

OVERSEAS
CME PROGRAMS
SINCE 2000

EARLY BOOKING
PRICING
REGISTER BY JAN
22, 2018 & SAVE
\$1,000 / COUPLE !

PROFESSIONAL ADVANCEMENT ESCAPE

DR MEL BORINS & Doctors-on-Tour present a

CME, BEACH & CULTURAL TOUR OF BALI, INDONESIA

APRIL 13 - 29, 2018

The Organizers...

Dr. Mel Borins >

DR. MEL BORINS is a practicing Family Physician, and is on active staff at St. Joseph's Health Centre in Toronto. He is a Fellow of the College of Family Physicians of Canada and Associate Professor in the Department of Family and Community Medicine at the University of Toronto. He is a regular contributor to medical journals, and is well known for his writing and public speaking on travel, stress management, psychotherapy, acupuncture, traditional healing, herbs and complementary medicine. Dr. Borins is the author of several books, including his newly released "A Doctor's Guide to Alternative Medicine-What Works, What Doesn't, and Why" as well as "Go Away Just for the Health of It" and "An Apple a Day - a Holistic Health Primer" He is an avid world traveler including having travelled to Bali on many occasions to investigate traditional healing approaches and he loves the country and it's people. This will be Dr Borins eighth educational escape with Doctors-on-Tour following his leadership of CME tours to Ecuador & the Galapagos (2009), Northern India (2011), Bali (2012), South East Asia (2013), Southern India (2014), Bali (2015, 2016) and South Africa (2017). For additional information about Dr. Borins check out his websites at www.melborins.com , www.melborinscreative.com/



Doctors-on-Tour >

Doctors-on-Tour was created in 2000 and specializes in offering ecological, cultural, gastronomical and adventure travel to exotic destinations for physicians who want to combine learning and travelling. Our programs offer targeted educational programs offering updates on current topics of interest together with meetings and discussions with local health care representatives to specifically discuss common medical developments in, and challenges facing, the local health care systems in both Canada and the country where the meetings and discussions are being located. This also includes in-depth tours of hospital facilities (both public and private) in order to meet with local medical practitioners and review, and compare, facilities, techniques and practices on a first hand basis. We offer programs in several worldwide locations including to such diverse and intriguing areas as **South America (Brazil, Chile/Argentina, Ecuador/Peru), Africa (Kenya/Tanzania, South Africa, Zanzibar, Kilimanjaro climb), India, Bhutan/Myanmar, China, South East Asia (Vietnam, Cambodia, Laos & Bali), New Zealand and Europe (Eastern Europe, Spain).**

Additional information, including detailed program brochures downloadable in pdf format and recent testimonials, can be found at www.doctorsontour.ca . The company is a licensed retail travel organization under The Travel Industry Act of Ontario thereby affording complete protection of all monies paid prior to departure. (TICO registration no. 50009110).

Contact us at -

tel: 416-231-8466

toll free: 1-855-DOC-TOUR (362-8687)

fax: 1-888-612-1459

e: info@doctorsontour.ca

The Destination... Bali, Indonesia

Draped languidly across the equator, the charismatic archipelago of **Indonesia** is a smattering of diverse island jewels bobbing around in tropical seas. A visit is a great adventure in waiting – it's truly one of the last intrepid destinations left on the planet. The third most populous nation on earth has an incredible legacy of peoples, cultures and geography just waiting to be explored.

One of the most well known of the islands is **Bali** - a land that seems to have a magnet at its very heart. In Balinese mythology, it is said that the gods created the place to be special. Its purpose is to be a shrine, housing all the deities and the land was sacred and the island goes under many names. Some call it the 'Island of the Gods', others Shangri-La. The 'last paradise', the 'dawning of the world' and the 'centre of the universe' are yet more names for this truly beautiful tropical island inhabited by a remarkably artistic and spiritual people who have created a dynamic society with unique arts and ceremonies.

Like many islands, Bali has developed a world of its own. It not only captures what is special about Indonesia but also has a uniqueness of its own. Daily life is culturally linked to satisfying and appeasing the gods, spirits and demons as the local people celebrate the eternal struggle of "Good and Evil" - the very essence of this largely Hindu island. And, in the midst of breathtaking panoramas of cultivated rice terraces, impressive volcanoes and pristine beaches, lies Bali's main volcano, Gunung Agung, which is still active and considered sacred among local people as it is believed to be the centre of the universe.

The island is small, just 140 km by 80 km and lies between Java, the most highly populated and influential of all the islands, and Lombok, one of the quieter and moderately slower paced islands. Lying just 80 south of the Equator, the island offers a tropical climate with just two seasons a year and an average temperature of around 28o Celsius. It is one of the twenty six provinces of the Republic of Indonesia, divided administratively between eight districts that take their names and boundaries from the island's old Hindu kingdoms.

Economically and culturally, Bali is one of the most important islands of Indonesia. Rice is grown on irrigated, terraced hillsides; other crops include sugar cane, coffee, copra, tobacco, fruits and vegetables. Cattle and hogs are also raised. The Balinese are skilled artisans, particularly in woodcarving and in fashioning objects of tortoiseshell and of gold, silver and other metals. The people are noted for their traditional dance, the distinctive music of the gamelan and for their skills in weaving cloth of gold and silver threads, Songket, as well as for embroidering silk and cotton clothing.

Filled with charm, culture, mysticism and some of the most magnificent scenery on earth, Bali has enchanted visitors for centuries – let it cast it's spell over you as we take you on an educational and cultural journey that you will never forget.....

Further information can be found at –

<http://www.balitourismboard.org/>

The Academic Program... (17 CME hours)

The Academic Program on this tour will focus on **Health and Healing strategies** in this part of the world.

17 CME hours - complete details will be made available at a later date, however, **as noted in the detailed itinerary**, the program will include the following -

- Academic Program at Udayana University, Denpasar including a dialogue with the Balinese faculty
- Visit to Amrtasiddhi Ayurveda & Yoga Health Centre in Mengwi
- Visit to Senang Hati, a developmentally disabled NGO facility for people with physical challenges
- Presentations on traditional healing practices from local Balinese healers (Bone setters, Balian and Spiritual healers)
- Balinese Herbalist session
- Meeting with Dr. Ketut Suryani (Balinese Healer and psychiatrist) of the Suryani Institute of Mental Health
- Keynote address from Dr. Mel Borins on “A Doctor’s Guide to Alternative Medicine-What Works, What Doesn’t and Why”

In addition, any physician who would like to make a short presentation at the Academic Conference at Udayana University in Denpasar should contact the Group Medical Director, Dr. Mel Borins (Tel: 416-533-6488, e: mel@melborins.com), directly. A certificate of attendance will be provided to all attendees of the Academic Program.

The detailed itinerary...

Day 1 – April 13, 2018 (Fri) - Depart Toronto for Denpasar, Bali, Indonesia

Specific flight information will be provided with your booking confirmation.

Day 2 – April 14 – Arrive Bali (D)

Ubud is a remarkable town in the middle of the island of Bali. For more than a century, it has been the island's preeminent centre for fine arts, dance and music. By the early 1960s, Ubud had attained fame as a unique artists' community the entire artistic region around Ubud flourished, including the enclaves of Campuhan, Penestanan, Sanggingan, Nyuhkuning, Padang Tegal, Pengosekon, and Peliatan. Nearby are the centers of wood carving at Mas and of silverware at eluk. Described by many as one of the world's most magical destinations, Ubud, despite the advance of yoga centers, spas, villas, and luxury hotels, remains relatively unchanged and remains the spiritual and cultural centre of the island.



Arrive Denpasar, Bali in the early afternoon. You will be met by your guide from our local tour operator partner in Bali upon arrival who will take you directly to your hotel for check-in. During the transfer your guide will give you some brief information about your hotel, its surrounding and about Bali as well as explaining your program for the following days. Check-in at your hotel and rest of the day free for your own leisure as you take some time to rest from your international flights.

