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CME & CULTURAL TOUR OF MALAYSIA & SINGAPORE

September 13 – 30, 2018



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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), Bhutan/Myanmar, Malaysia/Singapore, 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).

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Dr Peter Bloch, M.D. - Oakville, Ontario >

Dr Peter Bloch lived in Chile for 20 years, having started medical school there, but completed his training at Western. He has been a Family Physician in Oakville since 1976 and is an avid world traveller, including his spirited hosting of several extremely successful CME cultural and ecological tours with Doctors-on-Tour since 2005 including Chile, Argentina, Vietnam & Cambodia, Ecuador & the Galapagos, Northern and Southern India, Kenya & Tanzania, Brazil, Spain & Portugal, South Africa, New Zealand, China and Myanmar & Bhutan.



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The Destination... Malaysia & Singapore



Malaysia is a country of vast contrasts and incredible diversity, a bustling melting pot of races and religions that is home to cosmopolitan cities with towering skyscrapers, postcard perfect tropical island beaches, ancient jungle ecosystems and Southeast Asia's highest peak.

First, it is necessary to understand the geography of the country. It consists of two distinct parts, Peninsula Malaysia and Malaysian Borneo separated by the South China Sea. Between the two sections of the country, Malaysia consists of modern, cosmopolitan cities with towering skyscrapers, postcard perfect tropical island beaches, national parks, ancient jungle ecosystems, and Southeast Asia's highest peak, Mt. Kinabalu.

Sabah, part of Malaysian Borneo, is one of the most culturally diverse, and naturally beautiful, states in Malaysia. It offers breath-taking natural wonders such as wild jungles filled with wildlife, mountains, beaches and incredible flora and fauna, to the colourful cultures of its multi-ethnic inhabitants

Malaysians are known for their pleasant demeanour and their laid back way of life. The country is made up of numerous ethnic, religious and cultural groups. Muslim Malays, Hindu and Muslim Indians as well as religiously diverse Chinese all co-exist with the indigenous tribes creating an incredibly unique and diverse cultural mix of people that live side by side together in peace and harmony. This mixture has influenced both the cultural diversity and the varied cuisine of Malaysia - among the most delicious in the region. It is no wonder that Malays love celebrating and socializing.

So whether you are looking for relaxation on some of the beautiful island beaches, to immerse yourself in the local culture and its world famous food or having a close encounter with our closest relative, the Orang Utan, Malaysia offers everything you could want for an unforgettable holiday experience.

*Meanwhile, **Singapore** is very much a modern garden destination in many respects with its downtown skyscrapers and 50 parks and 4 nature reserves. But it also retains its old colourful districts which are influenced by the ethnic mix that exists here as it is a unique multi-cultural Asian society, with a strong blend of Chinese, Malay and Indian traditions and a distinct British colonial heritage. The attractive Singapore River dissects the city which is also known for its amazing shopping, art galleries, museums and its legendary food.*

Our tour will feature two distinct components. Start in the **Malaysian Peninsular** in the UNESCO World Heritage Site of **Malacca**, Malaysia's most historic city and a centuries old trading port of the East. Head to **Kuala Lumpur** and see the city's main attractions including the Petronas Towers and the Holy Batu Cave nearby, and then continue north to the island of **Penang** with its white sandy beaches and the colonial state capital of Georgetown featuring its 19th century churches, temples, mosques, and Fort Cornwallis, the largest fort in Malaysia.

Continue your adventure with a short flight to the island of **Borneo**, home to one of the oldest rainforests in the world, featuring a diverse array of animal and plant species, including the endangered Bornean Orangutan. Here in **Sabah** (the Malaysian section of Borneo) you will experience eco-culture at its best as we explore **Kota Kinabalu** (the gateway to the Mount Kinabalu National Park) before heading to the **nature lodges of Sepilok and the Kinabatangan River** where you will witness the area's varied wildlife including the island's famous primates at the Sepilok Orangutan Rehabilitation Centre and another endangered species at the Sun Bear Conservation Centre as well Bornean gibbons, the large-nosed proboscis monkey and the endemic pygmy elephants.

