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Your Guide to COVID-19

Maintaining and protecting your
health, wellbeing and lifestyle.

Your Guide to COVID-19

This document aims to answer some of the most common questions regarding COVID-19 and includes practical recommendations for maintaining and protecting your health and wellbeing.

The novel coronavirus, or COVID-19, is a global pandemic. During this unprecedented period, it is essential for each of us to remain informed, focus on our health, and to protect those most vulnerable in our community.

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Contact us to discuss our customised solutions for professional services, care and lifestyle management, as well as our crisis planning and recovery services

Our team is highly specialised in serving clients with Dementia specific needs or limited capacity.



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Established in 1976, Walsh Accountants have been helping our clients thrive for over 40 years. It is our firm-wide mission to Unleash the Potential of People to Grow Business and Communities. Our team encompasses commercial knowledge and experience to help grow businesses all delivered by a team of business advisors who respect People First, Numbers Second.

In times of financial stress, our team are here to help you. Contact us today for support and assistance during the COVID-19 crisis



PART 1: What is COVID-19?

COVID-19 is the name of the disease caused by the virus SARS-CoV-2 first identified in Wuhan, Hubei Province, China and has spread to many countries including Australia. It is a new strain of coronavirus, which form a diverse group of viruses that cause variable severity respiratory illness, ranging from the common cold to severe acute respiratory syndrome COVID-19 (SARS-CoV), which can affect older people quickly and more seriously.

Based on current information, those at greatest risk of serious infection are:

- people with compromised immune systems or those on immunosuppressive medications
- people with chronic medical conditions such as diabetes, heart disease, respiratory diseases, cancer
- elderly people
- very young children and babies

What are the symptoms?

COVID-19 symptoms usually show within 14 days.

Symptoms may be almost unnoticeable in its first few days and the first symptoms may only present 5-6 days after contact, similar to a cold or any flu.

Symptoms may include:

- A temperature or fever (it might only be mild eg. 37.5°C)
- A dry cough and sore throat
- Feeling unwell with fatigue and shortness of breath
- Shortness of breath

The virus may then trigger a massive inflammatory response with multi-organ involvement (~13% of cases). At this point, cases can develop a serious viral pneumonia and cause people to become extremely sick very quickly.





Cont. What are the symptoms?

Symptoms can rapidly deteriorate into serious respiratory problems, making it very difficult to breathe and eventual assisted artificial ventilation (a ventilator) and admission to an Intensive Care Unit (ICU) is required.

Recovery is possible for some people, however this may be dependent on factors such as how severe the disease is and the presence of other pre-existing chronic medical conditions.

How does it spread?

- The virus is spread from someone infected with COVID-19 to close contacts through contaminated droplets spread by coughing or sneezing, or by contact with contaminated hands, surfaces or objects. These droplets can stay infectious on surfaces for a few hours to several days depending on the type of surface, ambient temperature or humidity.
- The virus is spread when a person touches a contaminated item wipes their eyes, nose or mouth and transfers the virus to themselves. They can then spread the virus as they touch surfaces (which are then touched by multiple people) or are in close contact with others. The virus is very contagious and the transmission occurs extremely quickly and easily through a population without it appearing to have had contact with someone with symptoms.
- The number of infected people rises rapidly until it peaks. A decline in infection rates leads to less transmission, however further peaks may occur as those who initially isolate and protect themselves, become complacent with close contact transmission potentially occurring.

How will it impact me?

- If you are under 65 years of age and reasonably healthy, you may only have mild symptoms and recover in days to weeks, without serious complications.
- People over 60 have a slightly greater risk and people over 70 are at a high-risk level.
- The additional risk of COVID-19 in Australia is from potential infection during the annual influenza season that spans from June to September.





Cont. How will it impact me?

- You will need to be extremely conscious of who you are in contact with, even if you presently have no symptoms. This includes refraining from visiting the elderly or those who are immunocompromised.
- Children appear to have far less likelihood of becoming seriously ill but are possibly contagious.

Can I be tested?

The testing criteria is changing and evolving. If you are in a high-risk group you will be tested to determine if you have contracted the virus, however this may become mandatory for all people in the future.

If you are confirmed to have the virus or are a suspected case, you will need to be isolated in your home or hospital setting and treated according to the severity of your symptoms.

How can I avoid Covid-19?

Health Officials recommend two important steps to protect yourself and others from contracting or spreading COVID-19. Enacting these guidelines can limit your exposure and reduce your risk of exposure to other common viruses that may compromise your health. These actions aim to also reduce the length of time the virus is active, enabling life to return to normal more quickly.