Welcome dinner and overnight in Ubud.

Day 3 – April 15 - Ubud – local villages - Dr. Suryani (B, L, D)

Breakfast at the hotel then proceed to village of **Batubulan** to watch a cultural performance of **Barong and Keris Dance** which describes the story of eternal fight between good and evil. Then visit the **Sukawati traditional market** to discover many of the island's handicrafts.

Lunch will be provided at the Pregina Warung restaurant in the Sanur area.

In the afternoon, all group participants will visit with **Dr. Ketut Suryani**, a Balinese Healer and western trained psychiatrist and former head of the Psychiatry Department at Udayana University.





Considered the “mother” of Bali, Dr. Suryani is a world renowned author and keynote presenter at medical conferences around the world who has spent more than 40 years as a medical and social activist for the people of Bali. Dr. Suryani has written numerous books on spirituality, Balinese culture and education and she is currently the head of the **Suryani Institute of Mental Health** which provides advocacy and numerous mental health services for Balinese. The Institute’s vision is to create a healthy community using biopsychospirit-sociocultural approaches and to implementing the balance and harmony in a Tri Hita Karana concept to reach happiness in life.
<http://www.suryani-institute.com/>

Dinner will be at a local restaurant in Ubud.

Overnight in Ubud.

Day 4 – April 16 – Spiritual healer visits (B, L)

Breakfast at the hotel. Continue with a semi-private visit with **Prince Cokorda Rai**, the 79-year young internationally renowned Balinese healer and part of the Royal Family. Observe his **healing sessions with local Balinese people**. Doctors, psychologists, health professionals and others in the medical field make special trips from around the world to study with and observe his masterful powers and brilliance.

Lunch at Café Wayan. In the afternoon there will be the option for exploring Ubud, shopping at the traditional market or wandering the streets that are filled with handmade items, museums, temples, and cafes or you may choose to return to the hotel and relax.

Evening at leisure. Overnight in Ubud.

Day 5 – April 17 - Ubud – Gunung Kawi Temple, Senang Hati, Tegallalang (B, L, D)



After breakfast there will be an early morning visit to the ancient **Gunung Kawi Temple**, one of the oldest temples in Bali built in the 11th century. Experience the mystery of these historical remains crafted in a side of a small mountain. Surrounded by lush green tropical rice fields -- you’ll have a chance to meditate and listen to the silence. Be sure to bring your camera and good walking shoes as there are several steps to reach the temple.

Continue to **Senang Hati**, a developmentally disabled NGO facility outside of Ubud that works to build a foundation where society accepts, welcomes, and values the equal participation of people with physical challenges. It’s vision is to bring people with physical challenges out of isolation and into society; to build self-worth and provide programs that support their physical and health needs, as well as to teach skills that will assist people with differing abilities to become productive and work towards independence and self-sufficiency, where possible.

<http://www.bhaktisenanghatifoundation.com/>

Most of the people are in wheelchairs or other support but all have an indomitable spirit that you feel the minute you arrive. Learn about the work of the foundation and enjoy a mask and dance performance performed by the residents (in wheel chairs). They will also play musical instruments – join in yourself as an accompaniment to this unique performance. There is also a small gift shop that showcases their amazing artwork, all proceeds helping to support the Foundation.



Lunch will also be served at the facility.

Following lunch, drive to **Kintamani**, a volcanic region where **Mt Batur** is standing with its breathtaking views. Adjacent to the volcano is the large crescent-shaped Batur Lake, all surrounded by the high walls of the crater rim

Continue to **Tegallalang** with its beautiful rice terraces, coconut trees and small river valley.

Dinner at Lake Leke including a performance of the Kecak Fire dance.

Overnight in Ubud.



Day 6 – April 18 – Ubud – Royal Family & Udayana University (B, L)

Breakfast at the hotel.

In the morning -

Physicians will head to **Udayana University** for a tour of the campus and a morning of **medical seminars** from both local and Canadian physicians as well as a dialogue with the Faculty of Medicine including its local professors led by Dr. Mel Borins.

Non-physicians will enjoy a tour of Denpasar, Bali's capital, including Putrawan Art Museum (PUMA), the central and immensely popular Denpasar City Square and the traditional market of Pasar Badung.

Lunch will be served at a local restaurant.

In the afternoon there will be a **private meeting and tour at the Peliatan Palace with a member of the Peliatan Royal Family**. The village of Peliatan, once the seat of an offshoot of the royalty of Sukawati, is renowned for artistic activities. Their gamelan instrument and dance troupes travel abroad as cultural ambassadors – including one of the living princesses who, in the 1930s, was the first Balinese dancer to travel to the US with Bob Hope and Fred Astaire. Peliatan is also a centre of painting and woodcarving and many artist studios can be found among its Main Street and back lanes.

Return to Ubud.

Evening at leisure. Overnight in Ubud.

Day 7 – April 19 – Ubud – Amed (B, L, D)



***Amed** is the generic name given to a string of villages that line the coast on Bali's northeast corner. The main north-south road roller-coasters through several fishing hamlets as it passes magnificent landscapes of lofty mountains and curving bays of crystal tourmaline waters. The pebble beaches are lined with jukung, brightly painted fishing outriggers and each morning a spectacular sight awaits early risers, as the fishing jukungs return, sometimes laden with catches of baby mackerel. The pace of life here is slow and Amed has remained a backwater for many years, the home of hill farmers, salt makers, and fishermen and has distinctly retained the charm and ambience of old Bali.*

After breakfast, depart Ubud for Amed, the perfect next spot in this special cultural immersion experience in Bali. Sightseeing visits on the way will be at **Kerthagosa**, the name of the former **Royal Courts of Justice** in **Klungkung**. Set in a courtyard of ponds, the highlight is an elaborately decorated ceiling featuring the *wayang* style of painting.

Then continue to **Goa Lawah (Bats Cave)** also located along the coast of southeastern Bali, where the temple is built around a cave filled with thousands of bats.

Finish the morning's visits at **Tirtagangga** (holy water of the Ganges in Balinese), considered one of the world's most romantic gardens. Gushing springs flowing from beneath an ancient Banyan tree and holy temple fill the myriad reflecting and swimming pools that grace the Water Palace.



Take a late Megibung traditional lunch at Tirta Ayu Restaurant.

After lunch, continuing through the lush landscapes on spectacular winding roads until Amed, with a great view of the traditional Balinese fishing boats, ready for their morning outings, as you approach the village.

Late afternoon, take a walking tour to the huts up in the Amed hills where the indigenous villagers live and time seems to have stood still. **Meet with a local traditional Balinese healer who many of the locals go to see for ailments or to ask for advice about life decisions**

This evening enjoy a BBQ Dinner on hotel beach area.

Overnight in Amed.

Day 8 – April 20 – Amed, including Bali Asli (B, L)

Breakfast at the hotel and then depart to **Bali Asli** for a village walk and cooking demonstration followed by Megibung Lunch.

Bali Asli is nestled in the foot hills of Mount Agung, Bali's most sacred mountain, surrounded by rice fields, and promotes Balinese cuisine and culture through community partnerships supporting those who fish, farm and forage in the nearby fields, ocean and jungle.

The name 'Bali Asli' means 'original Bali', and this concept is what shaped the venture from the beginning. The produce and ingredients for the dishes here come from the surrounding area—either from the traditional market or the restaurant's own organic garden.

Enjoy a cooking demonstration using a traditional Balinese style kitchen showing you traditional Balinese recipes with cooking done on wood-fired, mud brick stoves, allowing the real flavours of Bali to shine through - you won't find a single electrical cooking appliance on the premises.



