



2025/26 SESSION
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BERMUDA HOUSE OF ASSEMBLY

OFFICIAL HANSARD REPORT

27 MARCH 2026

(Sitting number 34 of the 2025-2026 Session)

(pages 2809-2850)

Ms. Lovitta F. Foggo, JP, MP
Deputy Speaker

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10:02 AM**

Sitting Number 34 of the 2025/2026 Session

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

The Deputy Speaker: Good morning, Members.
We will start with prayers.

PRAYERS

[Prayers read by Mr. Somner, Clerk]

The Deputy Speaker: The House is in session.

[Gavel]

CONFIRMATION OF MINUTES

[Minutes of 13, 16, and 20 March 2026]

The Deputy Speaker: Members, we have Minutes from the 13th, 16th and 20th of March.
Are there any corrections?
There are none.

[Minutes of 13, 16 and 20 March 2026 confirmed]

MESSAGES FROM THE GOVERNOR

The Deputy Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Deputy Speaker: The Speaker is absent. The Honourable Wayne Furbert is absent today. And [MP] Dr. Leroy Bean is absent today.

MESSAGES FROM THE SENATE

The Deputy Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Deputy Speaker: There are many. I will begin with the Minister of Tourism and Transport, Culture and Sport.
Minister, you have the floor.

**MOTOR CAR (RIDESHARING)
REGULATIONS 2026**

Hon. Owen Darrell: Thank you, Madam [Deputy] Speaker.

Madam Deputy Speaker, I have the honour to attach and submit for the information of this Honourable House the Motor Car (Ridesharing) Regulations 2026, as made by the Minister responsible for Transport, in exercise of the power conferred by sections 37 and 102 of the Motor Car Act 1951.

The Deputy Speaker: Thank you. You have another, Minister.

**MOTOR TAXI (TAXI DESPATCHING SERVICE)
AMENDMENT REGULATIONS 2026**

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

I have the honour to attach and submit for the information of the Honourable House of Assembly the Motor Taxi (Taxi Despatching Service) Amendment Regulations 2026, as made by the Minister responsible for Transport, in exercise of the power conferred by section 37A of the Motor Car Act 1951.

The Deputy Speaker: Thank you, Minister.

The next Minister is the Minister of Youth, Social Development, and Seniors.
Minister.

**ANNEX I, ENDING HOMELESSNESS TOGETHER,
PLAN TO END HOMELESSNESS**

**ANNEX II, THE PLAN TO END HOMELESSNESS,
HOMELESSNESS DATA, STATUS,
PRIORITISATION, AND DELIVERY OF THE PLAN
TO END HOMELESSNESS**

**ANNEX III, NATIONAL HOMELESSNESS ACTION
PLAN 2025–2028**

Hon. Tinee Furbert: Good morning, Madam Deputy Speaker.

I have the honour to attach and submit for the information of the Honourable House of Assembly the Annex I, Ending Homelessness Together, Plan to End Homelessness, Annex II, the Plan to End Homelessness, Homelessness Data, Status, Prioritisation, and

Delivery of the Plan to End Homelessness, and Annex III, National Homelessness Action Plan 2025–2028.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Minister, you also have a Charities Amendment Regulations.

CHARITIES AMENDMENT REGULATIONS 2026

Hon. Tinee Furbert: Madam Deputy Speaker, I have the honour to attach and submit for consideration of the Honourable House of Assembly the Charities Amendment Regulations 2026, proposed to be made by the Minister responsible for Charities after consultation with the Registrar and the Committee, in exercise of the power conferred by sections 38 and 48 of the Charities Act [2014], and after consultation with the NAMLC in exercise of the power conferred by section 47 of the Charities Act of [2014].

The Deputy Speaker: Thank you, Minister.

PETITIONS

The Deputy Speaker: There are none.

STATEMENTS BY MINISTERS AND JUNIOR MINISTERS

The Deputy Speaker: There are several. I recognise first the Minister of Finance and Premier.

Hon. E. David Burt: Good morning, Madam Deputy Speaker.

GOVERNMENT EMPLOYEE HEALTH INSURANCE SCHEME ENHANCED BENEFITS

Hon. E. David Burt: Madam Deputy Speaker, I rise today to advise this Honourable House of important enhancements to the benefits provided under the [Government Employee Health Insurance Scheme](#), better known as GEHI. These enhancements are about improving access to care for public officers, retirees and their families, and ensuring that GEHI better supports prevention, treatment, and overall well-being.

Madam Deputy Speaker, the changes I am announcing today fall into three areas: annual physical examinations, mental health coverage, and substance abuse treatment coverage. Together, they represent an important strengthening of GEHI benefits. With respect to annual [physical] examinations, GEHI currently provides reimbursement for one annual physical examination per client per year, up to a maximum of \$96. Honourable Members will appreciate that the cost of a physical examination is well above that amount. As a result, many employees and their families have been left to pay substantial co-pays to access a routine

annual exam, in some cases more than \$200. Where that occurs, the cost of preventive care can itself become a barrier, and some persons may delay or forgo an annual examination that could assist with the early detection and management of illness, which can cost GEHI more in the long term.

The Government has already taken steps in this area through changes made to HIP and FutureCare, with the objective of eliminating out-of-pocket costs for annual preventive exams. This enhancement to GEHI follows that same approach. Under the revised benefit, GEHI will now reimburse one annual physical examination per client per year at 100 per cent, within a range of \$250 to \$350 depending on patient complexity.

[Desk thumping]

Hon. E. David Burt: This change will remove the financial barrier created by the previous reimbursement limit and to support greater use of routine preventive care by GEHI clients.

Madam Deputy Speaker, the second area of enhancement relates to mental health coverage. Mental health care is an essential part of overall health care, and access to timely support can make a meaningful difference for individuals and families. It is also an area where there has been increasing public discussion in Bermuda, including from representative bodies such as the Bermuda Public Services Union and the Bermuda Industrial Union, about the importance of mental wellness in the workplace and the need for persons to feel able to seek assistance.

Under these enhancements, coverage for services provided by a clinical psychologist will increase from \$97 to \$170 per visit, for up to 12 visits per year. Coverage for psychiatric consultations will increase from \$100 to \$200 per consultation, for up to 25 visits per year. This increase in coverage strengthens the support available under GEHI and improves [access to] care for persons who require professional mental health services.

Madam Deputy Speaker, the third area of enhancement relates to substance abuse treatment coverage. This is also an important addition to the benefits available under GEHI as substance abuse can have dire consequences for individuals, for families, and for workplace well-being. Access to treatment, where it is needed, should be part of a health insurance scheme that responds to the needs of the people it covers. I was surprised to learn, while attending a PLP branch meeting in St. George's a few years ago, that GEHI did not provide coverage for substance abuse treatment. At that time, I committed to examining the issue, as I agreed that this treatment should be covered. Therefore, I am pleased to share that GEHI will now include coverage for inpatient and outpatient treatment for substance abuse, including treatment related to alcohol and drug dependency. This expanded coverage will

include both local and overseas care. Inpatient care will be covered for up to 90 days, and outpatient care will be covered for up to 20 days, with a maximum annual benefit of \$18,000. This enhancement is intended to ensure that where treatment is needed, there is a defined level of support available through the scheme.

Madam Deputy Speaker, providing better health care support to our public officers and their families is an important strategic imperative in improving retention in the public service. These enhancements, represent a practical investment in the well-being of public officers, retirees and their families, and will be funded through the increased budgetary allocation provided for employee benefits in the budget recently passed by this Honourable House, taking effect on 1 May 2026.

These three areas of improved coverage broaden access to preventive care, strengthens the support available for mental health services, and provides substance abuse treatment coverage where none previously existed. They also continue the Government's progress of improving access to affordable health care while reducing out-of-pocket expenses on our collective path to universal health care.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Premier.

That takes us to the next Minister, and that is the Minister of National Security.

Minister, you have the floor.

Hon. Michael A. Weeks: Good morning, Madam Deputy Speaker, good morning, colleagues, and to the listening public.

BERMUDA'S NATIONAL CYBERSECURITY RISK ASSESSMENT, LAUNCH OF

Hon. Michael A. Weeks: Madam Deputy Speaker, I rise today to advise this Honourable House of the continued advancement of [Bermuda's national cybersecurity](#) posture. Cyber threats do not stand still, Madam Deputy Speaker, and neither can we. As the threat landscape evolves, so too must our understanding of the risks facing our digital infrastructure, our critical services, and our citizens.

Madam Deputy Speaker, building on the foundations laid by the Bermuda Cybersecurity Strategy 2018–2022 and strengthened by the Cybersecurity Act 2024, the Government of Bermuda is now ready to take the next decisive step in evidence-based cybersecurity governance. I am pleased to announce the launch of Bermuda's inaugural National Cybersecurity Risk Assessment (NCRA). This is a landmark initiative in keeping with the Government's Digital Transformation Initiative. For the first time, Bermuda will conduct a structured, jurisdiction-wide assessment of our collective cybersecurity risks, delivered entirely in digital form.

Madam Deputy Speaker, what is the National Cybersecurity Risk Assessment? The National Cybersecurity Risk Assessment is a formal survey instrument designed to gather structured cybersecurity risk intelligence from across Bermuda's public and private sectors. The assessment will capture information on threats, vulnerabilities, current controls, and risk exposure across our organisations, including those operating within our Critical National Information Infrastructure [CNII]. The results of the NCRA will directly inform the development of Bermuda's updated National Cybersecurity Strategy, which the Government is targeting for release in the fourth quarter of this year. This means that for the first time, our national strategy will be built on current, locally-sourced risk intelligence—not assumptions. That is a significant advance in the maturity of our cybersecurity governance.

Madam Deputy Speaker, this NCRA represents a first for Bermuda in another important respect. Previous exercises of this nature have relied on manual or paper-based processes. This assessment will be distributed and completed entirely online, enabling broader participation, faster data collection, and more reliable analysis. The digital platform has been designed to ensure the secure delivery of responses. Respondents can complete the assessment with confidence that their submissions are handled in accordance with the Government of Bermuda's security standards and the obligations set out under the Personal Information Protection Act 2016.

Madam Deputy Speaker, the NCRA is intended to reach as much of the Bermuda cyber community as possible. We are calling on organisations and professionals across all sectors to participate, including

- government ministries, departments, and agencies,
- Critical National Information Infrastructure (CNII) entities and operators,
- financial services, insurance, and reinsurance organisations,
- telecommunications and technology providers,
- health care, energy, and essential services operators, and
- small and medium-sized enterprises with a digital footprint.

Madam Deputy Speaker, the strength of this assessment depends on the breadth and quality of participation. I, therefore, urge all relevant organisations across the Bermuda cyber community to engage seriously and respond fully. The NCRA will be distributed by the National Cybersecurity Unit [NCU]. Respondents will have a period of three months to complete the assessment from the date of distribution. This window has been set to allow sufficient time for thorough and considered responses, while maintaining the timeline necessary to support the development of the updated National Cybersecurity Strategy. The NCRA will be administered on an annual basis going forward. This will

enable the Government to track the evolution of Bermuda's cybersecurity risk profile over time and ensure that our national strategy remains current and responsive to emerging threats.

Organisations wishing to participate, or requiring further information about the assessment process, are encouraged to contact the National Cybersecurity Unit directly. All queries should be directed to the National Cybersecurity Unit by email at cybersecurity@gov.bm. Further details, including the secure link to complete the assessment, will be communicated to stakeholders upon distribution by the National Cybersecurity Unit.

Madam Deputy Speaker, the National Cybersecurity Risk Assessment is not an end in itself. It is a critical input into a larger process: the development of an updated National Cybersecurity Strategy that is grounded in evidence, shaped by the real-world risk environment that Bermuda faces today. This Government is committed to building a secure digital Bermuda—one where citizens, businesses, and institutions can operate with confidence in the safety and resilience of our digital environment.

The Cybersecurity Act 2024 has given us the legislative framework. Our partnership with the International Telecommunications Union is strengthening our operational capabilities through the National Cybersecurity Incident Response Team. The NCRA now gives us the intelligence to make strategic decisions that are truly informed.

Madam Deputy Speaker, I call upon all stakeholders across Bermuda's cyber community to seize this opportunity to shape our national cybersecurity direction. Your participation matters and your insights are essential. Together, we will build a stronger, more robust digital Bermuda.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I call on the next Minister, the Minister Diallo Rabain. Minister, you have the floor.

Hon. Diallo V. S. Rabain: Good morning, Madam Deputy Speaker.

GOVERNMENT PUBLIC SERVICE SCHOLARSHIPS, LAUNCH OF

Hon. Diallo V. S. Rabain: Madam Deputy Speaker, I am pleased to rise today to inform this Honourable House of the launch of the new Government Public Service [Scholarships programme](#). The launch of the programme represents delivery on another 2025 Throne Speech commitment and shows that this Government is deeply committed to Bermudianisation and to preparing Bermudians for brilliant careers at home. The Public Service is a vital part of the country's economic and social well-being, so attracting and nurturing high calibre

talent is of vital importance to fulfil the Government's mission to improve the lives of the people of Bermuda.

Madam Deputy Speaker, the Public Service Scholarships programme will support Bermudians to prepare for critical jobs that are hard to fill here in Bermuda and often globally. It expressly links areas of study to specific roles that are needed across the Government, as each year the eligible disciplines are designed and targeted around positions that we anticipate will need to be filled and/or Bermudianised in the foreseeable future. This design and forward planning also support the Public Service succession planning, as it will ensure that we prepare young people to be the best talent available for key positions throughout the Public Service.

Madam Deputy Speaker, ultimately, this new programme is a win-win for both prospective graduates and the Public Service, as it increases opportunities and nurtures talent for critical posts. Madam Deputy Speaker, scholarships will be under offer for up to \$30,000 a year for studies in areas needed to meet critical, future workforce needs. Students who receive scholarships will participate in paid internships during school breaks and will have the guarantee of employment within the Public Service after completing their studies. A five-year commitment will form part of the agreement to support the new graduates. This programme will ensure the Government is able to fill vital roles with trained Bermudians. Applications are now open for the Scholarships programme and Bermudians are invited to apply by 30 April at www.BermudaScholarships.com.

Madam Deputy Speaker, to be eligible for a Public Service Scholarship applicants will have to meet the following criteria

- possess Bermuda status,
- have had at least five years of schooling in Bermuda,
- complete the education programme and training before the age of 65,
- be enrolled in an accredited programme and earning institution ranked "Competitive" (or equivalent) or higher,
- have at least completed an undergraduate freshman year or pursuing a graduate degree; and finally, and
- for public officers already within the [Public] Service, they must have worked as a full-time public officer for a minimum of three years.

Madam Deputy Speaker, when applying, students must provide the required documents such as references, transcripts, proof of status, identification, et cetera. Applicants must also review the list of targeted posts and note the employment commitment upon the completion of their studies.

Madam Deputy Speaker, I want to encourage Bermudians to apply for this excellent new opportunity. This programme not only offers financial support but creates clear career pathways and helps students to

obtain the qualifications and skills needed to strengthen our public services and enhance the lives of the people of Bermuda. For more information on eligibility, required documents, and the list of posts, visit www.gov.bm/publicservicescholarships. To apply, go to www.bermudascholarships.com.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

That takes us to the next [Statement], that is the Minister of Tourism and Transport, Culture and Sport.

Minister.

RIDESHARING, REGULATION OF SERVICE

MOTOR CAR (RIDESHARING) REGULATIONS 2026

MOTOR TAXI (TAXI DESPATCHING SERVICE) AMENDMENT REGULATIONS 2026

Hon. Owen Darrell: Madam Deputy Speaker, thank you very much. It is with great pleasure that I rise today to lay before this Honourable House the Motor Car (Ridesharing) Regulations 2026 and the Motor Taxi (Taxi Despatching Service) Amendment Regulations 2026.

These [Regulations](#) give effect to the Motor Car (Ridesharing) Amendment Act 2026, which was passed in the Senate on March 18, marking an important step in the continued modernisation of Bermuda's [transport] system. Together, these measures introduce a regulated and structured ridesharing framework, while strengthening and supporting the existing taxi industry.

Madam Deputy Speaker, the introduction of ridesharing in Bermuda has been approached with care, consultation, and deliberate design. At its core, this framework is built on three key principles: safety, quality of service, and fairness across the transportation ecosystem. Safety has been a [foundational] pillar throughout this process. Under the Motor Car (Ridesharing) Regulations 2026, all ridesharing transactions must be conducted electronically through approved despatching applications, ensuring transparency and traceability. Cash payments will not be permitted, ensuring full accountability across all transactions. Operators will be clearly identifiable both digitally and physically, including through the display of a public service vehicle badge, a designated ridesharing licence plate, and official vehicle decals.

In addition, ridesharing vehicles must meet strict insurance and regulatory requirements. Once a ridesharing request is accepted, the digital network will provide the passenger with key information, including the operator's photograph, contact details, vehicle description, and estimated time of arrival. Passengers will also receive an electronic receipt following each

journey, detailing the origin and destination, distance travelled, time taken, and fare charged. These measures ensure that both residents and visitors can use the service with confidence.

In terms of quality, operators will be required to adhere to an established conduct and dress code when providing ridesharing services. A formal Code of Practice will be introduced for ridesharing operators as well as permit holders. This Code sets out clear expectations around professionalism, conduct, and service delivery, with the objective of ensuring that passengers receive a safe, reliable, and consistent experience. The Regulations also introduce clear limits on operator working hours. A ridesharing operator may not operate continuously for more than five hours, nor exceed 10 hours within a 24-hour period. These provisions are designed to reduce fatigue and further strengthen passenger safety.

Madam Deputy Speaker, I wish to be clear that this framework has been carefully designed to ensure fairness and balance with the taxi industry. Ridesharing is not being introduced to replace taxis, but to complement the existing system where gaps exist. To support this, ridesharing operations will be limited by both season and time. Between 1 April and 30 September, ridesharing will be permitted at all times. Between 1 October and 31 March, ridesharing will operate on weekdays between 10:00 pm and 6:00 am, and at all times on Saturdays, Sundays, and public holidays.

There is also provision for the Minister responsible for Transport to vary these dates and times by Order, where necessary, to respond to periods of increased demand, such as major events or seasonal peaks. Importantly, ridesharing fares will align with taxi rates. This ensures there is no undercutting of the taxi industry and reinforces a level playing field across the sector.

Madam Deputy Speaker, the Motor Taxi (Taxi Despatching Service) Amendment Regulations 2026 further strengthen this balanced approach by establishing a clear and structured process for how ride requests are handled through approved despatching services. Under this framework, all requests received via the digital network must first be transmitted to taxi operators. Only if the request is not accepted within 60 seconds will it then be made available to ridesharing operators. This ensures that taxi operators are always given the first opportunity to accept fares, while also expanding access to transportation [when] taxis are not readily available.