1. Self-isolation and social distancing
2. Reducing the spread of the virus

1. Self-Isolation and social distancing

- **Distance:** Reducing where you go and who you interact with. If possible, stay in your own home and within your suburb. Avoid being within 1.5 meters of others to avoid transmission or spread.
- **People:** Some people are more at risk of infection than others. For your protection and the protection of others, rethink close contact with children, those with autoimmune conditions, those who are actively unwell, and the elderly.





- **Face to face contact for less than 15 minutes:** Limit your contact time to casual contact - or contact less than 15 minutes long. Anything longer is considered close contact and increases your risk of infection.
- **Travel:** Strict travel restrictions have been enforced around the world. Avoid any overseas returned travellers as they may have an increased chance of being exposed to a person with the virus.
- **Places:** Avoid locations with crowds or where you are likely to be either 1.5m away from each other or in a space that has 4m² per person. Health Care locations and health care workers may also increase the risk of contracting the virus. Try to avoid locations such as doctor's surgeries, hospitals or health services unless urgent or an emergency. This may reduce your risk of exposure and also the burden on the health care system.

2. Reducing the spread of the virus

- **People:** There are times we cannot avoid contact with others. Examples include contact with health workers, bank tellers, supermarket staff, cleaners, taxi drivers and many others. There are also the family members we share our homes with who may be infected or compromised. For this reason, we must all take precautions to protect each other during this time utilising guidelines such as hand hygiene regimes, cleaning and in-room isolation.
- **Cleaning:** Clean down any surfaces that multiple people come into contact with. This includes benches, seats, door handles, handrails, taps and tables. Gym equipment is particularly problematic as it's a place where warm bodies and moist bodily fluids are regularly spread.
- **Masks:** Masks can be used for prevention of spread and protection of the exposed. They are relevant if you are infected and wish to reduce the spread from your mouth and nose to others, if you are working or living closely with a person who is infected, or if you are likely to be in close or prolonged contact with an infected person. Masks have little use or effectiveness if simply walking down the street or in public.
- **Respiratory etiquette:** If you cough or sneeze, do so into a tissue or into your bent elbow. This way the droplets are expelled into something that is not in close contact with other people, objects or surfaces. Ensure you wash your hands afterwards.
- **Hands:** Washing your hands is and always has been the most effective way to stop the spread of infection from one person to another. See the detailed chart on the next page for more guidance.





6 STEPS TO SUCCESSFUL HAND WASHING



1 Rub hands palm to palm.



2 Rub hands palm to palm with fingers interlaced.



3 In a circular motion rub the tips of fingers in the palm of the opposite hand.



4 Clean thumb by holding it in the other hand and rotating.



5 Interlock fingers and rub back of fingers on opposite palms.



6 Rinse hands with water.

Queensland Health 1, 2020

Wash your hands before and after going out, before and after each contact with other people, before you eat and after toileting. Drying the hands is suitable via a paper towel, clean dry towel or a warm air dryer.

Using hand sanitiser or alcohol-based hand rub can also reduce some of the level of infection on hands. Apply it in the same way as a normal hand wash but without rinsing. Hand sanitiser should not be used instead of soap and water washing where you have the opportunity for a full wash. It is most effective for when you are going between locations and between contacts with different people and can't complete a full hand wash.





PART 2: Maintaining your health and wellbeing

As the world navigates the impact of Covid-19, it is increasingly important to look after ourselves and those around us to ensure we each remain as healthy as possible and do our part to reduce the spread and impact of the virus in our communities.

How should we do this? Prepare as if you will get it.

Immunisation

Immunisation reduces the number of cases of specific types of virus and bacterial infection. Vaccinations are important barriers to protect us from becoming compromised. Even if you would normally recover from COVID-19 you could easily become sick if another disease takes hold.

Influenza vaccine – Flu

This year's annual flu vaccination is essential for everyone at risk – older and otherwise compromised. It takes several weeks to fully establish so those who are at risk should get their flu vaccine as soon as possible after it is released. Those who are over 65 and have other health risks can get the vaccine under National Immunisation Program funding. Others may have to pay for it privately. A new version is created every year and the order for this year's vaccine has been doubled from last year's to account for demand.

Pneumococcal vaccine

This is a protection for a disease affecting respiratory and other functions. It is considered an opportunistic infection. That is, it's most likely to infect people who are already compromised and can cause serious lung infection. People who are over 65 and have other health risks can get the vaccine under National Immunisation Program funding. Others would have to pay for it privately. This vaccination also takes a number of weeks to fully develop. Speak to your GP about your eligibility and the cost. High demand have interrupted some supplies.





