A Message from Mac

Dear MOGA Members,

We have elected to dedicate an entire newsletter to delivering you solid information regarding the ever changing COVID-19 situation. As your Executive Director, I feel compelled to assist your industry in any way possible to manage events that will have a direct fiscal impact on your business. We have scoured the information, consulted with experts, and assembled a wide range of information from multiple reliable sources and ultimately made the decision to release this newsletter a day early so as not to wait.

If you know me, you know that I'm usually not a huge fan of the Washington Post...with that in mind, I highly encourage you to read this article on social distancing to help "flatten the curve" as quickly as we can.

I know many of you may scoff and claim it’s all a hoax, or that the nation is overreacting, but please read this newsletter and take the action needed to help protect your businesses.

My message to you today is simple:

_It does not matter what you think about this issue, what matters is what your clients think and how you can help temper their reaction._

The COVID-19 will have a direct economic impact on tourism and all businesses related to tourism. Some estimates place the impact as much as 30% loss in fishing related tourism in the American West. Clearly, we do not know on the hunting side, but outfitters are reporting significant losses already for spring bear and turkey hunts. There will be an impact.....so what to do?

What you can do:

1. **Keep informed and try to maintain a perspective that is helpful to you and your clients.** Now is the time to stay calm under pressure and manage this crisis well.
2. **Communicate with your client base.** A series of short communications to your key client base will do wonders to ally fears and calm responses. I would suggest you include some of the following:
o Assure them you are carefully monitoring the situation and its impact on travel, based on credible sources.

o Communicate a positive business outlook; you will continue to take bookings, apply for licenses and tags and collect deposits.

o Let them know that your business is taking steps to ensure protections for their health and added measures that follow recommended guidelines. Their safety is your primary concern.

o Relate that there is no better place to be than the outdoors, away from crowds and in a healthy environment where "social distancing" is measured in miles not feet.

o Strongly recommend Travelers Insurance through Global Rescue and MOGA.

o This issue will pass, and you are committed to assist clients in making the best travel decisions possible.

3. **Revisit your refund policy.** If you have been diligent in offering/recommending Travelers Insurance, you will be in a good place. If not, you will have to determine what works best for you and your business. You are likely getting inquiries or requests for cancellations. As these come in, weigh the immediacy of the trip; when is it scheduled, is it prudent to cancel, can it be postponed or can you encourage your client to wait as we all navigate through this together. At the end of the day, it is your client's decision whether or not to cancel a trip, but it is your decision on how you manage your refund policy. As an industry standard, we have emphasized the need for Travelers Insurance to take that burden/risk off of your business and place it back with the client and insurance company.

4. **Remain calm under pressure and remain thoughtful in your reactions.**

What matters is what your clients think and how they react

5. **In addition, if your business is experiencing substantial economic injury as a result of COVID-19, there are steps you can take.**

   o Complete the Economic Injury Worksheets as soon as possible. The worksheet can be accessed here and submitted to your county Disaster and Emergency Services (DES) Office. If your county does not have a DES office or if you cannot contact them, send the worksheet to MTDES@mt.gov. Your county DES office will submit the worksheet to the state of Montana and the state will submit it to the SBA, along with a request for SBA declaration.
When SBA issues an Economic Injury Disaster Loan declaration for your county, your business will be eligible to apply for an Economic Injury Disaster Loan.

- Additional information on the loan program, as well as how to apply, is located here.
- More information can be found by calling the SBA Disaster Assistance Customer Service Center at 800-659-2955 or by emailing them here.

There is a lot of material in this newsletter that will be informative and helpful to you. As we move ahead, we will pass along additional information and will keep you abreast of industry trends. This situation will have significant economic consequences and how you manage it will determine how much of an impact it will have on your individual business.

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**What to Know About COVID-19**

Due to [coronavirus (or COVID-19)](https://www.cdc.gov/coronavirus/2019-ncov/index.html), Governor Bullock recently issued a state of emergency, closed all public schools throughout Montana and is strongly encouraging all Montanans to practice social distancing. From all of us at MOGA, we want you to be healthy and safe.

Here are steps you can take right now to stop the spread of this virus.

1. **Clean your hands often**
   - **Wash your hands** often with soap and water for at least 20 seconds, especially after you have been in a public place, or after blowing your nose, coughing or sneezing.
   - If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol**. Cover all surfaces of your hands and rub them together until they feel dry.
   - **Avoid touching your eyes, nose, and mouth** with unwashed hands.