Finally, finish off this incredible adventure with 3 days in **Singapore** – exploring the highlights of this thriving country squeezed into the end of the Malaysian Peninsular with its unique multi-cultural Asian great food, vibrant nightlife, arts and cultural events to end your trip with a flourish!

Further information can be found at –

<http://www.malaysia.travel/en/ca> - Official website of Tourism Malaysia

<http://www.sabahtourism.com/> - Official tourism website of Sabah

<https://www.youtube.com/c/sabahtourismofficial>

<http://www.visitsingapore.com/en/> - official destination website

The Academic Program (17 CME hours) ...

The **detailed program itinerary below** provides information on the various medical facilities that we will be visiting to learn more about the healthcare system in Malaysia and Singapore, with a particular **emphasis on local forms of Alternative and Complementary Medicine.**

Included will be the following -

- Visit the **Cleft Lip and Palate Association of Malaysia (Kuala Lumpur)**
- Presentation on **Traditional Siddha medicine (Kuala Lumpur)**
- Visit to **Rumah Amal Cheshire Selangor**, a care home for disabled people **(Kuala Lumpur)**
- Meeting with local physicians at **Penang Family Health Development Association (Georgetown)**
- Learn about **herbal medicine at a Nutmeg Plantation (Penang)** and the **Botanical Garden (Kinabalu National Park)**
- Meet with the medical faculty, and receive a tour of the **University Malaysia Sabah (Kota Kinabalu)**
- **Academic Conference** with lectures by Canadian & local medical experts & interactive discussions on current medical issues. (Sandakan)
- Learn about **Traditional Chinese Medicine (Singapore)**

In addition, any physician who would like to make a short presentation at the Academic Conference should register their interest by completing the relevant section of the program registration form and the **Group Medical Director, Dr. Peter Bloch** (tel: 905-842-2660, e: pmbloch@yahoo.com) will contact you directly. A certificate of attendance will be provided to all attendees of the Academic Program.

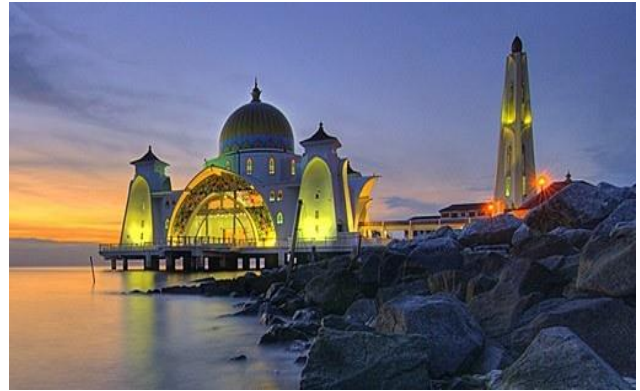
The detailed itinerary...

Day 1 : Sep 13, 2018 - Depart Toronto for Kuala Lumpur, Malaysia

Your international flight itinerary from Toronto is as follows - .

Dep:	Toronto (YYZ)	Cathay Pacific	CX 829	13-Sep-18	1:50 AM
Arr:	Hong Kong (HKG)			14-Sep-18	5:00 AM
Dep:	Hong Kong (HKG)	Cathay Pacific	KA 731	14-Sep-18	8:30 AM
Arr:	Kuala Lumpur (KUL)			14-Sep-18	12:25 PM

Day 2 : Sep 14 – Arrive Kuala Lumpur, Malaysia – Malacca (L,D)



Malacca is the capital city of the state of Malacca. Situated near the Strait of Malacca, the city was once an important trading port. Now a UNESCO World Heritage Site, Malacca is considered Malaysia's most historic city. Under the rule of various empires throughout the centuries, including the Portuguese, Dutch, and British, Malacca features an interesting blend of Chinese and European influences. The most impressive relic from the Dutch period is the huge pink town hall, Stadthuys, built between 1641 and 1660. Located in the heart of the city, and believed to be the oldest Dutch building in Asia, it now features the Museum of History and Ethnographic. St. Paul's Hill, located in the historic central area of Malacca, is home to ruins of St. Paul's Church, built by the Portuguese over 400 years ago. The Cheng Hoon Teng Temple located in the old part of the city is the oldest Chinese temple in Malaysia, founded in 1646.

