



The health and safety of our guests and employees is always our primary concern. In line with recommendations by CDC and local health authorities, we have made temporary changes to provide a safer environment and limit person-to-person contact.

- In the Main Lobby of our resort please note signage for our new social-distancing protocols, the plexiglass safety shields at the front desk, and the signage noting what direction to enter and exit the elevator bay. No more than one family or 2 people per elevator.
- Guests in quarantine are required to stay in their room for 14 days or the length of their stay (whichever is shorter) and may only leave for a medical emergency.
- Guests and employees will be required to wear face masks or coverings when entering any public areas, including but not limited to lobby, elevators, hallways, and Owners' Lounge.
- In public areas and guest rooms, the Imperial has added to its already rigorous cleaning protocols, requiring that surfaces are thoroughly treated with EPA-registered disinfectant and increasing the frequency of high-traffic touchpoint sanitization.
- Mid-week housekeeping service and regular trash pick-up will be temporarily suspended until further notice.
- Trash and dirty linens to be collected by the door without contact: Please use the plastic bags provided in the ice bucket to keep all dirty linen.
- Requests for clean linen and amenities will be packaged and delivered by the door. Please call the front desk for details.
- Guests will be asked to be excused from the room if there is a significant maintenance work order or a specific cleaning request that needs to be taken care of immediately.
- Hand sanitizer stations available in public areas where there is no sink available.
- The operation hours of all the resort facilities will be changed to 5am-5pm daily, except for the Rooftop Pool Area which will be 8am-5pm daily.
- All In-House events will be suspended until further notice: watch our Facebook and Instagram pages for live-stream music events.
- Remember to practice the 6ft social distancing rule at all times.
- For the most updated information visit our website www.imperialofwaikiki.com

By my signature, I acknowledge that I have read, understand, and agree to the policies and procedures noted in this document.

Signature _____ Date _____

How did you find out about the Imperial? _____



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PANDEMIC MANUAL 2020

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*Disclaimer: Information within this manual has been taken directly from various website which includes the Centers For Disease Control and Prevention (CDC), Department of Health (DOH), World Health Organization (WHO) and others, and is for informational purposes only. As more studies are being done, information regarding COVID-19 is continually changing. **Information is subject to change at any time with our without notice, subject to applicable laws and state orders.***

This manual was created with the intent of keeping our employees and guests safe during a Global Pandemic, as well as specific protocols that each department must take in order to operate our business in a safe and healthy manner. At the time of the creation of this manual, Coronavirus/COVID-19 was spreading at an alarming rate around the world. This manual will be utilized as guidance for any major potential pandemic(s).

WHAT IS CORONAVIRUS/COVID-19?

On February 11, 2020 the World Health Organization announced an official name for the disease that is causing the 2019 novel coronavirus outbreak, first identified in Wuhan China. The new name of this disease is coronavirus disease 2019, abbreviated as COVID-19. In COVID-19, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease. Formerly, this disease was referred to as "2019 novel coronavirus" or "2019-nCoV".

There are many types of human coronaviruses including some that commonly cause mild upper-respiratory tract illnesses. COVID-19 is a new disease, caused by a novel (or new) coronavirus that has not previously been seen in humans. The name of this disease was selected following the World Health Organization (WHO) for naming of new human infectious diseases.

SYMPTOMS

What you need to know

- Anyone can have mild to severe symptoms.
- **Older adults and people who have severe underlying medical conditions** like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.

Watch for symptoms

People with COVID-19 have had a wide range of symptoms reported – ranging from mild symptoms to severe illness.

Symptoms may appear **2-14 days after exposure to the virus**. People with these symptoms may have COVID-19:

- Fever or chills
- Cough
- Shortness of breath or difficulty breathing

- Fatigue
- Muscle or body aches
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea

This list does not include all possible symptoms. CDC will continue to update this list as we learn more about COVID-19.

When to Seek Emergency Medical Attention

Look for emergency warning signs* for COVID-19. If someone is showing any of these signs, seek emergency medical care immediately

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Bluish lips or face

*This list is not all possible symptoms. Please call your medical provider for any other symptoms that are severe or concerning to you.

Call 911 or call ahead to your local emergency facility: Notify the operator that you are seeking care for someone who has or may have COVID-19. If you are at work during this time, we will send you to Doctor's On Call at the Sheraton Waikiki Hotel.

Who is at risk?

People of any age with certain underlying medical conditions are at increased risk for severe illness from COVID-19; however those at higher risks include older adults.

Who should be tested?

- Most people will have mild illness and can recover at home without medical care and may not need to be tested.
- CDC has guidance for who should be tested, but decisions about testing are made by state and local health departments or healthcare providers.
- If you have symptoms of COVID-19 and want to get tested, call your healthcare provider first.
- You can also visit your state or local health department's website to look for the latest local information on testing.
- Although supplies of tests are increasing, it may still be difficult to find a place to get tested.

Results

If you test positive or negative for COVID-19, no matter the type of test, you still should take preventive measures to protect yourself and others.

PREVENTION AGAINST GETTING SICK

How COVID-19 Spreads

COVID-19 is thought to spread mainly through close contact from person-to-person. Some people without symptoms may be able to spread the virus. We are still learning about how the virus spreads and the severity of illness it causes.

Person-to-person spread

The virus is thought to spread mainly from person-to-person.

- Between people who are in close contact with one another (within about 6 feet), for a long duration of time of 15 minutes and more.
- Through respiratory droplets produced when an infected person coughs, sneezes, or talks.
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
- COVID-19 may be spread by people who are not showing symptoms.

The virus spreads easily between people

How easily a virus spreads from person-to-person can vary. Some viruses are highly contagious, like measles, while other viruses do not spread as easily. Another factor is whether the spread is sustained, which means it goes from person-to-person without stopping.

The virus that causes COVID-19 is spreading very easily and sustainably between people. Information from the ongoing COVID-19 pandemic suggests that this virus is spreading more efficiently than influenza, but not as efficiently as measles, which is highly contagious.

The virus may be spread in other ways

It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes. This is not thought to be the main way the virus spreads, but we are still learning more about how this virus spreads.

Protect yourself and others

The best way to prevent illness is to avoid being exposed to this virus. You can take steps to slow the spread.