You will receive an introduction to the Balinese ingredients and an open discussion about how they can be used for medicine, ceremonies and cooking, followed by Bumbu Bali, the essential Balinese spice mix, sate lembut be siap, minced chicken wrapped around lemon grass, tipat santok, seasonal steamed vegetables with peanut sauce and traditional rice cakes. Then enjoy the results of this cooking demonstration for your lunch.

The menu here is inspired by a Balinese dining tradition called *Megibung*, which began with the kingdom of Karangasem in the 17th century. At that time, Balinese warriors in Lombok were joined by the king of Karangasem, who insisted on sitting with his soldiers during meals and sharing food and drink all around. This helped the men to bond, deepened their sense of loyalty to the kingdom, and sparked a style of eating that continues on today. At Bali Asli, the dishes are meant to be savoured together with friends and family in a relaxed and casual setting overlooking the spectacular views of the volcano and rolling green valleys.

Evening at leisure. Overnight in Amed.

Day 9 – April 21 – Amed – Mengwi (B, L, D)



*The central part of Bali is famous for its wonderful views with rolling green landscapes, clove and coffee plantations and spectacular terrain including the imposing Mount Batukaru, Bali's second highest peak at 2,276 metres. The town of **Mengwi** has a long and rich history associated with its royal family, and the best modern day manifestation of this is the splendid temple complex at Taman Ayun.*

Enjoy a fantastic early ride on a traditional fishing boat for a morning sunrise you will never forget followed by breakfast back at the hotel. Free time for the rest of the morning to relax, or maybe enjoy some snorkeling and swimming, at the beach.

Following lunch at the hotel, depart for Mengwi with stops along the way at **Yeh Pulu**, a site rediscovered in 1925 by archaeologists and covered by moss and shrubs - yet local people still knew about it and placed offerings at the front of the carvings. Then visit **Goa Gajah (Elephant Cave)** - a site mentioned in the Javanese poem Desawarnana written in 1365. An extensive bathing place on the site was not excavated until the 1950s and this appears to have been built to ward off evil spirits.



Then continue on to **Mengwi** where you will stay in the ancient village at Puri Taman Sari. This is a **Traditional Balinese compound** owned by a member of the royal family of Mengwi, one of Bali's main kingdoms of old, nestled in shady coconut groves, surrounded by ricefields and rivers. This is your chance to see Bali as you would have found it in the 1920's. Enjoy privacy while having the exclusive and unique experience of seeing a private Balinese household in their daily ritual of life as they pray, live, cook and eat..

Traditional dinner and overnight at Puri Taman Sari, Mengwi.

Day 10 – April 22 – Mengwi (including Taman Ayun, Monkey Forest, Tanah Lot) (B,L,D)

After breakfast, spend time taking in this small remote village witnessing it's fascinating daily activities including a group session with a **local Balinese herbalist** from the village for all members of the group (private sessions will be available at an extra charge).

Mid morning, **physicians**, will visit **Amrtasiddhi, a local Ayurveda & Yoga Health Centre**, for a presentation on the principles of Ayurveda followed by lunch at the Centre.

Amrtasiddhi has professional Ayurvedic doctors and therapists who work with patients to improve their physical, emotional and spiritual well-being. The Centre offers Ayurvedic consultations, treatments, medicines and healing activities that promote a deep balance and long-lasting well-being and these practices are supported by Yoga and T'ai Chi.

<http://www.amrtasiddhi.com/>

Ayurveda is a traditional, natural system of medicine that has been practiced for more than 5,000 years in South East Asia and India. Ayurveda provides an integrated approach to preventing and treating illness through lifestyle interventions and natural therapies and the removal of toxins from the body. Treatment is based on herbal remedies (in the form of injectables, ointments, oils, tablets and liquids) which are used as day to day remedies against major human diseases. It may involve naturopathic treatment against aging and the use of steam along with herbs. Ayurvedic theory states that all disease begins with an imbalance or stress in the individual's consciousness. Lifestyle interventions are a major Ayurvedic preventive and therapeutic approach. There are now ten Ayurveda clinics in North America, including one hospital-based clinic that has served 25,000 patients since 1985.

Non-Physicians will enjoy free time, and lunch, in the village compound.

In the afternoon, leave the compound to explore more of the local cultural sites, stopping first at **Taman Ayun Temple**, a legacy of its glorious kingdom's era. Pursuant to Papyrus Chronicle of the Mengwi (Lontar Babad Mengwi), this temple was sanctified in the year 1634. Then continue to **Alas Kedaton – Monkey Forest**. Alas Kedaton is a small forest located in the middle of rice fields in Tabanan regency, in the west part of Bali.



The monkeys here are free, gallivanting in the temple yard. They serve as the custodians of the temple, and are always ready to greet visitors. Also, at least 24 types of grove plants have been identified in Alas Kedaton.

At the end of the day, continue to **Tanah Lot** to see the **Kecak Dance** and a spectacular sunset followed by dinner at Melasti Restaurant by the ocean.

Return to Puri Taman Sari (Mengwi) for overnight.

Day 11 – April 23 – Mengwi – Pemuteran (B,L,D)

*When a small group of pioneer investors bought land in the area in the mid-1980s, they vowed to adhere to the ideals of gentle tourism and to create a hideaway for discerning visitors, in which they succeeded. **Pemuteran** is an eco-friendly village that lies in the shadow of mountains to the south and to the north is Menjangan Island, one of the best diving areas in the world.. Pemuteran is considered the capital of the “unseen” or the spirit world and also has the largest area of shallow coral reefs in Bali being easily accessible and free of strong currents and waves making it perfect for swimming, snorkeling and diving.*

Breakfast at hotel then travel to the north west corner of the island to Pemuteran. Witness the magnificence of Bali on the way to this picturesque coastal village. On the way, visit the **Ulun Danu Temple** and **Candi Kanung traditional market at Bedugul**.

Lunch will be provided at local restaurant.

Arrive late in the day and witness the sunset.

Dinner and overnight at hotel in Pemuteran.



Day 12 – April 24 – Pemuteran (Sunrise cruise, Traditional Healing) (B, L, D)



Awake early to experience sunrise on a traditional fishing boat for an unforgettable morning. Cameras and videos a must, and, if you are lucky, you may be greeted by a school of dolphins! Afterwards enjoy a delicious breakfast.

Morning visit to **Coral Reef Restoration Project** sanctioned by United Nations and developed by Pak Agung Prana, one of the Bali Institute advisors. The rest of the morning is free to relax at your resort or snorkel at the amazing sea world right next to your hotel.

Lunch at the hotel and then learn about **Traditional Healing in Bali from a local Balinese healer** as well as exploring the local sites including the **Hot Spring Temples**.

Dinner with local Balinese families and an opportunity to learn more about the local culture directly from the villagers. There will also be an evening visit to Melanting temple for a night ceremony.

Overnight in Pemuteran.

Day 13 – April 25 - Pemuteran (Menjangan Island) (B, L, D)

Breakfast at hotel, then drive / cruise to **Menjangan Island**, an island off the western tip of Bali famous for being one of the best diving and snorkelling spots in the region. Named after a local species of deer (hence the name of the island is also often translated as Deer Island), Menjangan Island is technically part of **West Bali National Park**. The habitat is very varied with rainforest, dry savanna, acacia scrub and lowland forests, as well as more mountain forests in the higher centre. There are also some pockets of dense mangrove forest. Over 160 bird species are found in the park, including the near extinct Bali Starling, as well as several mammals including the Banteng (a species of wild cattle). Java Rusa and Indian Muntjac deer, wild boars and leopard cats.



Enjoy the day snorkeling or relaxing by the beach. Lunch is included.

Dinner and overnight at hotel in Pemuteran.