Midday arrival at Kuala Lumpur International Airport, where you will be met by your Tour Director from our local tour operator partner who will assist you to your waiting coach for a short journey to the city of Malacca.

Check-in at your hotel and lunch.

The afternoon is free to relax and recuperate after your transpacific flights.

Welcome dinner at a local restaurant.

Overnight in Malacca.

Day 3 : Sep 15 - Malacca (B,L)

Breakfast at the hotel.

Today, enjoy a full day city tour. Meander through areas steeped in history, starting at the oldest remaining example of European architecture in Southeast Asia, A Famosa, before climbing St Paul's Hill to visit **St Paul's Church** and descending to one of the best examples of Dutch colonial architecture, **the Stadthuys** - the former Dutch City Hall which is flanked by flamboyantly decorated trishaws.

Sample food at a 'Peranakan' style restaurant in Malacca. This style of food is influenced by the Cantonese and Portuguese follow this with a delicious warm Portuguese tart from one of the many nearby vendors.

Afterwards, head to **Temple Street**, so named because for the multicultural range of temples and mosques that have stood since the early 18th century. This is the perfect place to get a taste of the area's uniquely diverse local culture. Visit Cheng Hoon Teng temple, Kampong King Mosque and Sri Vinayagar temple to get an understanding of Indian, Chinese and Malay religious customs.

Continue to see restored Peranakan buildings (a cultural mix of Han-Chinese and Malay that forged its own style, known as the **Baba-Nyonya**, from the 15th century) and the excellent Baba-Nyonya museum to learn more about the culture before exploring some interesting antique stores and cafes along the famous Jonkers Street.

Stop by a traditional Malay house to learn about distinctive Malay customs and drop by the Portuguese settlement where descendants of Malay and Portuguese have been intermarrying since the colonization by the Portuguese in the state. Within the Portuguese settlement, the square is central to Portuguese culture and is the only one in its kind in Malaysia

Later take a **river cruise** along the newly developed key side for a unique view of the city.

Evening at leisure. Overnight in Malacca.

Day 4 : Sep 16 – Malacca – Kuala Lumpur (B,L,D)

Kuala Lumpur is the capital city of Malaysia and situated at the confluence of the Klang and Gombak rivers, Kuala Lumpur is the cultural, financial, and economic centre of Malaysia and has played host to many international sporting, political, and cultural events including the 1998 Commonwealth Games and the Formula One World Championship.

Founded in 1857 as a tin mining outpost, Kuala Lumpur started to prosper in 1896 when it was made capital of the Federated Malay States, and continued as a federal capital in 1957 when Malaysia obtained its new-found independence, remaining today as the economic and business centre of the country. Home to various research centres, Kuala Lumpur also has a high concentration of educational institutions located within its boundaries, as well as health services.

With its service-driven economy, Kuala Lumpur plays an important role in Malaysia's tourism industry, offering tourist destinations such as Merdeka Square, Petaling Street, the National Palace, Kuala Lumpur Tower, Central Market, and many more, including religious sites such as Jamek Mosque and Batu Caves, which is situated on a limestone hill and features various caves and Hindu cave temples. Petronas Towers is Kuala Lumpur's most famous landmark. The twin skyscrapers, which are connected by a skybridge, were once considered the tallest buildings in the world.

Although having grown into a bustling metropolis, Kuala Lumpur has managed to maintain its local character and culture, offering visitors to Malaysia an international cosmopolitan vibe with a Malay heritage.



Breakfast at the hotel and depart for the capital of Malaysia, **Kuala Lumpur**. Upon arrival, visit the **Federal Territory** – the 44th mosque of KL which has a unique design influenced by the Ottoman Empire. This mosque also functions as community hall and contains a school. Like any place of worship, a dress standard needs to be adhered to, with robes and headscarves provided. Follow your guide's lead through various elements of the mosque to gain a further insight into Malaysia's primary religion.

Make a photo stop at the **National Monument and the British-built Cenotaph**, which honours those that fell in the Second World War. Stop by the gate of the King's Palace before arriving into KL for lunch at a local restaurant.

In the afternoon -

Physicians will visit the **Cleft Lip and Palate Association of Malaysia**, located in Ampang. This NGO supports adults and children born with cleft lip. Counselling, information on feeding and care of cleft babies as well as hospital and house visits. CLAPAM also functions as a link between members and medical professionals.

