the speed limit. Frequent and swift acceleration burns fuel at a faster rate.



**Additional Weight** – Empty your car trunk of heavy items that can be located elsewhere. Your vehicle will use more fuel when carrying heavier loads.



**Vehicle Replacement** – Consider replacing your vehicle with a fuel efficient model.

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Caymanian Times Classifieds [www.ctimes.ky](http://www.ctimes.ky)

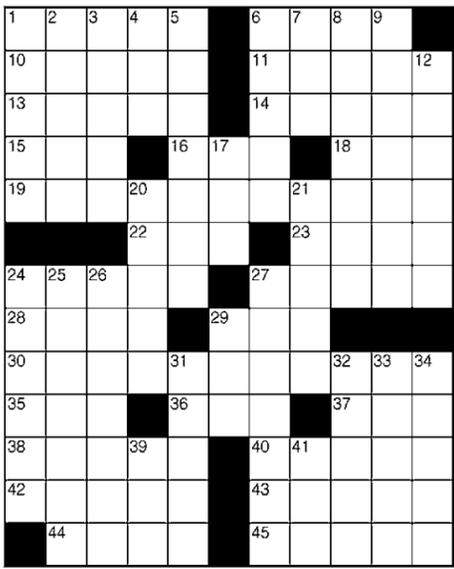
**CROSSWORD**

By **THOMAS JOSEPH**

- ACROSS**
- 42 Evil spirit
  - 1 Church doctrine
  - 6 Walrus's cousin
  - 10 Basketball's Shaquille
  - 11 Peptic problem
  - 13 Daughter of George W. Bush
  - 14 "Likewise"
  - 15 Owned by us
  - 16 Relaxing place
  - 18 "— a Small World"
  - 19 Being frank
  - 22 Mo. neighbor
  - 23 Formerly
  - 24 Interrupt
  - 27 Stair part
  - 28 Fathom or furlong
  - 29 Team supporter
  - 30 Exiting inconspicuously
  - 35 Slump
  - 36 Squid's squirt
  - 37 First número
  - 38 Online messages
  - 40 Singer Ronstadt
- DOWN**
- 1 Martial-arts schools
  - 2 Outdo
  - 3 Literary category
  - 4 Fellow
  - 5 Sitka native
  - 6 African nation
  - 7 Yale student
  - 8 Deeds
  - 9 Salad start
  - 12 List of players
  - 17 Sewing aid
  - 20 Japanese dog
  - 21 On the way out
  - 24 Swore
  - 25 Anonymous
  - 26 Reason for overtime
  - 27 Irritates
  - 29 Fish feature
  - 31 Pottery ovens
  - 32 Pound part
  - 33 Opened, as a fastener
  - 34 Yes-man
  - 39 Charged bit
  - 41 —de-France



Saturday's answer



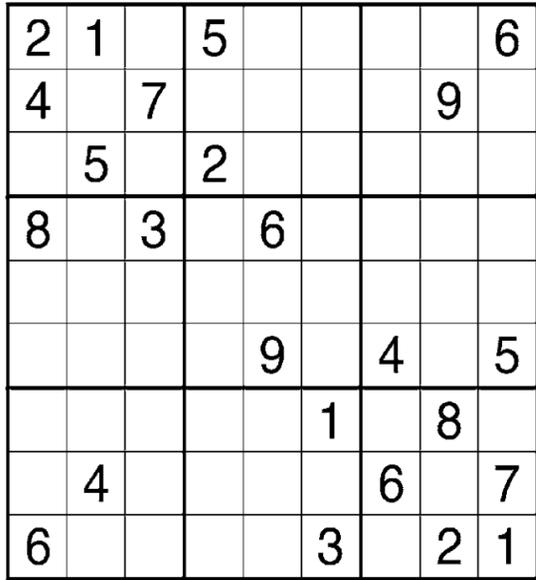
2-25

**SUDOKU**

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday.

