

standing chest-deep on a shallow sand bank in the bluest ocean imaginable. Stingrays, some weighing as much as 200lbs and with an intimidating span of 5ft, are swimming quickly around us in expectation of food, brushing past our legs and occasionally breaking the surface of the sea.

Welcome to Stingray City, the number one tourist attraction in the Caribbean's Cayman Islands. We sailed out here on a catamaran and climbed nervously into the sea, reassured by our captain that these are not aggressive rays.

'In fact you can put your arms underneath them - they feel like a wet portobello mushroom - and give them a kiss on the lips,' he adds. Surprisingly, there are several takers.

Stingray City is not to be missed by anyone lucky enough to visit these remarkable islands sandwiched between Cuba and Central America.

'Where are they? What happens there other than banking?' were the questions

which greeted us when we announced our trip.

In fact the three islands are British Overseas Territory but at Seven Mile Beach, Grand Cayman's premier tourist area, you could be in Miami. Azure ocean meets pale-pink sand here, beside a main drag lined with luxury hotels, strip malls and restaurants.

Since these islands are world-renowned for SCUBA diving, it seemed remiss not to try it out. Exhilarating and spectacular, my 40-minute dive took me 50ft down to where we could see an incredible 50ft in front of us – the coral a vibrant kaleidoscope of colour, attracting barracuda, parrot fish and three majestic turtles.

Outside Seven Mile Beach, the luxury hotels and fancy boutiques give way to the Caribbean verite; pastel-painted bungalows bathed in sunlight, people resting in the shade of their porches, palm trees bent over deserted beaches.

Driving round the island takes about an hour and delivered us to the Over the Edge cafe on the north coast's Old Man Bay, where we ate seared yellow fin tuna and conch steak on a breezy terrace right on the sea.

A mile down the road from here is Rum Point, one of the island's prettiest places. At the public beach nearby we rented a kayak and paddled out to explore the mangroves. Baby turtles and lobsters thrive in the sanctuary offered by the root systems, making this a spectacularly colourful environment for snorkelling.

The following morning we walked the Mastic Trail, a 2.5-mile hike in the middle of the island, through untouched, old-growth forest where woodpeckers, tree frogs, lizards and snakes hide out. Guided walks, arranged through the National Trust, take up to three hours.

There's a change of pace that evening when we sign up for The Flavour Tour at Camana Bay. Well worth \$69 per person (about £45), this is a guided culinary adventure visiting four different restaurants (all close by so walking between them is easy) for a starter, two mains and dessert, with lashings of champagne, wine and cocktails included.





Next day we hop over to Little Cayman (population 145 and the smallest of the three Cayman islands) and land on a tiny airstrip beside which several iguanas are baking in the afternoon sun.

We stayed at the Southern Cross Club, a place as close to idyllic as I have ever come. With only 14 on-the-beach bungalows dotted along 900ft of white sand, this is a haven of tranquillity. Nobody wears shoes, everyone dresses down, and the service is discreetly impeccable.

Where tourism has made an indelible mark

on Grand Cayman, Little Cayman remains virtually untouched by it. And that is its charm.

During our brief stay we kayak to nearby Owen Island and visit the Booby Pond, home to the largest colony of red-footed booby birds in the Caribbean. We also cycle eight miles east (the island is only 10 miles long by one mile wide) to Point of Sand, where we snorkel off one of the world's most beautiful beaches.

Back on Grand Cayman, we say goodbye to these islands with a 40-minute helicopter ride piloted by eccentric Frenchman

Jerome Begot, a former stuntman-turnedbusinessman. He whisks us north for an aerial view of Stingray City, then flies us over Seven Mile Beach, where, 600ft below us, we see the dark wreck of a ship lying on its side in the sea.

There is a lot more to these islands than offshore banking. I had wondered, when we first arrived, whether the Caymans were a little too Americanised for me. Instead we found ourselves pleasantly surprised by the rich diversity of life in a place which is the very definition of a melting pot.

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