<http://clapam.org.my/>

Afterwards, proceed to Jalan Ipoh, where you will meet the physician **Agasthiar Siddha Vaidya Nilayam**. In Malaysia more and more people are following the footsteps of their forefathers in using **traditional Siddha medicines** particularly for asthma, sinus, flu and many other diseases. Agasthiar is a strong supporter of Traditional Indian Medicine



The Siddha medicine, widely practiced in South India, is a traditional medicine system originating some 5,000 years ago, and, similar to Ayurveda, promotes a healthy mind, body and soul. Siddha uses supplements from nature, based on plants and minerals, to help one lead a healthy life and address many of the human ailments.

Added with Yoga, which is considered therapeutic exercise under the Siddha system, a holistic healthcare system is established.

Moreover, as the traditional medication system shows commendable results in the management of rheumatoid arthritis, male infertility, early haemorrhoids and urolithiasis, the Siddha medicine is now used by many to complement primary healthcare.

Studies show that the Malaysian people are now in an era where increasingly people have been seeking alternatives to conventional Western medicine and thus traditional medicine has been enjoying renewed interest of late with the following practice areas that have been officially recognized by the Malaysia Health Ministry's Traditional and Complementary Medicine Division - namely traditional Malay medicine, traditional Chinese medicine (TCM), traditional Indian medicine, homeopathy, complementary medicine, Siddha medicine and Islamic medical practice.

<http://www.themalaysiantimes.com.my/blending-siddha-medicine-in-primary-healthcare/>

Non-physicians will visit the “**Sze Ya**” and the nearby **Sri Maha Mariamman Hindu Temple**. The first is the oldest Taoist temple in the city with a history dating back to 1864. Built by Kapitan Cina Yap Ah Loy, one of the founding fathers of Kuala Lumpur, it features an ornate interior and elaborate roof ridges. The temple pays tribute to the deities Sin Sze Ya and Si Sze Ya. The second, founded in 1873, was originally located near the old KL Railway station and it was moved to the current site in 1885. It is the oldest functional temple in KL and was recently given the honour of being the first ever to be portrayed on a postage stamp. This popular temple is credited with having 242 idols on its 'gopuram' (gateway) and it is the starting point of the yearly Thaipusam walking procession heading up Batu Caves.

Visit the bustling **Night market in Chinatown** and try your skills at bargaining. You will also see the Sri Mahamariamman Temple, one of the most ornate Indian temples where you may even get to see a Hindu wedding if you're lucky. A delicious Malay dinner is served at a local restaurant. After dinner enjoy a traditional Malay cultural performance.

While returning to the hotel, make a photo stop at the incredible **Petronas Towers**. Best viewed at night, these twin towers are among the most iconic modern structures in the world. These impressive twin towers in Kuala Lumpur used to be the tallest building in the world but are still the tallest twin buildings. These 88-floor towers resemble silver rockets which actually resemble motifs found in Islamic art, a reflection of Malaysia's Muslim religion. Each tower has five tiers representing the five pillars of Islam. The Petronas Twin Towers feature a sky bridge between the two towers on the 41st and 42nd floors.



Overnight in Kuala Lumpur.

Day 5 : Sep 17 – Kuala Lumpur (B,L)

Set off on a morning tour like no other! Join a local guide for a tour of Kuala Lumpur's **morning markets** and favourite street stalls for a chance to experience an authentic slice of Malaysian culture.

Journey out to **Kampung Baru**, a 110-year-old village located in the heart of modern Kuala Lumpur. Thanks to its food-loving residents and rich traditional culture, Kampung Baru is the ideal place to start a KL food tour. Stroll through the street stalls in search of the area's best *nasi lemak*, a fragrant rice dish that is the breakfast of choice for most Malaysian citizens. Savour the subtle flavours of coconut milk mixed with fiery *sambal* sauce while enjoying a bit of people watching. Continue to a local market where a riot of colour, sounds and smells awaits. Listen as the guide explains the various spices, fruits, vegetables and snacks that are on offer and observe scenes of daily market life as shoppers haggle with vendors for the freshest goods.