Day 14 – April 26 – Pemuteran – Sanur (B,L,D)



Sanur is Bali's oldest upscale resort area and is a mature beach-side town. Despite the abundance of restaurants and accommodation, it has a quiet and relaxed feel to it. It is an excellent base for exploring some of Bali's southern sites or relaxing at the end of a circular tour of the island.

The northern part of Sanur beach was used as the landing site for the Dutch invasion troops during the Dutch intervention in Bali (1906). During World War II, Sanur was again the entry point through which the Japanese forces landed to occupy the island of Bali.

Breakfast at hotel and relax until midday. After lunch, head south through the eastern aspects of the island for your final two nights in Sanur Beach.

Before dinner, Dr. Mel Borins will make his keynote address entitled "A Doctor's Guide to Alternative Medicine- What Works, What Doesn't and Why" based on his newly released book of the same name. He will also provide an overview of Traditional Healing Around the World with specific references to **Balinese Traditional Healing** followed by group question and answer session regarding Different Balinese Healing Practices.

Dinner and overnight at hotel in Sanur.

Day 15 – April 27 – Sanur (B, D)

Breakfast at your hotel and your final day is at leisure - maybe some shopping for local Balinese handicrafts, see how the local jewelry is made or visit other arts interests in the area. Or just relax at your hotel by the pool or in the ocean. Lunch on your own and in the afternoon head to Jimbaran beach where you will have a chance to go for a final swim in the mild waters before enjoying a **Farewell Seafood BBQ dinner right on the beach** while watching a beautiful sunset.

Overnight in Sanur.

Day 16 – April 28 – Sanur – Denpasar – Hong Kong (B)

Breakfast at the hotel. Transfer to Denpasar (Bali) airport for your return flight to Toronto (due to no same day flight schedule connections, there will be an enforced routing overnight stopover in Hong Kong (hotel accommodation included) en route back from Denpasar to Toronto on May 14).

Day 17 – April 29 (Sun) - Hong Kong - Toronto (B)

Arrival back in Toronto on April 29.

Bali Images





Hotels and resorts...

Location	Hotel / resort
Ubud (5 nights)	Furama Villas & Spa http://furamavillasandspa.com/ubud/
Amed (2 nights)	Coral View Villas / Hidden Paradise Cottages http://www.coralviewvillas.com/
Mengwi (2 nights)	Puri Taman Sari http://puritamansari.com/
Pemuteran (3 nights)	Amertha Resort & Spa http://www.amerthabalivillas.com
Sanur (2 nights)	Puri Santrian Beach Resort & Spa http://www.santrian.com/puri/

Accommodation is in first class hotels and resorts - In the unlikely event that a property needs to be changed it will be substituted with one of a similar standard

The price...(register by January 22, 2018 and save \$1,000/couple !!)

Pricing (exc. Insurance) / per person - Cdn\$	Inc. Air from Toronto
Per person (double occupancy)	
- registrations up to January 22, 2018	\$5,995
- registrations after January 22, 2018	\$6,495
Single supplement	\$1,500
Single share fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 685
Academic program registration fee (per MD registrant)	\$ 650

Payable locally	
International airport departure tax (approx)	Rupiah 200,000 (approx US\$20)

(A) Single share matching fee – can't find a traveling partner but don't want to pay the single supplement? We'll keep our eyes open for similar clients and try and find you a compatible person to share a room with. However, if we are unable to find you a suitable companion the single supplement will be payable.

Flights are also available from Vancouver.

Upgrades are available on Cathay Pacific to **Premium Economy and Business class** cabins for the long-haul international flights (see our registration form for details).

REPEAT CUSTOMER DISCOUNT

If you have travelled with Doctors-on-Tour before, you are eligible for our Repeat Customer Discount. Simply deduct \$100 /person for each separate tour that you have travelled with the company on up to a maximum of \$300 /person (ie travelled on one previous tour, deduct \$100; two tours, \$200; three or more tours, \$300). **Please note, this discount is subject to the payment (s) for the tour being made by cheque.** The discount is to be made from the final balance payment with the deposit amount being paid in full.

CANADIAN \$ PRICING !

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of over 30% (at October 2017) when paying in US\$, this makes a significant difference.

NEW ! - ONLINE REGISTRATION FORM

Our **online registration form** may be accessed via the direct link below -

<https://fs22.formsite.com/Doctorsontour/BALI1804/index.html>

Inclusions and Exclusions...

Inclusions –

- Round trip international flights from Toronto to Denpasar, Bali
- Private, modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 14 nights in first class properties
- 14 breakfasts, 12 lunches, 12 dinners in a combination of hotel and local restaurants
- Non alcoholic beverages with meals (one bottle of water or soft drink; tea or coffee)
- Comprehensive daily itineraries including escorted tours of local cultural sites and museums
- Special Balinese performances
- Visits with Balinese visionaries, royal families, healers, academics
- Sacred temple sites/ceremonies
- Private palace tour with Balinese royal family
- Academic program and visits to local medical facilities as indicated in the itinerary
- All admission fees (except those specifically noted in the itinerary)
- Services of a local English speaking cultural expert and guide
- Porterage at hotels

Exclusions –

- Beverages unless specifically mentioned above
- Gratuities for guide
- Local departure tax (approximately US\$20)
- Travel insurance – please note, **travel insurance (including medical and trip interruption coverage) is highly recommended** for this tour. Coverage is available through Doctors-on-Tour – please check for further details in our brochure (page 17)
- All items of a personal nature such as telephone / internet usage, laundry services etc

For **invoicing** purposes re doctors and their spouse, we can also provide a separate invoice with the doctor's air cost plus 100% of the accommodation costs included in the doctor's invoice.

OUR PROGRAMS HAVE LIMITED CAPACITY AND WE THEREFORE RECOMMEND REGISTERING AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION. PLEASE NOTE OUR EARLY BOOKING DEADLINE OF JANUARY 22, 2018 TO SAVE \$1,000 / COUPLE

Misc information you need to know...

Travel documentation and visas (as at October 2017)

Travel documentation and visas

An entry visa is no longer required for Canadian or US citizens for entry into Indonesia.

Your passport must have an expiry date of no less than 6 months after your exit date from Bali.

Mandatory vaccinations

There are no **mandatory** vaccinations required at the present time for entry into Indonesia (unless you have travelled to a Yellow Fever infected country in the six months prior to arrival in Indonesia, in which case proof of Yellow Fever vaccination is required at immigration).

A list of our medical **recommendations** will be provided closer to departure (this will include up to date MMR, Hepatitis A and B, typhoid vaccinations)

Travel insurance information... Coverage available through Manulife Insurance

We strongly recommend that you take out travel insurance to protect you against the unexpected due to, in particular, limited provincial health care coverage afforded to Canadians while traveling overseas and the cancellation provisions inherent in your booking. We offer two insurance coverage options –

Non-medical Inclusive package - There are **significant inherent cancellation penalties** associated with your booking as detailed in our booking terms and conditions and this insurance package provides coverage for all monies paid for your trip if you should have to cancel due to medical, or other listed, reasons either relating to yourself or a member of your immediate family. It also covers you for trip interruption costs short notice return flight home etc) for medical reasons again, either relating to yourself or an immediate family member as well as flight and travel accident and baggage insurance.

All-Inclusive package – provides coverage for all the components in the non-medical package, plus unlimited health coverage while in the destination

Note, if you believe you may have coverage through your **credit card** we would strongly advise checking with the credit card company the actual coverage afforded to ensure it covers medical, trip cancellation and trip interruption as not all of these items are covered (or may only offer limited coverage as to trip duration or insured \$amount in the event of a claim - sometimes as low as only \$1,000 per person) by all kinds of cards.

"Cancel for any reason (CFAR)" coverage - NEW and at no additional cost !!