**Conceptis Sudoku**

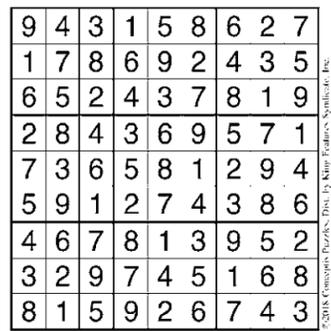
By Dave Green



Difficulty Level ★★★★★

12/28

Answer to previous puzzle



Difficulty Level ★★★

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**Word Search**

- Abstraction
- Fantasy
- Reverie
- Aspiration
- Hunch
- Scheme
- Brainwave
- Idea
- Theory
- Conceit
- Image
- Thought
- Concept
- Intuition
- Vision
- Dream
- Notion
- Fancy
- Perception



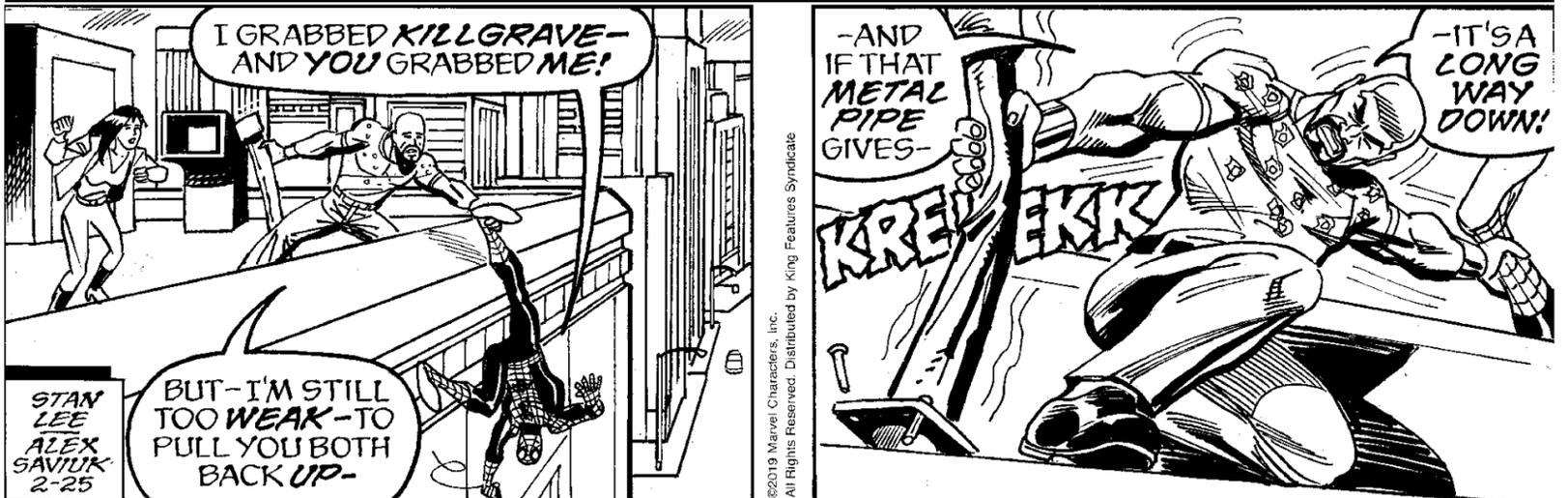
Find the listed words in the diagram. They run in all directions – forward, back, up, down and diagonally.



**CURTIS** By Ray Billingsley



**THE AMAZING SPIDER MAN** By Stan Lee



**JUDGE PARKER** By Woody Wilson & Mike Manley



# Caymanian Times Classifieds

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**NCB (CAYMAN) LIMITED**, invites suitably qualified persons to apply for the position of:

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- Manage administrative and office facilities-related activities
- Lead Business Support team
- Maintain competitive service to customers in relation to business support functions
- Approve the processing of customer records and transactions, ensuring all requests are accurately processed, relevant reports generated, and documents filed accurately in a timely manner
- Reconcile all transactions with external sources and ensure that all discrepancies are investigated and corrected promptly
- Liaise with the Group Finance Division on matters relating to Cayman subsidiaries' financial statements and supporting ledgers

### Qualifications and Experience:

The preferred candidate should have:

- Tertiary level education such as Bachelor of Science Degree in Management, Finance Management Studies or a related field
- A minimum of 5 years' work experience to include at least 3 years' experience in settlement of assets, money market and securities trades
- Knowledge of money market investments and equity trades
- Knowledge of Oracle General Ledger and Finacle Banking Operating Systems would be an asset
- Formal training in human relations skills would be an asset

### Required skills and specialized techniques

- Operational risk management
- Performance management
- Human relations management
- Demonstrated ability to communicate effectively
- Time management
- Motivating and team building
- Team leadership
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- Planning and organizing
- Accounting

Compensation package includes annual base salary of **CI\$60,000**.