- Maintain good social distance (at least 6 feet). This is very important in preventing the spread of COVID-19.
- Wash your hands often with soap and water. If soap and water are not available, use a hand sanitizer that contains at least 60% alcohol.

- Routinely clean and disinfect frequently touched surfaces.
- Cover your mouth and nose with a cloth face covering when around others.

About Cloth Face Coverings

A cloth face covering may not protect the wearer, but it may keep the wearer from spreading the virus to others.

COVID-19 spreads mainly from person to person through respiratory droplets produced when an infected person coughs, sneezes, or talks. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Studies and evidence on infection control report that these droplets usually travel around 6 feet (about two arms lengths).

Wear Cloth Face Coverings

CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain, such as grocery stores, pharmacies, and gas stations. **When at The Imperial, you are REQUIRED to wear a face covering that covers your nose and your mouth, if you are in a public/common area including but not limited to such as the Lobby, Owner's Lounge, hallways, elevators etc.**

Prevent Spread by Those Without Symptoms

While people who are sick or know that they have COVID-19 should isolate at home, COVID-19 can be spread by people who do not have symptoms and do not know that they are infected. That's why it's important for everyone to practice social distancing (staying at least 6 feet away from other people) and wear cloth face coverings in public settings. Cloth face coverings provide an extra layer to help prevent the respiratory droplets from traveling in the air and onto other people.

Who should not wear a mask?

- Children under age 2
- Anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance. A doctor's note IS REQUIRED and will have to be submitted to HR if an employee is unable to wear a mask.

Wear your Face Covering Correctly

- Wash your hands before putting on your face covering
- Put it over your nose and mouth and secure it under your chin
- Try to fit it snugly against the sides of your face
- Make sure you can breathe easily

Use the Face Covering to Protect Others

- Wear a face covering to help protect others in case you're infected but don't have symptoms
- Keep the covering on your face the entire time you're in public
- **Don't** put the covering around your neck or up on your forehead
- **Don't** touch the face covering, and, if you do, wash your hands

Follow Everyday Health Habits

- Stay at least 6 feet away from others
- Avoid contact with people who are sick
- Wash your hands often, with soap and water, for at least 20 seconds each time
- Use hand sanitizer if soap and water are not available

Take Off Your Cloth Face Covering Carefully

- Untie the strings behind your head or stretch the ear loops
- Handle only by the ear loops or ties
- Fold outside corners together
- Place covering in the washing machine
- Be careful not to touch your eyes, nose, and mouth when removing and wash hands immediately after removing.

How to Clean Your Face Mask

Your face mask should be routinely washed depending on the frequency of use. If at all possible, especially after wearing it all day, it is best that your mask is washed on a daily basis.

Washing machine

- You can include your face covering with your regular laundry.
- Use regular laundry detergent and the warmest appropriate water setting for the cloth used to make the face covering.

Washing by hand

1. If you don't have a washing machine at home, you can still clean your mask properly with regular hand soap and water. Scrub it thoroughly in warm soapy water for at least 20 seconds, according to Johns Hopkins Medicine.
2. Rinse thoroughly with cool or room temperature water. **Make sure to completely dry cloth face covering after washing.**

How to dry

- Dryer- Use the highest heat setting and leave in the dryer until completely dry.
- Air dry- Lay flat and allow to completely dry. If possible, place the cloth face covering in direct sunlight.

When To Wear Gloves

CDC recommends wearing gloves when you are cleaning or caring for someone who is sick. In most other situations, like running errands, wearing gloves is not necessary. Instead, practice everyday preventive actions like keeping social distance (at least 6 feet) from others, washing your hands with soap and water for 20 seconds (or using a hand sanitizer with at least 60% alcohol), and wearing a cloth face covering when you have to go out in public.

Other ways to protect yourself

COVID-19 is a respiratory virus and is mainly spread through droplets created when a person who is infected coughs, sneezes, or talks. You can protect yourself by keeping social distance (at least 6 feet) from others and washing your hands with soap and water for 20 seconds (or using a hand sanitizer with at least 60% alcohol) at key times, and practicing everyday preventive actions.

Social Distancing- Keep Your Distance to Slow the Spread

Limiting face-to-face contact with others is the best way to reduce the spread of coronavirus disease 2019 (COVID-19).

Social distancing, also called “physical distancing,” means keeping space between yourself and other people outside of your home. To practice social or physical distancing:

- Stay at least 6 feet (about 2 arms’ length) from other people
- Do not gather in groups of more than 10 people (this number may change depending on the state’s mandate/order).
- Stay out of crowded places and avoid mass gatherings

In addition to everyday steps to prevent COVID-19, keeping space between you and others is one of the best tools we have to avoid being exposed to this virus and slowing its spread locally and across the country and world.

Social distancing is especially important for people who are at higher risk for severe illness from COVID-19.

Tips for social distancing

- Cover your mouth and nose with a cloth face covering when around others, including when you have to go out in public, for example to the grocery store.
 - Cloth face coverings should NOT be placed on children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated, or otherwise unable to remove the mask without assistance.
 - Keep at least 6 feet between yourself and others, even when you wear a face covering.
- Avoid gatherings of any size outside your household, such as a friend’s house, parks, restaurants, shops, or any other place. This advice applies to people of any age, including teens and younger adults.
- Work from home when possible.
- Limit using any kind of public transportation, ridesharing, or taxis, if possible.



RESORT PREPAREDNESS AND SAFETY GUIDELINES

EMPLOYEE TEMPERATURE CHECKS

Currently, Equal Employee Opportunity Commission (“EEOC”) guidance allows employers to take the temperature and ask questions about symptoms of anyone entering the workplace because the Centers for Disease Control & Prevention (“CDC”) and state/local health authorities have acknowledged community spread of COVID-19. Note, however, that temperature may not be an accurate way to assess risk since it has been shown that some people with COVID-19 could be contagious without a fever, temperature checks will not screen out individuals who have taken fever-reducing medications, and having a fever does not necessarily mean the person has COVID-19.