[Inaudible interjections]

Hon. Owen Darrell: Madam Deputy Speaker, I hear some noise. So, I want them to listen carefully to this next section.

[Inaudible interjections]

Hon. Owen Darrell: Some may suggest that 60 seconds is a short period of time. However, this decision was not made arbitrarily. Despatch data indicates that the average response time for operators was 8.22 seconds in 2024 and 9.74 seconds in 2025. This means that the 60-second window provides more than sufficient time for operators to respond. In addition—

[Inaudible interjections]

Hon. Owen Darrell: In addition, Madam Deputy Speaker, the general benchmarks indicate that individuals typically respond to a call on their cell phones within six to eight seconds. This approach is therefore both practical and grounded in real data. Approved despatching services will also be required to maintain detailed operational records, including ride activity, operator engagement, and response times. These systems will track vehicle movements while transporting passengers and collect data on demand and service performance, ensuring that the system remains monitored, accountable, and responsive over time.

Madam Deputy Speaker, at its heart, this framework addresses a long-standing issue. There have been consistent gaps in transportation availability, particularly during peak periods, late hours, and times of high demand. This is not a new issue, Madam Deputy Speaker, but one we are now addressing in a structured and responsible way. These Regulations ensure that when taxis are unavailable, residents and visitors are not left without options. Instead, they will have access to a regulated, controlled, and accountable alternative.

There are also clear provisions for oversight and enforcement. Complaints may be made to the Transport Control Department and, where necessary, investigations may be conducted, with the ability to suspend or revoke permits. Breaches of these Regulations may result in penalties of up to \$10,000, reinforcing the importance of compliance within this framework.

[Inaudible interjections]

Hon. Owen Darrell: Mm-hmm.

In closing, Madam Deputy Speaker, these Regulations have been developed with clear intent. They introduce a regulated ridesharing service that is safe and structured, one that establishes expectations for quality, protects and prioritises the taxi industry, and expands transportation access across Bermuda. This is a measured and necessary step forward, grounded in balance, evidence, and the needs of the public.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister of Youth, Social Development and Seniors.

Hon. Tinee Furbert: Good morning, and thank you, Madam Deputy Speaker.

HOMELESSNESS, TABLING OF THE PLAN TO END

Hon. Tinee Furbert: It is my privilege and responsibility to provide the people of Bermuda with an update on the progress of the [Plan to End Homelessness](#) and to table for consideration of this Honourable House the Plan to End Homelessness in Bermuda—Ending Homelessness Together which includes homelessness data, status, prioritisation and delivery of the plan, and the National Homelessness Action Plan [2025–2028].

Madam Deputy Speaker, this document represents a significant milestone in the Government's ongoing commitment to addressing homelessness in Bermuda in a coordinated, unified, evidence-based, and humane manner. The vision, Madam Deputy Speaker is that homelessness is ended. This means that everyone has a safe, stable and sustainable place to live and that wherever possible, new cases of homelessness are prevented.

Recognising that no model will eliminate the risk of homelessness, should homelessness occur, systems are in place to ensure that it is rare, brief and non-recurrent. Please be aware that homelessness is not only about a housing plan, but also a step toward reconnection as homelessness is, for some, seen as a form of escape, freedom or can be due to complex personal circumstances.

Madam Deputy Speaker, this Plan has taken approximately two and a half years to develop due to the commitment to gain data and insight from over 400 Bermudians experiencing homelessness, hundreds of hours of [collaborative] input from community experts and partners (both government and non-government), evidence-based research into solutions from over 40 countries around the world as well as those domestically and three rounds of extensive community consultations and the hard work of a Multi-Sector Steering Committee.

The public was consulted through structured engagement initiatives, including town hall meetings and the Government's Bermuda Citizens Forum. Subsequently, a Homelessness Advisory Panel was established, comprising representatives from the public, private, and non-profit sectors, with a mandate to strengthen and refine that work. The resulting Plan to End Homelessness is framed around seven core areas of action, including the rapid reduction of rough sleeping, improved data and monitoring, expanded access to affordable housing, coordinated service delivery, public policy reform, and public awareness. These priorities reflect a future where homelessness is rare, brief, and non-recurring.

Madam Deputy Speaker, the Plan incorporates evidence-based solutions and international best practices carefully adapted to Bermuda's unique social and

economic context. Among its key features, the Plan to End Homelessness establishes a comprehensive definition of homelessness for Bermuda. It is grounded in the European Typology on Homelessness and Housing Exclusion (ETHOS), which recognises that a “home” has physical, social and legal dimensions. This plan defines 13 operational categories that refine the circumstances faced by people experiencing homelessness. In practical terms, Madam Deputy Speaker, it ensures that we understand and always reference the state of homelessness as those who are roofless, houseless, are in insecure housing or inadequate housing.

Madam Deputy Speaker, I would like to make is clear to this Honourable House, this Plan includes a “point in time” data as at 31 December 2025 using administrative information gathered through HOME. That data-recorded persons who throughout the year were roofless, including 170 people living rough and 99 staying in a night shelter; persons who were houseless, including 217 in accommodation for the homeless, 33 in a women’s shelter, 24 in accommodation for immigrants, 113 who were due to be released from institutions with no housing in place; persons in insecure housing, including 188 living in insecure accommodation, 130 under threat of eviction, 15 under threat of violence; and persons in inadequate housing, including 89 living in temporary or non-conventional structures. This data relates to specific individuals and is not statistically extrapolated, and the Plan notes it is likely to understate overall prevalence. By way of wider context, the National Homelessness Action Plan also references census-based figures of 82 persons experiencing homelessness in 2010 and 138 in 2016.

Madam Deputy Speaker, the Plan adopts a prevention-focused approach, with early intervention and rapid rehousing as the default model, and it calls for systemic reforms across data collection, service delivery, housing supply, welfare entitlements, and statutory protections. The Plan also includes the rapid reduction of rough sleeping, improvements to homelessness data systems, the expansion of affordable housing options, and enhanced public education and awareness.

Madam Deputy Speaker, building on this strategic foundation, the Ministry of Youth, Social Development and Seniors have included a four-year National Homelessness Action Plan covering the period 2025 to 2028. This Action Plan translates vision into action. It will establish Government’s clear priorities and provide a structured, phased framework to guide implementation, while optimising the use of existing programmes and resources. The Action Plan is underpinned by prevention-first, trauma-informed, person-centred, and rights-based principles. It emphasises collaboration across ministries and agencies, meaningful inclusion of persons with lived experience, and the use of reliable data to guide decision-making and measure progress.

Madam Deputy Speaker, oversight of the Action Plan will rest with the Ministry of Youth, Social

Development and Seniors, working in close partnership with the Ministry of Housing and Municipalities, and other lead ministries, statutory bodies, non-government organisations, and private-sector partners. Implementation will be supported by a centralised case-management and data-sharing framework, clearly defined roles and responsibilities, and annual reporting to Cabinet on the progress, outcomes, and emerging risks.

Madam Deputy Speaker, the synergy between Bermuda’s Affordable Housing Strategy and the National Homelessness Action Plan is the Affordable Housing Strategy focuses on system-level levers like supply, affordability, suitability, and governance, while the Homelessness Action Plan focuses on crisis response, prevention, stabilisation, and helping individuals move quickly from homelessness into housing. Together, they create a more cohesive pathway from insecurity to security by ensuring that suitable housing exists and that the support is in place to help people.

Madam Deputy Speaker, key performance indicators will be aligned to rapid rehousing, homelessness prevention, housing supply, service integration, and policy reform. A funding framework, including budget estimates and cost-sharing arrangements, will be assessed during implementation of delivery and action plan and brought forward for Cabinet’s consideration as required.

Madam Deputy Speaker, at its core, this work is guided by a simple but powerful principle: that the Plan to End Homelessness is a whole system response and is multi-year in its nature. The plans provide a clear national roadmap to move us closer to that goal, consolidating existing efforts and aligning public policy in a coordinated and sustainable way.

Madam Deputy Speaker, in closing, I want to emphasise, once again, that the challenges before us are significant, but our resolve and collaboration remain unwavering.

Madam Deputy Speaker, I extend my sincere thanks to everyone whose dedication and expertise helped bring the Plan to End Homelessness in Bermuda—Ending Homelessness Together, and the National Homelessness Action Plan to its final edit, especially the many Bermudians with lived experience who shared their courage, insight, and hope. I would also like to thank the Homelessness Advisory Panel, the Homelessness Steering Committee, Ms. Denise Carey, CEO/Executive Director of HOME, the many government and non-government, and community partners who contributed their time, frontline knowledge, and unwavering commitment to ending homelessness in Bermuda.

Accordingly, Madam Deputy Speaker, I commend this document to this Honourable House and formally table the Plan to End Homelessness in Bermuda—Ending Homelessness Together which includes homelessness data, status, prioritisation and delivery of the Plan and the National Homelessness Action Plan

for the information of Members and the people of Bermuda.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister of Public Works and Environment.

Minister.

Hon. Jache Adams: Good morning, Madam Deputy Speaker.

SINGLE-USE PLASTICS ACT 2026, INTRODUCTION OF

Hon. Jache Adams: Madam Deputy Speaker, there are moments in the life of a country when we must pause, lift our eyes from the immediate, and chart a course that reflects the kind of Bermuda we wish to leave behind. Today is such a moment. For years, Bermudians have spoken passionately about the need to protect our Island home from the growing tide of plastic pollution. Our children have raised it in classrooms. Divers and fishermen have raised it from the sea floor. Environmental groups have raised it in community forums. And now, Madam Deputy Speaker, this Government is taking the next deliberate step.

Later today I will be tabling the [Single-Use Plastics Act 2026](#), a Bill designed not to ban every item overnight, but to establish the legal framework for Bermuda's transition away from the most harmful single-use plastics through consultation, science, and a phased, responsible approach.

Madam Deputy Speaker, the Bill before this Honourable House does one essential thing: it creates the legislative structure we need to regulate single-use plastics effectively and sustainably. It empowers the Government to add items to a Schedule only after consultation, only after listening to stakeholders, and only after determining that alternatives are viable for both our environment and our economy. The Schedule of the Bill is intentionally empty today, and that is by design. We are not rushing ahead with bans without first hearing from businesses, environmental organisations, students, seniors, and all those who interact with these products every day. Instead, this Bill lays the foundation on which we will build a careful, well-managed transition that works for the entire country.

Madam Deputy Speaker, I want to address a concern that often arises whenever the words "single-use plastics" and "ban" appear in the same sentence. Let me be clear: this Bill does not impose an immediate, Island-wide ban on all single-use plastics. That is not the intention, and it will not be the result. What we are setting in place is a gradual, phased programme, one that ensures businesses and consumers have time to adjust, the Government has time to inform, and the country has time to shift behaviour responsibly. If, for example, the consultation process identifies items such

as plastic straws as an appropriate early candidate for restriction, this will only occur after Bermudians have been fully engaged and the timelines are clear and reasonable. Our goal is not disruption; our goal is progress.

Madam Deputy Speaker, Bermuda's pristine beauty is not merely aesthetic; it is economic, environmental, and deeply cultural. Our marine ecosystem is the foundation of our tourism industry, our fishing sector, and the health of our people. Yet around the world, and yes, even here at home, plastic pollution threatens that foundation. Plastic does not disappear. It breaks down into microplastics that are now found in our water, our sand, our fish, and increasingly, in our bodies. This is not speculation; it is established science.

Local environmental leaders have been sounding the alarm for years. Keep Bermuda Beautiful has frequently reminded us that every piece of plastic ever created still exists somewhere in the environment. Their decades of clean-up data demonstrate the growing presence of plastic fragments on our beaches, often originating from everyday convenience items that are used once and discarded.

Similarly, the organisation Beyond Plastics Bermuda has stated publicly that tackling single-use plastics is essential for preserving Bermuda's environmental health for future generations. They have called for bold action from Government and the community alike, emphasising that the challenge is solvable if we approach it together.

Madam Deputy Speaker, today's Bill answers that call. While this Government is proud to bring forward this Bill, I want to acknowledge something important: The desire to reduce harmful plastics has not been limited to one side of this House as the One Bermuda Alliance has been on record in support of reducing single-use plastics in Bermuda.

Madam Deputy Speaker, environmental protection should not be a partisan endeavour. It is a shared responsibility. If we cannot unite around protecting the waters that sustain us, then what can we unite around? This Bill is an opportunity for all of us, Government, Opposition, and the people of Bermuda, to demonstrate that when it comes to safeguarding our environment, we can move as one.

Madam Deputy Speaker, the next step is an exhaustive and transparent consultation period. We will engage

- environmental NGOs,
- retailers and grocers,
- restaurants and small businesses,
- importers and manufacturers,
- waste management experts, and
- the public.

We will invite written submissions, host stakeholder meetings, and explore the availability of practical alternatives. Just as important, we will work to ensure that environmentally friendly replacements are accessible and affordable.

I recognise that we have already engaged in extensive consultations on this issue over several years, and I want to be clear that this work was instrumental in shaping the Bill that will be tabled later today, one that reflects the voices, priorities, and lived realities of those who contributed. The upcoming consultation will build on that strong foundation by helping to determine the pace and sequencing of each phase of implementation. This is not a procedural exercise; it is the engine that will drive meaningful, responsible change. It will ensure, Madam Deputy Speaker, that every step forward is taken with care, maintaining public confidence that this transition is fair, well planned, and firmly grounded in real world conditions.

Madam Deputy Speaker, as Honourable Members can attest, regulation alone cannot change behaviour. That is why the Ministry of Public Works and Environment will also be launching a public education campaign in partnership with environmental groups, schools, and community organisations. We want Bermudians to understand why this transition matters, how it will occur, and what small choices each of us can make that collectively produce long-term results. As KBB has often said, small actions make a big difference. This Bill ensures those actions are supported by policy that matches our environmental values.

Madam Deputy Speaker, today is about groundwork, the kind of groundwork that ensures Bermuda's environmental future is not left to chance. With this Bill we begin the process of reducing our dependence on harmful plastics, strengthening our stewardship of our natural resources, and aligning Bermuda with international best practices in sustainable waste management. This is not the end of the journey. It is the start of a thoughtful, collaborative transition toward a cleaner, healthier, and more resilient Island home. I invite all Honourable Members, and all Bermudians, to join us in shaping the future phases of this important national effort.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

I now call on the Minister of Health.

Minister, you have the floor.

Hon. Kim N. Wilson: Thank you. Good morning, Madam Deputy Speaker.

ROAD TRAFFIC COLLISIONS, PUBLIC HEALTH IMPACT

Hon. Kim N. Wilson: Madam Deputy Speaker, I rise today to address an issue that continues to affect our community deeply. An issue that strains our health system, burdens our emergency services, and brings immense hardship to families across Bermuda. I am referring to the ongoing [impact of road traffic collisions](#). Recent analysis of Emergency Department activity at the King Edward VII Memorial Hospital, covering the

three-year period from January 2023 through December 2025, provides a sobering picture. During that time, more than 3,760 of those visits were the direct result of road traffic collisions. That is more than 100 people every single month. People whose lives were disrupted, often in an instant, due to collisions on our roads.

Madam Deputy Speaker, while many of these individuals were treated and discharged home, far too many required acute hospital care. Nearly 10 per cent of all collision-related patients were admitted to the hospital, staying on average for more than seven days. Others suffered head injuries, spinal injuries, fractures, and other forms of trauma with long-lasting consequences. Tragically, some did not survive. These numbers tell only part of the story. Behind every statistic is a family member, a friend, a co-worker, a neighbour, someone whose life has been altered. These accidents result in physical pain, emotional distress, financial hardship, and in some cases long-term disability. For parents, partners, and children, the consequences extend far beyond the hospital walls.

Madam Deputy Speaker, the data also reveals who is most affected. Young people, particularly young male residents, are disproportionately represented. Individuals aged 18 to 35 account for more than two-fifths of all collision-related hospital visits. These are young adults in the prime of their lives, many of whom are just entering the workforce, pursuing higher education, or starting families. When they are injured, it affects not only their own future but the stability of the households they support.

Madam Deputy Speaker, these incidents also place a substantial burden on our emergency services. Nearly 44 per cent of collision victims required ambulance transport, reflecting the urgent and often traumatic nature of these events. This level of demand affects EMS response times and resource availability for other medical emergencies. [Within] the Emergency Department, trauma teams must be continuously prepared for the most serious cases, including those requiring resuscitation, rapid intervention, and specialised care. Each road traffic accident therefore has broader implications for how the hospital allocates staff, space, and resources.

Madam Deputy Speaker, it is important to acknowledge that the vast majority of those injured on our roads, more than 93 per cent, are Bermuda residents. This is not a visitor-driven issue. It is our issue. It affects our families, our communities, and our future. The findings of this three-year analysis make it clear that a coordinated response, which includes all stakeholders, is needed.

Madam Deputy Speaker, road safety is not solely a transportation issue. It is a public health issue. It is a family issue. And it is a community issue. The impact of road traffic collisions is felt not just in the Emergency Department but in living rooms, workplaces, and classrooms across Bermuda. As Minister

of Health, I reaffirm this Government's commitment to working collaboratively with our partners in public safety, transportation, and community organisations to reduce preventable injuries, support emergency responders, and ensure that families receive the care and assistance they need. Together, we can make our roads safer and protect the lives and well-being of the people of Bermuda.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

That concludes all of the Ministerial Statements given.

REPORTS OF COMMITTEES

The Deputy Speaker: There are none.

QUESTION PERIOD

The Deputy Speaker: I would like to call on the Junior Minister who had responses previously, and I think that you have undertaken to give written responses.

Mr. Dennis Lister III: Good morning.

The Deputy Speaker: Your Shadow [Minister] has asked for written responses now, as opposed to you giving oral responses.

Mr. Dennis Lister III: Yes. Good morning, Madam Deputy Speaker. I have provided the written responses to the MP.

Can you confirm that you received them?

Ms. Robin Tucker: Yes, Madam Deputy Speaker, I received them. Thank you.

The Deputy Speaker: Thank you. Thank you, Junior Minister.

Mr. Dennis Lister III: Thank you, Madam [Deputy Speaker].

The Deputy Speaker: I have at least, I think, four people. Right now, I don't see the gentleman, so I will switch to the Rideshare. And I think that Member Robinson from constituency 30 has questions.

[Inaudible interjections]

Mr. Dwayne Robinson: Thank you, Madam Deputy Speaker.

They're already excited about this. That's interesting.

[Inaudible interjections]

Mr. Dwayne Robinson: Yes, okay.

[Inaudible interjections and laughter]

Mr. Dwayne Robinson: That's correct, correct. You are, yes. Southampton Strong, you're already know.

QUESTION 1: RIDESHARING, REGULATION OF SERVICE

Mr. Dwayne Robinson: [Madam] Deputy Speaker, good morning, and good morning to the listening audience and colleagues. My first question is, Can the Honourable Minister please notify this Honourable House which insurance companies have prepared insurance policies for rideshare drivers?