Applications are to be submitted at [www.jncb.com/careers](http://www.jncb.com/careers) by May 29, 2020.



### P & R Mobile Car Wash is seeking a car wash representative.

Salary: CI\$6 p/h plus benefits as per Labour Law.

Contact 925 – 6587.

On behalf of our client, Maitland Administration Limited, we are accepting applications from Caymanians, persons married to Caymanians and RERC holders for the following position:

### Senior Client Relationship Manager – Latin America & Caribbean

Salary: USD \$120K to \$135K

The Senior Client Relationship Manager – Latin America & Caribbean will report to the Head of Hedge Fund Services Product and the Key Account Manager for Latin America and the Caribbean. This is a pivotal role responsible for supporting the existing relationship Management team and ensuring an unequalled client experience for the firms Latin American and Caribbean book of business. This role supports and helps with the further development of the Latin American and Caribbean Business Development and Client management functions for the company with a special focus on hunting and farming institutional, family office, banking clients.

The Sr. Client Relationship Manager will be expected to perform three key tasks namely: providing support to Business Development and Marketing team; driving overall Latin American Client Management for external and internal clients and for providing support to Senior Management and Compliance. Duties include:

- Provide support in the pursuit of new opportunities (family offices, asset managers, banks and individuals – Mainly from Brazil but also global) and assisting the team in ensuring timely follow ups once proposals have been sent;
- Provide support to the Latin American Business Development Team during new sales pitches and the preparation of proposals;
- Work with Business Development team to ensure that sales pipelines is updated and circulated to the necessary teams on a weekly basis;
- Assist the Senior Business Development manager with trip preparation (prior to trips) and meeting summaries (following trips).
- Assist in the development and maintenance of the Latin American and Caribbean marketing collateral to ensure services are defined to meet the target market offering;
- Work with the marketing Manager for North America, Latin American and Caribbean to ensure regular relevant thought leadership articles are prepared for magazines, thought leadership releases and client communications;
- Work with marketing Manager for North America and Latin American and Caribbean to ensure that any regulatory / environment changes are communicated to clients in a timely manner;
- Owning the client experience - Managing and coordinating the key milestones throughout the entire client life cycle and ensuring a smooth and seamless service delivery – Starting with working alongside the Client Implementation Manager during the onboardings, to directing and liaising with the Operational Managers and Team Leaders during the ordinary course of business;
- Carrying out periodic (weekly, monthly, quarterly) client service calls and in person meetings to ensure highest level of client satisfaction - Ensuring all clients are 'referenceable' clients;
- Act as the clients advocate within Maitland by driving all service teams to provide the best possible overall service delivery and client satisfaction / experience.
- Act as escalation point for clients with the aim of resolving any operational issues;
- Leading the remediation where service issues are raised or encountered, including recommending and facilitating any changes needed to operational procedures in order to achieve a better client experience;
- During the onboarding of new clients: work alongside the Client Implementation Manager(s) in order to drive the onboarding process efficiently; join weekly Client Implementation updates alongside Client Implementation managers; assist the Implementation managers with specific onboarding requests (review of KYC / AML documents, drafting and review of contracts, drafting and review of agreements); assist the implementation manager in providing periodic updates and feedbacks to all internal stakeholders; and provide coverage to the Client Implementation as and when required;
- During the life of a clients relationships: establishing and managing the Service Level Agreements (SLAs) for all clients; engaging with Team Leaders to ensure they all levels of the daily deliverables established on the SLAs; owning the internal liaison with the relevant team leaders in order to acquire all the pertinent information required for the monthly KPI (Key Performance Indicator) client reports; engaging with operational managers and team leaders on a periodic basis to ensure client deliverables are being met and ensuring that a RAG (Reg, Amber, Green) reports are prepared by team leaders for all Latin American and Caribbean funds; working with the operational managers and team leaders to ensure that (a) all deliverables are met in alignment with the executed agreements; (b) all queries and/or complaints that are raised to the relationship manager are answered in a timely manner and (c) ensure that any scope creep is promptly actioned to avoid increased workloads;
- Client and Revenue Retention and Protection: analysing all revenue sources and support thereof to protect existing revenue as well as look for opportunities to cross-sell additional services with the aim of enhancing the client share of wallet; identifying all opportunities to upsell our full service offering to clients; Ensuring existing clients continue to bring additional fund opportunities to our business;
- Client Profitability ; leading remediation on scope changes and associated revenue and/or costs, engaging with the relevant internal stakeholders; quarterly ownership of reporting required from all team leaders, as well as corresponding internal and external remediation initiatives, to achieve 70% Gross Contribution; challenge and change the full value chain to drive efficiency as needed into any process, team, department or office in order to continually improve the cost base;
- Support to Senior Management and Compliance: engage with the head of operations (Hedge and Private equity) and provide the necessary regular updates in the form of reports and specific communications; contribute to periodic management calls with the aim of updating management on any client issues / wins; engage with the North American Compliance Manager with the aim of providing key jurisdiction information relevant for Maitland's business in the region; monitor new regulation and legislation in Brazil and Latin America that might affect Maitland's business in the region and inform the internal stakeholders.