1. It is the Employee’s responsibility to report any illnesses or symptoms to the Employer. Employees should not return to work until they are symptom free for at least 24 hours.
2. Employees who have developed symptoms outside of work should report it to their Supervisor immediately and contact their healthcare provider. **Employees should not return to work until they have met the CDC recommended steps.** The Employer will not require sick employees to provide a COVID-19 test result or healthcare provider’s to validate their sickness, but to provide a general sick note verifying that a doctor was seen if the employee is out for 2 or more days.
3. Prior to reporting to their work stations or clocking in, the employee will be required to first check in at the Front Desk and take a temperature check. If the employee’s temperature is below 100.4 degrees, they may proceed to their work station and/or lunchroom or locker room.
4. If their temperature is 100.4 degrees or higher, then a second temperature check will be taken 5 minutes after. If the test is still 100.4, they will be sent home.
5. The employee’s temperature will be logged on the Health Screening Form. They will also be asked if they are experiencing any symptoms.
6. In order to be tested the same day, they will have to be referred by a Doctor or Nurse.
7. As Doctor’s on Call does not perform testing at their office, the employee will have to drive to Straub on King street and do the drive thru testing there, or consult with their Physician immediately.
8. Test results normally come back in 24-48 hrs.
9. The employee is to follow Physician’s recommendations.
10. Employees should self-isolate for the duration of time that they are awaiting their test results.
11. The employee is to notify their Supervisor when they are expected to return to work.
12. At the end of every month, the Health Screening Forms are to be given to the HR Administrator to scan and file and keep on record.

WHAT TO DO IF YOU ARE SICK

If you have a fever, cough or other symptoms, you might have COVID-19 so **STAY HOME**. Most people have mild illness and are able to recover at home. If you think you may have been exposed to COVID-19, contact your healthcare provider immediately.

- Take your temperature. Keep track of your symptoms.
- **If you have an emergency warning sign (including trouble breathing), get emergency medical care immediately.**

If you are sick with COVID-19 or think you might have COVID-19, follow the steps below to care for yourself and to help protect other people in your home and community.

- **Stay home.** We can't stress this enough! Even if you "feel" ok, you may NOT be ok! Most people with COVID-19 have mild illness and can recover at home without medical care. Do not leave your home, except to get medical care. Do not visit public areas.
- **Take care of yourself.** Get rest and stay hydrated. Take over-the-counter medicines, such as acetaminophen, to help you feel better.
- **Stay in touch with your doctor.** Call before you get medical care. Be sure to get care if you have trouble breathing, or have any other emergency warning signs, or if you think it is an emergency.
- **Avoid public transportation**, ride-sharing, or taxis.
- **As much as possible, stay in a specific room** and away from other people and pets in your home. If possible, you should use a separate bathroom. If you need to be around other people or animals in or outside of the home, wear a cloth face covering.

Monitor your symptoms

- Monitor any symptoms of COVID-19 fever, cough, or any other symptoms.
- **Follow care instructions from your healthcare provider and local health department.** Your local health authorities may give instructions on checking your symptoms and reporting information.

When to Seek Emergency Medical Attention

Look for emergency warning signs* for COVID-19. If someone is showing any of these signs, seek emergency medical care immediately

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Bluish lips or face

*This list is not all possible symptoms. Please call your medical provider for any other symptoms that are severe or concerning to you.

Call 911 or call ahead to your local emergency facility: Notify the operator that you are seeking care for someone who has or may have COVID-19.

Call ahead before visiting your doctor

- **Call ahead.** Many medical visits for routine care are being postponed or done by phone or telemedicine.
- **If you have a medical appointment that cannot be postponed, call your doctor's office,** and tell them you have or may have COVID-19. This will help the office protect themselves and other patients.

If you are sick, wear a cloth covering over your nose and mouth

- You should wear a cloth face covering, over your nose and mouth if you must be around other people or animals, including pets (even at home).

- You don't need to wear the cloth face covering if you are alone. If you can't put on a cloth face covering (because of trouble breathing, for example), cover your coughs and sneezes in some other way. Try to stay at least 6 feet away from other people. This will help protect the people around you.
- Cloth face coverings should not be placed on young children under age 2 years, anyone who has trouble breathing, or anyone who is not able to remove the covering without help.

Note: During the COVID-19 pandemic, medical grade facemasks are reserved for healthcare workers and some first responders. You may need to make a cloth face covering using a scarf or bandana.

- **Cover your mouth and nose** with a tissue when you cough or sneeze.
- **Throw away used tissues** in a lined trash can.
- **Immediately wash your hands** with soap and water for at least 20 seconds. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol.
- **Wash your hands** often with soap and water for at least 20 seconds. This is especially important after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
- **Use hand sanitizer** if soap and water are not available. Use an alcohol-based hand sanitizer with at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry.
- **Soap and water** are the best option, especially if hands are visibly dirty.
- **Avoid touching** your eyes, nose, and mouth with unwashed hands.

SICK LEAVE POLICY- FAMILIES FIRST CORONAVIRUS RESPONSE ACT: Employee Paid Leave Rights

The **Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through **December 31, 2020**.

Generally, the Act provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of **paid sick leave** at the employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or*
- *Two weeks (up to 80 hours) of **paid sick leave** at two-thirds the employee's regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor*

- Up to an additional 10 weeks of **paid expanded family and medical leave** at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

Covered Employers: The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees.^[1] Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision.

Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business as a going concern.

Eligible Employees: *All employees* of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. *Employees employed for at least 30 days* are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19.^[2]

Notice: Where leave is foreseeable, an employee should provide notice of leave to the employer as is practicable. After the first workday of paid sick time, an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

Qualifying Reasons for Leave:

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (**or unable to telework**) due to a need for leave because the employee:

1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;
2. has been advised by a health care provider to self-quarantine related to COVID-19;
3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis;
4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19; or
6. is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

Duration of Leave:

For reasons (1)-(4) and (6): A full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period.

For reason (5): A full-time employee is eligible for up to 12 weeks of leave (two weeks of paid

sick leave followed by up to 10 weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

Calculation of Pay:[3]

For leave reasons (1), (2), or (3): employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).

For leave reasons (4) or (6): employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5): employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period). [4]

[1] Certain provisions may not apply to certain employers with fewer than 50 employees. See Department FFCRA regulations (expected April 2020).

[2] Under the Act, special rules apply for Health Care Providers and Emergency Responders.

[3] Paid sick time provided under this Act does not carryover from one year to the next. Employees are not entitled to reimbursement for unused leave upon termination, resignation, retirement, or other separation from employment.