The Deputy Speaker: Thank you. Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

As was stated multiple times before there were numerous stakeholder engagement meetings with insurance companies. I do not have the exact names of what policy they have in place. That is an operational matter for the insurance companies. But I can tell you that the Ministry has had discussions with them. And just like when you go to the Transport Control Department to register and license your regular car every year, you have to show proof of car insurance, it will be the similar process, that you go to the insurance company. It is not for me to get into negotiations of individuals and their insurance policies. But you will go there, you will get rideshare insurance, and you will produce the certificate to TCD.

But for the matter of completeness, I can say that we have talked with Allshores, we have now talked to BF&M, which has now (since our conversations) come and merged with the two. So, you have Allshores. Initially, it was Argus at the time. So, you can see this has been going on for quite some time.

[Inaudible interjections]

Hon. Owen Darrell: Thank you. I'm answering the question. Thank you, Mr. MP.

I think that's Carlisle *[sic]*?

[Inaudible interjections]

Hon. Owen Darrell: Coralisle, yes, them.

Freisenbruch. So, as you can see, we have done significant stakeholder engagements with the insurance. The insurance companies will . . . will . . . I am getting the fulsome answer here so you can . . . The insurance companies will decide amongst themselves what policies they give to individuals.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.

Do you have a supplemental?

Mr. Dwayne Robinson: Yes, please, Madam Deputy Speaker. Supplemental.

The Deputy Speaker: Okay.

SUPPLEMENTARY

Mr. Dwayne Robinson: The regulations are quite clear that a rideshare driver is requiring additional insurance. So, when I asked the Junior Minister [*sic*], I will ask a clarifying question.

An Hon. Member: Minister.

Mr. Dwayne Robinson: I'm sorry, Minister. My apologies.

An Hon. Member: Honourable.

Mr. Dwayne Robinson: Honourable. Honourable Minister. I would ask a qualifying question.

When a rideshare driver comes to register for this additional insurance, where will they be directed or which insurance companies will be given to them as an option to utilise their regulated requirements?

The Deputy Speaker: Thank you.
Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

I think the Honourable Member from the other side has missed some of the previous debates or what was in the Statement. They will only offer ridesharing insurance to their current insured clients.

Remember, for rideshare you have to have a private car first, and wherever you are insured there, then you will get insurance from the same insurer for rideshare.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.
Second supplemental or second question?

Mr. Dwayne Robinson: Second supplemental, Deputy Speaker.

Could the Minister please provide a bit of insight for those who may be looking to become a rideshare driver, what these particular fees may be as far as this additional insurance? Because at this time, it seems very cloudy.

The Deputy Speaker: I don't know . . . is that a second question?

[Inaudible interjections]

The Deputy Speaker: Yes, I think that's a second question. It's different, slightly different in nature.

Mr. Dwayne Robinson: Well, it's still on the insurance vein, Madam Deputy Speaker, because I'm trying to get through these regulations here as they are required to get insurance, but it doesn't seem like there is any information available for which insurance companies or what the fees are at this time.

The Deputy Speaker: Member, I still think that that's a second question. You do have three.

Mr. Dwayne Robinson: Well, I'll move on to a second question then.

The Deputy Speaker: That's your second question?

Mr. Dwayne Robinson: No, I don't want to use my second question for that.

The Deputy Speaker: You don't want to ask that question. Okay.

QUESTION 2: RIDESHARING, REGULATION OF SERVICE

Mr. Dwayne Robinson: So, in the Statement it mentions that the Minister may vary the times and dates for rideshare via an order. Can I get some clarity, or can his Honourable House get some clarity on what the process is for that? Thank you.

The Deputy Speaker: Thank you, Member.
Minister.

Hon. Owen Darrell: The process will be standard procedures that I will bring to the appropriate place if necessary. And I can give one example going a little further. We are encouraging individuals who have private cars that are wheelchair accessible and provide those services to sign up for rideshare. And if there is a limited amount of those vehicles, and we notice that they are needed throughout the times that rideshare is not eligible, then I will come to this House and make an order so that the wheelchair accessible vehicles can service the individuals who need it year-round. So, there are clearly some times that we will need to do so. And if we see that this is taking off, and the rideshares are being able to pick up the public where needed, and the taxis are still able to get all of their work, then we'll make adjustments.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Supplemental? Yes.

SUPPLEMENTARIES

Mr. Dwayne Robinson: Yes, Madam Deputy Speaker, supplemental. Will this order process be backed by official information given from the despatchers or from the Ministry's own investigation?

The Deputy Speaker: Okay.

Hon. Owen Darrell: Madam Deputy Speaker, we will bring data to support any such order at the appropriate time. And we will get this data from wherever possible to back the claims of why it may be needed, that would be the despatch services, internal data and the like, and maybe even from cross-ministry discussions, and most importantly, from the individuals of which we serve.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Second supplemental or third question?

Mr. Dwayne Robinson: Second supplemental, Madam Deputy Speaker.

The Deputy Speaker: Okay.

Mr. Dwayne Robinson: Thank you.
Is there any method of appeal from the industry if they should feel that this order is not necessarily accurate, or that it's not necessarily needed? So . . . I think you got the question there.

The Deputy Speaker: Minister.

Hon. Owen Darrell: Madam [Deputy Speaker], I might just ask for some clarification on the question. It's a little unclear as to what the question is.

The Deputy Speaker: Member, can you clarify?

Mr. Dwayne Robinson: Yes, Madam Deputy Speaker.
So, as we have seen throughout this process, there have been conflicting data points and opinions between the Minister and the industry in some senses. What I am asking is, if the industry has conflicting data or conflicting reasoning, can they appeal this order for additional varying times or additional rideshare service cars if they have conflicting views?

The Deputy Speaker: Okay. So, I guess he's saying from the data that's collected, and if their data is contrary to, I guess, what your data is, will they have right to appeal?

Hon. Owen Darrell: Madam [Deputy Speaker], as I've said throughout this entire process, the Ministry responsible for Transport will be collecting all official data, and we will go through it officially. And if at such time we need to make some orders, all relevant stakeholders and parties will be consulted and informed.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Do you have a third question, Member?

QUESTION 3: RIDESHARING, REGULATION OF SERVICE

Mr. Dwayne Robinson: Yes, Deputy Speaker, third question.

As we heard from the data that acceptance times weren't really an issue, it was more so the wait times, I am asking how does a 60-second acceptance help with the wait time issue?

The Deputy Speaker: Okay.
Minister.

Hon. Owen Darrell: Well, Madam Deputy Speaker, the fact that there are more options now becoming available will force the market to act accordingly, and that is the point of increasing additional transportation options while still allowing taxis first preference. [It is] simply how markets work, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Supplemental?

SUPPLEMENTARIES

Mr. Dwayne Robinson: Yes, Deputy Speaker.
What is the recourse for a customer if taxi drivers continue to accept these rides? How can they then get in touch with rideshare? What is their recompense if the orders keep getting accepted?

Hon. Owen Darrell: Madam Deputy Speaker, it is a simple process. Again, taxis will be first. And then rideshare will be opened up to rideshare. Now, if the despatch companies that are monitoring their service levels are seeing that their individuals are not adhering to proper procedures, I think first and foremost it will be the despatch companies that will have a conversation with the people who are doing work for them, because like I said, that's how markets work.

If someone is not adhering to the standards that are put in place, then there are ways that enforcement (as they have been asking for for so long) can be put in place, and the enforcement may come from the despatch company itself. If the despatch company does not have any success, then [there] will be a report, an official report made to the Public Service Vehicle Licensing Board, which will then take the necessary steps under law to discipline any driver, whether it be rideshare or taxi operator.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.
Do you have a second supplemental?

Mr. Dwayne Robinson: Yes, second supplemental, Deputy Speaker.

As the data was displayed in this House that there was a wait time, despite it being a very quick acceptance time, my clarifying question is how, then, can rideshare assist with these wait times if the person is still having to go and get an acceptance and have to wait until the taxi driver does not accept it or that order passes through? Okay.

The Deputy Speaker: Okay. Got you.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

Those that have used similar applications in the past would know that if a wait time gets to the point where it is unacceptable for you, there are options where you can cancel and reapply.

And I can tell you that if we are giving 60 seconds and your wait time gets to a time where you think it unacceptable, you can actually reapply for hire or for another option, which I think with the use of technology will still be far shorter than 37 minutes, Madam Deputy Speaker.

The Deputy Speaker: Okay. Thank you, Minister.
Do you have a supplemental question?

Hon. Ben Smith: Yes, thank you.

The Deputy Speaker: To his third question?

Hon. Ben Smith: I do.

The Deputy Speaker: Yes.

Hon. Ben Smith: Thank you.
So, Madam President, the—

[Inaudible interjection]

Hon. Ben Smith: Madam President, sorry, I apologise.

[Inaudible interjections]

SUPPLEMENTARY

Hon. Ben Smith: Yes, well, I used to talk to him when he was in the Senate.

But can the Minister . . . because he stated that it was about eight seconds for an acceptance. So, with eight seconds for the acceptance, how can the person who is trying to get that ride . . . can they delete in order to get somebody else? And if they do that, wouldn't that just go back to the taxi because taxis would be the first to accept?

So how do they get to the rideshare if they're in the waiting period? Because it's accepted within eight seconds. We already have this delay that we are trying

to get rid of. How do they get to the rideshare if the taxis are accepting within eight seconds?

The Deputy Speaker: Minister.

Hon. Owen Darrell: Thank you. I think my answer for this question is similar to the previous question. If the wait time from the user seems to be unacceptable, they can cancel. They could start the process over. And if it's another 60 seconds, I can guarantee you that two minutes and three minutes is a lot shorter than 37 minutes, Madam Deputy Speaker. Thank you.

The Deputy Speaker: Thank you. Okay.
Are there any . . . no further supplementals?

[No audible response.]

The Deputy Speaker: Okay. Thank you.

That takes us to the next person who wishes to ask you a question, Minister.

I recognise the Member from constituency 20. Member, you have the floor.

QUESTION 1: RIDESHARING, REGULATION OF SERVICE

Hon. Michael Fahy: Thank you, Madam Deputy Speaker.

Perhaps the Minister can advise how many instances of enforcement are anticipated with the ride share programme?

The Deputy Speaker: Okay.

Hon. Owen Darrell: Madam Deputy Speaker, surely the Honourable Member from the other side is not asking me to predict things that may or may not happen in the future. What I can tell you is that we are excited to finally be at the doorstep of offering additional transportation options to members of this country who have for far too long been put in a position where they cannot get reliable transportation options.

So once this starts, Madam Deputy Speaker, I can come back to this Honourable House, maybe a year from now, and give those stats that the Honourable Member from the other side is seeking. Thank you.

The Deputy Speaker: Thank you.
Supplemental?

SUPPLEMENTARY

Hon. Michael Fahy: Thank you. Yes.

Obviously, the reason I'm asking the question is because before you issue licences and whatnot, you're going to have a plan in place to say *maybe we need extra enforcement officers. Maybe we need other*

things in place to make sure that rules are followed properly. That's why the question is posed.

Surely, they have an idea about the numbers of potential issues, given that they should have an idea of the number of issues that arise with taxis. So, with that said, Madam Deputy Speaker, given the number of licences that will be issued, is there any intent to hire further enforcement officers to make sure that the regulations are in fact followed for the ride share programme?

The Deputy Speaker: Minister.

Hon. Owen Darrell: Madam Deputy Speaker, I think I'm on record saying that the Transport Control Department will be looking at all options that could be necessary, including the possibility of increasing the number of enforcement officers.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Second question, Member?

Hon. Michael Fahy: Thank you. With that said—

The Deputy Speaker: Or second supplementary?

Hon. Michael Fahy: Supplemental.

The Deputy Speaker: Yes.

Hon. Michael Fahy: I don't believe that there was anything in line items in the budget for that statement, so perhaps the Minister can identify where in the budget increased enforcement officers for the Rideshare Programme are identified.

The Deputy Speaker: Thank you.
Minister.

Hon. Owen Darrell: Madam Deputy Speaker, I believe that the budget was debated prior to this Bill being brought to this honourable place. So next budget we will absolutely put a line item in there if that is what is required from the Honourable Member.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, [Minister].
Do you have a second question?

QUESTION 2: RIDESHARING, REGULATION OF SERVICE

Hon. Michael Fahy: I do. Thank you.

Given, Madam Deputy Speaker, that the Ministers rely on a Code of Practice in relation to standards of dress and the like that's within the regulations, and we don't yet have sight of those, will the Minister advise, please, whether the standards of dress as required for

rideshare drivers is going to be the same as that for taxi drivers?

The Deputy Speaker: Thank you.
Minister.

Hon. Owen Darrell: Yes, Madam Deputy Speaker.

The Deputy Speaker: Supplemental?

SUPPLEMENTARIES

Hon. Michael Fahy: Thank you.

And with that said, does the Minister anticipate there to be any enforcement of that dress code in the same vein in which there is no enforcement for the dress code for taxi drivers?

The Deputy Speaker: Minister.

Hon. Owen Darrell: Madam Deputy Speaker, I think the Honourable Member from the other side is . . . you know, it's disappointing that in one vein in a debate that they will stand very strongly on the side of taxi operators and defend them and say that this is going to harm them. But yet, here he is today, Madam Deputy Speaker, the Honourable Member from the other side—

Hon. Michael Fahy: Point of order.

The Deputy Speaker: Your point of order?

POINT OF ORDER

[Misleading]

Hon. Michael Fahy: The Minister is beginning to mislead the House. At no time did we say there should not be enforcement of taxi drivers. That is what we've said from the very beginning.

An Hon. Member: Mm-hmm.

Hon. Owen Darrell: Madam Deputy Speaker, if I may continue down the vein where I was going, is that what the Honourable Member from the other side is anticipating is, and what he's saying is that, *Well, the current transportation industry doesn't follow the rules, and we are anticipating that the new batch of transportation providers are not going to follow the rules. So we should anticipate, you know, what the punishment should be before we even get to that point.*

I anticipate, Madam Deputy Speaker, that everyone who provides transportation in this country is on board in the modernisation of transportation. They are on board in supporting the tourism industry in this country, and I anticipate that with these new plans, with these new options for transportation, that all public service vehicle users will be prepared, they will be ready,

and they will follow all regulations that are put in place. So, I'm not going to sit here and anticipate what bad behaviours may happen before we actually start.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.

Second supplemental or third question?

Hon. Michael Fahy: Again, Madam Deputy Speaker—

The Deputy Speaker: Supplemental?

Hon. Michael Fahy: Yes.

The Deputy Speaker: Okay.

Hon. Michael Fahy: So, is the Minister saying that he anticipates there will be no infractions and, therefore, no enforcement is required? Is that what I'm hearing?

[Inaudible interjections]

The Deputy Speaker: Minister.

Hon. Owen Darrell: That was a good effort, Madam Deputy Speaker, by the Honourable Member from the other side. However, he knows full well that that is not what I said.

What I said is that we already have enforcement officers in place. And I did say that I have full confidence in the current taxi industry. I have full confidence in the individuals who will eventually sign up for rideshare and that they have the best interests of Bermuda tourism and locals at heart. And I fully expect that this season will be one of increased and improved transportation options and procedures for everyone in the transportation industry.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.

Supplemental to the question?

SUPPLEMENTARIES

Hon. Ben Smith: Yes. Thank you, Madam Deputy Speaker.

Could the Honourable Minister let us know whether what he is saying is that presently there is no one in the taxi industry that is not following the rules, including the dress code, because he seemed to allude that that was the case.

The Deputy Speaker: Minister.

Hon. Owen Darrell: Madam Deputy Speaker, I will remind the Honourable Member from the other side that the enforcement and the penalties come under the remit of the Public Service Vehicle Licensing Board, and while there may have been a few instances where

traffic officers have had to have conversations with operators, I can tell you that the number of individuals that are brought before the board because official complaints have been made are not as significant as the Honourable Members from the other side would like to make you believe.

So I am here today, Madam Deputy Speaker, and I'm on my feet to applaud the taxi industry and applaud those who are providing transportation options for this country, because as has always been the case, they are some of our top ambassadors for tourism in this country, and I know that they will continue to do so, Madam Deputy Speaker.

Thank you.

The Deputy Speaker: Thank you.

A second supplemental?

Hon. Ben Smith: Yes, thank you, Madam Deputy Speaker.

Madam Deputy Speaker, would the Minister be able to let this Honourable House know whether there has been any specific request from the taxi industry to increase enforcement within their own industry in the last 12 months?

POINT OF ORDER

Hon. Owen Darrell: Madam Deputy Speaker, point of order. I'm not sure that that information was something that was in my Statement this morning, so I don't think it applies to the questions on my Statement.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.

You have a supplemental?

SUPPLEMENTARY

Hon. Zane J. S. De Silva: I do have a supplementary. Thank you, Madam Deputy Speaker.

Minister, do you think that if the OBA, during their last term, would have brought the difficult decision of enforcement to the fore and implemented you wouldn't have to be going through this today?

Mr. Dwayne Robinson: A point of order, Madam Deputy Speaker.

The Deputy Speaker: Your point of order?

POINT OF ORDER

Mr. Dwayne Robinson: I don't believe the One Bermuda Alliance was included in the Minister's Statement today. Maybe I missed it.

[Inaudible interjections and laughter]

Mr. Dwayne Robinson: Maybe I missed it.

Hon. Zane J. S. De Silva: But enforcement was.

An Hon. Member: Ooh!

The Deputy Speaker: Okay. I think that we have exhausted that.

You have a third question, Member?

Hon. Michael Fahy: Yes, thank you, Madam Deputy Speaker.

[Inaudible interjections]

[Laughter]

QUESTION 3: RIDESHARING, REGULATION OF SERVICE

Hon. Michael Fahy: The regulations make reference to this issue of the amount of time that rideshare drivers can use the app. I think it says five continuous hours. Perhaps the Minister can share about how that time will be measured across platforms to ensure that drivers are, in fact, not exceeding the five-hour limit.

The Deputy Speaker: Thank you.
Minister.

Hon. Owen Darrell: Madam Deputy Speaker, if the Honourable Member was listening carefully to the Statement, he would have heard that rideshare can only operate through the use of digital applications. And the Honourable Member, I know, is very aware that digital apps can monitor time and they can actually shut individuals out if they need to. So, this will be monitored through the despatch companies.

And if there's an individual that has gone for . . . exceeds five hours, I can tell you that the enforcement that the One . . . sorry, that the Honourable Members from the other side have been so eager to discuss, rather than talking about the options that are now opening up for locals and tourists . . . they will know that this technology is very much capable of monitoring consecutive hours and total hours of operation within a day.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
A supplemental?

SUPPLEMENTARIES

Hon. Michael Fahy: Yes, thank you.

