

News You Can Use

Dear Montana Outfitters and Guides,

We know that not all Outfitting businesses will be affected equally during this difficult time, some do not have clients for seven months, yet others are in the business crisis of their lives right now.

We are doing our very best to bring you THE most important material to help you navigate these troubled waters. We have a good compass and we have a solid ship-of-industry and together we will weather this storm. This newsletter is PACKED with material you will not get anywhere else. If the materials are applicable, take advantage, especially the **TOOLBOX**, where we are blessed to have talented people helping this industry out.

The great team at the Institute for Tourism and Recreation Research is making a concerted effort track to the impacts that COVID-19 is having on Montana businesses. As such, they have asked us to send their survey to you so they can compile data around what's happening within the industry.

Please take 3 - 5 minutes and respond to the survey

TODAY: <http://surveys.itrr.umt.edu/COVID19BusinessIMpacts2/?id=xx4OI>

As you scroll through this newsletter, you'll also find information on the **TOOLBOX** that's been created specifically for you, as well as takeaways from a webinar MOGA attended yesterday. Please be sure to read this information, utilize the material in the toolbox and let me know if you have any questions.

More soon,
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Executive Director
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Comprehensive Toolbox

Pat Tabor, with Swan Mountain Consulting Group, has assembled the most **comprehensive COVID-19 Toolkit** available to outfitters. These seven installments have been assembled by drawing on the most credible sources and incorporating best practices. If you do not have a specific plan in place to save your business or put structure to your decision-making, **PLEASE LOOK AT THIS TOOLKIT** and incorporate these materials and templates into your business assessment. Don't wait. It is a blessing to have this material available to you – take advantage of it!

TOOLKIT CONTENTS

You can access the [full toolkit here](#) or can download applicable material at the links listed below.

MOGA Member Senior Mentor Services

Six experienced MOGA member outfitters stand ready to offer their personal assistance and help guide you through decisions you are faced with TODAY. If you feel the need to reach out please call on one of the senior mentors and avail yourself to their assistance.

Action Steps to Take Immediately in Response to COVID-19

This is a detailed checklist that if followed will help guide you through your preparations and planning to address the coming financial crisis and impact to your income stream. This is likely the most comprehensive and well thought out plan available to you.

[Access here.](#)

Expenses to Cut Immediately in Preparation for COVID -19

If you attended Winter Convention, you were given a preview of this checklist. This is a comprehensive set of cost saving measures that ALL businesses should consider, but is tapered specifically to the outfitting and guiding industry.

[Access here.](#)

Crisis Management Plan (Including Scenario Planning)

Eight questions you need to answer on your own based on what you know today. Do not try to solve any problems, you just need to identify what you truly believe are the most important items of concern for your recreation business. The main objective of this exercise is to get you thinking about the strategic direction of the company considering

the coronavirus. There are no right or wrong answers and it's more about getting your creative juices flowing. This is focused consideration of your pending situation.

[Access here.](#)

Template to Calculate COVID-19 Financial Impacts

Beyond the health risks will be the financial damage that is coming as a result of the global economic impacts of COVID-19. This is a set of three spreadsheets that allow you to assess your company's fiscal condition under a set of scenarios and evaluate your revenue gap, calculate your fixed cash burn rate and calculate your cash shortage. Based on this data you can make informed decisions about how to best manage your business to weather the impact of the economic downturn due to client spending.

[Access here.](#)

Sample Client Communications in Response to COVID-19

For those who can service clients, you have to apply best practices to ensure their health and safety and that of your staff and your community. This is a sample document that you can easily edit and incorporate into your own program. It is imperative that if you are servicing clients during this trying time that you protect your self and your business with a well stated plan/policy and follow it.

[Access here.](#)

Sample Employee Communications in Response to COVID-19

Like the client communication, the employee communication is of vital importance. You must communicate accurately and completely and clearly outline the expectations and standards you expect from employees relative to COVID-19. This document references CDC guidelines that will be followed, establishing clear guidance to your employees.

[Access here.](#)

COVID-19 Policy and Procedures

This is a very comprehensive policy statement with supporting documentation that was developed by MOGA Director Cody Carr, in consultation with a medical professional. This can be adapted to your business and incorporated during times when you are serving clients this spring/summer. It covers all BEST practices and incorporates staff into the surveillance and monitoring program.

[Access here.](#)

Senior Mentors Program

Six experienced MOGA member outfitters stand ready to offer their personal assistance

and help guide you through decisions you are faced with TODAY. If you need to reach out, call one of the senior mentors and avail yourself to their assistance.

[See the list here.](#)

Send [Pat Tabor](#) and [Cody Carr](#) an email to thank them for their generosity and hard work in developing and sharing these materials.