[4] An employee may elect to substitute any accrued vacation leave, personal leave, or medical or sick leave for the first two weeks of partial paid leave under this section.

RESORT PROTOCOLS (Subject to change)

- A “Masks Are Required Before Entering” sticker has been placed on the Main entrance door to the resort.
- Employees are accountable for remembering to practice the 6ft social distancing rule at all times.
- Guests who are required to quarantine are required to stay in their room for 14 days or the length of their stay (whichever is shorter) and may only leave for a medical emergency.
- Guests and employees will be required to wear face masks or coverings when entering any public areas including but not limited to, lobby, elevators, hallways and Owners' Lounge.
- Lobby benches and chairs have been removed from the main area. No groups will be allowed to linger in the lobby.
- There will be no water station available in the lobby.
- A Manager on Duty (or other employee if necessary) will be monitoring the elevators. Only 2 people max or 1 family will be allowed in the elevators at a time. Hand sanitizer stations are available right by the elevators.
- Plexi glass spit guards have been installed at the Front Desk and in the Reservations office.
- Plants and signage have been setup at the Front Desk to encourage social distancing.
- Exercise Room – Hours are 5am-5pm.
 - Additional Sanitation spray and paper towels stations have been added

- Two machines have been covered up to encourage social distancing. The covers are not to be removed.
- Jacuzzi Room – Hours are 5am-5pm.
 - Only 1 person is allowed in the Hot Tub at a time unless occupants are in the same family.
- Sauna Room – Hours are 5am-5pm.
 - Sauna room keys to be signed out at the Front Desk by guests wanting to utilize the sauna Room.
 - Only 1 person is allowed in the sauna unless occupants are in the same family
- Owner's Lounge- Hours are 5am-5pm. Social distancing must be practiced at all times.
- Pool- Hours are 8am-5pm. Currently, there are only 12 lounge chairs (vs. 26) to accommodate the 6 feet social distancing rule.
- Employee Lunchrooms:
 - The lunchroom has been rearranged so that the 6 feet social distancing rule is followed. One or two guest rooms (units 301 and/or 302 depending on staffing that day) will be utilized and tables will be placed on the lanais, in order to accommodate the number of employees working that day.
- Employee Locker Rooms:
 - Masks are to be worn at all times while in the locker rooms.
 - No more than the state mandated number of people is allowed at a time in the locker rooms.
- Avoid sharing elevators with more than 1 guest (or 1 couple).
- Vendors conducting business within the resort are required to wear a mask BEFORE entering the property.
- Vendors coming onto property must have their temperatures taken at the Front Desk before meeting with any Employee.

TRAINING

- Prior to returning back to work, all employees will be required to read, acknowledge and sign the EMPLOYEE PANDEMIC ACKNOWLEDGEMENT form.
- All Employees who are returning to work will be required to watch two videos upon returning to work:
 - Coronavirus (COVID-19) Awareness
 - Coronavirus (COVID-19) Prevention in the workplace
- Training will be conducted periodically to educate employees on performing cleaning, laundry, and trash pick-up activities, recognize the symptoms of COVID-19 and provide instructions on what to do if they develop symptoms within 14 days after their last possible exposure to the virus.

TIMECLOCKS

- Prior to touching the Timeclock machine, everyone must either wash their hands with soap and water or sanitize their hands.
- Employees are not allowed to congregate around the time clock to clock in and out.
- Masks are required in the 3rd floor Housekeeping area at all times.
- Employees are to practice social distancing of 6ft or more while clocking in and out.
- If working the first shift, Employees will not be required to clock out for the day.

TRAVELING

Pre-travel testing dates are currently in place to start October 15th. This will allow travelers arriving to Hawaii from the US Mainland and International locations to be exempt from the 14-day quarantine by taking a valid COVID-19 test 72 hours prior to their arrival and providing proof of a negative test result upon arrival.

It is highly advisable that employees do not travel out of state unless absolutely essential. If they develop a fever, cough, or other symptoms of COVID-19, they should call their healthcare provider for guidance and advise them of their symptoms and travel history. This is subject to change depending on state guidelines for travel and quarantine.

HOUSEKEEPING PROTOCOLS

- **Occupied rooms:**
 - In guestrooms and public areas, the cleaning and disinfecting protocols have been enhanced to pay additional attention to high-touch areas with EPA-registered disinfectant.
 - Mid-week housekeeping service and regular trash pick-up will be temporarily suspended until further notice.
 - Guests can use extra plastic bags that are in the ice buckets to bag their trash and/or dirty linens and leave outside of their doors to be collected.
 - Upon request, clean linen and amenities will be packaged and delivered by the door.
 - Guests will be asked to be excused from the room (guests can stay on the lanai) if there is a significant maintenance work order or a specific cleaning request that needs to be taken care of immediately.

- **Checkout rooms:**
 - Check out dirty rooms will remain vacant for at least 24 hours before cleaning.
 - Rooms will be cleaned with EPA-registered disinfectant.
 - Room attendants shall not shake linens out when changing beds.
 - Linens and towels coming out of the rooms are divided into plastic bags where they can be taking them directly to the laundry facility and then the bags are emptied directly straight into the washing machines.
 - Linen chutes will not be used during this time.
 - Every piece of the bathroom and every hard surface in the guestroom are sprayed with disinfectant and let it sit for an extended time to thoroughly kill any germs that might be on those surfaces.
 - Upon completion of cleaning and inspecting of the rooms, the Inspector will place the “Clean Seal Sticker”, about 2” above the Saflok and door frame. This temporary sticker indicates to the guest that the room has not been accessed since it was last cleaned and sanitized.

- **Public areas:**
 - Guests and employees will be required to wear face masks or coverings when entering any public areas including but not limited to lobby, elevators, hallways, pool, sauna, exercise room and Owners' Lounge.