I absolutely heard the Minister's Statement. I listened as carefully as I could. But here's the point and the reason I'm asking the question. It is required, if I recall, that the rideshare driver—

Hon. Owen Darrell: Madam Deputy Speaker, point of order.

The Deputy Speaker: Your point of order?

POINT OF ORDER

Hon. Owen Darrell: It seems that the Honourable Member is seeking to engage in a debate rather than ask questions. So, I would ask that you keep him focused, the Honourable Member focused on asking questions to my Statement.

Thank you, Madam Deputy Speaker.

Hon. Michael Fahy: What are worried about? Answer the questions. Then I don't have to give a lot of preamble. Okay?

So, the rideshare users have to register with all of the apps.

The Deputy Speaker: Mm-hmm.

Hon. Michael Fahy: Is it that they have to register all at the same time? My point is, what's to stop a driver from registering and being online for one app, coming off, going on another app? How is this measured in practice? Is data going to be sought at the end of the day from despatchers and rideshare apps to say how long someone's been on? That's what I'm getting at, so we have an understanding of how that's actually measured.

The Deputy Speaker: Okay. Thank you.
Minister.

Hon. Owen Darrell: Madam Deputy Speaker, all activity will be monitored through the approved apps.
Thank you.

The Deputy Speaker: Okay. Thank you.
Second supplemental?

Hon. Michael Fahy: Okay. Maybe I'm not being clear. You get five hours on the apps. If you're on one app and you have that app open, presumably that gets measured for that period of time. If you then close that app and go on the second app, what's to stop you from having additional time? How is time measured across three or maybe four different applications in terms of the total time? I'm not following how that is going to get measured in practice and in real time.

The Deputy Speaker: Maybe the better question might be, Are they allowed five hours through each system or a collective five hours regardless of what system they use?

Hon. Michael Fahy: Thank you. Thank you for your guidance, and that's a great question. I take that on

board and ask that same question. Thank you.

[Laughter]

The Deputy Speaker: I clarified his question for you, Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

The Deputy Speaker: Mm-hmm.

Hon. Owen Darrell: All apps will be downloaded to the operator's device, and they will all be monitored simultaneously.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

Okay. That concludes your questions, and there are no other persons.

ANNOUNCEMENT BY THE DEPUTY SPEAKER

HOUSE VISITORS

The Deputy Speaker: Before I circle back to the Minister of National Security (because someone has a question for you), I'd like to recognise in the Gallery former Member of Parliament Arthur Pitcher and the former Sergeant-at-Arms Albert Fox. Welcome, gentlemen. Thank you.

[Desk thumping]

[Question Period, continuing]

The Deputy Speaker: So that takes me to . . . I think Member King from constituency 10 had a question for you, Minister of National Security.

QUESTION 1: BERMUDA'S NATIONAL CYBERSECURITY RISK ASSESSMENT, LAUNCH OF

Mr. Robert King: Good morning, [Madam] Deputy [Speaker], Members of the Honourable House, and listening public.

The Minister states this strategy will be evidence-based. Can he explain how that is credible when the most critical piece of evidence, the 2023 breach analysis, remains incomplete, understanding that the Joint Select Committee—of which MP Robinson, MP Simmons, MP Scott, and clerk, Mr. Simmons, were members of—whose mandate it was to investigate the cause of the cybersecurity attack, which occurred on September 20, 2023, and make recommendations, has yet to make recommendations and complete the investigation?

So, the question is, How can we have a risk assessment when we don't have the critical information necessary to determine how and in what form it should take place?

The Deputy Speaker: Thank you, Minister.

Hon. Michael A. Weeks: Thank you, Madam [Deputy Speaker].

I don't see how that deals with my paper, but I'll do my best. The assessment that the National Risk Assessment will do is to try to engage the local community in a localised way of gathering information so that we could better address the cybersecurity threats. The Cybersecurity Act was established by this Government in 2024. Out of that came the National Cybersecurity Unit, and what we are looking to do now is to develop an incident response capability. The Joint Select Committee that was put together by the Speaker of the House, I think that's a matter for the House and not for myself.

The Deputy Speaker: Do you have a second question or supplementary?

SUPPLEMENTARIES

Mr. Robert King: Supplementary.

It's rather concerning that the Minister would make a statement that basically the Joint Select Committee whose mandate was based on the Speaker's recommendation that the Joint Select Committee should be formed to determine the cybersecurity risks that were faced by the Government and people of this Island should be seen as being something separate from the risk assessment, which is voluntary for the community, and when it comes down to cybersecurity risk affecting this country, that the consultation would not include both. So—

The Deputy Speaker: So, are you asking why?

Mr. Robert King: So, what I'm asking is how can the recommendations and the mandate of the Joint Select Committee to investigate the cybersecurity breach in September 20, 2023, be seen as something separate from what the Minister's statements are purporting?

Hon. Michael A. Weeks: Thank you, Madam [Deputy Speaker].

The two things are not separate in and of [themselves]. What this risk assessment is doing is looking at all critical infrastructures to see what are the vulnerabilities that exist in our country that we can address.

The Deputy Speaker: Thank you. Second supplemental?

Mr. Robert King: Yes, Madam Deputy Speaker.

The question I have is, how can we determine what risk assessments are required if we don't know the extent of the breach, the nature of the breach, what information was compromised? How can we have a risk assessment if we don't have the critical information?

It would be the equivalent of a person died in a second-floor apartment. And now you've got a questionnaire that says, you know, maybe you should, you know, if you live in a second-floor apartment, you may get sick, but you don't know. It doesn't make any sense.

The Deputy Speaker: Okay.

Mr. Robert King: It doesn't make any sense.

[Inaudible interjections]

Hon. Michael A. Weeks: I definitely agree that his analogy doesn't make any sense, Madam Deputy Speaker. But what I will say, and I've said it already, but I will say it again, the National Risk Assessment reaches out to all stakeholders, government agencies, private sector, small and medium-sized businesses, to see what risks there are to the cyber community and to see how we can mitigate those risks.

The Deputy Speaker: Okay. Thank you.
Do you have a second question?

Mr. Robert King: Supplemental.

The Deputy Speaker: No. You already used—

Mr. Robert King: Second question. That's fine.

The Deputy Speaker: Okay.

QUESTION 2: BERMUDA'S NATIONAL CYBERSECURITY RISK ASSESSMENT, LAUNCH OF

Mr. Robert King: So, the question I have is, has the Government already conducted an internal post-incident review of the 2023 attack? Why is it not being published? Will it be tabled in this House?

The Deputy Speaker: Okay.

[Inaudible interjections]

Mr. Robert King: Well, I'll just clean it up. I'll clean it up.

The Deputy Speaker: Okay.

Mr. Robert King: Has an internal post-incident review taken place, which is informing the risk assessment of which the Minister is speaking?

Hon. Michael A. Weeks: Thank you, Madam Deputy Speaker. That information is definitely in the public domain.

The Deputy Speaker: Okay. Thank you.
Do you have a supplemental?

SUPPLEMENTARIES

Mr. Robert King: Yes, I do, Madam Deputy Speaker.

The Minister states that the information is in the public domain. What specifically . . . what information is in the public domain as relates to the information that was compromised of the government and the citizens? And where might I find that? The supplemental to that would be, where might we find that information?

The Deputy Speaker: Okay. Thank you.

Hon. Michael A. Weeks: Madam Deputy Speaker, it's in the public domain for all to see. I mean, am I being asked which page and which . . . I mean, what is it that I'm being asked, Madam Deputy Speaker?

[Inaudible interjections]

Hon. Michael A. Weeks: Well, I did say, yes, and I did say it's in the public domain, Madam Deputy Speaker.

The Deputy Speaker: Thank you.
Second supplemental, Mr. King?

Mr. Robert King: Yes, Madam Deputy Speaker.

If the Minister would be so gracious as to inform us where we might find that in the public domain, I'd be grateful.

[Crosstalk]

The Deputy Speaker: Do you have a response?

Hon. Michael A. Weeks: Madam Deputy Speaker, no, I don't know where it is in the public domain; but it is in the public domain.

The Deputy Speaker: Thank you.

[Inaudible interjections]

Hon. Michael A. Weeks: Well, let me explain it, because now it seems like we're going to be up here . . . going . . . When something is in the public domain we all have the ability to research—do our own personal research, because it is in the public domain—and find it.

[Crosstalk]

The Deputy Speaker: Thank you, Minister. Yes.
Third question?

Mr. Robert King: Madam [Deputy Speaker], [the] Minister is correct, and the Minister of National Security ought to know where it is, understanding that it's part of his Ministry.

The Deputy Speaker: Ask your question.

Mr. Robert King: And one would also think that the Minister would be able to furnish us with the information.

The Deputy Speaker: Just so that you know, when information is in the public domain, a Minister is not obliged to answer the question. But go ahead and ask your third question.

QUESTION 3: BERMUDA'S NATIONAL CYBERSECURITY RISK ASSESSMENT, LAUNCH OF

Mr. Robert King: So, understanding that the Cybersecurity Act 2024 has been in effect, have any persons been penalised, sanctioned or otherwise for contravening the Cybersecurity Act 2024?

The Deputy Speaker: Thank you.
Minister.

Hon. Michael A. Weeks: Thank you, Madam [Deputy Speaker.]

I don't have the information with me, but I am sure that I could find such information, and I would impart it to the learned Member.

The Deputy Speaker: Okay. Thank you.
Supplemental?

SUPPLEMENTARY

Mr. Robert King: Supplemental.

Understanding that the Government has yet to publish the results of the Joint Select Committee on Cybersecurity for the investigation—

The Deputy Speaker: That comes—

Hon. Diallo V. S. Rabain: Point of order.

The Deputy Speaker: Okay. Go ahead.

POINT OF ORDER

[Misleading]

Hon. Diallo V. S. Rabain: The Member is intentionally misleading. The Government does not publish joint select committees. That is the responsibility of the Legislature.

The Deputy Speaker: Yes. Member, when a committee is struck up in the House, it is the House—

Mr. Robert King: Absolutely.

The Deputy Speaker: The information belongs to the House, and it normally gets tabled in the House.

Mr. Robert King: No, no, you're absolutely right. Thank you for that clarification.

The Deputy Speaker: Yes. Okay.

Mr. Robert King: Yes, that's my final submission. Thank you.

The Deputy Speaker: That was your final question? Thank you.

Okay. So that brings us now to . . . I had a question on homelessness . . . No.

That brings us to the Health Minister, and Member Robinson, you may ask your question.

QUESTION 1: ROAD TRAFFIC COLLISIONS, PUBLIC HEALTH IMPACT OF

Mr. Dwayne Robinson: Thank you, [Madam] Deputy Speaker. And I just wanted to also commend the Minister for the Statement saying that it's a joint and collaborative effort on tackling road safety.

It was mentioned that they would work in conjunction with several ministries and stakeholders. I just wanted to know for clarity whether or not the Ministry of Health is participating in the formation of the upcoming National Road Safety Plan.

The Deputy Speaker: Minister.

Hon. Kim N. Wilson: Thank you. I thank that Honourable Member for his question, and as has been stated publicly by the Honourable Minister, who is responsible for Transport and everything else . . . Tourism, Transport—

The Deputy Speaker: Tourism and Culture and Sport.

Hon. Kim N. Wilson: Exactly. He is in the process of developing a National Road Safety Plan, and no doubt, because of the public interest, the public health element will be part of that process.

The Deputy Speaker: Thank you, Member.

That's the final question, and there were no other persons who indicated that they wished to ask questions. So that moves us on . . .

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Deputy Speaker: I recognise the Member from constituency 28.

Member, you have the floor.

Mr. Dennis Lister III: Good morning, Madam Deputy Speaker and to the listening audience.

This morning, I rise, first of all, to give condolences, Madam Deputy Speaker, to the family of Ms. June Butterfield. While I didn't know Ms. June Butterfield, I actually played football with both her sons, Marco and Jelani. And again, I can understand and share that pain of losing a mother, so I'd just like to send condolences to them, their children, and her other relatives, Madam Deputy Speaker.

Madam Deputy Speaker, on lighter news, I would first of all like to give congratulations, and I will associate the whole House, to the producers of the Clyde Best film [*Transforming the Beautiful Game: The Clyde Best Story*].—

An Hon. Member: Yes!

[*Desk thumping*]

Mr. Dennis Lister III: —that premiered on Wednesday in London. I wasn't able to attend, but my father and my brother did attend, and they did say that it was an overwhelmingly enjoyable, but also informing, movie of his life. We in Bermuda know all too well his story and his struggle, but to see it on film and for the world to see and share his story, which in part is also a Bermuda story . . . so again, I want to say congratulations to all the producers, directors, actors, and everyone that had a part to play in the production of the Clyde Best [film].

Keeping with football, Madam Deputy Speaker, I would like to also send congratulations to the former team of Mr. Clyde Best, the Somerset Cricket Club Trojans—

[*Inaudible interjections*]

Mr. Dennis Lister III: —football team Trojans, Madam Deputy Speaker, who this past weekend, won the first division trophy and got promoted as champions to return back to the Premier Division. And this was adding another trophy to our cabinet to continue the tradition of "Silver City."

[*Inaudible interjections*]

Mr. Dennis Lister III: And hopefully, as we get promoted, we can look to win more trophies next season.

So, congratulations, and I declare my interest—

[*Inaudible interjections*]

The Deputy Speaker: You want me to cut you off, do you?

[*Laughter*]

Mr. Dennis Lister III: I declare my interest, Madam Deputy Speaker, as I am the chairman of football at Somerset Cricket Club. So, to the coaches, the players, and all the support staff, congratulations on getting promoted, and we continue to build on that for next season.

Madam Deputy Speaker, also this past weekend was the completion of the Caribbean Pickleball Championships held in Bermuda, which Bermuda won. We beat the . . . I associate the Minister of Sport, I associate the whole House, Madam Deputy Speaker.

Bermuda in the final beat the Cayman Islands. And it was an overwhelming performance from the Bermuda team, and we look forward to building that as they go forward. But congratulations to the event organisers, the teams that participated, but also specifically to the Bermuda team for winning on home soil, the Caribbean Pickleball Championships.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish . . . I recognise the Member from constituency 25.

Member, you have the floor.

Dr. Douglas DeCouto: Yes, thank you, Madam Deputy Speaker.

I would like to congratulate Warwick Workmen's Club on their successful kite-making and Easter activity for the children. And I'm associating . . . there were many Members of the House there last night. And I want to thank them for doing their bit to provide a health and safe entertainment for the children, and to help teach them how to take part in this critical tradition.

An Hon. Member: Can you make a kite?

Dr. Douglas DeCouto: There was a question, can I make a kite? In fact, I had to assist on quite a few. And I would urge all adults to practice these skills and pass them on through their children.

An Hon. Member: There you go.

Dr. Douglas DeCouto: So, thank you to the Club for putting on that great event. Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 2. Member, you have the floor.

Mr. Hubert (Kim) E. Swan: Good morning, Madam Deputy Speaker.

On a sad note, I'd like condolences to be extended to the family (and I'll associate yourself and Member Renee Ming) of Mr. Erwin Jones, especially to his widow, Ms. Winifred Jones. In 2021, they celebrated 70 years of wedded bliss. I have known Mr. Jones since I was a young boy growing up at Port Royal, when he was one of those regular Saturday morning golfers with Mr. Onslow Grant's group and the like, with many others who made their way there. His son, Michael, is a close friend of mine. His daughter is here from overseas. And I know he's lived a fulsome life, but still, condolences to the family as he has passed on.

On a happier note, I'd like to extend congratulations to a young man sitting in the Gallery, who I had the honour of interviewing when he first took on the job as editor of *The Royal Gazette*. He came on "Orders of the Day" in 2016, one of my early shows, with his charm offensive initiative, Mr. Dexter Smith. Probably one of the best decisions he ever made was, as an outstanding athlete, playing for St. George's Cricket Club in Cup Match as he got selected.

The Deputy Speaker: Indeed, indeed.

Mr. Hubert (Kim) E. Swan: And he was a very dependable batsman who batted alongside of our illustrious skipper, Wendell Smith, and many other great St. George's players during those winning days for Cup Match that we will return to this year. But I wish him well as he makes his way overseas to take on a new life of retirement. And please keep in touch with Bermuda and any pearls of wisdom that can help us wrestle the Cup in July we welcome with open arms. But all blessings to him and his family.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Minister from constituency 16. Member, you have the floor.

Hon. Michael A. Weeks: Thank you, Madam Deputy Speaker.

I rise this morning on a happy note. I was a part of the unveiling this past week down at the Victor Scott Primary school of their new mascot. It's a bulldog and his name is Scotty. It was a competition among the students and staff as to what the new mascot would be named. You know, some said "Victor," some said this, some said that. But eventually, "Scotty" won out.

Having been a former student of Victor Scott [Primary], you know, having a mascot really, really helps to promote unity and pride in the school. So, on behalf of former students and faculty alike, you know, I was happy to see that. I see the mascot jumping around and running around and the excitement of the children. So going forward, I know that Scotty the Bulldog, the Victor Scott Primary mascot, will be—

[Inaudible interjections]

Hon. Michael A. Weeks: Well, it's kind of a spinoff from "pond dog," you know, because we from Back o' Town are always letting people know how proud we are. You know, being pond dogs. So, this new mascot at Victor Scott [Primary], that's in the heart of the community, you know, just a spinoff from "pond dog" to "bulldog." So, hats off to the faculty and staff that came up with such an idea. And hopefully this would be a source going forward of pride and recognition of Victor Scott Primary School. So, thank you.

The Deputy Speaker: Thank you, Minister.

Are there any other Members who wish to speak?

I recognise the Member from constituency 26. Member, you have the floor.

Mr. Neville S. Tyrrell: Thank you, and good morning, Acting Speaker . . . [Madam] Deputy Speaker. Good morning to my colleagues as well.

Madam Deputy Speaker, I wish to be associated with the congrats to the Warwick Workmen's Club, who have been doing their kite-making event for quite a few years now. And I'm a proud member of the Warwick Workmen's Club, so I certainly have to congratulate them. And let me say that it was also done in conjunction with the Warwick Parish Council. So, I do give them congratulations for that.

An Hon. Member: You need to declare your interest.

Mr. Neville S. Tyrrell: I did declare my interest as the chairman of the Warwick Parish Council as well. Thank you.

[Inaudible interjections and laughter]

Mr. Neville S. Tyrrell: Madam Deputy Speaker, let me also change gears by asking for condolences to be sent out following the recent passing of Gary Ascento, who is also known as "Spook, Locks," those of us who know him. He lived just off of Hermitage Road, so sort of on the border of Devonshire and Smith's Parish. But I knew him quite well, having canvassed down in that area from 2023 *[sic]* to 2012 and being unsuccessful. But nevertheless, that's another story. But I do want to express condolences personally to his life partner, Della [Dellamae], and his brother, Henry (Hank), the

golfer, people may know him as. And I want to say that both—

[Inaudible interjections]

Mr. Neville S. Tyrrell: I associate MP Swan. Thank you. And I certainly want to say that both Gary and Della were very, very supportive of me when I ran down in those areas. And if it were left to them only, I would have probably been an MP of Devonshire.