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Cleaning and Sanitisation

Cleaning

Surfaces which are exposed to hands, coughs or sneezes are the most risky such as furniture, equipment, horizontal and frequently touched surfaces. These should be wiped with a damp cloth (at the least) and a cloth and cleaning substance as a higher-level precaution. Surfaces should also be dried after the moist wipe so remaining infective material is not encouraged to duplicate.

If in a situation where a person has COVID-19 in the home, cleaning should be done with a combination of detergent and bleach. Protection should include a full-length apron, goggles or glasses and long gloves where possible.

Wash your hands before and after cleaning activities. Wash cleaning cloths after each cleaning process.

Sanitising hands

Wash your hands using a thorough technique for at least 20 seconds. See previous image demonstrating how to ensure all surfaces are washed including palms, back of hands, sides, thumbs and fingertips and nails.

Staying Healthy

Robust general health helps your physical resilience against the virus. This can be achieved through the usual methods – diet and exercise.

For more in-depth information about maintaining your nutrition please request our nutrition guide which includes shopping guides and recipes to support and monitor your health in order to keep your body as resilient and healthy as possible.





Diet

- **Limit alcohol consumption**

Forced leisure time and limited access to other activities can lead to drinking more than usual and more than what is safe for you. It can be easy not to notice a slow increase in your intake in a relatively short time, which may lead to increased dependency. As the restrictions on social engagement extend for longer periods this could have serious consequences for some.

General health effects of consistently moderate to high alcohol intake range from increased anxiety and depression, increased risks of heart and kidney disease, cancer, liver disease and diabetes and may also contribute to weight gain. Stay alert to your intake as alcohol can affect your health and larger volumes can reduce your immunity and general safety - such as increased risk of falls or injuries requiring hospitalisation as a result.

Guidelines for safe alcohol intake are:

- A standard drink contains around 10 grams of alcohol - the amount your body can process in an hour. The image to the right shows standard drink volumes.
- Drink no more than 2 standard drinks on any day in the long term
- Drink max. 4 standard drinks on a single occasion in the short term

BEER



WINE



SPIRITS





- **Vitamin laden foods**

Keep up fresh fruits and vegetables as much as possible. Foods that are high in vitamin C can help your body heal and strengthen from other attacks or damage and prepare your body for an attack, so it becomes less affected. High yield foods for vitamin C include: capsicum, citrus, blackcurrants and berries, kiwi fruit, tomato, broccoli and sprouts.

Green leafy vegetables also provide most of the vitamins you need for many other health functions such as iron, zinc, vitamin B group and a range of minerals. These include 'Asian' greens, spinach and mixed dark lettuces.

- **Carbohydrates**

Don't rely too heavily on complex carbohydrates, such as flours, breads, grains (like rice) and pastas. They are filling and easy but a high intake, especially if you're not accustomed to it, can cause some bowel inflammation and discomfort, reducing your resilience to other infections and health challenges. A high intake or sudden increase may also contribute to weight gain or heart health.

Quality carbohydrates can be found in fruits, vegetables, whole grains, legumes, nuts and seeds. Keep these to less than ¼ of your plate each meal.

- **Take away and pre-prepared foods**

These foods are often high in artificial fats (trans fats) that do not dissolve properly in the gut. They also have higher salt, sugar and other preservatives. They can cause gut inflammation and a range of poorer levels of health and resilience. Consume these as an uncommon treat if at all.

Complementary health ideas

- **Supplements**

The attitudes towards vitamins and minerals vary. There is evidence that some supplements are effective in increasing physical resilience during high stress and health imposts and they have heightened demand in these times, namely vitamins C and the B group.





Cont. Supplements

- **Turmeric**

Turmeric (curcumin) is well known as a product that reduces inflammation throughout the body. Turmeric can be added to foods and is also available as a drink. Supplements made chemically bioavailable are more effective for dosing.

- **Ginger**

Ginger is one of the oldest medicinal herbs. It has well known effects on the stomach to reduce nausea and a general anti-inflammatory affect. It has antibacterial abilities also. This is usually best added as a fresh product but there are a range of ways to add ginger to your diet such as in powder form or as a supplement.

Breathing, Movement and Exercise

Movement and exercise to help expand your lungs and maximise air entry and lung filling can increase your resilience to lung conditions. This includes simple deep breathing and lung expansion exercises.

