United Arab Emirates has made good progress in containing Covid-19, and Memona Ali, FIA shares how her country's leadership worked swiftly to ensure the residents and citizens of the UAE stayed safe. Memona is an actuary with Union Insurance in Dubai.

Highlight of Disease Status:

Population as at Mid 2020	9,890,402
Population Density per Sq km	118.31
First Official Case	27 Feb 2020
Lockdown	Some localised lockdowns and night curfews
Number of Days	N/A
Did Lockdown reduce New Cases?	N/A
Sufficient Capacity in Healthcare System	Yes
Cumulative Cases as at 30 Nov 2020	167,753
New Cases in Nov 20	36,245
New Cases Per 000 Population	3.66
Case Fatality Ratio	0.34%

UAE's Initial Response

The first confirmed COVID-19 case in the UAE was identified on 27th February 2020. By the end of the month, there were 21 confirmed cases, five of which had already recovered, and no deaths occurred. By the end of March 2020, there were 664 confirmed cases and 6 deaths. In early Q2 2020, nationwide testing was increased, leading to a higher number of confirmed cases. There were over 22,000 cases confirmed during the month of May.

Since the first confirmed COVID-19 case in the UAE, the country has made various changes to the requirements of those visiting, residing and working in the country. These changes have impacted the spread of the virus and the development of confirmed cases.

Lockdown Imposed

From March $\mathbf{1}^{\text{st}}$, strict measures were put in place to curb the spread of the virus. The first measures taken related to restricting the exposure of young children to the virus by closing schools and educational facilities.

On March 15th, remote working was activated for two weeks for select categories of public sector employees in the federal authorities. Two days later, retailers reduced their opening hours from midday to 8pm only, as opposed to their regular 10am to 10pm timings.

On March 25th all retail outlets except pharmacies and grocery stores closed for two weeks. Restaurants were restricted to deliveries only. The National Emergency and Crisis and Disasters Management and the Civil Aviation Authority also announced the suspension of all inbound and outbound passenger flights and the transit of airline passengers in the UAE for two weeks.

Private companies and commercial establishments implemented remote-work system for 80 per cent of their workforce, as per government directives.

The following day, UAE began a nationwide disinfection programme to sanitise the country as it fights the spread of the virus. This meant all residents were not permitted to leave their homes between the hours of 8pm and 6am unless for a valid reason, such as a medical emergency, or for front-line workers. All traffic cameras and radars were activated to identify anyone breaking the rules. An automatic fine would be given (around USD 300).

On April 4th a two-week 24-hour sterilisation campaign began. Residents were directed to wear face masks and gloves at all times outside their home and follow social distancing measures. Strict restrictions were imposed on residents' movements during this time, including the requirement of a permit when leaving the home, only one member of each household permitted to leave at any time, and a 2-hour time window for anyone leaving their home. Residents were allowed to leave their homes if they were front-line workers, required medical assistance or groceries. Public transport was suspended.

The Dubai Health Authority (DHA) launched a whatsapp service where residents can send any COVID-related enquiries including those related to rules and regulations, symptoms and testing.

The National Disinfection Programme continued until the end of June, resulting in lower infections during July, August, and September. Screening was intensified by authorities, leading to an increase in identified cases. Most cases of the virus were mild or asymptomatic so home quarantine/isolation increased. Private companies and commercial establishments returned to work at 100% capacity. Shops, gyms and restaurants opened up to normal hours.

The requirement to maintain social distancing and wear face masks remains in place as at November 2020. A fine of USD 800 is immediately issued to anyone who refuses to comply.

Educational institutions

On March 1st, the Ministry of Education announced the closure of all nurseries and early years' facilities for four weeks, followed soon after by closure of all schools and higher education institutions for four weeks. On March 22nd, the closure was extended and virtual school lessons commenced. Schools remained closed until the summer break in July.

Most schools reopened at the end of the summer break, although some incurred a delay due to mandatory testing of teachers and other late changes that required more time for schools to prepare. It was also mandatory for all schools to offer distance learning for those who opted out of face to face learning. Nurseries and early years' facilities did not reopen until one month later.

Guidelines for schools included masks worn at all times by all adults and by all children in Year 2 (age 6) upwards. Class sizes were reduced to a maximum limit specified depending on the age group (10-15 per classroom). Children could not move between classrooms; only teachers could. All school events remained closed. School swimming lessons were also prohibited, although private swimming lessons and public swimming pools opened earlier in the summer.

These restrictions remain in place (as at November 2020), and are expected to be reconsidered during the winter break.

Sport and Recreation

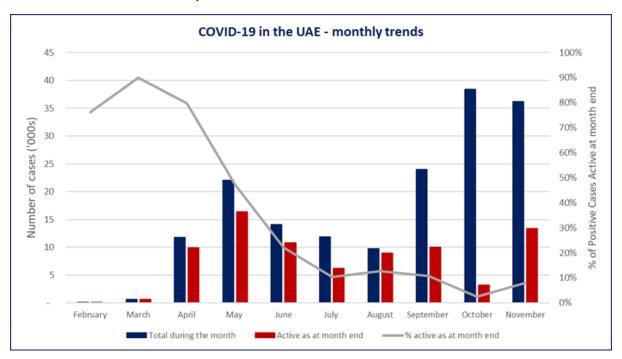
Gyms and sports centres closed on March 25th along with the closure of other businesses. Outdoor activity was impossible during the 24-hour sanitization programme, although this was permitted again

once the 24-hour restrictions were lifted. Social distancing measures are still in place. Some centres have incurred fines and even closures due to failure to comply.

Testing

Drive-thru testing centres opened from April 7th. Testing was available free of charge for anyone showing symptoms or exposed to the virus. Further testing centres were opened across the country. To date, the country has performed over 11m tests, 99% of which have been negative. The UAE was the first country to perform more tests than its population.

COVID-19 in the UAE - monthly trends



Current Main Precautionary Measures (as at November 2020)

Masks must be worn at all times outside homes except for children ages under 6, elderly, and those with underlying health conditions.

Masks do not have to be worn when alone or when performing strenuous exercise.

Social distancing of 1.5m is required at all times indoors and outdoors.

Maximum of 3 persons per car (unless all from same household), restrictions on gatherings inside and outside home.

The impact of the COVID-19 virus in the UAE has been less severe than most parts of the world. There have been over 70,000,000 positive cases recorded around the world. The number of confirmed cases in the UAE is less than 0.3% of this.

Furthermore, the rate of death from COVID-19 across the world is currently at around 2.2%. In the UAE, the current rate of death is 0.34%, which is the lowest rate the country has observed to date.