Thank you very much.

The Deputy Speaker: Okay. Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 15, the Minister.

Hon. Owen Darrell: Thank you, Madam Deputy Speaker.

I'd like to rise today to congratulate the senior Men's Football team. They recently travelled to Mexico to do a behind the—they call it—a closed-door match with the Republic of Congo, which is a significant outfit, Madam Deputy Speaker, who are in the final stages of attempting to qualify for the World Cup. And the result was, although it was not a winning result for our Gombey Warriors, it was a hard-fought and an admirable 2-0 performance.

And more importantly, Madam Deputy Speaker, I'd like to highlight today in my congrats, Mr. Maurice Lowe. Mr. Maurice Lowe did take helm of the team on short notice, as we do know that the former coach left just before this tour. And Mr. Maurice Lowe is officially the technical director of the Bermuda Football Association, and he's been such for a long time. And what the technical director does is he is key to the development of football across all ages for Bermuda. And I know that the Department of Sport and Recreation has worked long with the technical director, Mr. Lowe, in putting forth the Long-Term Athletic Development [LTAD] programme that we have in the government's sport policy.

And from the onset, Mr. Lowe has jumped on board of this Long-Term Athletic Development plan. He's put one in place for the Bermuda Football Association. And you can see it add to the development of football throughout the leagues, the development of coaches, not only in the national setup, but throughout the Island, Madam Deputy Speaker. And that includes the different licences that have been required of all football coaches at all levels across football in this country.

So, I want to take this opportunity because a lot of times, while the Island is going to focus on who is at the head or who is applying for the head coaching job, it was the technical director, Mr. Maurice Lowe, who stepped up. He took the team. He performed quite well as the interim coach in the Department [*sic*] of Congo. And most of you . . . sorry, the Republic of

Congo. And most of you would know a lot of those names that play on that team from watching international football on the weekend. And it's a joy to know that our Gombey Warriors, which, you know, a lot of those members were up and coming. New members on that team went over to Mexico, performed well. And it is my hope from a domestic level that in a few weeks I will be on my feet and congratulating a different domestic team, just like the Honourable Member from up the west did, in a few weeks' time.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 10. Member, you have the floor.

Mr. Robert King: Thank you, Madam Deputy Speaker.

I wish to express condolences to the family of Audrey Jeffrey, who passed on March 18 at the age of 95, and also Morag Whitehead, who passed this week at the age of 80. My thoughts and prayers go out to the families of both. Thank you.

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak?

I recognise the Member and Minister from constituency 4. Member, you have the floor.

Hon. Tinee Furbert: Thank you, Madam Deputy Speaker.

I would like to send condolences out to two families. Madam Deputy Speaker, Ms. Cecily Tuzo, from Hamilton Parish, who has left us in her 97th year. Her daughter Roselyn (Rozzie), and Robert Symons, are known in the area of Kitty's [Drive]. She will be definitely missed as a staple in Hamilton Parish.

Sending condolences also to the family of Mr. Robert Pilgrim, who, you know, he's the husband of the late Rosatta Pilgrim, who not so recently passed a couple of months ago, and is the father of David and Dennis Pilgrim, also a former employee of BELCO. We'd just like to send condolences out to the family.

This time, Madam Deputy Speaker, I'm standing to my feet to recognise the Youth Mental Health Advisory Board [who] over the weekend, myself with the Minister of Health, the Premier, [and] the Attorney General, had the opportunity to listen to our young people, [and] were very inspired by this group, who comes under the guidance of Christopher Jackson and Dr. Dan Cavanagh, sharing their knowledge in helping with the fight against the stigma of mental health, particularly with our young people. And they shared with us particular changes of policy and legislation that they would like to see that would help our young people of Bermuda. So, we do want to send our congratulations to them. We were very inspired. And heartfelt . . . they

gave a heartfelt presentation, and we just want to continue to encourage them to give public awareness, particularly to our young people as many battle mental health.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.

Are there any other Members who wish to . . . I recognise the Member from constituency 11.

Member, you have the floor.

Mr. Christopher Famous: Good morning, Madam Deputy Speaker. Morning . . . I don't know if it was done before, if so, I'll associate myself—

The Deputy Speaker: Mm-hmm.

Mr. Christopher Famous: —but there's a lady in Devonshire who's a cornerstone of Watlington Road [*sic*]—

An Hon. Member: Lane.

Mr. Christopher Famous: Watlington Lane. And—

The Deputy Speaker: So, he said he would associate himself because he was not . . . Go ahead.

Mr. Christopher Famous: I'm associating myself.

The Deputy Speaker: Continue Member.

Mr. Christopher Famous: I wasn't here.

She was a cornerstone of Watlington Lane. She was a lady that saw Watlington Lane where the Mings, the Charles', the Pitts all grew their families. And so, I want to associate Minister Weeks with Ms. Brice. She was the grandmother of one of my school friends, Denton Jarrett, and basically the matriarch of her family. She lived to the ripe old age of 103 years old, 102.

The Deputy Speaker: In her 103rd year. How about that?

[*Laughter*]

Mr. Christopher Famous: Yes, okay.

Also, Madam Deputy Speaker, I want to congratulate Bermuda for winning the Caribbean . . . associate myself with Bermuda winning the Caribbean Pickleball Championships because when I saw those Caribbean flags at the W.E.R. Joell Tennis Stadium. Correct? W.E.R. Joell Tennis Stadium. (Is it Pickleball Stadium? Well, I don't know.) But when I saw those Caribbean flags, it tied right back into the whole argument that some people like to disassociate themselves from the Caribbean. So, it's a proud moment, not just to see those flags, but to see Bermuda beat especially the Cayman Islands. Thank you.

The Deputy Speaker: Thank you, Member.

Are there any other Members who wish to speak?

I recognise the Member from constituency 19. Member, you have the floor.

Hon. Jache Adams: Good morning, Madam Deputy Speaker.

The Deputy Speaker: Member and Minister.

Hon. Jache Adams: Thank you.

I just wanted to take this opportunity to send a special congratulations to Mr. Richard Tucker, who has now been promoted to the General Manager of the Arlo SoHo Hotel in New York. He was recently featured in the *Essence* magazine, Madam Deputy Speaker, and quite near and dear to us and members of our party. And so, I just wanted to send, again, congratulations to his promotion as he continues to higher heights as we have yet another example of Bermudians doing wonderful things on the global stage.

Thank you, Madam Deputy Speaker.

[*Desk thumping*]

The Deputy Speaker: Okay.

Are there any other Members who wish to speak?

I recognise the Member from constituency 36. Member, you have the floor.

Rev. Dr. Emilygail A. Dill: Thank you, Madam Deputy Speaker.

And to my colleagues and the listening audience, I'd like to take this opportunity to express our sincere condolences to the family of the late Mrs. Ruthella Smith. Many of you will remember her. She and her sister used to sing together, and they had a recording that was very, very popular when I was a young person. So, I just want to express my sincere condolences to her family, to her church family, as this beautiful, beautiful voice has now been hushed.

On another note, I'd like to offer congratulations, and I'm not sure if anyone else already did, to the organisers of the Brooklyn Tabernacle [*Singers*] experience that took place last night at the Victualling Yard, Dockyard. It was a phenomenal event, well organised, and most importantly, it was a spiritual event that brought together members of our community and those that were visiting on the cruise ship. And a high point was when close to 100 persons came and rededicated their lives to Christ, which is certainly something that our community needs in this time. So, Madam Deputy Speaker, to the organisers, I believe it's the GracePoint Church family, congratulations, and thank you for a job well done.

The Deputy Speaker: Thank you.

[Does] any other persons who . . . I recognise, the Member and Minister from constituency 29.

Member, you have the floor.

Hon. Zane J. S. De Silva: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, I rise for the House to give congratulations to four young men, Aaron Bean, Hugo Iris, Kyle Williams, and Keino Zuill. These young men completed an historic victory in winning the snooker league this year, and you probably know a couple of those young men are from St. George's. So, I'd just like to give them congratulations. They're probably the newest snooker players in the country, and they've managed to pull off a feat that many people have tried and failed. So, my congratulations go out to them for doing a very good job in winning the snooker league this year. Thank you.

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak?

There being none, I just want to take the opportunity to express condolences to the Paynter family on the loss of . . . this is a well-known person, especially to the East End, of Sam Paynter, who indeed did pass away this morning. A great cricketer. He has grandsons who have stepped into his shoes, who also have great cricketing skills, and he will be a loss to both the St. David's and the St. George's community. And so, condolences to his family.

That ends Congratulatory and/or Obituary Speeches. We will now move on . . .

MATTERS OF PRIVILEGE

The Deputy Speaker: There are none.

PERSONAL EXPLANATIONS

The Deputy Speaker: There are none.

NOTICE OF MOTIONS FOR THE ADJOURNMENT OF THE HOUSE ON MATTERS OF URGENT PUBLIC IMPORTANCE

The Deputy Speaker: There are none.

INTRODUCTION OF BILLS

The Deputy Speaker: I recognise that there are a couple of Bills to be introduced.

I call on the Minister of Youth, Social Development, and Seniors.

Minister.

GOVERNMENT BILL

FIRST READING

CHARITIES AMENDMENT ACT 2026

Hon. Tinee Furbert: Madam Deputy Speaker, I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next . . . so it can be placed on the Order Paper, the Charities Amendment Act of 2026.

The Deputy Speaker: Thank you, Member.

I call on the Minister for Public Works and Environment.

Minister.

GOVERNMENT BILL

FIRST READING

SINGLE-USE PLASTICS ACT 2026

Hon. Jache Adams: Thank you, Madam Deputy Speaker.

I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting, the Single-Use Plastics Act 2026. Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

OPPOSITION BILLS

The Deputy Speaker: There are none.

PRIVATE MEMBERS' BILLS

The Deputy Speaker: There are none.

NOTICES OF MOTION

The Deputy Speaker: There are none.

ORDERS OF THE DAY

The Deputy Speaker: I call on the Minister for Tourism and Transport, Culture and Sport.

Hon. Owen Darrell: Good morning, Madam Deputy Speaker.

DRAFT REGULATIONS

MERCHANT SHIPPING (FEES) AMENDMENT REGULATIONS 2026

Hon. Owen Darrell: Madam Deputy Speaker, I move that consideration be given to the draft Regulations entitled the [Merchant Shipping \(Fees\) Amendment Regulations 2026](#), proposed to be made by the Minister responsible for Maritime Administration in exercise of the power conferred by section 250 of the Merchant Shipping Act 2002.

The Deputy Speaker: Okay.

Hon. Owen Darrell: Madam Deputy Speaker, the Regulations for consideration before the House of Assembly today are the Merchant Shipping (Fees) Amendment Regulations 2026. These Regulations amend the Merchant Shipping (Fees) Regulations 2023 to implement a new set of fees for the Bermuda Seafarer Medical Examination Programme [SMEP] provided by the Bermuda Shipping and Maritime Authority [BSMA] and provide for the ability to approve and recognise seafarer training and education courses that may be provided by companies operating and managing ships registered in Bermuda.

Madam Deputy Speaker, in accordance with the Maritime Labour Convention 2006, which entered into force in 2016, it is mandatory for all seafarers to undergo medical examinations to improve and safeguard crew members' personal health and safety.

In 2018, the BSMA established the Seafarer Medical Examination Programme to allow companies' appointed approved doctors [AD] to conduct medical examinations on seafarers and issue Bermuda Seafarer Medical Examination Certificates for seafarers working on Bermuda-registered ships.

Currently, two Carnival brands, Princess cruises and Carnival UK, are enrolled in the programme as approved companies operating separately. ADs are selected in areas where there are large numbers of seafarers from different localities with no approved doctors available. Therefore, approved companies use the BSMA to fill this need to get seafarers' medical examinations conducted at a high standard and issued in a timely manner.

It is at the discretion of the BSMA to offer this programme to a company, and it is required for the company to have the chief medical officer oversee the programme and personnel staff to administer the programme. Madam Deputy Speaker, during the ensuing years since 2018, the programme has evolved and expanded to 33 medical facilities which [are] required to be audited once in a five-year period. This has resulted in an increasing number of administrative tasks and oversight by the BSMA that is required to monitor the programme to ensure good governance and ensure that the programme is working satisfactorily.

The BSMA will soon be implementing a mechanism whereby all seafarers' medical certificates are

issued through their enterprise platform, the Bermuda [Ocean] Shipping Services, or BOSS, as the medical certificates are currently being issued by the approved companies. This will be a significant milestone as, in addition to the revenue generated from the issuance of seafarer medical certificates, it will provide an online solution to the current challenges of tracking certificates across 33 issuing medical facilities, eradicate the potential fraudulent issue of certificates, and ensure that no fee dodging is possible. Utilising BOSS for the programme also provides the scalability to enable the BSMA to expand the programme to include other interested companies and ensures that they remain in control of the programme output, namely the medical certificate.

Madam Deputy Speaker, currently there are no fees charged by the BSMA for the administrative services associated with the programme other than your annual audits normally carried out in conjunction with other scheduled statutory audits. Therefore, following consultation with Princess Cruise Lines and Carnival UK, the BSMA are seeking to implement the fee for specific services.

Madam Deputy Speaker, the approach to maritime training is continuously evolving, and in recent years some shipping companies have been proactive by introducing and opening their own training facilities to provide the required training and support career development for their employees. As a result, the BSMA has identified the need to support specific clients with their respective company mandate to provide and deliver training and certification for seafarers employed by their company. Their overarching objective is to provide well-trained seafarers and officers who will operate and manage their vessels in addition to capacity building and retention of certified personnel.

Madam Deputy Speaker, employed within the BSMA are individuals who have appropriate qualifications, technical knowledge, and experience to audit and assess specific maritime training facilities for the purpose of approving the facility and training, and who can ensure training facilities meet the relevant training standards in accordance with the Standards of Training, Certification, and Watchkeeping for Seafarers Convention, the STCW.

Madam Deputy Speaker, to cover the cost of the human resources and to administer the programme, we have also introduced a fee for the approval and recognition of seafarer training and education courses that may be requested by companies operating and managing ships registered in Bermuda.

Madam Deputy Speaker, changes to the regulations include Part 1 of the Schedule, which provides for the ability to charge for the approval and recognition of seafarer training and education courses and any subsequent audits for the purpose of seeing whether or not the statutory requirements have been complied with. In Part 3 of the Schedule, new fees for the issuance of a seaman's medical certificate, an initial fee for

approval of the approved Seafarer Medical Examination Programme, and the annual fee for the administration of the SMEP have been included.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Minister.

Are there any other persons who wish to speak to the Merchant Shipping (Fees) Amendment Regulations 2026?

I recognise the Member from constituency 30. Member, you have the floor.

Mr. Dwayne Robinson: Thank you, [Madam] Deputy Speaker.

This regulation seems to bring Bermuda in line with what is considered to be international norms, and the Minister seems to be moving in lockstep with the regulatory body. So, due to that, we have no issues with this regulation and look forward to it passing.

Thank you.

The Deputy Speaker: All right.

Are there any other Members who wish to speak to the [Merchant Shipping (Fees) Amendment Regulations 2026]? There are none.

Minister.

Hon. Owen Darrell: Thank you.

Madam Deputy Speaker, I move that the said draft Regulations be approved and that a suitable message be sent to His Excellency, the Governor.

The Deputy Speaker: I just have to make sure . . . those in favour? Indicate by Aye.

Some Hon. Members: Aye.

The Deputy Speaker: Yes.

Those who object?

[No audible response.]

The Deputy Speaker: There are none.

So, thank you, Minister. They will be forwarded to the Governor. Yes.

[Motion carried: The Draft Regulations entitled Merchant Shipping (Fees) Amendment Regulations 2026 were approved.]

The Deputy Speaker: Okay. Sorry. That takes us to the [Item] No. 2.

I call on the Junior Minister for Justice.

DRAFT REGULATIONS

PROCEEDS OF CRIME (ANTI-MONEY LAUNDERING AND ANTI-TERRORIST FINANCING) AMENDMENT REGULATIONS 2026

Mr. Dennis Lister III: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, I move that consideration be given to the draft Regulations entitled, [Proceeds of Crime \(Anti-Money Laundering and Anti-Terrorist Financing\) Amendment Regulations 2026](#), proposed to be made by the Minister responsible for Justice in exercise of the power conferred by section 49(3) of the Proceeds of Crime Act 1997 and section 12A of the Anti-Terrorism (Financial and Other Measures) Act 2004.

The Deputy Speaker: Are there any other persons who wish to speak to the Proceeds of Crime [(Anti-Money Laundering, and Anti-Terrorist Financing)] Amendment Regulations 2026?

Are there any other Members?

I recognise the member from constituency . . .

Mr. Jarion Richardson: Twenty-three.

The Deputy Speaker: Yes. [Constituency] 23.

Member, you have the floor.

Mr. Jarion Richardson: Yes. Thank you, Madam Deputy Speaker. Thank you.

Yes, we obviously support anything the Anti-Money Laundering Committee brings to the House, most especially as it relates to improving the Proceeds of Crime [(Anti-Money Laundering and Anti-Terrorist Financing)] Regulations 2008. With that being said, Madam Deputy Speaker, this is a fairly dated piece of legislation, and we find ourselves in the throes of our technical submissions for the Caribbean Financial Action Task Force.

[Inaudible interjection]

Mr. Jarion Richardson: Yes.

To that end, we are a bit late to make a number of changes, but, nonetheless, these changes should and ought to be made, most especially as it relates to the inclusion of the proliferation of financing of the weapons of mass destruction in the preventive obligations enshrined therein, most especially we operate a risk-based approach system and that means that not all risks [have always] been included, and in this case the proliferation of the weapons of mass destruction were not included. So, putting them in there is obviously key and core to us passing the CFATF examination.

But I do raise a point of caution, again, in that these Regulations are quite dated, stemming from the UK's Money Laundering Regulations 2007. And they got brought in in [20]08 to accommodate what is called the 4th Round Mutual Evaluation report, which we

actually did very, very well at. But we are going on to a 5th Round with the change in methodology. So, the long and short is that these are quite dated. We should replace them. It's a little late in the day to do that now. But certainly after this examination we should look at the skeleton again.

And I have one comment on [the amendment to] regulation 9, specifically on the requirement to cease business relationships or terminate business relationships. The long and the short, Madam [Deputy Speaker], is that that regulation speaks to how when CDD [customer due diligence] is not completed, that you are required either to not enter a business relationship or that you must exit if you already have one. We are adding on to the back of that condition the final piece that says that we have to take into consideration whether or not to file a suspicious activity report. This is the report that goes to the Financial Intelligence Agency and notifies them of potential money laundering, terrorist financing and, in this case, proliferation financing.