So long as you **purchase either of the two insurance policies above at the same time as your tour booking**, you are automatically entitled to this added benefit of CFAR coverage whereby, if you need to cancel your tour booking up to 14 days or more before departure **for any reason**, your policy will refund you up to a maximum of 50% of the cancellation penalties incurred. This is excellent peace of mind coverage to protect you against (50% of the) cancellation penalties incurred in a situation where the reason for cancellation is not one of the regular covered risks in your policy (ie it is essentially "change of mind" insurance).

Our insurance premiums (dependent upon your age at the time of purchasing insurance and your total tour costs) are below -

Total insurable costs (\$/person)	NON-MEDICAL INCLUSIVE								ALL-INCLUSIVE PLAN							
	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
4000 - 4500	345	353	396	438	496	734	848	1126	426	433	539	620	977	1216	1637	1719
4500 - 5000	372	380	429	476	539	799	913	1202	453	460	571	658	1021	1275	1713	1806
5000 - 5500	399	407	461	514	582	864	977	1278	480	487	604	696	1064	1335	1788	1892
5500 - 6000	426	434	494	552	625	929	1042	1353	507	514	636	733	1107	1394	1864	1979
6000 - 6500	453	461	526	590	669	994	1107	1429	534	541	669	771	1150	1454	1940	2065
6500 - 7000	480	488	558	627	712	1058	1172	1504	561	568	701	809	1193	1513	2015	2151
7000 - 7500	507	515	591	665	755	1123	1237	1580	588	595	733	847	1237	1572	2091	2238
7500 - 8000	534	542	623	703	798	1188	1301	1656	615	622	766	885	1280	1632	2166	2324
8000 - 8500	561	569	656	741	841	1253	1366	1731	642	649	798	922	1323	1691	2242	2411
8500 - 9000	588	596	688	779	885	1318	1431	1807	669	676	831	960	1366	1751	2318	2497
9000 - 9500	615	623	720	816	928	1382	1496	1882	696	703	863	998	1409	1810	2393	2583
9500 - 10000	642	650	753	854	971	1447	1561	1958	723	730	895	1036	1453	1869	2469	2670
10000 - 10500	669	677	785	892	1014	1512	1625	2034	750	757	928	1074	1496	1929	2544	2756
10500 - 11000	696	704	818	930	1057	1577	1690	2109	777	784	960	1111	1539	1988	2620	2843
11000 - 11500	723	731	850	968	1101	1642	1755	2185	804	811	993	1149	1582	2048	2696	2929
11500 - 12000	750	758	882	1005	1144	1706	1820	2260	831	838	1025	1187	1625	2107	2771	3015
12000 - 12500	777	785	915	1043	1187	1771	1885	2336	858	865	1057	1225	1669	2166	2847	3102
12500 - 13000	804	812	947	1081	1230	1836	1949	2412	885	892	1090	1263	1712	2226	2922	3188
13000 - 13500	831	839	980	1119	1273	1901	2014	2487	912	919	1122	1300	1755	2285	2998	3275
13500 - 14000	858	866	1012	1157	1317	1966	2079	2563	939	946	1155	1338	1798	2345	3074	3361
14000 - 14500	885	893	1044	1194	1360	2030	2144	2638	966	973	1187	1376	1841	2404	3149	3447
14500 - 15000	912	920	1077	1232	1403	2095	2209	2714	993	1000	1219	1414	1885	2463	3225	3534

For residents of Ontario, simply accept your choice of insurance (Non-medical Inclusive or All-Inclusive coverage) on our *online* registration form and we will apply the premium above on your invoice confirmation (if using our *pdf* registration form, enter the applicable premium from the above table when completing the registration form)

For residents of Canadian provinces other than Ontario, insurance regulations state that travel insurance should be taken out directly with Manulife Insurance, albeit through a direct web link hosted on our web site, ie you should purchase your travel insurance policy by clicking on the Manulife Insurance button in the "Useful Links and Files" section of our Bali web page within the Upcoming Programs section of www.DoctorsonTour.ca .

A detailed overview of coverage benefits and limitations of each insurance policy that we offer through Manulife may be found at -

www.doctorsontour.ca/manulife-travelinsuranceguide.php

Non Canadian residents should make their travel insurance arrangements independently, as our travel insurance provider, Manulife insurance, only allows for travel insurance coverage to be sold to Canadian residents.

Testimonials...

What our physicians have said about our previous educational escapes...

“Great hotel facilities, excellent service – an extremely enjoyable, and educational, week
Dr. Doug Wooster, Toronto – Chile, 2005

“Great company, well organized and interesting tours, educational lectures and great food (and wine....!) – Fantastic trip!”
Dr. Ray Martin, Toronto – Argentina, 2006

“Thanks for planning such an amazing trip. Our congenial group enjoyed so many rich experiences together and collected memories to last a lifetime. Each day was an adventure!
Andrea Maurice – Vietnam / Cambodia, 2007

“I want to express our appreciation for a wonderful trip. The tour operator and the guides were excellent and everything went very smoothly.... this was a tremendous trip which we will need to review again over the coming days to catalogue and appreciate all the places we visited and the marvelous things we saw.. Thanks again for all the hard work in putting the trip together with the memorable result that was achieved...
Dr. Rudy Hyles, Mississauga – Ecuador & The Galapagos, 2008

“Wonderful people! Wonderful places!”
Dr. Phil McGuire, Ottawa – Peru, 2009

“The organization and accommodation were both excellent. We were always looked after with consideration and provided with a wide variety of interesting activities and experiences. The guides were most helpful and informative. A wonderful tour!”
Dr. Michael Dales, Toronto - Ecuador & The Galapagos, 2009

“I do not have words to express my appreciation and admiration for the your hospitality and service provided by your company and your partners on the ground in India”
Dr. Sudhir Pandya – Northern India, 2009

“A wonderful trip. It was amazing to see so many different animals co-existing on the beautiful African plains. The Kenyan and Tanzanian people we met were gracious and welcoming.
Our host/trip manager was excellent - very bright, knowledgeable, good problem solver, great people skills - a delightful man who really made our trip memorable. Our guide/driver was also excellent - very knowledgeable, an excellent driver and keen to make our safari experience a good one. We had lots of fun and learned a lot from him.
I loved the parks and reserves - the Serengeti and Ngorongoro are absolutely amazing”
Andrea Maurice, Toronto – Kenya & Tanzania – March, 2010

“The guides throughout the trip were superb, well informed with excellent local knowledge and willing to discuss any topic!
The visits to the local hospitals were excellent. A fantastic tour!”
Dr. Linda Stirk, Toronto - Ecuador & The Galapagos (and Peru), 2010

“We had a great visit to the Falls. Stefani was a very helpful guide. The hotel and facilities were fabulous. The tour overall was an exciting experience. Thanks to you both and Ian for the hard work and planning.
Drs. Hirsch and Indra Rastogi, Ancaster – Brazil, 2011

“In addition to exploring the fantastic sights of Northern India, our group visited local hospitals and clinics to learn more about how medicine is practiced in India as well as in the SOS Children’s village in Jaipur and the Mother Teresa charity Mission in Agra” - Dr. Serge Puksa, Northern India, 2011

“We found this tour to be a wonderful adventure... even more than we had anticipated. The planning and attention to detail on the ground ensured we had a comprehensive introduction to the many wonders of Ecuador. I will definitely consider participating in another program and will be certain to share details with my colleagues”
Dr. Alison Kelford, Oakville - Ecuador & the Galapagos, 2011

"The trip surpassed all my expectations. The country itself was far more interesting than I thought and the tour itself was very well organized. The wineries were a treat and the physicians and their spouses were lots of fun. I would be happy to do another trip! "

Dr. Steven Traplin, Guelph – Spain Gourmet tour, 2011

"Spain greatly surpassed my expectations, offering wonderful gastronomic experiences, lavished with outstanding wines and extremely hospitable people with a culture and history that is as rich as deep. Fernando Garcia, through his many connections, was able to allow us access to exclusive vineyards , where we were submerged in to the local cuisine and regaled with their finest wines".