Having tantalized the taste buds at the market, it is time to eat again. Pop in to a local coffee house to sample another Malaysian favourite: curry laksa. Enjoy the blend of sweet and sour that makes this dish so popular.

Venture back into the heart of the city, taking public transport to reach the **historic centre**. Wander past elegant colonial buildings and colourful houses of worship, getting a glimpse of the city's remarkable cultural heritage. Sit for some Indian snacks and a cup of sweet *teh Tarik*, local tea served with condensed milk, while observing the daily life in **Little India**. Watch as vendors sell bright garlands of marigolds and sari-clad women rush home with armfuls of fresh produce.

Following this morning of sights, sounds, tastes and continue to Batu Caves and Royal Selangor.



The **Batu Caves** are a series of impressive cave temples set in towering limestone hills just north of Kuala Lumpur and is one of Malaysia's national treasures and holiest Hindu sites. In late January or early February, hundreds of thousands of pilgrims converge on the caves. The three main caves that make up Batu Caves are most popular Hindu shrine outside of India. The highlight of the site is a giant statue of a Hindu god, reached by climbing 272 steps to the Cathedral Cave which has outstanding Hindu art. Monkeys also enjoy the site and can be seen playing there.

On the return, visit the **Royal Selangor Pewter** factory where over 250 skilled craftspeople have expanded the uses of pewter. Spend an hour on a tour of the factory witnessing the time-honoured techniques of creating these handcrafted objects. Be brought back to when tin was a priced commodity with a tour of the gallery. Craft a take-home engravable pewter dish using traditional tools, similar to those used by pewter smiths more than 100 years ago on a 30-min Hard Knocks workshop.



Afterwards, head to the **Rumah Amal Cheshire Selangor**. This institution is a care home for disabled people in order to improve their lives initially started by an English WW II Veteran.

<http://cheshireselangor.org/>

Evening at leisure. Overnight in Kuala Lumpur.

Day 6 : Sep 18 - Kuala Lumpur – Ipoh – Penang (B,L,D)



Breakfast at the hotel and depart Kuala Lumpur to travel north to Perak and the **Gua Tempurung Caves** - one of Malaysia largest limestone caves. This cave is easy to explore as you walk along a boardwalk trail to many platforms. The tunnel of the cave runs from the east to the west covering a distance of about 2km under the limestone hills known as Gunung Tempurung and Gunung Gajah. It is made up of 5 large domes and is believed to have existed since 8,000 B.C., about 10,000 years ago.

Continue on to the **historical mining town of Ipoh**, known as Malaysia's "Renaissance City", where you will have lunch before embarking on a walking tour of the town.

The **Ipoh Heritage Walk** is a leisurely stroll around the compact and historic old town area of Ipoh. In just over 130 years Ipoh transformed itself from a sleepy Malay village to the bustling metropolis it is today, the fourth largest city in Malaysia with a population of over 700,000. The Ipoh Heritage Walk starts at the Railway Station, a superb example of colonial architecture and ends at Town Padang Mosque, constructed in 1908 in Moghul style.

Continue on to Georgetown with a quick stop out of Ipoh at **Perak Tong Cave Temple**, a Buddhist temple carved into a limestone mountain. The temple houses an impressive work of art with various statues of Buddha set among the natural stalactites and stalagmites

Early evening check in at the hotel in Georgetown.

This evening, visit the so-called '**Street of Harmony**' where various spiritual shrines and houses of worship can be found then step into vibrant **Little India**. Traditional Indian music playing will be heard as soon as you step foot here, which sets the mood to explore its hidden secret. Along Market Street, there are many fashion Indian stores selling mostly saree, silk and cotton, anything that has the essence of India. Apart from the interesting shops with vibrant colours, there are multiple shops selling delicious Indian culinary. It's here where you will have your dinner tonight, savouring the delicious local Indian food.

Overnight in Georgetown, Penang.