Now what we are adding to that criterion is to say also take into consideration the International Sanctions [Act] 2003. Now the reason this is going to cause a problem in compliance programmes on a going forward basis is because the International Sanctions Act 2003, and its accompanying International Sanctions Regulation 2013 form a framework that is very, very different to AML. A bit like how our anti-bribery and corruption framework is different to AML; a bit like how our insider dealing is different to AML. And when we conflate these two, what we do is we draw in performance expectations.

A great example in this case is the Financial Sanctions Implementation Unit under the Ministry of Legal Affairs, [which] currently issues a guidance note that explains how sanctions work in Bermuda. Well, so does the BMA [Bermuda Monetary Authority]. Now this creates a problem because we have two regulators opining on actually how to do one thing. This is the kind of complication that can be created when you think something is like, *oh, it's a good idea, let's include it*. It's not a good idea. We should have kept them separate.

But with that being said, we are nonetheless in the throes of this experience of the 5th Round. We have to make these submissions. These are good submissions. They will assist us with making sure that our financial services industry is appropriate and fit for purpose. With that, thank you, Madam [Deputy Speaker]. [I will] take [my] seat.

The Deputy Speaker: Are there any other persons who wish to speak to the . . . sorry.

Mr. Scott Pearman: Thank you, Madam Deputy Speaker.

The Deputy Speaker: Yes, I recognise the Member from constituency . . .

Mr. Scott Pearman: Twenty-two.

The Deputy Speaker: Yes. Member, you have the floor.

Mr. Scott Pearman: Thank you, Madam Deputy Speaker.

I had the pleasure of riding up the elevator with the former Member of Parliament from what is now constituency 3, MP [Arthur] Pitcher. He said, talking in the elevator, that I was apparently a lot more loud and forceful in person than I am when speaking on the microphone. He said, *Get closer to the microphone*. So, I'll try and do that.

I don't need to add much because the Honourable Member, Jarion Richardson, MP, has already given a detailed observation of the Bill. I just would like to do three things. That is, one, to thank the Honourable Junior Minister for his presentation and for bringing this.

Secondly, just to say that it is important that we as a jurisdiction and an international financial centre of such well regard remain at the forefront of these international regulatory regimes. They are impressed upon us from abroad. But, nonetheless, the international reality of the global world and the global economy is such that we rightly need to stay at the forefront. And so it's nice to see this.

My third and final point, only because we're not going to Committee, is that the vast majority of these regulations are simply to update the proliferation finance. There are two exceptions, and I just flag them by named clause for the benefit of the listening public and those . . . because they wouldn't necessarily expect to see them, as MP Richardson has explained.

There is an amendment to Regulation 9 at clause 5 of the [draft Regulations] that deals with the International Sanctions Act 2003. That may be unexpected in what is otherwise dealing with proliferation finance. And likewise, there is an amendment to Regulation 11 at clause 7(d) of the [draft Regulations], also dealing with international sanctions. So, I just flag for the listening public, for those who are in this space—and there are lots of people in Bermuda who are in this space—just to be aware that the international sanctions regime is also being addressed in what is otherwise an anti-money laundering, anti-terrorist Bill—or Regulations, rather.

Thank you, Madam Deputy [Speaker].

The Deputy Speaker: Thank you.

Are there any other persons who wish to speak to the Regulations?

There being none, I call on the Junior Minister.

Mr. Dennis Lister III: Thank you, Madam Deputy Speaker.

I move that the said draft Regulations be approved and that a suitable message be sent to His Excellency the Governor.

The Deputy Speaker: Are there any objections?
There being none; so moved.

[Gavel]

[Motion carried: The Draft Regulations entitled *Proceeds of Crime (Anti-Money Laundering, and Anti-Terrorist Financing) Amendment Regulations 2026* were approved.]

The Deputy Speaker: Okay. That takes us to [Order] No. 3, which I do believe will be carried over by the—

An Hon. Member: It's being done.

The Deputy Speaker: It is being done?

[Inaudible interjections]

The Deputy Speaker: Oh, okay. I wasn't informed of that. Okay.

Thank you very much.

Okay. I was informed of the Charities Bill, but just not that it wasn't being carried over. Okay.

Minister, are you ready? Yes.

Hon. Tinee Furbert: Yes, Madam [Deputy Speaker].

STANDING ORDER 29(1)

Hon. Alexa Lightbourne: Madam Deputy Speaker, I move that Standing Order 29(1) be suspended to enable the House to proceed with the second reading of the Bill entitled the Charities Amendment Act 2026.

The Deputy Speaker: It has been moved that Standing Order 29(1) be suspended so that the Member can proceed to the second reading.

Are there any objections?

There are none; so moved.

[Motion carried: Standing Order 29(1) suspended.]

The Deputy Speaker: Continue, Member.

BILL

SECOND READING

CHARITIES AMENDMENT ACT 2026

Hon. Tinee Furbert: Madam Deputy Speaker, the purpose of the Bill entitled Charities Amendment Act 2026 before the House today is to amend the Charities Act 2014 to include provisions on compliance officers and revoke references in the Charities (Anti-Money Laundering, Anti-Terrorist Financing and Reporting) Regulations 2014 (AML/ATF Regulations) in order to align the effectiveness of Bermuda's anti-terrorist financing

regime with international standards and to provide for connected purposes.

Madam Deputy Speaker, Bermuda was assessed via a mutual evaluation exercise in 2018 by the Caribbean Financial Action Task Force using the 4th Round Financial Action Task Force methodology. Bermuda received a compliant rating with respect to FATF Recommendation 8 (Rec 8), which provides guidelines on the regulation of non-profit organisations (NPOs).

With respect to the prevention and mitigation of terrorist financing (TF) risk, Madam Deputy Speaker, in 2023 the FATF revised Rec 8 to address concerns that many jurisdictions adopted overly broad or prescriptive regulatory measures for NPOs, which had the unintended consequence of constraining legitimate charitable activities without providing a demonstrable corresponding benefit to the mitigation of potential TF risk.

Madam Deputy Speaker, the revised Rec 8 emphasised that the term "NPO" specifically relates to FATF's definition of NPOs, which is, *a legal person or arrangement or organisation that primarily engages in raising or dispersing funds for purposes, such as charitable, religious, cultural, educational, social, or fraternal purposes, or for the carrying out of other types of good works*. Additionally, the revised standard requires countries to have in place focused, proportionate, effective, and risk-based measures to identify TF risk.

Further, the revised Rec 8 makes clear that NPOs are not reporting entities subject to anti-terrorist financing and reporting obligations appointing a compliance officer and should not be required to conduct customer due diligence as required by financial institutions and designated non-financial business and professions.

Madam Deputy Speaker, currently there are significant provisions in the AML/ATF Regulations that require charities to appoint a compliance officer and impose an obligation for them to submit suspicious activity reports. Rec 8 explicitly cautions against treating NPOs in this way, and without corrective action Bermuda risks a non-compliant rating for this recommendation under the FATF 5th Round Methodology.

Madam Deputy Speaker, in May 2025, a mock review exercise of the Registrar General's readiness for the 5th Round Mutual Evaluation was carried out. The key findings were that under the current charity legislative framework, Bermuda's charity sector was overregulated. Disproportionate measures for compliance requirements are threshold-based rather than risk-based, and misaligned supervision with heavy emphasis on monitoring checks and regulatory compliance as opposed to assessing an actual risk factor.

These findings make clear that the Registrar General's (RGs) regime or framework does not align with the revised FATF Rec 8 standards. However, Madam Deputy Speaker, this non-alignment presented a material risk of non-compliance with Rec 8 and its implementation under Core Issue 10.3 of Immediate Outcome 10, which both require focused, proportionate,

and risk-based measures for TF risk oversight or monitoring of the local NPO sector.

If the AML/ATF Regulations are not repealed and the required amendments to the acting Regulations are not made, then it will be determined by the FATF assessors at the Mutual Evaluation in 2027 that the RG does not have a correct understanding of the intentions or requirements of the revised Rec 8 standards, and has misapplied or wrongfully imposed counterterrorist financing measures that disrupt or discourage activities of the local charities and NPO sector.

Madam Deputy Speaker, the policy intent behind the amendment is to repeal the AML/ATF Regulations and amend the Act and the Regulations to address the overregulation of NPOs regarding the requirements set out by the FATF standards to ensure aspects of the AML/ATF Regulations that remain critical to good governance of charities and NPOs are retained and incorporated into the Regulations. And to further amend the Act and the Regulations to ensure the regulatory framework of Bermuda's charity sector remains robust and upholds international best practice.

The objectives are to do away with the AML/ATF Regulations, which impose obligations on charities that treat them like reporting entities as its provisions are not in line with the intentions of the revised Rec 8; identify those provisions that are still required to maintain a robust charity's regulatory framework and transfer them to the Regulations; and to further strengthen the existing legislation by amending the Act and the Regulations to provide more clarity to existing provisions and introduce new provisions.

Madam Deputy Speaker, the Bill seeks to replace the word "supervisory" in the Act with the word "oversight." Revised Rec 8 indicates that the relevant authority responsible for NPOs should be acting in an oversight capacity instead of a supervisory capacity, and this change in language will reflect that. Also, the Bill seeks to remove references to the AML as FATF standards, prioritise ATF measures as NPOs are considered at risk to TF abuse as opposed to ML abuse.

Madam Deputy Speaker, the Bill seeks to empower the Registrar General to disclose information to international authorities in relation to investigations into money laundering, terrorist financing, proliferation financing, or other financial crimes. Revised Rec 8 requires jurisdictions to have appropriate points of contact and procedures to respond to international requests about NPOs that relate to terrorist financing or other forms of terrorist support.

Although money laundering, proliferation financing, and other financial crimes are not specific under Rec 8 and FATF does not view NPOs as being an especially high risk for these, other jurisdictions, such as Jamaica, have included provisions in their legislation that support international cooperation. The Bill introduces new civil penalties of an additional \$200 penalty to be added to the existing penalty of \$200 under the Act for failing to submit annual reports and accounts

within 30 days after the initial deadline for submission, and \$200 where a charity has failed to register as an exempt charity under the Act within 30 days of incorporation.

Additionally, Madam Deputy Speaker, the Bill further removes from the Act any reference to the AML/ATF Regulations, includes an additional provision under the Act to state details of salary information of paid staff in such a manner as may be prescribed by the Registrar in light of the fact that there is a clear public interest in salary information for charities being part of the public record, and removes from the Act any reference of the requirement to appoint a compliance officer as this does not align with revised Rec 8.

In closing, Madam Deputy Speaker, the Charities Amendment Act 2026 is the Government's unwavering commitment to enhance the legal framework providing oversight of charities and ensure that the RG's regime effectively upholds international best practices.

Madam Deputy Speaker, I now move the Bill entitled Charities Amendment Act 2026 be read for the second time.

The Deputy Speaker: Are there any other persons who wish to speak to the Bill?

I recognise the Member from constituency 23.

Member, you have the floor.

Let me just say that I do understand that you guys intend to be brief, and so the hope is that they can go into Committee before lunch. We only have five minutes, so I don't know. I will leave that up to the respective Minister once we . . .

Mr. Jarion Richardson: Thank you, Madam Deputy [Speaker]. AML is one thing I could speak to for hours, if not . . . but I will absolutely restrain myself.

Specifically, I want to thank the Minister and the professional team at the civil service for the brief that we had yesterday. And I'll keep that brief, but I just wanted to say thank you to them for their cooperation in this matter.

As it relates to this, why charities? It's not just compliance with international norms, Madam [Deputy Speaker], even though we risk rate very low for terrorist financing. The simple fact of the matter is that charities are optimal vehicles for the purposes of collecting money and then moving money towards charitable purposes in other jurisdictions, and that is literally the definition of terrorist financing.

I won't spend too long on that because I think that the Honourable Minister and her civil service team are not only briefed but are in a position to brief others on that. What I would say, though, is it always concerns me about overreach, specifically proportionality. The 2024 National Risk Assessment [on Money Laundering and Terrorist Financing] has been published for some time, and it makes quite clear the matters that we have to concern ourselves with relating to managing the

terrorist financing, as well as money laundering risks associated with charities.

This legislation seeks to, I would say arguably, reduce the amount of work that charities have had to do in the past, which is smart because the first version of it was onerous and clunky. And to that end, it's good to see that it's being stripped down to its components so it's becoming more proportional. With that being said, we do have areas of concern, especially around salary disclosure.

Recommendation 8 of the Financial Action Task Force does not require salary disclosure as a mechanism. I raised that in the briefing. The Honourable Minister and her team did make an explanation. Nonetheless, I raise it here for the purposes of the Hansard to say that although there may be other macro reasons for the purposes of salary disclosure and that information being collected by the RG, it is nonetheless not consistent with the FATF Recommendation 8, and therefore we discourage its use.

Following on from that, we were talking about the proportionality implicit in the NRA. The Honourable Minister and her team did well to argue that the risks that the AML programme [is putting] on the NPOs is proportionate to the risks that they pose. I would add that the proportionality, or the risk as posed, seems to be limited and controlled by a few controls, namely the amount of \$500,000 . . . sorry, \$50,000. Anything below \$50,000 that NPO doesn't require a compliance officer and similar controls. I would argue that those are a step in the right direction. But I don't think they go far enough, mostly because I think that the due diligence requirements imposed in this regime, as yet not defined by the Guidance Notes, invite overreach.

And so, to that end, I have the assurances of the Minister and her team that the Guidance Notes relevant to making sure that overreach does not occur will be brought into force in due course, and I look forward to that.

With that being said, I know that this is something that is required by international norms, and I 100 per cent support, again, the work of the Ministry and the National Anti-Money Laundering Committee, as does His Majesty's Loyal Opposition.

Thank you, Madam [Deputy Speaker].

The Deputy Speaker: It actually is 12:30, so—

Mr. Scott Pearman: I'm in your hands.

The Deputy Speaker: Yes, and I do believe—

Mr. Scott Pearman: If you would like me to hold it until 2:00 pm—

The Deputy Speaker: I do believe that we will need to break for lunch. And so I will recognise you after lunch, and you can speak.

Mr. Scott Pearman: Thank you, Madam Deputy Speaker.

The Deputy Speaker: So, I'll ask that the . . .

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, I move the Honourable House to now adjourn until 2:00 pm.

The Deputy Speaker: It has been moved, and we shall adjourn until 2:00 pm.

[Gavel]

Proceedings suspended at 12:30 pm

Proceedings resumed at 2:01 pm

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

The Deputy Speaker: Good afternoon, Members. We are now resuming on the Charities Amendment Act 2026.

BILL

SECOND READING

CHARITIES AMENDMENT ACT 2026

[Second reading debate, continuing]

The Deputy Speaker: Are there any other Members who wish to speak to the [Bill]?

I recognise the Member from constituency 22. Member, you have the floor.

Mr. Scott Pearman: Thank you, Madam Deputy Speaker. Those listening, and in the listening public, will recall that when the House rose for the lunch adjournment, we had heard the Honourable Minister present the Charities Amendment Act 2026. And we had heard some extensive comments by my colleague, OBA MP Jarion Richardson. I just have a few brief points to add.

However, during the lunch break, we were told that there will be a minor floor amendment. I am grateful to the Honourable Premier for drawing this to our attention, and we have no issue with it, but that will be dealt with in Committee.

The Deputy Speaker: Right.

Mr. Scott Pearman: And I just mention that for completeness, in case it hadn't made its way to your ears. Just a few very brief points.

Firstly, I would like to thank the Honourable Minister and her team. I know we had in the Chamber

earlier the Permanent Secretary, Ms [Pandora] Glassford. I see the Registrar General, Mr [Aubrey] Pennyman, and I believe a Counsel for the department, Mr. Matthew Nester. And so, we are very appreciative on this side for the fact that yesterday they took the opportunity to give us, both in relation to the Act and indeed the Regulations that will be coming in relation to this Act, and we had the opportunity to pose questions and to gain a better understanding of the logic behind it.

I should have also mentioned Ms. Lister was there as well, although she was not in the Chamber this morning, and we were extremely grateful for that. It is really very, very helpful.

I know that was done because we were doing this Bill as a first, second and third reading today, but it is generally helpful if a Bill is complicated to understand the thinking of the Government, including the civil service behind that. It just helps the Opposition in doing its job. So, my heartfelt thanks there.

My second of four points is just in relation to the Bill itself and indeed the charitable sector. I think it is probably common ground, and both sides of the House, both the Government and the Opposition, would recognise that, you know, it has been very difficult in the charitable sector. And for some reason, which I cannot quite understand . . . but let me just make clear it is my own personal opinion I am expressing here. But for reasons I cannot understand there are certain international regulatory bodies that seem to have come to the conclusion that charities are not there in fact to help everybody as they are in fact doing, but they are there to launder money and funnel arms to third-world countries for civil wars and such like.

That is certainly not been my experience as someone who has practiced law in the trust and charitable sector for coming on 30 years now. My experience has been that these charities are immensely beneficial, immensely hard-working, often populated by people who give time ceaselessly and for good cause.

And so, I am actually delighted, and I would like to commend the Government today for the fact that one of the things this Bill (when it becomes an Act) is doing is making things slightly less onerous for charities.

Hon. E. David Burt: Yes.

Mr. Scott Pearman: Because the international regulatory world imposed upon our charitable sector (then again, let me say this is my opinion) the rather unfortunate 2014 Charities Act, which was a behemoth and was not fit for purpose in a jurisdiction such as ours. But nonetheless it came in. And thankfully we are walking or rowing our way back from it as we did, I think in 2007 and 2008, and then again, this year, earlier with the earlier amendment this year, perhaps it was last year.

But anyway, the point that I think is worth making, and I make it, is this: One of the burdens that someone beyond Bermuda shores imposed upon our charitable sector was that they needed to have a compliance

officer. It is hard enough, and I have also sat on the board of the charity for over a decade . . . it is hard enough to find people to sit and give their time on these charities, these very, very important charities, as it is. Then to demand that they need a compliance officer is really a sledgehammer to crack a nut.

And I say this not to be flippant, because I do appreciate that one might be able to use the charitable sector in other jurisdictions away from ours to do certain things about which they are being criticised. But listen, if they are doing that, you have got to access their bank accounts, you can see what is happening. The idea that you require someone sitting around that board to be a compliance officer, otherwise they cannot function as a charity, is just simply overly onerous. And so, I am delighted to see that obligation is being removed, and I think that is a very good thing.

Before I take my seat Madam Deputy Speaker, and I appreciate this is going to Committee, and I will not mention a clause number, but one small point on the Bill in relation to . . . two small points on the Bill.

