



COVID-19

Our teams by your side

Confinement is coming to an end, but the Prince's Government continues to support companies to safeguard employment.

You will find here all the practical information published by the Government for companies.

And as before, you will find, below, a summary of the various aids and news related to the Monegasque economic fabric.

The information, below, has sometimes not yet given rise to the publication of official texts and is sometimes the result of informal exchanges. They are provided for information purposes in this period of crisis and do not engage the responsibility of KPMG.

1 Welfare news

1.1 CTRR from 4 May

The Reinforced Total Temporary Unemployment Rate (CTTR) is a mechanism resulting from the agreement signed with the French Republic on unemployment insurance. This emergency measure was announced as ending once the health situation had passed.

In France, Labor Minister Muriel Pénicaud announced on Monday, 20 April that the partial unemployment scheme will not be stopped when the containment is lifted and that the cessation will be gradual as activity resumes.

In Monaco, the [Ministerial Decision of 28 April 2020 - progressive lifting of the confinement](#) shows that the health crisis situation has not officially passed.

We are not, today, in a position to be more precise on the subject. However, even if the Monegasque Government has not yet officially pronounced itself on the continuation of the CTRR from 4th May, the above elements lead us to presume that the system will continue.

1.2 Teleworking from 4 May

This exceptional measure came into force on Friday, 13 March 2020.

The Government specifies on its [site](#) that it will be terminated by decision of the Minister of State at the end of the current health situation.

At this time, we are not aware of any decision by the Minister of State putting an end to teleworking. And government communications encourage the continuation of telework.

According to these elements, it would therefore seem that this measure will continue after 4 May.

1.3 A New CTTR Declaration

[A new version of the CTTR declaration](#) has been online since Monday, 27 April [on this page](#). This new version of the form **cancels and replaces the previous one**.

It contains, among other things, a sheet for the month of April and a sheet for the month of March that must be re-declared in this new form.

This new declaration in March will enable government services to obtain the necessary data to calculate the March allowance correctly.

Indeed, the first version of the declaration is no longer suitable, following the various changes that took place in April.

Thus, thanks to this new declaration, the government services will be able to correct the calculations and regulations of the Partial Activity Allowance (PAA) relating to the month of March.

It is therefore very important that this new declaration is correctly filed.

It should be noted that this new document makes the difference between:

- ✓ The employee's compensation in CTTR - **Partial Activity Indemnity (PAI)**
- and -
- ✓ State aid to the employer - **Partial Activity Allowance (PAA)**.

You will find more details on these differences in the first sheet of the declaration. **ATTENTION: in this sheet, you need to double-click on the text to open the underlying Word file.**

In summary, the main difference, between the PAI that the employer will pay to his employees and the PAA that the state will reimburse to the employer, is the relative parts of the PAI:

- ✓ Monthly overtime,
- ✓ To salary amounts exceeding the limit of 4.5 times the Monegasque SMIC (8,105.04 euros).

As since the beginning of this crisis, our teams are at your disposal to answer your questions.

1.4 CCSS, CAR and Unemployment Insurance

In April, the Government of Monaco had provided for the possibility of requesting a deferment of payment of these contributions.



















If you wish to request the postponement or deferment of the payment of the forthcoming dues until May, you will find the procedure [here](#).

2 Deconfinement

2.1 Prevention

We draw your attention in particular to the prevention sheets by occupation published by the government [here](#).

These sheets concern:

- ✓  [Driving School](#)
- ✓  [Offices - Call centers - Open Space](#)
- ✓  [Delivery driver](#)
- ✓  [Retail](#)
- ✓  [Bank - Customer service representative - Reception staff](#)
- ✓  [Troubleshooting and at-home repairs](#)
- ✓  [Auto repair](#)
- ✓  [Building manager - Concierge](#)
- ✓  [Beauty Institute - Tatoo parlour](#)
- ✓  [Medical biology lab](#)
- ✓  [Food Delivery](#)
- ✓  [Pharmacy](#)
- ✓  [Home Service](#)
- ✓  [Medical practitioner - Healthcare practice](#)
- ✓  [Hair Salon](#)
- ✓  [Grooming salon](#)
- ✓  [Public Transportation](#)
- ✓  [Cashier / Teller](#)

And mostly :

- ✓  [General obligations for all employers.](#)

Following up on numerous questions received by our teams, we remind you that **the employer is responsible for the health and safety of its employees.**

He must therefore assess his risks and implement the necessary measures to avoid those risks or, failing that, limit the risks as much as possible:

- ✓ Teleworking
- ✓ Work organization (sanitary distancing rules, shift taking in staggered hours if necessary, ...)
- ✓ Equipment (screens or distance from counters, etc.)
- ✓ Information
- ✓ Awareness and work instructions.