Day 7 : Sep 19 – Penang (B,L)



Penang Island, also known as the 'Pearl of the Orient', is located in the state of Penang, off the northwestern coast of Peninsular Malaysia is the most populated island in Malaysia and the fourth largest in size, measuring 285 sq. kms (177 sq. miles). As the oldest British settlement in Malaysia, Penang Island features a rich multicultural blend of Chinese, Malay, Indian, and European influences. It first achieved fame during the famous spice trade era with trade in the island being recorded as far back as the Ming Dynasty in the 15th Century. It is also considered the 'food paradise' of Malaysia. The Island is home to various towns, all offering their own unique attractions, including an array of water and land activities, scenic gardens, temples, markets, cuisine, shopping, and festivals

Penang Island Penang's state capital, **Georgetown** (named after Britain's King George III), is located in the north-east corner of Penang Island. Most of George Town's population is of Chinese origin. Due to strict controls, George Town retains many of its colonial-era shop houses to this day. It is officially recognized as having a unique architectural and cultural presence without parallel anywhere in South East Asia. Most of George Town's heritage landmarks, including Fort Cornwallis, the City Hall, the High Court, St. George's Church and the Eastern & Oriental Hotel are located within a UNESCO World Heritage Site. The city's main Central Business District at Beach Street is home to banks built in various Art Deco styles. Aside from colonial European architecture, a huge range of Asian architectural styles also exist throughout the city. George Town comes to life in the evenings when most of the locals head to the nearby street hawkers to have their meals and drinks.

Penang Hill, situated 830metres (2722 ft) above Georgetown and featuring pleasant gardens, a hotel, a Hindu temple and mosque, offers great views of Georgetown's twinkling city lights.



Start the day the local way, with a fabulous **dim sum breakfast**. Dining alongside crowds of Penangites, sample the city's best dim sum. The guide will explain about the city's culinary traditions and Malaysian dining etiquette while the din of conversation and clunking of chopsticks echo in the background.

Once full, continue along Penang's culinary trail with a visit to **Chow Rasta**. This wet market has been in operation since the early 1800's and is the perfect place to observe scenes of daily life. Watch as housewives and chefs haggle with vendors for the freshest food and learn about the daily market culture of Penang.

Switch gears, shifting from Penang's culinary scene to its more artistic side. Head to **Georgetown**, Penang's cultural centre and a UNESCO World Heritage Site. Explore the streets, looking beyond the heritage buildings and religious sites to discover remarkable street art. Discover whimsical paintings and sculptures as well as interactive murals inspired by daily life. Learn about the commissioning of one of Penang's largest street art collections and the growing community of local artists who help add touches of personality the city's streets.



Continue to **Khoo Kongsi** to learn about the practice of ancestor worship that is so embedded in the local culture.

Stop for a local lunch.

Physicians will visit the Penang Family Health Development Association: In the afternoon, visit Penang Family Health Development Association. The Penang Family Planning Association (FPA) was registered on 16 January 1962. The first permanent clinic started operation in May 1966. The association set up a network of mobile clinics at the Municipal Council government clinic premises to provide much-needed family planning information and clinic services. These clinics were manned by motivational field workers both on the island as well as the mainland.

<http://www.fhdapenang.org/index.asp>

Partners will enjoy some free time to continue to explore this fascinating city independently.

Evening at leisure. Overnight in Georgetown, Penang.

Day 8 : Sep 20 – Penang (B,L)

Breakfast at the hotel.

This morning head to the **Tropical Spice Garden**. On arrival take a guided tour of the Spice Terraces, explore the lush landscaped award-winning gardens set out over 8 acres of secondary jungle before a refreshment of Tea in the Bamboo Garden.

Continue to visit a **Batik Factory** to witness how a piece of white cloth can be transformed using prints of different designs and motifs into a work of art - the exquisite Malay textile using wax and dye. The more intricate designs are drawn free hand with the result that no two pieces are the same or duplicated.



This is followed by a tour of the largest **butterfly and dragonfly garden** in Malaysia with more 15,000 free-flying butterflies at any one time.

Afterwards head into Penang's countryside to **Balik Pulau** for lunch. Balik Pulau literally translates as "the back of the island" with approximately 17,000 hectares of land, predominantly blanketed by lush greenery, sheaths of paddy fields and rolling hills - it has all the ingredients for a getaway from the city life. The town center, or more endearingly known as Kongsu - which means "to share" in Malay, embodies an image of rural charm. Long ago, people of all races mostly worked in surrounding plantations and stayed together in communal timber longhouses, hence the name. Today it has many heritage buildings such as antique shophouses and an old empty wet market, built in 1904 as well as several massive wall murals by Julia Volchkova, which lends an enigmatic charm to the humble buildings.