In relation to page two. I will not cite the clause, but there is a reference to "exempted charities." For those listening who are in the charitable sector, you know who you are if you have the right to be exempted, and if you do not know who you are, please take the effort to find out. I am sure that Mr. Pennyman and Mr. Nester and those in the civil service and the Registrar General will be very happy to assist in your questions.

So, as a public service broadcast announcement, if you are able to be an exempted charity, please register, because if you do not register there are some civil penalties that are being introduced by this amendment Act today. And we would hate for a charity to fall upon hard times, not register, and then have to pay a penalty. So, if you have not heard it before, please listen to my voice now. If you are able to be exempted, please register so you can avoid that civil penalty.

And, Madam Deputy [Speaker], before I take my seat, eagle-eye Robin Tucker, MP, spotted a typographical error in the explanatory memorandum, and we did raise this with the civil servants. The Bill is being corrected. I note that the one on the SharePoint has not yet been corrected. But the small correction for the record in Hansard is at page i of the explanatory memorandum under clause 8. The first sentence says \$50,000 or more in the middle sentence that should in fact read \$50,000 *or less*. And I understand that that has been corrected by the civil servant. But if that corrected version has not found its way to anyone else, I simply record it for the Hansard.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: And that amendment would be an amendment that could get made on the floor of the House?

Mr. Scott Pearman: My understanding, Madam Speaker, is [that] the amendment was made —

The Deputy Speaker: Is it already an amendment?

Mr. Scott Pearman: Made before the Bill got tabled—

The Deputy Speaker: Okay, yes.

Mr. Scott Pearman: But I am just pointing out for the old version, which is still on the parliament.bm website,

The Deputy Speaker: Thank you, okay.

Are there any other persons who wish to speak to the Bill entitled Charities Amendment Act 2026?

I recognise the Member from constituency 18, the Finance Minister and Premier.

Hon. E. David Burt: Thank you very much, Madam Deputy Speaker.

I rise on this particular matter to share a couple of things. As a Minister with joint responsibility for the National Anti-Money Laundering Committee [NAMLC] along with the Minister who sits in another place, [the] Minister of Justice, I just want to rise to my feet to thank the Minister, thank the technical officers, thank the drafters, thank the Opposition, everyone else. We are navigating some very technical matters, that we are trying to make sure we get these things done in advance, to make sure that Bermuda does not have a negative mark.

We all recognise how important these particular matters are. The points that are taken from the Honourable Learned Member [who] just took his seat, are well advised and well taken. Because there is a challenge when we have all of these international bodies that are setting these things. The key point is that we need to have a risk-based approach.

And so, for some of the simplifications of which we have seen in here, this is really around a risk-based approach. We want to make sure this works well. We want to make sure that what is being set out here is actually necessary and fits inside. And so I am grateful for everyone. Because we do have a report, a review that is upcoming, Bermuda's unfortunate circumstance is, because we did so well in the last round and had the best ratings in the entire Caribbean region, we are going first in this upcoming round, which means that there is a very quick turnaround to make sure we get all the various matters related to legislation, et cetera.

We do recognise that there are certainly challenges with resources, from the drafting perspective, with recent losses that have happened there and people having to take on double work. So, I just want to take the time to express my thanks, because I know that it has been particularly trying on public officers, on the drafting section, on Ministers and others.

And so, I am grateful for not only the cooperation of the Opposition on this particular matter, that we did not have to get up today and do a vote on suspension [of] the rules, but the reality is that we have to get through these particular matters because they are

important for the jurisdiction. *They are important for the jurisdiction.* This is what I want to make sure is clear: These technical matters are to make sure that we put ourselves in the best position possible, *the best position possible*, to get a good rating in our next review.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you, Premier. Are there any other Members who wish to speak to the Charities Amendment Act 2026?

I see no other Members, so I call on the Minister

Hon. Tinee Furbert: Thank you, Madam Deputy Speaker.

I would have to admit, Madam Deputy Speaker, that the fire has been put under our feet to make sure that we are compliant with better requirements. And so, I am thankful for the support of the Opposition on this piece of legislation as well as the team of the office of Registry General, and our Parliamentary Council team who worked very hard and diligently to make sure we could be where we are today. And so, I do want to give my gratitude because it has not come without stress and hard work to be where we are today.

I just want to take the opportunity to just answer some of the questions that were brought to the floor in regard to the salary disclosure, wanting the listening public to understand that charities are responsible and accountable for public funds. And the salary disclosure will not be an actual salary amount; it will be within a certain band. And so, we recognise and we want our charities to be accountable to how they are using public funds. This also displays good governance as well.

In response to the question around . . . well it wasn't a question it was a comment in regard to private funded charities who are exempt and them getting on board and understanding that there will be a fine put in if they do not register or file the annual report. The office of the Registry General is very capable, quite capable of making sure that they alert those current private funded charities who are exempt, and with providing them the appropriate information to make sure that they file appropriately. And given enough time to file within a certain, or appropriate, period.

Overall, the Charity Amendment Act or legislation has responsibility for overall regulation and good governance for the charitable sector. And so, this Act today is providing more governance, more strengthening, for the charitable sector but also removing the over regulation as it relates to anti-money laundering because charities still remain low risk.

So, with that Madam Deputy Speaker, I move that the Bill be committed

The Deputy Speaker: It has been moved that the Bill be committed.

Are there any objections to that?

There are none. So moved.

I call on the Member from constituency 31, I believe it is, Member Smith, to come and take the Chair.

House in Committee at 2:14 pm

[Ms. Linda Smith, Chairman]

COMMITTEE ON BILL

CHARITIES AMENDMENT ACT 2026

The Chairman: Honourable Members, we are now in Committee of the whole [House] for further consideration of the Bill entitled the [Charities Amendment \[Act\] 2026](#). I call on the Minister in charge to proceed.

Minister, you have the floor

Hon. Tinee Furbert: Thank you, Madam Chairman.
I move that clauses 1 through 8 be considered.

The Chairman: Please proceed. Are there any objections? If not, please proceed.

Hon. Tinee Furbert: Thank you, Madam Chairman.
Clause 1 provides for the citation for the Bill.
Clause 2 amends section 11 of the principal Act to provide for a change of the Registrar's functions from a supervisory role to an oversight role. Subsections (1)(da) and (db) are amended for the Registrar to be responsible for implementing a money laundering or terrorist financing risk-based oversight or monitoring programme for charities and to establish with NAMLC, the criteria for the risk profiles of charities in order to facilitate risk-based oversight over charities

Clause 3 amends section 25A of the principal Act to repeal the reference to the Charities (Anti-Money Laundering, Anti-Terrorist Financing and Reporting) Regulations 2014.

Clause 4 amends section 32 of the principal Act to allow a permitted disclosure of information under subsection (6) to a law enforcement agency with the responsibility for investigating or taking enforcement action against money laundering, terrorism financing or other financial crimes in a jurisdiction outside Bermuda, where the Registrar is satisfied that the law enforcement agency has requested cooperation.

Clause 5 amends section 38 of the principal Act to include the requirement that charity trustees submit in their annual report the details of salary information of paid staff in the manner prescribed by the Registrar.

Clause 6 amends section 47A of the principal Act to add two more civil penalties for failure to comply with the Regulations. A new subsection (1A) provides for a civil penalty where a charity has failed to submit annual reports and accounts within 30 days after the initial deadline for submission, allowing the Registrar to issue an additional civil penalty of \$200 above the

existing penalty. A new subsection (2AA) provides for a civil penalty where a charity has failed to register as an exempt charity under section 18(4) within 30 days of incorporation; providing the Registrar the ability to impose a civil penalty in the amount of \$200

Clause 7 amends section 47C of the principal Act to substitute the words "a copies" for "copies."

Clause 8 amends section 47F of the principal Act to repeal paragraph (a). Paragraph (a) provides an exemption for a charity that has an annual gross income of \$50,000 or more *[sic]* to be exempted from the requirement to appoint a compliance officer who has received approved AML/ATF training. This exemption is no longer required because the general requirement for a compliance officer to be appointed for any charity is removed with the repeal of the Charities (Anti-Money Laundering, Anti-Terrorist Financing and Reporting) Regulations 2014.

[An electronic device sounded.]

[Laughter]

The Chairman: It has been moved that clauses 1 through 7 *[sic]* be approved—

Hon. Tinee Furbert: Through 8.

The Chairman: [Clauses] 1 through 8 be approved.
Are there any objections? If not, so agreed.
Minister, please proceed

AMENDMENT TO CLAUSE 9

Hon. Tinee Furbert: At this time, Madam Chairman, I would like to ask for a floor amendment to the Charities Amendment Bill 2026, for clause 9.

The Chairman: There has been a motion for an amendment to clause 9.
[Are there] any objections?

Mr. Scott Pearman: No objections

The Chairman: There were no objections, so agreed.
Please proceed.

Hon. Tinee Furbert: Thank you, Madam Chairman.
I would now like to move all clauses 1 through 8. Sorry . . .

[Crosstalk]

Hon. Tinee Furbert: Sorry, I am going to . . . Madam Chairman, I move that the preamble be approved.

The Chairman: It has been moved that the preamble be approved.
Are there any objections?

If not, approved.
Minister.

POINT OF ORDER

Mr. Scott Pearman: Sorry, point of order

I think that the amended clause should have been approved as amended. And, I think it might not have been. Okay.

[Crosstalk]

Mr. Scott Pearman: Clause 9 should have come before the preamble.

[Crosstalk]

Hon. Tinee Furbert: I did not read . . . I did not say—

Mr. Scott Pearman: I believe the Minister needs to state that it be approved as amended, in that that statement was not made. That is all I am raising, and it was told to me by someone else

[Crosstalk]

[Laughter]

The Chairman: Minister . . . perhaps, Minister could you make it . . . could you make a motion that—

Hon. Tinee Furbert: Yes, thank you.

Thank you, Madam Chairman. I would like to move that clauses 1 through 8 be approved, with the amendment of the deletion of clause 9 in the Charities Amendment [Act] 2026.

The Chairman: It has been [moved] that clauses 1 through 8 be approved. And that clause 9 with the amendment also be approved.

Are there any objections to that? If not, so [approved].

[Motion carried: Clauses 1 through 8 passed.]

[Motion carried: Clause 9 deleted.]

Hon. Tinee Furbert: Thank you, Madam Chairman. I now move that the preamble be approved.

The Chairman: It has moved that the preamble be approved.

Are there any objections to that? If not, then so approved

Hon. Tinee Furbert: Madam Chairman, I move that the Bill entitled the Charities Amendment Act 2026, with amendment, be reported to the House as amended, be reported to the House as printed *[sic]*.

[Crosstalk]

Hon. Tinee Furbert: Yes, Madam, Chairman, I move that the Bill entitled the Charities Amendment Act 2026, as amended, be reported to the House.

The Chairman: It has been moved that the Charities Amendment Act 2026, as amended, be [reported to] the House.

Are there any objections? If not, so approved.

[Motion carried: The Charities Amendment Act 2026 was considered by a Committee of the whole House and passed as amended.]

House resumed at 2:22 pm

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

REPORT OF COMMITTEE

CHARITIES AMENDMENT ACT 2026

The Deputy Speaker: Members, I understand that the Bill entitled the Charities Amendment Act 2026 has been reported to the House as amended.

[Are there] any objections?

There being none. So moved.

That brings us to our final item of the day, and I do understand that this is being done by the Minister of Finance and Premier, and that is the second reading of the Cost of Living Commission Amendment Act 2026.

Hon. E. David Burt: Thank you very much, Madam Deputy Speaker.

I move that the Bill entitled the Cost of Living [Commission] Amendment Act 2026 be now read a second time.

The Deputy Speaker: It has been moved that the Cost of Living Commission Amendment Act 2026 be read a second time.

Are there any objections? There are none.

Continue, Minister.

BILL

SECOND READING

COST OF LIVING COMMISSION AMENDMENT ACT 2026

Hon. E. David Burt: Thank you very much.

Madam Deputy Speaker, the purpose of this simple Bill before the House today is for technical amendments to enable the long-promised price comparison tool that will allow Bermudians to compare the

retail prices of a selected basket of grocery store items commonly purchased by households.

This initiative is being jointly advanced between the Ministry of Finance and the Ministry of Home Affairs, and the digital platform is designed to enhance price transparency through a user-friendly web-based system that allows consumers in Bermuda to easily access, view, and compare the price of grocery items across all major supermarkets.

Madam Deputy Speaker, the Cost of Living Commission Amendment Act 1974 currently allows the Commission to establish a database for [the] price of essential commodities as specified in the Cost of Living (Essential Commodities) Regulations 2022. The Cost of Living Act also stipulates that the Cost of Living Commission can obtain information on the price of essential commodities from businesses and inform members of the public of current prices and price changes of essential goods.

The amendments being made to the Cost of Living Commission Act 1974 are housekeeping in nature, allowing for improvements in communications and technologies that have occurred over the years.

In addition to the electronic transmission, or the electronic means of furnishing information, or the electronic means of furnishing information on the price of essential commodities, it is also critical to include the option of using digital means as well.

At present, the current Cost of Living (Essential Commodities) Regulations 2022 do not require entities to provide real-time pricing information. To address this, the sections of the Cost of Living (Essential Commodities) Regulations 2022 will be amended by the Honourable Member, the Minister of Home Affairs, to:

1. Add file uploads and transfer of files as a method by which information may be furnished to the Commission.
2. Provide flexibility with respect to the frequency with which pricing information is published.

These minor housekeeping amendments to the principal Act are to provide the *vires* for those regulations to be issued.

With those remarks, I now present the Bill entitled the Cost of Living Commission Amendment Act 2026, and welcome comments from Honourable Members.

Thank you Madam Deputy Speaker.

The Deputy Speaker: Thank you, Premier.

Are there any other Members who wish to speak to the Cost of Living Commission Amendment Act 2026?

I recognise the Member from constituency 20. Member, you have the floor.

Hon. Michael Fahy: Thank you, Madam Deputy Speaker.

I think the Premier has made the intent of the Bill clear. We will look to see what happens further in

regulations. The key here is to make sure that it is not getting in further behind people's databases, and the Premier has made that clear as well in relation to his comments, so I have nothing further to add.

Thank you.

The Deputy Speaker: Are there any other persons who wish to speak to this amendment Act?

There are none. Premier.

Hon. E. David Burt: Thank you very much, Madam Deputy Speaker.

With reference to the comment made by the Honourable Member, I did go ahead and make sure to clarify that the pricing information is just the public information of the prices which are displayed on shelves for the purpose of having a price transparency tool. It is important for that information to be reported in, so that information can be shared and compiled, so people are able to compare the price for essential goods across this. And this is something that we have been trying to get up and running.

We have procured the technical expertise. As I said, these are the matters which are largely being handled between the Ministry of Finance, of course. This Bill falls in the Ministry of Home Affairs, so we are working in tandem on this particular matter. But I can assure the Honourable Member that there is no desire under these particular provisions to collect any more information outside for the price comparison website that is there.

There are other sections of the Cost of Living Act that do allow the Minister to make enquiries, or the Cost of Living Commission, to make enquiries. But this, in this section, is just for the regulations for the app and the electronic transfer of that particular information. So, I hope that puts those particular matters to rest.

With that, Madam Deputy Speaker, I move that the Bill be committed.

The Deputy Speaker: It has been moved that the Bill entitled the Cost of Living Commission Amendment Act 2026 be committed.

Are there any objections?

There are none. I call on the Member from constituency 31.

Member.

House in Committee at 2:27 pm

[Ms. Linda Smith, Chairman]

COMMITTEE ON BILL

COST OF LIVING COMMISSION AMENDMENT ACT 2026

The Chairman: Honourable Members, we are now in Committee of the whole [House] for further

consideration of the Bill entitled the [Cost of Living Commission Amendment Act 2026](#).

I call on the Minister in charge.

Hon. E. David Burt: Thank you very much, Madam Chairman.

I move that the House take under consideration clauses 1 through 5.

The Chairman: Please proceed.

Hon. E. David Burt: Thank you, Madam Chairman.

Clause 1 is self-explanatory and provides a citation for the Bill

Clause 2 amends section 10A of the principal Act. Section 10A provides for the establishment of a database consisting of the prices at which essential commodities may be purchased and the specified business undertakings providing such essential commodities for purchase. Clause 2 amends this section to enable the use of digital real-time systems and means to obtain and share such price information.

Clause 3 amends section 10B of the principal Act. Section 10B empowers the Commission to require, in accordance with regulations, a business undertaking to furnish the Commission with price information on the essential commodities that it sells. Clause 3 amends this section to provide for, in respect of such regulations, the furnishing of such information by digital means and at such intervals as may be prescribed

Clause 4 amends section 10C of the principal Act. Section 10C provides for the ways in which the prices of essential commodities in the price database may be communicated to members of the public. Clause 4 amends this section to provide for such means of communication to the public [to include] via digital means.

Clause 5 amends section 10E of the principal Act. Section 10E empowers the Minister to make regulations setting out: the list of essential commodities, the business undertakings required to furnish price information on essential commodities, and how, when and the manner in which such information is to be furnished to the Commission and shared with the public. Clause 5 amends this section to enable the prescribing of intervals for the furnishing of information and the digital means for the furnishing [and sharing] of such information

The Chairman: Thank you.

Would anyone like to speak on that? If not, it has been moved that clauses 1 . . . I am sorry—

Hon. E. David Burt: Thank you, Madam Chairman, if there are no further speakers, I would like to move that clauses 1 through 5 be approved.

The Chairman: It has been moved that clauses 1 through 5 be approved.

Are there any objections?
If no, so approved. Minister?

[Motion carried: Clauses 1 through 5 passed.]

Hon. E. David Burt: Thank you. I move that the preamble be approved

The Chairman: It has been moved that the preamble be approved.

Are there any objections? If no, so approved.

Hon. E. David Burt: I move that the Bill entitled the Cost of Living Commission Amendment Act 2026 be reported to the House as printed.

The Chairman: It has been moved that the Bill entitled the Cost of Living Commission Amendment Act 2026 be approved as printed.

Are there any objections?
If no, so approved.

[Gavel]

[Motion carried: The Cost of Living Commission Amendment Act 2026 was considered by a Committee of the whole House and passed without amendment.]

House resumed at 2:31 pm

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

REPORT OF COMMITTEE

COST OF LIVING COMMISSION AMENDMENT ACT 2026

The Deputy Speaker: Members, I understand that the Cost of Living Commission Amendment Act 2026 has been reported to the House as printed and that there were no objections.

So that takes us along . . . we have finished the [Orders] of the Day, and so I think we are now on [to] third reading[s].

SUSPENSION OF STANDING ORDER 21

Hon. Tinee Furbert: Madam Deputy Speaker, I move that Standing Order 21 be suspended to enable me to move that the Bill entitled the Charities Amendment Act 2026 be now read the third time by its title only.

The Deputy Speaker: Are there any objections?
There are none.
So moved. Go ahead

[Motion carried: Standing Order 21 suspended.]