2. **Avoid close contact**
   - **Avoid contact** with people who are sick
- Put **distance between yourself and other people.** This is especially important for **people who are at higher risk of getting very sick.**
- Learn how to "flatten the curve" through social distancing [here](#).

3. **Stay home if you're sick**
   - **Stay home** if you are sick, except to get medical care. Learn [what to do if you have symptoms of coronavirus](#).

4. **Clean and disinfect**
   - **Clean AND disinfect** frequently touched surfaces **daily.** This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets and sinks. If you operate a business that is open to the public, this is imperative.
   - **If surfaces are dirty, clean them:** Use detergent or soap and water prior to disinfection.
   - More tips on how to properly disinfect can be found [here](#).

More information on COVID-19 from the [CDC](#) can be found [here](#).

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**America Outdoors' Suggestion for Outfitters**

**America Outdoor** has recently sent out a newsletter encouraging everyone to stay calm and maintain composure during this time of crisis. **MOGA** encourages you all to make an emergency crisis plan and read samples of others responses to the coronavirus for inspiration on how to handle your own businesses.

**Please view America Outdoor's newsletter information below:**

In these uncertain times, America’s outdoor recreation providers can and should play an important role. We can acknowledge the reality of the coronavirus outbreak and its impacts, and we can also be positive role models, maintaining our composure and level-headedness while demonstrating a responsible, pragmatic approach to the crisis. The vast majority of outfitters are sustaining their operations during this wave of disruption.

Some businesses are maintaining a landing page on their response to the coronavirus outbreak, including precautions for good hygiene on trips and accurate and up-to-date
Outfitters have taken various approaches to the developments. Many are extending payment and cancellation deadlines to meet customers needs. Some outfitters are offering full “refunds” in the form of gift cards/ credits in order to retain the cash on hand. Others have not chosen to change their cancellation policy but are reminding guests about insurance policy options and still remain hopeful that the virus will be manageable by summer.

**Outfitter response examples:**

- Outward Bound
- ARCC
- AdventureTreks
- O.A.R.S.
- Austin Adventures
- ROW Adventures

To receive more up to date information on the outdoor community, join America Outdoors today.

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**Creating a Response Plan as an Outfitter or Guide**
All employers should be ready to implement strategies to protect their workforce from coronavirus while ensuring continuity of operations. During a coronavirus outbreak, all sick employees should stay home and away from the workplace, practice respiratory etiquette and proper hand-washing hygiene and routine cleaning of commonly touched surfaces should be performed regularly with appropriate cleaning and disinfecting agents.

**Employers should make a plan:**

- The situation around coronavirus is changing hourly. Ensure your plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Share best practices with other businesses in your communities (especially those in your supply chain), chambers of commerce and associations to improve community response efforts.

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**Now is the Time to Encourage Your Clients to Protect Their Trip**
If you haven't already, be sure that you are encouraging clients to purchase travel insurance to protect their guided or outfitted trips to Montana. You can easily help them protect their trip by educating them on Global Rescue Trip Insurance.

It's easy to participate and help your clients protect their upcoming travels. Here are THREE easy ways to start:

1. Direct your clients to [this link](#), where they can protect their investment in a matter of minutes. We recommend adding it as a standard part of your client communication.

2. Place a link to the trip insurance program on your website. This is easily embedded or you can [email Kashia](#) and she can help you set it up.

3. Include printed material with your client mailings. [Drop Kashia a note](#) with the amount of one-page program descriptions you need and an address to send them to.

You can also learn more about Global Rescue Travelers Insurance [here](#).

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**Coronavirus Webinar**

Join the America Outdoor community [THIS WEEK at 2 p.m. Eastern Time/Noon Mountain Time on Thursday, March 19](#), for an [online webinar](#) to discuss effective communications, policy and marketing strategies during the coronavirus pandemic. America Outdoors will be joined by a crisis communications expert and a panel of outfitter members.

[Register here.](#)
COVID-19 Symptoms and Warning Signs

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed coronavirus disease 2019 (COVID-19) cases.

The following symptoms may appear **2-14 days after exposure**.

- Fever
- Cough
- Shortness of breath

*This is based on what has been seen previously as the incubation period of MERS-CoV viruses.

If you develop **emergency warning signs** for COVID-19 get **medical attention immediately**.

**Emergency warning signs include:**

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.*
## MOGA Calendar of Events

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