After lunch visit a **nutmeg plantation** and absorb fascinating facts about its myriad applications — from agricultural to medicinal. Taste the nutmeg fruit and delight in its invigorating aroma.

From Balik Pulau, head to the **Kek Lok Si Temple**, arguably the most impressive temple in Malaysia. Built in 1891, Kek Lok Si Temple is one of the largest and finest temples complexes in Southeast Asia. With millions of magnificent images of Buddha and hundreds of beautiful meaningful carvings, sculptures and murals in the interior and exterior of the temple halls, pagodas and archways, the temple is not just a center for Chinese culture and Buddha teaching, but also a unique heritage treasure that has Mahayana Buddhism and traditional Chinese rituals blend into a harmonious whole, in temple architecture and daily activities of worshipers.



Evening at leisure. Overnight in Georgetown, Penang.

Day 9 :Sep 21 – Penang – Sabah, Borneo (Kota Kinabalu) (B,L,D)

Borneo is the third largest island in the world and is divided by three countries: Indonesia, Malaysia (with the two separate regions of **Sabah** and Sarawak), and Brunei. Located at the centre of Maritime Southeast Asia, Borneo is home to one of the oldest rainforests in the world, featuring a diverse array of animal and plant species, including the endangered Bornean Orangutan, something not to be missed on Malaysia vacations.

Borneo is also comprised of diverse ethnic groups, some of which live in longhouses, sharing their roof with the entire population of their village. Borneo is the world's third highest island, with Mount Kinabalu in Sabah, Malaysia, being the highest point in all of Southeast Asia, sitting at an elevation of 4,095 m (13,435 ft) above sea level.

Once a thriving trade centre, given its geographic locale, Borneo is now better known for its ecological significance. Featuring untouched rainforests, it is truly a nature lover's paradise on a Malaysia tour.

Kota Kinabalu is the capital city of Sabah State, in East Malaysia. Situated on the island of Borneo, on the northwest coast, Kota Kinabalu is Borneo's largest urban centre when on Malaysia vacations.

Establishing small colonies throughout North Borneo in the late 1800s, the British North Borneo Company helped find Kota Kinabalu in 1899. Developed into a major trading post, the city was known as Jesselton, named after Sir Charles Jessel, the Vice Chairman of the Company at the time. After being destroyed during World War II, Kota Kinabalu was rebuilt by the British Crown, and has since been one of the fastest growing cities in Malaysia, even after its independence.



Breakfast at the hotel and transfer to Penang Airport for your onward flight to Kota Kinabalu in Sabah on the island of Borneo for early afternoon arrival.

After lunch

Physicians will visit the **University Malaysia Sabah** to meet with their medical faculty and receive a tour of the university.

Partners will have free time.

Late afternoon, all participants meet the guide for a walking tour of Kota Kinabalu. The **KK Heritage Walk** unravels Kota Kinabalu's rich history as you stroll along its streets past various landmarks, each with an interesting story of its own which dates back to pre-war, post-war and post-independence days.

Afterwards, dinner will be at the famous fish market.

Overnight in Kota Kinabalu.

Day 10 : Sep 22 – Kota Kinabalu – Kundasang (B,L)

Established in 1964, **Kinabalu National Park** is one of Malaysia's first national parks. Located on the west coast of Sabah, in Malaysian Borneo, the park spans an area of 754 sq. kms surrounding Mount Kinabalu, Borneo's highest mountain, sitting at 4095 metres above sea level. Listed as Malaysia's first UNESCO World Heritage Site, Kinabalu National Park features 4500 species of fauna and flora, ranging from rich lowland dipterocarp forest through the montane oak, rhododendron, to the conifer forests of the middle altitudes leading to alpine meadows and stunted, windswept bushes of the summit. Plants with roots in Himalayas, Australasia and Indomalaya are found here in plenty. With close to 800 species of orchards, 600 species of ferns, 326 species of birds and over 100 species of mammals, the park, and its resident mountain, is a dream come true for any nature lover.