BILL**THIRD READING****CHARITIES AMENDMENT ACT 2026**

Hon. Tinee Furbert: I move that the Bill be now read a third time by its title only and passed.

The Deputy Speaker: it has been moved that the Bill be read a third time by its title only and passed.
Are there any objections?
There are none.
The Bill has passed.

[Motion carried: The Charities Amendment Act 2026 was read a third time and passed.]

SUSPENSION OF STANDING ORDER 21

Hon. E. David Burt: Thank you very much, Madam Deputy Speaker.
Madam Deputy Speaker, I move that Standing Order 21 be suspended to enable me to move that the Bill entitled the Cost of Living Commission Amendment Act 2026, be now read the third time by its title only.

Madam Deputy Speaker: Are there any objections?
There are none. Continue.

[Motion carried: Standing Order 21 suspended.]

BILL**THIRD READING****COST OF LIVING COMMISSION
AMENDMENT ACT 2026**

Hon. E. David Burt: Thank you, Madam Deputy Speaker.
I move the Bill be now read for its third time by its title only and passed.

The Deputy Speaker: It has been moved that the Bill be read a third time by its title only and passed.
Are there any objections?
There are none.
The Bill is now passed.

[Motion carried: The Cost of Living Commission Amendment Act 2026 was read a third time and passed.]

The Deputy Speaker: That brings us to the end of our business today.
Premier.

ADJOURNMENT

Hon. E. David Burt: Thank you. Madam Deputy Speaker.

Madam Deputy Speaker, I move that this Honourable House do now adjourn until the date of Friday, May 1st.

The Deputy Speaker: It has been moved that we adjourn until Friday, May 1st.
Are there any objections?
Does anyone wish to speak to that? Sorry—

Mr. Curtis L. Dickinson: I do.

The Deputy Speaker: I recognise the Member from constituency 21.
Member, you have the floor

**LEARNING FROM HOME AND OTHER
ORGANISATIONS—HOW GOVERNMENT CAN
APPROACH SOCIAL CHALLENGES
MORE EFFECTIVELY**

Mr. Curtis L. Dickinson: Thank you, Madam Deputy Speaker.

Last week we concluded debate on the 2026/27 Budget. That budget represents the capstone of an eight-to-nine-year journey to improve the fiscal profile of this country. After more than 20 years of persistent deficits, we have reached an important milestone: A balanced budget.

While there is more work to be done to secure Bermuda's long-term fiscal sustainability, we are in a much better place financially today than we have been in a really, really long time. With that accomplishment, we now have greater room to focus on different challenges: How we as a Government tackle social problems and deliver services to our people in a way that actually changes lives.

For too long our systems have been organised around departments, programmes, and processes, rather than people and outcomes. When someone needs help they often have to navigate multiple offices, repeat their story several times, and fit themselves into rules and categories that were designed for the system's convenience and not theirs. That might be administratively tidy, but it is not always effective.

If we are serious about addressing the social issues that affect Bermuda—from homelessness and mental health, to unemployment, family stress, and chronic illness—we need to rethink that approach. We must move from providing services, to solving problems; from working in silos, to working in partnership; and from designing systems around institutions, to designing them around the people we serve.

At the heart of this shift is a simple idea: People's lives are shaped by the everyday conditions in which they live—whether they have a safe place to

sleep, whether they can afford food and transport, whether they feel connected and respected, whether they can see a pathway to stability and dignity. These conditions sit at the intersection of health, fairness and opportunity. When we understand that, it becomes clear that no single ministry, no single programme, and no single policy can solve complex social problems on its own. Housing affects health. Education affects employment. Social support affects community safety. Everything is connected.

So, the question for Government becomes, How do we design our services so that they meet people where they are, address multiple needs together, and support them as active participants in their own progress?

Madam Deputy Speaker, in asking that question, we can learn from models already working here in Bermuda. One such model is the work of HOME, a charity formed to end homelessness in our country. I have had the honour of serving on the board of HOME for the last three years. While HOME is a non-governmental organisation, the way it operates offers valuable lessons for how Government can approach social challenges more effectively.

HOME begins with a clear recognition: Homelessness is not only about the absence of a roof. It is about the absence of stability, connection, and opportunity. Their approach is to address these issues together, not in isolation.

First, they focus on housing as a foundation, not a standalone solution. A safe and stable place to live is one of the most important building blocks of a healthy life. Without it managing health, holding a job, staying connected, or even getting proper rest, becomes far more difficult. By establishing stability in housing they create a starting point from which people can rebuild other parts of their lives.

Second, they emphasise connection and community. We know that loneliness and isolation can be as damaging as many traditional health-risk factors. HOME responds by building environments where people feel seen, valued, and supported. Crucially, the people they serve have a voice in shaping their own environments. Their choices matter. Their experiences guide the support they receive.

Third, they place dignity at the centre. Systems designed to help can sometimes unintentionally strip people of control, making them feel processed rather than respected. HOME reverses this dynamic. People are treated as partners in their own journey with strengths and goals, not as problems to be managed. Taken together these elements—housing as a foundation, connection as a protective factor, and dignity as a core principle—illustrate an approach that is deeply relevant to Government.

Imagine applying that thinking across our public services. When someone presents with a health issue we can not only ask about medication, but also about housing, income, stress, and support. When

someone seeks help with employment, we consider whether there are underlying challenges with mental health, literacy, or caregiving responsibilities. When a family is under pressure, we think not only in terms of compliance with rules, but in terms of what stability and support looks like for them in real life.

In that model, government is not just a provider of isolated programmes, it becomes a partner in building the conditions for stability and opportunity. That requires us to design services around the person, not around the department; to coordinate across ministries so that housing, health, education, and social support work together, involve the people affected in shaping the solutions that impact them, and measure success not just by throughput or efficiency, but by outcomes in people's lives: stability, health, employment, and dignity.

HOME's work shows us that this approach is possible in a Bermuda context. It operates in the same housing market, the same economy, the same social realities that our citizens face every day. It adapts to individuals rather than forcing individuals to adapt to a rigid system. It connects services instead of leaving people to connect the dots on their own.

Our task is not to turn government into a charity. Our task is to bring the best of these principles into how the public sector works, to make policy with an eye on real life, to build programmes that wrap around people rather than around processes, and to create service models where those who are most affected have a real voice.

In practical terms that means asking different questions when we design and review our services. And we are making it easier . . . I am sorry, are we making it easier or harder for people to access help? Are we seeing the whole person, or just the single issue that fits our mandate? Are our incentives aligned with solving problems, or only with managing caseloads and budgets? We will not answer these questions overnight, and we will not get everything right the first time. But if we are willing to learn from partners, like HOME, and from other organisations doing important work, we can build a shared approach to social problems, solving them in a more coherent, more humane, and more effective way.

Madam Deputy Speaker, there are many charities and helping organisations across Bermuda that embody parts of this approach. HOME is just one that I know well. But it is not alone. By listening to these partners, by inviting their insight into how systems actually deal with matters on the ground, and by being prepared to adjust how we deliver its services, we can make our public service more responsible, more responsive and more impactful.

In the end, the true measure of our systems is not how complex our structures are, how many policies we can point to, or how quickly we can move paper. It is how well we support people—especially those who face the greatest obstacles to live stable, healthy, and

meaningful lives. If we keep that measure in front of us and if we organise our work around it, then the fiscal progress we have made will not be an end in itself, but a platform to social progress as well.

Thank you, Madam Deputy Speaker.

The Deputy Speaker: Thank you.

Are there any other persons who wish to speak to the motion?

Yes . . . well, because I was getting ready to put the gavel down, hello!

I recognise the Opposition Leader.

You did not have to stand . . . you didn't have the Premier make you stand, did you?

[Laughter]

EASTER SEASON REMINDER: OUR SHARED RESPONSIBILITY FOR SAFETY

Hon. Ben Smith: Madam Deputy Speaker, as we are approaching the Easter time, I thought it would be important to give a message to our community.

I think that this is a time of year where, for many of us, it's a time that we get to spend with family, friends. I know that many of the children and many of the people that still want to relive their childhood will be looking to fly kites and participate in what are traditions for Bermuda.

But for all those positives what tends to happen so many times when we break from being here in this Chamber is that so many negative things happen between this time the next time we meet. And for that reason I think it's important that we speak to our community and say the behaviour on our roads has to change. For as much as we call them "accidents," really it is preventable if you change your behaviour. Speeding up to get to your destination rather than leaving earlier so that you are going to be on time is a choice. And we have to start to make that choice as a community to think about how we behave on the roads and that we are sharing the roads with others.

The statistics that were laid out for us earlier today are concerning. But that concern has been going on for far too long. These are not new numbers. We have to challenge our community to change the way that we are behaving on the roads. We have to challenge each other because I think everybody here will know that there are times when all of us may be driving a little too fast, maybe not behaving the way that we know that we should. And what has happened is, over a period of time, that behaviour has become the norm instead of the exception. And now when we see the results of that behaviour being as negative as it is impactful to the health of our community, and the death toll in our community, we have to be mindful that it is us, as a community, changing our behaviour that will have an impact on those results.

Madam Deputy Speaker, there is also an issue in our community with continued violence. Another thing that tends to happen when we get close to holiday time because people are celebrating, people are out and about. And I think it is important at this time that we also tell our community, when you see something, you have to speak up.

When you see behaviours in your community, it is maybe having that conversation with that young person in your community or reaching out to somebody who can intervene to tell them what you are seeing before it gets to a point that it's out of hand. These are the things that, as a small, close-knit community, we can do to impact the behaviour that we are seeing that I think all of us are tired of seeing.

So, as we start to think about what we will be doing in the next week, preparing for Easter and the time that we will spend with our loved ones, it is also a time for us to reflect on what has happened up until this point and how we as a community can make the changes that are necessary for our community to be whole again. So, it has got to be our behaviour. What is it that we can do to change the behaviour on our roads, to change the behaviour in our communities so that our streets are safer, our neighbourhoods are safer, and then we can go into these holidays hopeful that on the other side of it we do not have any of these incidents in in our paper, in our press.

It really should be about the celebrations, the happy times that we had that we are reporting, not more negative things in our community. Each of us has that responsibility and I think that it's important that we continue to give that message to each and every person that we can speak to. And we will start with the people in this Chamber making sure that they are adjusting their behaviour, and thinking maybe I go a little bit slower, maybe I go and talk to this young person and say there is a better choice that they can make.

If it starts with our leadership in this Chamber maybe we can set the example as role models that can spread throughout our community. That, I believe, is something that everybody here can get behind.

So, Madam Deputy Speaker, with that, I would like to wish you a happy Easter for next week and for everybody in the Chamber and looking forward to us coming back on May 1st. And let us hope that between now and then we have things that we can talk about that we can celebrate, and not any of the things that I think none of us in our community want to continue to see.

Thank you.

The Deputy Speaker: Thank you.

Are there any other Members who wish to speak to the motion?

I recognise . . . there being none, no others.

Premier, you have the floor.

Hon. E. David Burt: Thank you, thank you very much, Madam Deputy Speaker

Madam Deputy Speaker, as we do wrap up this session and prepare to come back for the summer session, of course it is customary for the Leaders of the House to get up and give greetings. And so, following that particular contribution from the Leader of the Opposition I am pleased to do the same today.

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Hon. E. David Burt: But there is one particular matter, Madam Deputy Speaker that I did wish to deal with before I get to those matters. This is a matter that is regarding outstanding reports under the Premier, Ministers and Opposition Leader Personal Staffs Act 2019 which require personal staff matters to be reported to the House.

I do know that many of these things are in the public domain from previous sessions. However, the Government has been undertaking to try to get these things done in an accurate fashion. And it would surprise you to note, Madam Deputy Speaker that it is not as easy as said [and] as is advertised.

We were looking to make sure, at least for a report for 2024 and 2025, that it could have been tabled in the House earlier today. However, I do have that report for 2024 and 2025. I will lay it on the Table, therefore, persons can go ahead and view that particular report and those particular matters we communicated in the official fashion.

But I just wanted to make sure that it was clear that this is not a matter of the Government attempting to duck responsibility. But it is clearly not the Premier who puts these particular reports together, there are public officers, et cetera. There have been a number of changes. And when you have moves and different things inside the permanent secretaries we need to make sure we get our situations right, or our processes right, so it's not as much of a heavy lift to make sure these things get done.

Matters in prior years may already be in the public domain as there are parliamentary questions that are asked. But we have prepared the reports for fiscal year 2024 and 2025 . . . sorry, 2023/24 and 2024/25. And we will endeavour to have the report for fiscal year 2025/26 when we return in line with a timeline that is laid out by the Act in and of itself.

The Deputy Speaker: Okay.

**PRESENTATION OF PAPERS
AND REPORTS**

**PREMIER, MINISTERS AND OPPOSITION LEADER
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ANNUAL REPORTS 2023/24 AND 2024/25**

Hon. E. David Burt: So, moving on from that, as I said, Madam Deputy Speaker, I am happy to lay this particular [report on the Table](#).

Should I do that now?

The Deputy Speaker: Sure, yes.

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

May I continue?

The Deputy Speaker: Yes, of course.

BUDGET SESSION CLOSING STATEMENT

Hon. E. David Burt: Thank you, Madam Deputy Speaker.

Today does mark the end of what has been a particularly productive session for the House. Of course, Madam Deputy Speaker, when we come back at this time the most important thing to do is to pass a budget. And the House, this House certainly did pass that particular budget which is a culmination of efforts over many years.

It is important, Madam Deputy Speaker, to recognise that as the fiscal year draws to a close, and April 1st comes next week, people who are having monthly or weekly . . . get paid on a weekly basis will see their pay cheques bigger. Because they will note that there are less taxes that are being taken from their pay cheques, as this Government has reduced the taxes for persons in line with the commitments of which we have set out

They will also see, next week, when they go to re-license their car that there will be a reduction in the price of their cars being relicensed as this Government has reduced—

[Inaudible interjection]

[Laughter]

Hon. E. David Burt: —the amount. Yes, for everyone as the . . . as this Honourable House has made sure that we have reduced the price of vehicle licensing as well.

But, Madam Deputy Speaker, as we heard earlier today public officers (including those of us here inside this House who subscribe to GEHI) will also have enhanced benefits under the Government Employee Health Insurance scheme, which is important because preventative care is important.

And as you would know, and I am sure, Madam Deputy Speaker, you know the meeting to whom I refer to and the person who raised the issue in St. George's

was actually very surprised when this advocate had come to me and had said that substance abuse treatment is not covered under GEHI and I said that cannot be the case.

I went ahead and looked into it, and it was in fact accurate. And I determined at that point in time that we were going to make sure we made that right. We need to make sure that we provide the support for our public officers, retirees, and their families if they may be grappling with the grips of substance abuse, and those things are particularly important.

There are a number of other matters that we accomplished in this particular session, Madam Deputy Speaker. In addition to the matters that we laid out—the expansion, the significant investments in matters related to health care which were also included inside the budget, Madam Deputy Speaker. The significant expansion on matters related to capital investments that were laid out inside the budget. So, the budget in and of itself is the most important thing that we achieved during this session. But there are a number of other laws and Acts that have passed.

Now what I will say is, Madam Deputy Speaker, the work of governing continues.

There are still particular matters that the Government needs to attend to. I take the comments from the Honourable Member, the Leader of the Opposition in stride, because the reality is that there are particular challenges that continue to exist on our roads. And every time when it comes up to a holiday we will stand here will advocate for better road use.

But the one way to do that, Madam Deputy Speaker, is making sure that we act through technology. I expect, then, when the House comes back we will have legislation to consider from the Minister of National Security in regard to the speed camera system that is to be deployed, because it needs to be a legislative underpinning. And I expect there will [be] support on both sides of the House for that in making sure that we can use technological means as well to allow the police to focus on serious crimes and other particular matters to hopefully clamp down on these particular matters that are related to speeding.

And I note that the Honourable Member for constituency number 21 had made comments. And the reality is that today, as he speaks on the matter related to homelessness, that the Honourable Minister of Youth, Social Development and Seniors, did table the report Plan to End Homelessness. We have given significant support to the charity HOME, and we continue to work to ensure that government becomes more efficient and can solve problems of which people do face.

So, with that, Madam Deputy Speaker, I am grateful for the cooperation of all Members and you as well, Madam Deputy Speaker, for being here so we could advance the critical matters to make sure that the Government is prepared for a National Anti-Money Laundering Committee review . . . or, sorry, the FATF review that will take place.

EASTER GREETINGS

Hon. E. David Burt: And I wish to join on the Leader of the Opposition, and you, Madam Deputy Speaker, in wishing all persons a very happy Easter holiday, wishing safe Good Friday celebrations throughout the country, knowing that the Minister of Public Works and the Minister of Youth . . . sorry, and the Minister of Tourism and Transport, Culture and Sport are currently making sure that all requisite fields will be able to be mowed, and done and happen as the significant amounts of rain that has contributed to those particular challenges. But we are well aware of those particular matters. And, having just seen an email from the Minister of Public Works and Environment and working with the Minister of Tourism and Transport, Culture and Sport [will] make sure those things are done.

And for those persons who are celebrating Easter—

An Hon. Member: Is he cutting grass now?

Hon. E. David Burt: Easter, oh yes, we do—

[Inaudible interjection]

Hon. E. David Burt: Yes, everyone cuts grass.

[Laughter]

Hon. E. David Burt: As we are . . . the Honourable Opposition Leader made a comment, but I think it's important that I share.

There are certain parks which are managed by Parks, and there are other parks which are managed by Tourism and Transport, Culture and Sport—those ones that fall under Sports and Recreation. And that is the reason why it is a shared responsibility. But Government must work together and that is the reason why those two Ministers and Ministries are ensuring . . . because after that significant amount of rainfall we want to make sure that we deal with those particular matters.

We have made significant investments in capital budgets to bring on more trailers, to bring on more equipment, to make sure this gets done. And we have to make sure that we are showing the impact of those particular items.

So, with that, Madam Deputy Speaker, I wish all those persons who celebrate Easter. It is a particularly, it is the most important holiday on the Christian calendar. I wish all persons who are celebrating Good Friday and Easter a very happy and blessed Easter holiday.

For other religions that may be celebrating over this time I wish them the best as well, Madam Deputy Speaker, and I look forward to seeing everyone when the House does return.

Thank you, Madam Deputy Speaker

EASTER GREETINGS

The Deputy Speaker: Thank you.

And before we leave, I will join the chorus and say happy Easter to all as well. This is spring. Spring signals new beginnings. So hopefully we will go out into our communities with new hope, new faith, and a continued purpose of serving our people for the betterment of Bermuda, and for them themselves.

And so, on that note, happy Good Friday, happy Easter. And I will see you all in May.

The House is adjourned.

[At 2:58 pm, the House stood adjourned until 10:00 am Friday, 1 May 2026.]