Dr. Peter Bloch, Oakville – Spain Gourmet tour, 2011

"Our guide was excellent, enthusiastic and knowledgeable. Cooking classes were good and the hotels were excellent"

Dr. Barbara Flanagan, Charlottetown – Vietnam, Laos & Cambodia, 2012

"Excellent! Loved the trip and well worth it. Life changing experience, excellent speakers and very well organized. Met some great people and will keep in touch for future trips. Will definitely book another doctors-on-tour trip in the future"

Dr. Janel Gracey, London – Bali, 2012

"We really enjoyed the tour of Bali and we were glad that we could do it with Dr. (Mel & Bonnie) Borins who showed us the real Bali and not the tourist angle. Every moment was an experience of it's own. Thank you so much for organizing such a unique experience"

Dr. Nilam Clerk & Shobha Amin, Toronto - Bali, 2012

"A quick personal note to tell you how much we enjoyed our trip to Spain & Portugal. The whole agenda was well planned and well carried out. The winery visits and dinners were amazing, we learned so much about the history and making of Port."

Dr. Blair Fraser, Guelph – Spain & Portugal, 2012

"We had a magical time in Machu Picchu - such a spiritual time at day break - our guide was great! Many thanks for the fabulous trip - memorable and well organized. Your company does such a great job and such an opportunity for us, and what a great group of people to share such an amazing trip with".

Dr. Paul Bates, London – Ecuador & the Galapagos, Peru 2012

"What an amazing trip this was ! Your company did such a fantastic job – well organized with wonderful support staff – everything left on time, great food, weather & traveling companions – and (our guide) Gonzalo was the best ! Thank you very much for such an unforgettable adventure".

Jack & Lore Brown, London - Ecuador & the Galapagos, 2012

"I have been fortunate to enjoy four trips with doctors-on-tour since 2009 - to Ecuador, Vietnam/Cambodia/Laos, India and Bali. All these tours were wonderful. Well-organized, excellent accommodations, top notch guides, remarkable CME experiences that broaden one's outlook on medicine and really great leaders of the tours. You should seriously consider taking one of these exotic trips. Beats lying on a beach!"

Dr. Linda Rapson, Toronto – 2013

"We enjoyed our extension to the UAE and saw an amazing amount in a short time. Our guide was very helpful, informative and pleasant and we appreciated how he was able to inform us about the country, it's people and customs. Excellent !"

Drs Christopher & Margaret Ibey, Parry Sound, On. – United Arab Emirates, 2013

"The whole trip was wonderful and very well organized. We appreciated the advance preparation information packages. The hotel accommodation was excellent and the guides provided a lot of background information in Indian culture and society which made the trip even more valuable as a learning experience. We enjoyed all of it – including meeting Dr. Peter, & Mary, Bloch (Group Medical Director) and the great people in the group!"

Dr. Ron Eliosoff, Ottawa - South India, 2013

"Excellent trip – hotels, guides, food and company and we saw such wonderful sites.

Dr. Martin and Eileen McIntyre, Brantford - Vietnam, Cambodia & Laos, 2013

"We had a wonderful trip. It was such an interesting mix of people that we laughed all the way through - an amazing experience and a fabulous time. The Pantanal was awesome and we also totally loved the old colonial town of Paraty. We enjoyed ourselves so much we are thinking of signing up for another one soon. Thanks again - you did a wonderful job - it was a dream".

Dyana Driscoll, Toronto – Brazil, 2013

"I was extremely pleased with my second trip through Doctors-on-Tour to Kenya & Tanzania - the tour was one of the most amazing things I have experienced!"

Dr. Kerri McGuire, Ottawa - Kenya & Tanzania, 2013

"Fantastic experience! Every detail to perfection."

Dr. Les Marien, Orangeville, On. - Spain Gourmet, 2013

"Had a great time! Very well organized"

Dr. Yusuf Januwala, Ipswich, Queensland, Australia - Ecuador (Galapagos) & Peru, 2013

"Our guide was amazing - so professional and knowledgeable. Great itinerary - Well done !"

Dr. Susan Smith, Frederickton, N.B - South Africa, 2014

"I want to give you some feedback on our amazing trip to South Africa. Our guide was exceptional; lunch at La Petite Ferme was a highlight, great food, wine and scenery; in Swaziland, the glass factory was very good the candle factory was great; Kapama River (Game) Lodge - amazing ! Soweto - great ! South African Airlines were great to travel with friendly service and, overall, it was a great trip"

Dr. Steve and Marg Szarka, Hamilton, On. - South Africa, 2014

"We had a wonderful trip. Places we stayed during the tour were all very nice and every one had a good time. Your local tour manager was wonderful, extremely helpful and very well organized. Thanks again for all your help"

Dr. Kumar Banerjee, Vancouver, B.C. - South India, 2014

"We felt the tour is one of the best (CME tours) we have been on. We keep missing the great Chilean wines and Argentinian beef. Right sized group and great company. CME tours were interesting and informative. Our guides were good and I enjoyed learning about the country from their comments".

Dr. Eduardo Aenlle, Fallbrook, California - Chile, Argentina and Patagonia Cruise, 2014

"It was an amazing trip thru Vietnam, Cambodia & Laos. It exceeded all our expectations. Our group leaders were gracious hosts. Their thirst for adventure and generosity of spirit added so much to our trip. The group we traveled with were a great bunch and we hope to cross paths in the future. The CMEs were informative and I enjoyed seeing the varied medical sites in each country"

Dr. Tom Stark, Timaru, New Zealand - Vietnam, Cambodia & Laos, 2014

"Macchu Picchu and Galapagos were the highlights. Wonderful guides, very well organized and enjoyable. Tour leader did a great job !"

Dr. Michael Garner, Montreal, QC - Ecuador (Galapagos) & Peru, 2014

"Our guide was absolutely fabulous - she took superb care of us and added so much to the trip through her knowledge of New Zealand history, flora and fauna. Peter and Mary (Bloch) were wonderful medical leaders - calm, helpful, interesting and vivacious- kudos to them."

Drs. Peter & Louise Bobechko, Toronto, On. - New Zealand, 2015

"I really enjoyed this tour - Rajasthan and Agra are beautiful. Our tour escort, Kumar, has great people skills, and has been very attentive to everyone's needs - Himanshu has been an excellent guide and is very knowledgeable. We would love to return to India on your South India program"

Dr. Rajalaxmi Wong, North Bay, On. - North India, 2015

"The trip to South Africa was awesome - I would rank it up there with my favorite so far with Doctors on Tour. The people in our group were wonderful - it was a total joy and I can see now why South Africa is one of your favorite destinations"

Dyana Driscoll, Toronto, On.- South Africa, 2015

"Bob and I enjoyed the time shared with each of you in Bali,
My expectations for the tour were met and exceeded .It really was a small window into the Balinese culture.
To (our group leaders) Bonnie and Mel, Thanks! Hope this isn't our last tour.
You all were interesting and gracious, Terima Kasih. Salamat Jalan"
Dr. Bob & Evelyn Lawler, Gibsonia, PA - Bali 2015

"The tour was amazing"
Dr. Doug MacIntosh, Peterborough, On. - Bali, 2015

"We had a fabulous experience, enjoying a fun group of travelers and loving the beautiful art and history of Spain. The warm, friendly and family culture feeling of Spain was memorable and a testimony to the connections of Chef Fernando Garcia".
Dr. Gerry Mittler, Vancouver, BC - Spain Gourmet, September 2015