2.2 Some key principles

To provide food for thought, we propose some key principles that we will apply to ourselves.

Basic Principles

- ✓ Strictly follow government instructions,
- ✓ Promote teleworking continuation.

Prior to returning on site

- ✓ Determine and assess the elements that trigger the decision to return on site
- ✓ Define what needs to be done to enable groups of people to return to the site under acceptable conditions:
 - Allow sufficient time before asking employees to return, so that the company and employees can make the necessary arrangements.
 - Prepare a phased return plan that considers the need to maintain social distance in offices and production sites.
 - Establish an approach whereby only a percentage of the staff will be present on site at the same time (the rest of the staff working remotely).
 - Establish rotations to allow for alternating shifts.
 - Promote personal means of locomotion to avoid public transport.

On site

✓ Social Distancing

- Establish routines of social distancing in the workplace, such as reduced office attendance, staggered arrival, lunch and departure times, restrictive use of elevator, limited access to meeting areas.
- Ensure regulatory spacing between workstations and arrange the offices accordingly.
- Develop a meeting policy (e.g. no meetings with more than 4 participants, web meetings, ...).
- Develop a policy, and a process for access to the premises for clients with a minimum of access.

✓ Health and Safety

- Ensure the highest level of hygiene in the workplace. Ensure regular disinfection of the workplace.
- Ensure that hand disinfectants and personal protective equipment are easily accessible.
- Make the wearing of masks compulsory at work.
- Consider restricting physical access to the premises: for people who have tested positive, are considered high risk, return from high-risk areas, or develop symptoms.
- Establish a procedure for staff with symptoms.
- Setting up useful links or contacts with call centers.

Contacts and useful links if needed: (Anyone can get information freely).

The COVID Unit 19 -7/7 from 9am to 6pm: 92 05 55 00 of the Monegasque Red Cross.

COVID 19 toll-free information number: 0800 130 000 (free call).

Management

- ✓ Review all policies, provisions, and communications every 15 days, and proceed with STOP & GO with adjustments to be defined every 15 days.
- ✓ Prepare for possible new government-imposed containment requirements in the event of new outbreaks of COVID-19.

Foresight

In Mandarin, the word "crisis" is composed of the ideograms representing "danger" and "opportunity" emphasizing that periods of crisis can also be new beginnings, and opportunities to reconsider the future differently.



- ✓ As teleworking has proven to be a viable and sustainable option, consider the long-term implications of this finding.
- ✓ Similarly, consider how travel, meetings and similar training could be replaced by collaborative tools in the future.

3 KPMG and you from 4 May

Our teams will partially resume work on site from 4 May.

But we continue to give priority to teleworking.

The firm will remain closed to the public.

Mail and packages will be received by the Athos Palace concierge.



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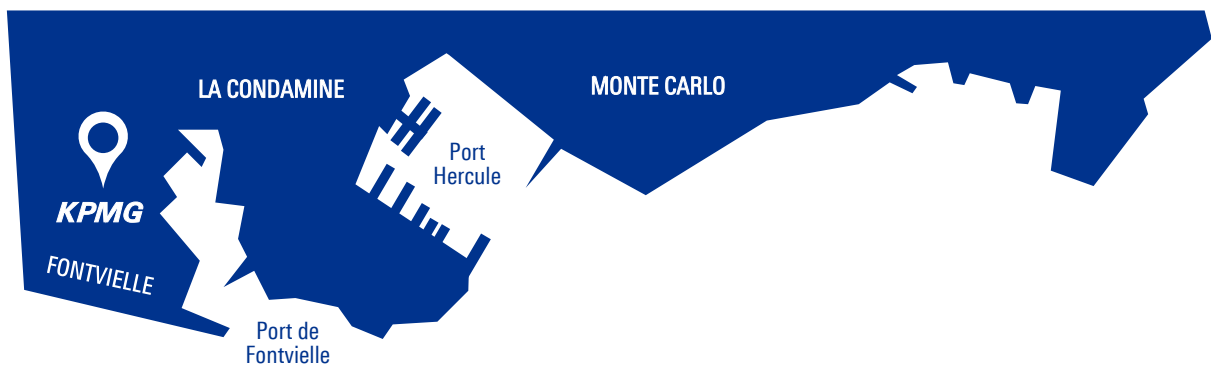
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