### Qualifications Required

The successful candidate will meet the following requirements:

- Mandatory B..Sc, B.Com or Bachelor of Art in accounting or administraton;
- Masters degree preferd but not essential
- Fluent in the English and Portuguese language essential;
- Microsoft proficient - Word, Excel, Outlook and OneNote
- 5+ years' experience in servicing Latin American clients;
- 5+ years' experience in client servicing, business development and/or financial services (ideally from a multi-family office organisation).

Solid track record of:

- Sales and CRM experience;
- Solid organisation skills and ability to work under pressure
- Innovative and entrepreneurial;
- Ability to work with multi-disciplinary teams including compliance and operations;
- Exposure to Brazilian Accounting and/or Fund Administration industry
- Exposure to Brazilian corporate and fiduciary industry;
- Exposure to Brazilian private client wealth segment;
- Excellent Communication and interpersonal skills;
- Business solutions oriented and a business integrator;

Benefits in accordance with statutory minimums.

Deadline: 13 May 2020

Contact: [info.ky@dentons.com](mailto:info.ky@dentons.com)

On behalf of our client, Maitland Administration Limited, we are accepting applications from Caymanians, persons married to Caymanians and RERC holders for the following position:

**Client Relationship Manager – Latin America & Caribbean**  
Salary: USD\$60K to \$70K

The Client Relationship Manager – Latin America & Caribbean will report directly to the Head of Hedge Fund Services Product. This is a pivotal role which is responsible for the entire Client Services Function and client experience for Latin America & the Caribbean. The role supports and helps with the further development of the Latin American Business Development function for the company with a special focus on servicing existing private and institutional Latin American Clients. Responsibilities and duties include but are not limited to:

- **Overall LatAm Client Management including:**
  - \* Client and Revenue Retention and Protection including engaging with all clients and senior internal stakeholders to ensure clients are retained through effective strategies as covered the below; analysing all revenue source, and implementing strategies to protect existing revenue as well as seek opportunities to enhance client share of growth.
  - \* Client Satisfaction including ensuring all clients are 'referenceable' clients; owning the client experience, by managing and coordinating the key personnel during the entire client life cycle; from the Client Implementation Manager during the onboarding's, directing and liaising with the Team Leaders and operational managers during the ordinary course of business to ensure a smooth and seamless service delivery; engaging with head of operations and team leader to ensure a RAG (Reg, Amber, Green) report is prepared by team leaders for the LatAm funds; leading the remediation of all service issues to recommend and facilitate any changes needed to operational procedures achieving a better client experience.
  - \* Client Profitability including leading remediation on scope changes and associated revenue and/or costs, engaging with the relevant internal stakeholders; quarterly ownership of reporting required from all team leaders, as well as corresponding internal/ external remediation initiatives to achieve 70% Gross Contribution; challenging and changing the full value chain to drive efficiency in process. Communicating and directing process efficiencies to -, team, department or office in order to continually improve the cost base.
  - \* Client Service Management including quarterly ownership of reporting required from all team leaders with all relevant information required for achieving its KPIs; during the onboarding of new clients, ensure the Client Implementation Managers drive the process efficiently, providing periodic updates and feedbacks to the clients and all internal stakeholders; Daily ensure the team leaders/Operational manager report, amongst other things, (a) if deadlines have been met to deliver the reports; (b) if there were client's queries/complaints that need to be escalated to Client Relationship Manager for further liaison;(c) if there were scope creeps that would increase the hours spent on each client; establishing and managing the Service Level Agreements for all clients, engaging with Team Leaders to make sure they will own the daily deliverables established on the SLAs; act as the clients advocate within Maitland by driving all service teams to improve overall service delivery and client satisfaction / experience; act as escalation point for clients where they have not been able to resolve issues with their operational contact; conduct yearly client visits and host quarterly calls with the client for feedback on client experience and report the feedback to the internal stakeholders.
  - \* Client and Revenue Acquisition (Existing Clients) including: Identifying all opportunities to upsell our full service offering to clients; ensuring existing clients continue to bring additional fund opportunities to our business
- **Business Development and Marketing for LatAm –** supporting Business Development Team and Marketing (New clients) including: providing support to the Latin American Business Development Team during new sales pitches, by demonstrating knowledge about the jurisdiction, structures and service deliverables; actively pursuing new Brazilian opportunities (Brazilian family offices, Brazilian asset managers) to achieve new business; assist in the development and maintenance of the LatAm marketing, sales and product information marketing collateral to ensure service is defined to meet the target markets offering; working with the marketing manager for North America and LatAm to ensure regular relevant thought leadership articles are sent to clients and prospects; working with marketing manager for North America and LatAm to ensure that regulatory / environment changes are communicated to clients in a timely manner;
- **LatAm Risk monitoring including:** joining company risk committee, representing LatAm; monitoring potential risks to company related to their LatAm offering, especially in Brazil, with special focus to their clients' activities and any media coverage; escalating identified risks to the forum on the Risk Committee and coordinating the relevant stakeholders on any risk mitigation measures resolved by the Committee.
- **Support to Compliance (LatAm/Brazil specific) including:** engaging with the Compliance manager for North America to feed the Compliance team with knowledge about Brazilian and other LatAm legislation and structures that might be relevant for the company's business in the region; together with Compliance, create processes and procedures to be followed by the various operational teams specifically customized for Brazilian and LatAm jurisdictions and structures, with special focus on Know Your Customer and Anti Money Laundry processes adapted and adjusted to the LatAm/Brazilian reality and structures; monitor new regulation and legislation in Brazil and LatAm that might affect Maitland's business in the region and inform the internal stakeholders.

Qualifications Required:

- Mandatory B..Sc, B.Com or Law);
- LLM in Corporate Law preferred, but not required;
- Fluent in the English and Portuguese language (Spanish a plus);
- 5+ years' experience in servicing Latin American clients;
- 3+ years' experience in client servicing, business development and/or financial services (ideally from a multi-family office organisation).

Solid track record of:

- Sales and CRM experience;
- Exposure to Accounting and/or Fund Administration;
- Exposure to corporate and fiduciary industry;
- Exposure to th outsourcing industry;
- Building relationships with Brazilian Law firms;
- Exposure to private client wealth services;
- Excellent Communication and interpersonal skills;
- Business solutions oriented and a business integrator;
- Innovative and entrepreneurial;
- Able to work with multi-disciplinary teams including compliance and operations;
- Able to work under pressure.

Benefits in accordance with statutory minimums.