Top Webinar Takeaways

Yesterday, we participated in a webinar hosted by America Outdoors and we wanted to share out **top takeaways** that you can use right now for your business.

Steps to Take Now

1. Take steps to protect yourself from liability if you will have a season. MOGA is developing additional language for insertion into the MOGA recommended Liability and Release language. We will have this out soon.
2. Your liability waiver should be updated to include exposure to an airborne virus or illness and maybe even call out coronavirus in particular (just add the word or sentence so you should be able to do this on your own). You should send a new waiver if possible, but if not, you could have an addendum to your waiver, but it needs to be a functional part of your waiver.
3. Draft a protocol for dealing with coronavirus that meets CDC industry standards. There isn't a real one yet, so you need to be looking constantly at the resources and talk to others in the industry to get on the same page - this will create the precedent. Things to think about: maintaining social distancing if that becomes the norm, sanitizing equipment, washing hands, etc. See the MOGA ToolKit above for recommendations.
4. Put something on your website regarding COVID-19. Don't minimize the risk of contracting the virus by being outdoors. The fact is if you are within 6 feet of people you can contract the virus. You can say that outside is easier because it is. Be careful about making any claims about being safe. With respect to your specific policies/protocols, you need to adhere to it strictly so be careful about overreaching. The protocol has to have the disclaimer that the situation is

evolving, and you will evolve with it. Make sure you point out you cannot eliminate the risk of exposure to a virus and ultimately the choice is theirs to go on the trip.

5. If state versus federal guidance differs in terms of closures, screenings, etc., it would be best for you to follow the stricter of the two.

Screening Clients and Employees

6. Think about what screening procedures are appropriate. Is getting a signed statement enough? Do you need to take temperatures?
7. Potential for FDA approval of tests that provide results in 45 minutes. If that becomes an option, requiring this before people come on a trip could remove a lot of liability concerns. Put this on your list of things to track.
8. You could consider testing employees before they arrive and you wouldn't be discriminating, but you would have to test everyone.

Travel Insurance

9. This is a good opportunity to review your cancellation/refund/re-booking policies. There are a lot of considerations to this (empathy for customer but true financial hardship for you, your business and employees). The best guidance is to project your humanity and be open and honest about your situation and work together. The consensus on the call is holding credit as opposed to full refund. "Delay don't cancel campaign" or "transfer to nearby friends and family."
10. If you are recommending travel insurance, make sure that what you are recommending something that will cover customers for coronavirus. MOGA has an offering on [our website](#); clients can sign up but must select and pay for the "cancel of any reason" option.

Furloughing Employees/Unemployment

11. Best resource for this info is on the [DOL website](#), with a link that allows you to click through and select a state and get to your specific state's info

Business Interruption Coverage

12. If you think you do have this coverage, there may be a legitimate virus exclusion in the policy and the insurance companies will be looking at this closely. You should instruct your agents to submit the claim anyway because courts look at

these insurance policies as contracts and will review the language very carefully and see if there is any wiggle room. If you don't submit the claim, you can't even have the conversation.

13. Ask your agent for the list of information you will need to prove the loss of income.
14. If your claim is denied based on the exclusion, you can contact an attorney familiar with insurance to see if you can appeal.

Federal and State Legislation

15. MOGA is spearheading an effort to secure stimulus money to pay for trail-clearing during this period when many outfitters and their crews may be out of work. We will keep you posted as this develops..

Resources for Outfitters and Guides

MOGA has compiled a list of resources for your business. Please review each one and take advantage of this resource list.

America Outdoors: [landing page](#), [guidance for outfitters](#), [letter to Senate leadership](#), [letter to House leadership](#)

Liquid Spark Media & Marketing (member of AO): [COVID-19 support](#)

Global+rescue: coronavirus [blog](#); [questions your clients may ask](#)

SBA: [disaster assistance and loans](#)

U.S. Travel: [landing page](#) with communication materials, workforce protection and recovery policies

Montana Coronavirus Executive Taskforce: [situation updates](#)

Unemployment Benefits for Workers Impacted by COVID-19

U.S. Chamber: [guidance for employers](#)

CDC

WHO

Columbia Falls Chamber of Commerce: [help desk](#)

ITRR: business [survey results](#); national economic conditions of large concern as travelers [results](#)

Outfitter response examples: [Outward Bound](#), [ARCC](#), [AdventureTreks](#), [O.A.R.S.](#), [Austin Adventures](#) and [ROW Adventures](#)

Tips for Business Preparedness: [PDF](#)

Customizable flyer for business: [PDF](#)

Business Resilience: [PDF](#)