- High-touch point areas like guest and service elevator buttons, occupied floor door handles, resort facilities door handles are cleaned/sanitized more frequent with EPA approved disinfectant.
- **Equipment:**
 - Tools, equipment, carts, tables, computers shall be disinfected/cleaned at the end of each shift. This will be applied to all the Housekeeping employees (including clerks, laundry attendants, inspectors, room attendants, and housemen).
- **Miscellaneous:**
 - Personal Protective Equipment (gloves, masks, gowns) will be provided to all the employees. Hand sanitizer will be available in public areas including Lobby, Front Desk, Bell Desk, Hot Tub, Sauna, Gym, and Owners Lounge.
 - All resort facilities operation hours have been changed. Touchless hand sanitizer dispensers will be placed at the lobby, mezzanine, exercise room, owners lounge. Clorox wipe, paper towel, and an EPA-registered disinfectant are available in the exercise room for guests to use.
 - Guests will be asked to be excused from the room if there is a significant cleaning request that needs to be taken care of immediately.
 - All pens and notepads will be removed from the room.
 - Morning briefings (if more than state mandated order) will be held at the pool or another larger area and masks are to be worn.

FRONT DESK PROTOCOLS

- All Front Desk Agents and Managers are required to wear a mask while on duty.
- Thermal Temperature checks as well as symptom checks will be conducted for all employees reporting for work and vendors that are visiting/working on property.
- Any employee exhibiting signs of a temperature of 100.4 or greater will be asked to go home and inquire with their doctor for assessment.
- Employees who are feeling ill are required to remain at home unless cleared by a doctor.
- Employees will sanitize their hands before and after clocking in at the time clock.
- Managers will clock out employees from the time clock to avoid congregating.
- All Guests and Owners are required to wear masks while on property in “public areas” including but not limited to the Lobby, Elevator cabs, Owner’s lounge and hallways.
- All Vendors conducting business at the Imperial will be required to wear a mask when entering
- Front Desk Agents may not physically hug or kiss visiting family members or guests while stationed or working at the Front Desk.
- All Front Desk stations are equipped with a clear plexiglass spit/sneeze guard.
- Guests will not be allowed to congregate anywhere behind the Front Desk. Plants have been placed as barriers to deter such attempts.
- Guests will not use any equipment at the Front Desk.
- All Front Desk stations and equipment are to be sanitized using EPA certified chemicals provided by Housekeeping before and after their shifts. If need be, their areas can also be sanitized during their shifts.
- Outside counter areas are to be wiped and sanitized after every interaction with guests with certified EPA certified chemicals.

- Front Desk agents will sanitize their hands after each guest interaction that involves any hand exchange of items. Clerks may also use latex gloves prior to handling any item from a guest.
- Front desk clerks are to utilize only one station throughout their shift. Using another station during their shift will not be allowed unless there is an issue in their current workstation.
- Front Desk Agents will not share personal equipment such as pens, etc.
- Waiting lines in front of the Front Desk has been modified to reflect social distancing practices.
- Distance markers have been placed on the floors indicating proper standing distance between guests in line.
- Only 2 guests are allowed at the Front Desk station while conducting business. All other guests in the party will need to wait elsewhere in the lobby or outside, social distancing from other guests.
- Imperial pens will be given to the guests upon check-in for use during check in process. Guests will keep the pens for the duration of their stay.
- Pens will no longer be recycled.
- Guest key cards will be sanitized with EPA certified chemicals provided by Housekeeping after each check out.
- Express checkouts will be explained and encouraged during the check-in process.
- There will be designated restrooms for employee use only and facilities for guest use only.
- The general public will not be allowed to use restrooms.
- Any guest checking in showing signs of distress or illness must be reported to the Manager immediately.

BELL/VALET PROTOCOLS

- All Bell/Valet attendants are required to wear a mask and clear safety glasses.
- Temperature and symptom checks must be done prior to starting shift.
- Any Bell/Valet's attendants exhibiting symptoms but not limited to fever (greater than 100.4) will be asked to go home and seek assessment from their doctor.
- Guests are required to wear their masks BEFORE exiting their vehicle.
- All personal equipment is required to be sanitized before and after every use. (Radios and keys).
- Bell carts are to be sanitized after every use.
- Bell carts are not to be used by any guest at any time.
- Bell/Valet attendants are required to practice social distancing while staged in the driveway and assisting guests.
- Only 1 employee shall be in the Bell Desk box at any given time.
- Gloves are mandatory when handling guest vehicles and luggage. (Note: to prevent any transmission, it is mandatory that gloves are worn, and must be replaced after each luggage delivery, vehicle park/retrieval.)
- Bell/Valet employees are to sanitize or wash hands after every interaction with guest vehicles/luggage
- Guest luggage delivery will be limited to the guest entry door. The Bell/Valet attendants will not enter guest room with luggage.
- Guest luggage retrieval will be done from outside the guest entry door. Bell/Valet will not enter the guest room to retrieve their luggage.
- Prior to entering a guest car, the Bell/Valet attendant is to wipe down interior of guest vehicle with disinfectant before the Bell/Valet attendants enters the car.

- After retrieving a car for a guest, the Bell/Valet attendant is to inquire with the guest if they would like the interior of their car wiped down with disinfectant before the guest enters the car.

MAINTENANCE PROTOCOLS

- Masks are to be worn at all times when completing work orders in public areas and in guest rooms.
- Gloves are to be worn at all times when completing work orders in public areas and in guest rooms.
- Upon entering and exiting the carpenter shop, employees must wash their hands with soap and water or use hand sanitizer.
- Guests will be asked to be excused from the room or be asked to go onto the lanai, depending on significance of work order, if there is a maintenance work order that needs to be taken care of immediately.
- While taking lunch breaks, employees must practice social distancing.
- Employees are required to disinfect company tools after each use.
- Employees must disinfect their personal tools at the end of the work day.
- After using the Company vehicle, employee is to wipe down the interior of the vehicle with disinfectant.

RESORT PROTOCOL IF A GUEST IS SICK

- If a guest contacts the Front Desk to advise that they are running a fever, a Manager on Duty is to be notified immediately.
- The Manager will contact the guest and refer them to contact Doctor's On Call at Sheraton Waikiki (808-971-6000) and they will speak to them via telehealth (either phone or laptop).
- The guest will be isolated to their room until they are able to be tested for COVID-19.
- Individuals in isolation must have their rights with respect to their protection of their personal health information maintained and should only be discussed with those employees members directly involved with assisting quarantine.
- If the guest has been confirmed to have contracted COVID-19, we will engage a third party cleaning company to sanitize the guest unit and the hallway of that floor.
- After the guest checks out, the room is to remain vacant for 48 hours. Housekeeping is to follow checkout cleaning guidelines.