"Thank you for your excellent guidance during our trip to Ecuador. the trip was very good, and the logistics and handling of the group were excellent"
Dr. David Spence, London, On - Ecuador (including the Galapagos and Amazon), 2015

"The trip was exceptional in every way. Our guide was more than just a tour guide - the knowledge she shared was detailed and interesting - what an ambassador for her country ! The high level of care that she offered was above and beyond anything that we have ever experienced. We thoroughly enjoyed every minute of this trip ! Thank you !"
Dr. Les Marien, Orangeville, On - New Zealand, 2016

"An enjoyable and enlightening tour"
Dr. Brian Davies, Sarnia, On. - China, 2016

"A great exposure to Balinese culture and the spiritual aspects behind their healing philosophy"
Dr. Karyn Klapecki, Toronto, On. - Bali, 2016

"A most excellent tour escort - genial, helpful, very knowledgeable and organized. Very well chosen sights and experiences"
Dr. Michael Garner, Montreal, Qc. - South Africa, 2016

T

And about your Group Leaders and Medical Director, Dr. Mel, and Bonnie, Borins

"Mel was an excellent tour leader"

Dr. Peter Lavelle - Northern India, February 2011

"Mel & Bonnie were great!"

Dr. Linda Rapson - Toronto - Northern India, February 2011

"I would travel with Mel & Bonnie again without hesitation"

Dr. Serge Puksa, Hamilton - Northern India, February 2011

"Great, Great tour leader"

Dr. Martin McIntyre - Northern India, February 2011

"We really enjoyed the tour of Bali and we were glad that we could do it with Dr. (Mel & Bonnie) Borins who showed us the real Bali and not the tourist angle. Every moment was an experience of it's own. Thank you so much for organizing such a unique experience"

Dr. Nilam Clerk & Shobha Amin, Toronto - Bali, 2012

"This was my first doctors-on-tour program and I really enjoyed it! I learned about the culture of Bali and appreciated the kindness and honesty of it's people. Thanks a bunch to Dr. Mel Borins"

Dr. Aarti Jani, Prince George, B.C. - Bali, 2012

"Mel (Borins) was a great trip leader"

Dr. Martin McIntyre, Brantford - Vietnam, Cambodia & Laos, 2013

"I was very happy with Mel & Bonnie (Borins) as tour leaders"

Dr. Allan Bortnick, Toronto, On. - Bali, 2015

"Mel was an awesome leader"

Dr. Susan Munro, Chatham, On. - South Africa, 2017

"Mel and Bonnie were the perfect hosts"

Dr. Bill Kettle, Port McNicoll, On. - South Africa, 2017



Doctors-on- Tour – Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour – Spain



Doctors-on-Tour - Chile & Argentina



Doctors-on-Tour – South East Asia



Doctors-on-Tour – China

The fine print...

The Terms & Conditions contained herein are the terms under which Doctors-on-Tour and on-Tour (being operating brands of Britcan International Consulting (B.I.C.) Inc. and together, for the purposes of these Terms & Conditions, being referred to collectively as DOT/OT/BIC) accepts reservations. Our liabilities are limited. When you make a payment of deposit and/or final payment, it is also an acknowledgement of receipt and acceptance of these terms and conditions.

RESERVATIONS & DEPOSIT Early reservations are recommended to guarantee your reservation as several of the accommodation providers with which we make arrangements on your behalf have limited capacity. All services are strictly on a request basis, both for air travel and land requirements and subject to availability of seats and hotel/lodge/camp rooms and cruise cabins. A guaranteed non-refundable deposit of \$500 per person (\$700 per person for programs which include a cruise component), together with the applicable travel insurance premium, is required with your reservation request. Tour extensions and, where applicable, seat upgrades in aircraft cabin categories higher than economy, are also subject to additional non-refundable deposits as detailed in each specific program's brochure. Reservations made for travel within 95 days (105 days for programs which include a cruise component) of the travel date will require full payment at the time of reservation. Certain non-standard arrangements may require higher deposit and the same will be advised to you at the time of booking. Please be aware that some airfares (outside of our group air blocks) require full payment at time of booking and will be advised to you accordingly at the time of your booking confirmation.

FINAL AND/OR BALANCE DUE PAYMENT: Guaranteed payment of all balances due is no later than 95 days (105 days for programs which include a cruise component) prior to departure date. If payment of the balance due is not received by the stipulated date, we reserve the right to cancel your reservation without refund of deposit.

CREDIT CARD PAYMENTS: Visa & MasterCard credit cards are accepted as form of payment. We do accept any other kinds of cards, including either American Express or Diners Club. Your online authorization by way of our Online Registration Form acts as your approval for the credit card provided as part of your registration to be charged for both the initial deposit (and travel insurance premium, where applicable) as well as the future balance payments on the date they become due, together with any other charges due relating to the booking that have been requested by you in writing (including by current or future electronic mail communication). For registrations that are not received via our Online Registration Form, but instead are forwarded to DOT/OT/BIC by mailing, faxing or e-mailing a scanned completed copy of our (non-online) Registration Form, your signature on such (non-online) Registration Form verifies your approval for your credit card to be charged. No services will be provided without receipt of either the authorized Online Registration Form or the duly signed (non-online) Registration Form. Third party payments may have restrictions.

CANCELLATIONS & CHANGES: The deposit amounts (for both the main tour and any optional extensions reserved) are non-refundable. Cancellation penalties for bookings cancelled by the client after the final balance due date (95 days before departure; 105 days before departure for programs which include a cruise component) are as follows: 95 – 61 (105 - 61 days for programs which include a cruise component) days before departure – 25% of total price paid; 60 – 31 days – 50% of total price paid; 30 days or less – 100%. (Notwithstanding the foregoing, any domestic Canada flight purchased as an additional service to the advertised package is 100% non-refundable irrespective of the date of cancellation). If payments are not received by their due dates, we reserve the right to cancel the booking without further notice. There will be no refund for unused land arrangements after departure from North America. In the event of the cancellation by DOT/OT/BIC of any or all components of the travel services offered herein, DOT/OT/BIC will have no responsibility beyond the refund of all monies received from the client, which will be deemed to constitute full settlement. Individual airfares purchased outside of our groups air blocks are subject to different rules and cancellation fees. Some airfares may be non-refundable once the booking is confirmed regardless of when it was made. Details will be provided at the time of booking confirmation.

TRAVEL INSURANCE: To protect against cancellation charges, we strongly recommend purchasing Cancellation Protection and Travel Interruption Insurance. In the event of illness, medical and hospital expenses are the traveler's responsibility and no refunds will be made, partial or total, for the purchased tour. We strongly urge that you purchase either the Non-Medical insurance (ie Cancellation Protection and Travel Interruption Insurance) or Deluxe Insurance (Non-Medical coverage plus Health coverage) packages offered by our DOT/OT/BIC through Manulife Insurance.

TRAVEL DOCUMENTATION, VISA & OTHER IMMIGRATION REQUIREMENTS: A Canadian citizen must be in possession of a passport that must remain valid for a minimum of 6 months from the date of conclusion of their journey for all destinations offered with the exception of New Zealand, Spain/Portugal and countries on our Eastern Europe program where the passport must remain valid for a minimum of 3 months from the date of conclusion of their journey. Tour participants must also ensure that they comply with all visa and health requirements of countries they intend to visit.

A tourist entry visa (or, in some cases, a reciprocity fee) is required for entry into the following destinations offered by DOT/OT/BIC -

- Bhutan, Brasil, China, India, Kenya, Myanmar, Tanzania, Vietnam (tourist entry visa, or a visa pre-approval letter in some cases, must be obtained prior to departure from Canada)
- Cambodia, Laos, Zambia (tourist entry visa may be obtained upon arrival in the destination)
- For entry into Argentina, a reciprocity fee is payable (this must be paid prior to leaving Canada)

A tourist entry visa is not required for entry into Bali (Indonesia), Ecuador, New Zealand, Peru, South Africa, Spain and any country on our Eastern Europe program.