Breathing

Breathing exercises reduce stress, help relaxation and improve your lung health generally. Here are 2 simple versions to try.

1. Belly or diaphragmatic breathing

- Sit or lie flat in a comfortable position.
- Put one hand on your stomach just below your ribs and the other hand on your chest.
- Take a deep breath in through your nose, and let your stomach push your hand out. Your chest should not move.
- Breathe out through pursed lips as if you were whistling. Feel the hand on your stomach go in, and use it to push all the air out.
- Do this breathing 3 to 10 times, taking your time with each breath.





2. Roll breathing

This exercise relates to the rhythm of your breathing. You can try this in any position but while you are learning, it is best to lie on your back with your knees bent.

- Put your left hand on your stomach and your right hand on your chest. Notice how your hands move as you breathe in and out.
- First practice stomach breathing 8 to 10 times.
- When you have filled and emptied your lower lungs 8 to 10 times, add the second step to your breathing: inhale first into your lower lungs as before, and then continue inhaling into your upper chest. Breathe slowly and regularly. As you do so, your right hand will rise and your left hand will fall a little as your stomach falls.
- As you exhale slowly through your mouth, make a quiet, whooshing sound as first your left hand and then your right hand fall.
- Practice breathing in and out in this way for 3 to 5 minutes with the movement of your stomach and chest rises and falls like the motion of rolling waves.

General Movement

Moving regularly, engaging and stretching your muscles helps your body function normally, including your circulation and lungs. Simple exercises in the home can help you remain strong and more resilient to infections.

Examples of muscle-strengthening activities:

- carrying heavy shopping bags
- yoga
- pilates
- Tai chi
- lifting weights
- working with resistance bands
- exercises using your own body weight, such as push-ups and sit-ups
- heavy gardening, such as digging and shovelling





PART 3: Keep life moving

As previously mentioned, the best way to prepare for COVID-19 is to prepare as if you will get it. Taking care of yourself and your family includes putting measures in place to safeguard your financial continuity and legal support and to consider crisis planning and management solutions.

Financial Continuity and Legal Supports

Ask yourself the following questions:

Enduring Power of Attorney (EPOA)

- If you were to fall sick and were suddenly left with limited capacity, who would speak and function for you?

Advanced Health Directive (AHD)

- Does your health Attorney/Next of kin know what measures you want them to take to sustain your life?

Financial access

- What is the structural positioning of your estate?
- If you had a minimum of two weeks incapacity, could your life still be managed by others? (Your incapacity could last from 3 to 8 weeks before you are sufficiently clear to be active in your life again).
- Would your partner, spouse, or family have enough knowledge about your estate or activities to function whilst you were incapacitated?
- Can you access funds from outside of your home? (E.g. Internet transfers or cards)
- If you were unconscious or in a coma could your spouse or partner access funds to survive?





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Communication

If you are in isolation your mental health is as important as your physical health. Communication outside the home becomes essential to feel you are not alone and to ensure you can access necessary services or the assistance you need. Ask yourself:

- Do you have a system of communication that you know how to use?
- Does your system of communication give you the best access to family, friends, important points of contact and essential services?
- If you are suddenly in need of more complex access (Eg. video call systems like Skype, Facetime or Facebook messenger) do you have the IT capability and the internet data to be able to access these platforms?

While the COVID-19 pandemic has shifted the day to day realities of millions of people around the world, it has inspired widespread awareness of the importance of focussing on our health - both individually and as a community - and has reminded us to take the time to prepare for the unknown.

Please see the next page for general advice on how to maintain your wishes and security whilst navigating this crisis.



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IMPORTANT MATTERS FOR CONSIDERATION IN PLANNING FOR THE EVENT OF ANY SIGNIFICANT HEALTH ISSUES ARISING IN YOUR BUSINESS OR FAMILY

We have been advised that in the event that a person is severely affected by COVID-19 they could be incapacitated for at least 14 days to six weeks. In the current circumstances, all families and companies need to evaluate what arrangements they have in place and if those arrangements are sufficient to ensure corporate, lifestyle and financial continuity for their family or company. They must consider if they have in place authorities or if they need to appoint an Enduring Power of Attorney to maintain their lifestyle during an isolated period. Many families are dependent upon a senior member of the family or company who controls all financial matters. In such cases, a family or a company need to make a contingency plan for the continuity of finance and its operation in the event that the Senior member becomes incapacitated.