Deadline: 13 May 2020

Contact: [info.ky@dentons.com](mailto:info.ky@dentons.com)



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# Caymanian Times

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## DAILY PAPER



Description	CI\$	Size (inches) W x H	Maximum # of words
Newspaper Advertisement Full page	900	10 x 20	1 800
Newspaper Advertisement 2/3 page	600	Customized	1 200
Newspaper Advertisement 1/2 page (horizontal)	500	10 x 9.9	900
Newspaper Advertisement 1/2 page (Vertical)	500	4.9 x 20	900
Newspaper Advertisement 1/3 page	400	Customized	700
Newspaper Advertisement 1/4 page	300	4.9 x 9.9	450
Newspaper Advertisement 1/5 page	225	4.8 x 7.4	350
Newspaper Advertisement 1/8 page	150	4.9 x 4.85	250
Newspaper Advertisement 1/12 page	105	4.9 x 2.35	200
Newspaper Advertisement 1/32 page	75	Customized	150
Newspaper Advertisement Mini	25	Customized	75
Graphic Design	50	n/a	
Front Page Banner Top Section	300	10 x 2.5	
Front Page Banner Bottom Section	200	10 x 2.5	
Front Page Top Right Banner	100	3.5 x 1.92	
Back Page A Section	700	10 x 20	
Back Page B Section	500	10 x 20	
Insert (4 pages)	750	n/a	
Advertorial 1/2 page	500	n/a	

All ads are full colour

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Publication Day	Deadline (12pm (noon))
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Tuesday	Saturday
Wednesday	Monday
Thursday	Tuesday
Friday	Wednesday

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# Coronavirus Information and Advice for Vulnerable People

## Prevention Tips

- frequently **cleanse hands** with soap and water or an alcohol-based hand sanitiser
- **cough or sneeze** in a tissue and bin it
- **if a tissue is not available** cough/sneeze into your elbow not your hands
- **avoid close contact** with people suffering from fever or cough
- **avoid travel** if you have a fever, cough, or flu-like symptoms
- **avoid wearing a surgical mask** unless advised by a medical professional

## Extra Steps You Can Take To Avoid Covid-19

If you have a **chronic illness** (e.g. respiratory disease, diabetes, heart disease, COPD, hypertension or cancer), are **elderly** (over 60) or have a **compromised immune system**, you can further protect yourself with the below extra precautionary steps in addition to the prevention tips above.



**1**

**limit guest visits**  
at home to a few family and friends or your district community officer during an outbreak



**2**

**avoid guests who show signs of flu-like symptoms**



**3**

**remain 3 – 6 feet away** unless being checked by your healthcare provider

Most importantly, remember **you are supported.**

Call the H.S.A. helpline on **1-800-534-8600** or **947-3077** if you have any questions.

For the latest updates and information, please visit [HSA.ky/public-health/coronavirus](https://HSA.ky/public-health/coronavirus) or [gov.ky/coronavirus](https://gov.ky/coronavirus)



DATED: 12 MARCH 2020

## Coronavirus – Self-Isolating

### Do

- Stay at home
- Try not to be in the same room as other people at the same time
- Only allow people who live with you to stay
- Stay in a well-ventilated room
- Ideally, keep two weeks of food, drink, medication and cleaning supplies at home
- Ask friends, family members or delivery services to carry out errands for you such as getting groceries, medicines or other shopping
- Make sure you tell delivery drivers to leave items outside for collection
- Clean toilets and bathrooms regularly
- Think about a bathroom rota if a separate bathroom is not available, with the isolated person using the facilities last, before thoroughly cleaning the bathroom themselves
- Use separate sheets and towels from anyone else in the household and launder at the hottest temperature possible for the material
- Wash crockery and utensils thoroughly with soap and water. Dishwashers may be used to clean crockery and cutlery
- Stay away from your pets — if unavoidable, wash your hands before and after contact

### Do Not

- Invite visitors to your home or allow visitors to enter
- Go to work, school or public areas
- Use public transport or taxis
- Do not share dishes, drinking glasses, cups, eating utensils, towels, bedding or other items with other people in your home

### Self-Isolation and Mental Health

Stay in touch with friends and relatives on the phone or by social media. You may find it helpful to talk to them. Most importantly, remember you are supported.

For the latest updates and information, please visit [HSA.ky/public-health/coronavirus](https://HSA.ky/public-health/coronavirus) or [gov.ky/coronavirus](https://gov.ky/coronavirus).



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