Non Canadian citizens may have different requirements. It is the passenger's responsibility to ensure that all his or her passport, visa and mandatory health vaccination requirements for entry into the country are met and the cancellation penalties referred to above will apply if a passenger is not allowed into the destination country (or determines in advance of departure that he will not be allowed into the destination country) due to lack of proper documentation including, but not limited to, passport, visa, customs, health or currency provisions required by the destination country thus preventing him from participate in the tour.

Final tour documents consisting of detailed tour itinerary, vouchers, and airline tickets will be forwarded approximately 2-3 weeks prior to departure subject to receipt of final payment .

PRICING POLICY : Accommodations and services at the destination are contracted in local currencies and/or US Dollars. Due to frequent fluctuations in currency exchange (as well as other factors beyond our control including, but not limited to, fuel costs, transportation taxes and airport and local surcharges), prices are subject to change with or without notice and surcharges may apply for which we would endeavor to inform you as soon as possible. However, once we have received your final payment we would either waive any price increase or allow you to cancel your booking without penalty.

UNUSED PORTION OF THE TOUR: No refund will be made for any unused accommodations, missed meals, transportation segments, cruise portions, sightseeing tours or any other service. Such unused items are neither refundable nor exchangeable.

ACCOMMODATIONS: We use a variety of accommodations on our programs with many of our properties specifically chosen to reflect the local style and culture of the region. Our rating system reflects the majority of the accommodations throughout each program but some variety can occur. Ratings are based not only on room quality but also on facilities and location. Accommodation ratings in overseas destinations outside of Canada are an arbitrary measure and their definition from country to country can differ slightly as well as not always being consistent between individual properties in that particular destination nor are they necessarily comparable to an equivalent rating in North America. Rooms are assigned by the respective supplier(s) on a run-of-the-house basis, in category (ies) as specified in the itinerary and the right is reserved to substitute properties/hotels/lodges/camps/cruise/ships as conditions warrant such change for reasons beyond our control. Accommodations on twin occupancy basis, is provided at the properties/hotels/lodges/camps/cruise ships as specified or similar. Single room supplements apply to persons occupying sole use of a room/cabin but travelling with other passengers on the same tour and sharing transport cost on transfers, game drives, coach tours, sightseeing and excursions. Quoted single room rate does not necessarily mean single occupancy of a double room, as several of the establishments offered have especially designed single occupancy units.

SINGLE PASSENGERS TRAVELLING TOGETHER: If you are travelling with a companion and each paying separately the regular each of two double sharing accommodation rate and your companion decides to cancel, the remaining travelling passenger will be responsible for either finding a replacement travelling companion to take the cancelled passenger's place or must pay the single supplement and travel on a single basis.

MEALS & BEVERAGES: Meals as included on our itineraries are either buffet meals and/or table d'hôte. Meals ordered through room service are not included and must be paid directly to the establishment. Alcoholic beverages, soft drinks, and bottled water are included only where indicated on the itinerary. Unless specifically mentioned in your itinerary, all drinks (both alcoholic and non-alcoholic) are to purchased and paid directly to the establishments.

OPTIONAL TOURS, EXCURSIONS AND TRIP EXTENSIONS: It is our intent to operate any Optional Extensions on a private group basis. However, should the number of participants be of an insufficient level, we reserve the right to either -

- (1) add a surcharge to the previously stated selling price to be able to still offer the extension on a private basis or
- (2) operate any individual tour on a shared basis with other non-group participants or
- (3) cancel the tour and provide a full refund of all monies paid.

No refunds can be provided for cancellation of any tour by the client while in the destination.

SPECIAL REQUESTS: While we will make every effort to accommodate special requests, eg., room/cabin locations, adjoining rooms, non-smoking rooms, bed preferences, special dietary meal requests, these cannot be guaranteed and DOT/OT/BIC cannot be held responsible if such requests cannot be fulfilled. Requests for upgrading rooms/cabins are subject to additional charges. Any deviations to the standard program arrival and departure flight dates should be notified to us by separate e-mail at the time of booking and are subject to availability and also any applicable flight class supplement.

DOCUMENT DELIVERY: Your travel documents will be sent to you approximately 3 weeks prior to departure. For bookings received within 3 weeks of departure, express delivery of documents will require a courier delivery fee of \$30 to cover extra handling and processing. Additional courier charges will apply for all residents outside of Canada, irrespective of when the booking is made.

CONSUMER PROTECTION: DOT/OT/BIC are licensed under the Ontario Government Ministry of Consumer & Corporate Relations, Travel Industry Act 1974, Registration No. 50009110. The Act is administered by the Travel Industry Council of Ontario (TICO), the government regulated body which is responsible for enforcing and monitoring the Travel Industry Act, including the protection of advance monies paid to it's registrants by consumers. More information about TICO is available at <http://www.tico.on.ca/>

NOTICE TO TRAVELLERS: Canadians enjoy a living standard which is among the highest in the world. In other countries, the uninterrupted supply of water and electricity, local health conditions, levels of security and standards of food and beverages may sometimes differ from those enjoyed at home. Illness or inconvenience resulting from the services provided or omitted at the destination are outside the reasonable control of DOT/OT/BIC who bear no responsibility for such illness or inconvenience. DOT/OT/BIC cannot accept responsibility for the behaviour of other guests/groups nor the unlikely event of the withdrawal of services or facilities due to local cultural and political events or holidays.

FORCE MAJEURE: DOT/OT/BIC shall not be liable for any claims, losses, damages, costs, expenses, delays or loss of enjoyment, of any nature or kind whatsoever, resulting from events beyond our or a supplier's reasonable control, including but not limited to acts of God, strikes, lockouts or other labour disputes or disruptions, wars, blockades, insurrections, riots, earthquakes, weather conditions, floods or acts or restraints imposed by government authorities.

OUR RESPONSIBILITIES : DOT/OT/BIC makes arrangements with airlines, tour operators, ground handlers, hotels/lodges, cruise lines, car rental companies & other independent parties to provide you with the travel services and other services you purchase. Although we take care in selecting these suppliers, we have no control over them and, therefore, cannot be responsible for their acts or omissions. In the unlikely event that a hotel / lodge / cruise ship described in this brochure is not available we reserve the right to provide an alternate hotel / lodge / cruise ship of the equivalent standard. We also reserve the right to substitute another airline if the particular airline described in this brochure is not available.

The travel services provided are subject to the applicable provincial Travel Industry Acts and Regulations and are subject to the conditions imposed by these suppliers and their liability is limited by their tariffs, conditions of carriage, tickets and vouchers and international conventions and agreements.

DOT/OT/BIC shall not be responsible for any loss, damage or injury, whether physical or mental, or to property, resulting from any delay, substitution or deficiency of quality of equipment or service, or any act, omission, negligence or commission of any party supplying any of the services or accommodation herein, its agents, servants, employees, subcontractors or for any claims for such loss, damage, or injury, whether physical or mental, arising therefrom, or from any cause that arises by reason of actions of parties other than DOT/OT/BIC. In the event that it becomes necessary or advisable for the comfort or well being of the passengers, or for any reason whatsoever, to alter the itinerary or arrangements, such alterations may be made without penalty to DOT/OT/BIC. The right is reserved to withdraw any or all tours should conditions warrant, also to decline to accept or retain any passengers as members of the tours. DOT/OT/BIC can assume no responsibility for lost tickets or coupons. The liability of DOT/OT/BIC for any loss, damage or injury, whether physical or mental, arising from its own acts, omissions or negligence, is limited to the price of the services purchased.