REPORTING

- Healthcare providers and laboratories (NOT STAFF) are required to report all cases of COVID-19 to the Hawaii Department of Health (DOH).
- Case investigators interview the case to find out if the person became infected in Hawaii or while visiting another area.
- Investigators advise the case to isolate from others while they are contagious
- Investigators work with the case to identify anyone with whom they have had close contact while they were contagious.
- Close contacts that were identified are notified by either the case or the contact tracer and instructed to remain at home (self-quarantine) for 14 days.

RECORDKEEPING

Employee

Under OSHA's recordkeeping requirements, COVID-19 is a recordable illness, and thus employers are responsible for recording cases of COVID-19, ONLY if:

1. The case is a confirmed case of COVID-19, as defined by the Centers for Disease Control and Prevention (CDC);[2]
2. The case is work-related as defined by 29 CFR § 1904.5;[3] and
3. The case involves one or more of the general recording criteria set forth in 29 CFR § 1904.7.[4]

Guests

Records for Guest cases will be maintained by Imperial Management.

WEBSITE SOURCES

- <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- <https://health.hawaii.gov/coronavirusdisease2019/>
- <https://www.hecouncil.org/employer-resources/resources/coronavirus-covid-19/224357/?back=resources>
- <https://www.osha.gov/Publications/OSHA4045.pdf>
- <https://www.eeoc.gov/coronavirus>
- <https://labor.hawaii.gov/covid-19-labor-faqs/>
- <https://hawaiicovid19.com/>
- <https://health.hawaii.gov/coronavirusdisease2019/what-you-should-know/what-hdoh-is-doing/>
- <https://www.osha.gov/memos/2020-05-19/revised-enforcement-guidance-recording-cases-coronavirus-disease-2019-covid-19>



EMPLOYEE PANDEMIC MANUAL ACKNOWLEDGEMENT FORM

The health and safety of our guests and employees is always our primary concern. In line with recommendations by CDC and local health authorities, we have made temporary changes to provide a safer environment and limit person-to-person contact.

- Employees are required to be tested for COVID-19 before returning back to work. The test must be taken within 72 hours prior to returning to work and provide documentation of a negative test result.
- Prior to returning back to work, all employees will be required to read, acknowledge and sign this form.
- If an employee is running a fever of 100.4° or higher, they must contact their Healthcare provider right away. **DO NOT REPORT TO WORK**. The employee must contact their supervisor ASAP and inform them that they will be contacting their doctor. The employee must stay in contact with their supervisor on the results.
- Employees are required to wear face masks or coverings when entering any public areas, including but not limited to lobby, hallways, fitness room, sauna, pool, Owners' Lounge, locker rooms, lunch rooms, conference rooms, guest rooms, and elevators.
- Temperature checks- Prior to clocking in for shift or reporting to their designated stations, all employees are required to check in at the Front Desk to receive a temperature check and be interviewed for any symptoms. Employee will be sent home immediately if they are running a fever and/or exhibit symptoms of Covid-19. If an employee refuses to have their temperature taken or answer any symptom questions, they will not be allowed to work.
- When utilizing the timeclock on the 3rd floor and there is a line, employees are to stand on a marker on the floor and are required to wear a mask. Clocking out of your shift is not required.
- In the main Lobby of our resort please note signage for our new social distancing protocols, the plexiglass safety shields at the Front Desk, and the signage noting what direction to enter and exit the elevator bay. No more than one family or two people per elevator at a time.
- In public areas and guest rooms, the Imperial has added to its already rigorous cleaning protocols, requiring that surfaces are thoroughly treated with EPA-registered disinfectant and increasing the frequency of high-traffic touchpoint sanitization.
- Hand washing frequently throughout the day is encouraged, however if this is not possible, hand sanitizer stations are available in public areas where there is no sink.
- Employees must remember to practice the six (6) feet social distancing rule at all times.
- I acknowledge receipt of The PANDEMIC MANUAL and agree to read and abide by the guidelines and procedures contained therein. If I do not understand anything in the manual, I will consult HR regarding any questions that I may have. I understand that violations of these guidelines and procedures constitute reason for disciplinary actions up to and including possible discharge.
- I understand that because business judgments and needs may change from time to time, the guidelines described herein are not conditions of employment and this manual is not intended to create a contract between myself and The Imperial. In addition, I understand that the Pandemic Manual may be updated accordingly and will receive any updates as needed.

**Note- A separate Acknowledgement form is to be signed and placed in Personnel file*



COVID-19 RECOMMENDATIONS

HAWAII DEPARTMENT OF HEALTH

WHAT TO DO IF A PERSON AT YOUR WORKSITE HAS COVID-19

If a person with COVID-19 is identified at your worksite, the Hawaii Department of Health (HDOH) will investigate to determine if the person was at work during their infectious period.

- If yes, HDOH will ask the individual and/or supervisor to develop a list of close contacts at the worksite during their infectious period.
- Supervisor should keep identity of individual confidential
- Close contacts at the worksite are defined as being:
 - Within 6 feet of a person with COVID-19 for 15 minutes or longer
 - In direct contact with secretions from a person with COVID-19 (e.g., being coughed on)
- HDOH will call close contacts to inform them of the exposure. Close contacts:
 - Must stay home and monitor their health for 14 days after last contact with the person with COVID-19
 - Should call their usual health care provider if they develop symptoms (e.g., fever, cough, shortness of breath) and inform them that they may have been exposed to a person with COVID-19
 - Respond immediately when HDOH staff contact them daily to monitor during quarantine, and notify HDOH if they develop symptoms

CLEANING AND DISINFECTION AFTER A PERSON WITH COVID-19 HAS BEEN IN THE WORKSITE

At any worksite that **DOES NOT HOUSE PEOPLE OVERNIGHT**:

- Close off areas visited by the ill person.
- Open outside doors and windows and use ventilating fans to increase air circulation in the area.
- Wait 24 hours or as long as practical before beginning cleaning and disinfection.
- Cleaning staff should clean and disinfect all areas such as office, bathrooms, common areas, shared electronic equipment (e.g., tablets, touch screens, keyboards, remote controls) used by the ill person, focusing especially on frequently touched surfaces.
 - Cleaning staff should wear disposable gloves and gowns for all tasks in the cleaning process, including handling trash
 - If gowns are not available, coveralls, aprons, or work uniforms can be worn during cleaning and disinfecting. Washable clothing should be laundered afterwards.
 - Clean hands after removing gloves, handling dirty laundry.
- If it has been more than 7 days since the person with suspected/confirmed COVID-19 visited or used the facility, additional cleaning and disinfection is not necessary.
- For more information, visit: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html#Cleaning>

Coronavirus Aid, Relief, and Economic Security (CARES) Act

30 March 2020

Over the weekend I received some important information from a labor attorney who passed on this information about the new CARES Act. It helps explain how Companies that qualify for Small Business loans should apply immediately for relief.