FINANCIAL CONSIDERATIONS

In the event that anyone of your corporate personnel or family becoming incapacitated or hospitalised with the COVID-19 virus then it will be imperative for that person to have authorised;

- Direct Debit from their bank to pay utility accounts as presented or;
- an Attorney to carry out any financial transactions required by that person during their incapacity.

Whilst you could authorise a person to operate your bank account, we recommend that the preferred option would be to appoint an Enduring Power of Attorney as such an Attorney would be bound by the Trust legislation in Queensland. In all cases you can limit the amount of the transactions authorised and the timing (eg. \$500.00 per day) or (authorised to pay Rates, electricity, insurance bills etc.).

PLEASE NOTE THAT IF YOU APPOINT ANYONE TO OPERATE YOUR BANK ACCOUNT OR TO BE YOUR ENDURING POWER OF ATTORNEY THEN YOU MUST HAVE IMPLICIT TRUST IN THAT PERSON. IN THE EVENT THAT AN ATTORNEY MISAPPROPRIATES YOUR ASSETS OR MONEY THEN ALTHOUGH THERE ARE COURTS AND LEGISLATION TO PROTECT YOU IT COULD BE VERY DIFFICULT IF NOT IMPOSSIBLE TO RECEIVE COMPENSATION FROM THAT ATTORNEY.

You can appoint any person over the age of 18 years as your Financial Attorney and the power

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can commence immediately or at some future time. We suggest that the time to authorise the commencement of the power would be “immediate” as it would allow your Attorney to assist you straight away if you are suddenly unable to look after your affairs personally. As previously advised, you can put terms of operation to limit an Attorney’s power in an Enduring Power of Attorney document.

If the Power of Attorney document requires a medical report to confirm an incapacity this would mean; that in order for the Enduring Power of Attorney to be effective the Attorney must not only show a certified copy of the Enduring Power of Attorney document but must also provide a copy of a recent medical report from their doctor confirming that you are “incapable”. Incapable means in reality that you are unable mentally to make any decisions for yourself.

HEALTH ATTORNEY

Whilst you can appoint an Attorney for your health matters, please note that **NO ATTORNEY** can exercise this power unless you are mentally unable to communicate with your doctor or another medical practitioner. Therefore, you will retain your capacity so long as you are mentally able to communicate with your doctor, you make all decisions in relation to your body and its treatment. For example; what doctors you see, what treatment you have, what drugs you take, what operations you have. It is only when you are mentally incapable that your Attorney or Attorneys can make any of those decisions for you.

We understand that medical practitioners can accept some authority from family members in serious matters. But as the writer is not a medical practitioner, no comment will be made in relation to any such authority.

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IF YOU NEED ANY FURTHER ADVICE IN RELATION TO THE APPOINTMENT OF AN ENDURING POWER OF ATTORNEY PLEASE CALL OR EMAIL.

DISCLAIMER: This article is offered for general information purposes only. The material is not offered as and does not constitute specific legal advice or opinion. You should not act upon any of the material without seeking the advice of a qualified solicitor who specialises in the particular area of expertise and jurisdiction that you require. The accuracy of the material is not guaranteed.

Survive and Thrive

To help businesses survive through this period and thrive in the relaunch their operation, we have put together an action plan to help you navigate through all the challenges you're currently facing. Know your key actions so you don't get lost in the detail

Get a break even worksheet done – So you know revenue needed	■
Work out a go forward strategy – To operate during lockdown/reboot after	■
Review supply chain to identify risks & opportunities	■
Have your accountant check that you are deriving maximum benefit from the PAYGW / Employee stimulus package	■
Tax Instalments - Apply to have September + December refunded	■
ATO Payment plans + Debt - deferral of payments & waiving interest	■
Defer all business loans by 6 months – Contact your bank	■
Defer all finance loans by 6 months – Contact your finance provider	■
Contact bank to put a hold on loan repayments (home & investment)	■
Contact your bank - apply for \$250k Gov backed unsecured loan at 4.5%	■
Review all unnecessary subscriptions/outgoings	■
Reach out to landlord to seek rental relief (we can give guidance)	■
Reach out to service/utility providers and see what relief they have available	■
Consider Employee Stand Downs/Annual Leave/LSL	■
Payroll tax - Apply for refund (if registered)	■
Apply for Apprentice Subsidy 50 % up to \$21K (\$7,500 per quarter)	■
Consider changing BAS to monthly - In some cases can get faster refunds	■
Cash flow Projections for next 6 months	■

Should you have any questions or require any assistance, contact our Walsh Business & Entrepreneurial Support Division today:

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