CARES ACT*

Recommend the company consider immediately applying for loan under SBA Paycheck Protection Program, enacted as part of Cares Act passed Friday.

Link: <https://www.congress.gov/bill/116th-congress/senate-bill/3548/text>

Have your CFO immediately assemble the information described in below numbered paragraphs 2 and 6, if that's something you might be interested in.

1. WHO QUALIFIES: (a) Applicable to employers with fewer than 500 employees, 501(c)(3)s, sole proprietors, independent contractors, self-employed, and some exceptions for employers that might otherwise exceed 500 employees (e.g., accommodation and food service businesses with physical locations less than 500 employees); (b) Must be due to "uncertainty of current economic conditions makes necessary the loan request to support the ongoing operations of the eligible recipient"; (c) No fee to apply; (d) Can have other sources of credit; (e) No personal guarantee required; (f) Long-term loan (if not forgiven) (max 10 years) with low interest (max 4%); (g) No prepayment penalty
2. INFO NEEDED FOR APPLICATION: (a) Documentation to verify the number of full-time equivalent employees and each employee's pay rate (payroll tax filings, unemployment insurance filings); (b) Documentation to prove mortgage, lease or utility payments (cancelled checks, payment receipts, account statements): Attestation of truthfulness and accuracy
3. TIME TO PROCESS APPLICATION: (a) The law permits 60 days for loan approval; (b) SBA is trying to expedite this process; (c) We will receive daily updates.
4. MAXIMUM LOAN/GRANT AMOUNT: (a) 2.5 times average monthly payroll over previous 12-month period (eligible employee compensation capped at \$100k/per employee) up to \$10M: (b) If business started after June 20, 2019, SBA will look at January and February 2020.
5. FUNDS MUST BE USED FOR: (a) Payroll and commission payments; (b) Group health insurance costs; (c) Mortgage interest; (d) Rent (including rent under lease agreement); (e) Utilities; (f) Interest on any other debt obligation incurred prior to covered period; (g) MAXIMUM FORGIVENESS: Maximum forgiveness is payroll costs, mortgage interest payments, rent, and utilities ("forgivable costs") in the 8-week period following loan initiation up to the amount of the loan;
6. REQUIREMENTS FOR LOAN FORGIVENESS: (a) Maintain average monthly number of full-time equivalent employees equal or above the average monthly number of full-time equivalent employees for previous one-year period; (b) Many employers will need to re-hire employees who have been laid-off; (c) The amount of loan forgiveness will be reduced by multiplying (1) the forgivable costs by (2) the quotient

obtained by dividing (a) the average number of full-time equivalent employees per month during the covered period by (b) at the election of the borrower, (i) the average number of full-time equivalent employees per month from February 15, 2019 to June 30, 2019 or (ii) the average number of full-time equivalent employees per month from January 1, 2020 to February 29, 2020; (d) Employees paid under \$100k cannot have pay reduced more than 25%; (e) The amount of loan forgiveness will be reduced by the amount of any reduction in total salary or wages of any employee during the covered period that is in excess of 25 percent of the total salary or wages during the most recent full quarter during which the employee was employed before the covered period; (f) If there is a remaining balance after forgiveness is calculated, maximum maturity is 10 years at max 4% interest; (g) Lenders must defer payments for at least six months, and up to one year.

7. IMPLEMENTATION: The new law was passed on Friday, March 27. Hawaii SBA is currently working to set-up the application and approval process. The current timeline for loan approval process is still unknown. They will give updates daily.

8. EXAMPLE: (a) Employer has 5 employees at \$48k/year (\$4k/month) salaries for each employee; (b) Monthly payroll cost is \$20k; (c) Maximum loan amount is \$20k x 2.5 = \$50k; (d) Employer obtains PPP loan, keeps all employees, but lowers pay to 75% for each employee; (e) Monthly payroll expense following loan initiation drops to \$15k, so payroll costs in the 8 weeks following loan initiation is about \$30k; (f) Employer can then cover payroll for two months, and have an additional \$20k of forgivable loan proceeds to put toward rent and utilities.

Here is a summary of employer options both for you and your clients. Let me know if we can be of any further help in these trying times. Stay safe and healthy.

Here's a rough outline of options for employers under the CARES Act, FFCRA and UI.

- **What should I do with my employees?**
- **Option 1: Keep Employees on Payroll or Re-Hire Them**

SBA Paycheck Protection Program (PPP) (\$350B program)

- WHO QUALIFIES:
 - o Applicable to employers with fewer than 500 employees, 501(c)(3)s, sole proprietors, independent contractors, self-employed, and some exceptions for employers that might otherwise exceed 500 employees (e.g., accommodation and food service businesses with physical locations less than 500 employees)
 - o Must be due to "uncertainty of current economic conditions makes necessary the loan request to support the ongoing operations of the eligible recipient"
 - o No fee to apply
 - o Can have other sources of credit
 - o No personal guarantee required
 - o Long-term loan (if not forgiven) (max 10 years) with low interest (max 4%)
 - o No prepayment penalty

- INFO NEEDED FOR APPLICATION:
 - o Documentation to verify the number of full-time equivalent employees and each employee's pay rate (payroll tax filings, unemployment insurance filings)
 - o Documentation to prove mortgage, lease or utility payments (cancelled checks, payment receipts, account statements)
 - o Attestation of truthfulness and accuracy
- TIME TO PROCESS APPLICATION:
 - o The law permits 60 days for loan approval
 - o SBA is trying to expedite this process
 - o We will receive daily updates
- MAXIMUM LOAN/GRANT AMOUNT:
 - o 2.5 times average monthly payroll over previous 12-month period (eligible employee compensation capped at \$100k/per employee) up to \$10M
 - o If business started after June 20, 2019, SBA will look at January and February 2020
- FUNDS MUST BE USED FOR:
 - o Payroll and commission payments
 - o Group health insurance costs
 - o Mortgage interest
 - o Rent (including rent under lease agreement)
 - o Utilities
 - o Interest on any other debt obligation incurred prior to covered period
- MAXIMUM FORGIVENESS: Maximum forgiveness is payroll costs, mortgage interest payments, rent, and utilities ("forgivable costs") in the 8-week period following loan initiation up to the amount of the loan
- REQUIREMENTS FOR LOAN FORGIVENESS:
 - Maintain average monthly number of full-time equivalent employees equal or above the average monthly number of full-time equivalent employees for previous one-year period
 - o Many employers will need to re-hire employees who have been laid-off
 - o The amount of loan forgiveness will be reduced by multiplying (1) the forgivable costs by (2) the quotient obtained by dividing (a) the average number of full-time equivalent employees per month during the covered period by (b) at the election of the borrower, (i) the average number of full-time equivalent employees per month from February 15, 2019 to June 20, 2019 or (ii) the average number of full-time equivalent employees per month from January 1, 2020 to February 29, 2020.
 - Employees paid under \$100k cannot have pay reduced more than 25%
 - The amount of loan forgiveness will be reduced by the amount of any reduction in total salary or wages of any employee during the covered period that is in excess of 25 percent of the total salary or wages during the most recent full quarter during which the employee was employed before the covered period.
 - o If there is a remaining balance after forgiveness is calculated, maximum maturity is 10 years at max 4% interest.
 - Lenders must defer payments for at least six months, and up to one year.

- o The new law was passed on Friday, March 27. Hawaii SBA is currently working to set-up the application and approval process. The current timeline for loan approval process is still unknown. We will get updates daily.
 - Example:
- o Employer has 5 employees at \$48k/year (\$4k/month) salaries for each employee
- o Monthly payroll cost is \$20k
- o Maximum loan amount is $\$20k \times 2.5 = \$50k$
- o Employer obtains PPP loan, keeps all employees, but lowers pay to 75% for each employee
- o Monthly payroll expense following loan initiation drops to \$15k, so payroll costs in the 8 weeks following loan initiation is about \$30k
- o Employer can then cover payroll for two months, and have an additional \$20k of forgivable loan proceeds to put toward rent and utilities
- o Economic Injury Disaster Loan (EIDL Loans) may provide faster infusion of cash prior to receiving a PPP loan.
 - Narrower employer eligibility than PPP
- o Credit history reviewed for ability to repay
 - Up to \$2M loan amounts
 - Covers payroll, fixed debts, accounts payable
 - Low interest (3.75% small business, 2.75% non-profit)
 - \$10k is forgivable as an emergency advance
 - \$10k advance required within three (3) days of application, although there are certain logistical issues caused by the large volume faced by SBA
- SBA is working on logistics. We will get updates daily.
- o Employee Retention Credit
 - Not available if the employer takes a PPP loan
 - Perhaps useful if the employer cannot keep enough employees for adequate forgiveness of PPP loan
- Credit for 50% of qualified wages up to \$10k (i.e., max \$5k/employee)
- Credit against Social Security taxes
- Applies to employers whose operations were fully or partially suspended due to a COVID-19 government-mandated shut-down order, or gross receipts declined by greater than 50% compared to same quarter in prior year
 - If under 100 full-time employees, all employee wages eligible
 - If over 100 full-time employees, only employees paid and not working count
 - Applicable until 12/31/2020
- **Option 2: Paid Leave (if qualified)**
- o Effective April 1, 2020 - December 31, 2020
- o WHICH EMPLOYERS QUALIFY/REQUIRED TO PROVIDE:
 - Under 500 full-time and part-time employees within the U.S.
- o Unless fewer than 50 employees and providing the paid leave would jeopardize the viability of the business. Regulations forthcoming will clarify this.

- HOW MUCH REIMBURSABLE PAID LEAVE:
- Two (2) weeks of 100% paid leave (capped at \$511/day or \$5110 total) reimbursed as tax credits.
Applies to:
 - o employees subject to state or local isolation order (still to be defined more specifically by the Dept. of Labor)
 - o employees advised by a health care provider to self-quarantine
 - o employees with symptoms seeking medical diagnosis
- Two (2) weeks of two-thirds ($\frac{2}{3}$) paid leave (capped at \$511/day or \$5110 total) reimbursed as tax credits. Applies to:
 - o employees caring for someone subject to the state or local isolation order or someone advised by a health care provider to self-quarantine due to concerns related to COVID-19
 - o caring for your child whose school or place of care is closed (still to be defined more specifically by the Dept. of Labor), or child care provider is unavailable, due to COVID-19 related reasons
 - o employees experiencing any other substantially-similar condition that may arise, as specified by the Secretary of Health and Human Services
- Additional 10 weeks (for total of 12 weeks) of two-thirds ($\frac{2}{3}$) paid leave (capped at \$200/day or \$12,000 total for the 12 weeks) for employees who need to care for children whose schools are closed or child care is unavailable
- ☐ PART-TIME EMPLOYEES:
 - Part-time employees are entitled to leave based on average number of hours worked in two-week period. Employers can use the number of hours normally scheduled.

- **Option 3: Unemployment Insurance following Furlough or Layoff**

- Hawaii provides max \$648/week (about \$55k annual salary) for 26 weeks
- Formula is wages for highest quarter of base period divided by 21
- Federal government raises the max amount to \$1,248/week, effectively allowing employees up to about \$100k to get full unemployment
- Unemployment provides about a 60% wage replacement for employees formerly with steady pay amounts
- Employees may also qualify for the \$1,200 payments for individuals, and \$500 payments for children
- Are there other tax breaks for small businesses?
 - o Payroll Tax Deferral
- Payroll taxes for 2020 can be deferred to be repaid without penalty in 2021 and 2022.

The system has been updated to fill out the form online: <https://covid19relief.sba.gov/#/>

*from the desk of John Knorek