Mount Kinabalu is one of the most prestigious landmarks of Malaysia, as it is regarded as one of the tallest peaks in South East Asia. Standing at an impressive height of 4096m above sea level, Mount Kinabalu is a haven for trekkers and adventure enthusiasts. It is one of the most accessible mountains in the world and the main peak of the mountain can be climbed easily by a person in good physical condition and does not require mountaineering equipment although climbers must be accompanied by guides at all times.



Breakfast at the hotel and depart the city and head for the cooler mountainous area of Kinabalu Park to the backdrop of **Mount Kinabalu**.

En route stop at the **Village of Lobong Lobong** also known as the lost village, located at 650m above sea level at the foot of Mount Kinabalu. Meet the village host for walk through the village to the plantations to learn about the local villager's livelihood, farming pineapples, rice, papaya, rubber. Learn the traditional method of rice pounding before a traditional lunch.

After lunch, take a walk around the **Botanical Garden** for a guided tour on the **herbal medications** that can be found here. This 5-acre garden is an excellent showcase of the diverse plant life on the mountain, as flora from all over the park has been replanted here.



Continue to **Poring Hot Springs** situated in beautifully landscaped gardens and famous for its thermal pools which are mineral-rich and believed to have medicinal properties. The facility was developed by the Japanese during World War II and now warm sulphur water is piped into several open-air Japanese style baths which are said to have curative properties for the skin.

Take a walk across the **Jungle Canopy Walkway** above the Springs to observe wildlife and the rich lowland forest floor from 100 feet above. There are also magnificent views of the surrounding area including mountain rivers and waterfalls.

Evening at leisure. Overnight in Kundasang

Day 11 : Sep 23 – Kundasang - Sepilok (B,L,D)

Breakfast at the hotel.

This morning take a fascinating guided tour around one of the local **tea factories** and learn how raw tea leaves are processed and packed for export.

Then head east through the lush landscapes of Northern Sabah (lunch will be en route at a local restaurant) to the **Labuk Bay Proboscis Monkey Sanctuary**. The sanctuary is a protected forest reserve inhabited by several groups of these intriguing primates. It's a chance to get up close to the amazing bachelor proboscis lazing around and feeding – an experience that can only be found in Borneo. The remarkable males sport big dangling noses, reddish flat-top hairstyles, white tails and markings, and pot bellies. The females on the other hand, are much smaller and have up-turned noses. Watch with awe as these gracious creatures jump from tree to tree and sometimes come down to munch on young leaves and plants.



Breakfast at the hotel.

From here transfer to the nature lodge for late afternoon check in before a visit to the Rainforest Discovery Center.

The **Rainforest Discovery Centre (RDC)** is the gateway to getting to know the uniqueness and importance of Borneo's rainforests.

The RDC's main highlights are its exhibition halls, the Plant Discovery Garden, the Kapili-Sepilok Forest Reserve and environmental education programmes.

Evening dinner at the lodge. Overnight in Sepilok.



Day 12 : Sep 24 – Sepilok - Kinabatangan (B,L,D)

The 560-kilometre **Kinabatangan River** is Sabah's longest river, beginning in the Crocker Range in Southwest Sabah and ending at the Sulu Sea southeast of Sandakan and it has gained a justified reputation as one of the top wildlife watching destinations in Southeast Asia. From the headwaters to its vast river mouth, the Kinabatangan passes through a diverse range of habitats, including dipterocarp forest, seasonally flooded riparian forest, oxbow lakes, nipah and mangroves. Whilst the upper reaches of the Kinabatangan River have been extensively logged, much of the lowland forest and mangroves have survived.

This vast floodplain forest contains a rich mix of vegetation that supports a remarkable diversity of wildlife; including proboscis monkeys, orangutan, gibbons, Bornean pygmy elephants, tarsiers, slow loris, macaque monkeys, crocodiles, freshwater sharks, Irrawaddy dolphins, hornbills and a variety of other birds.

In 2005 the Sabah government gazetted the Kinabatangan Wildlife Sanctuary. This protected area essentially forms a narrow wildlife corridor that follows the river. Whilst the sanctuary now safeguards an area of 27,800 hectares, a range of conservation issues remain. A number of NGOs and researchers are active in the Kinabatangan, contributing to conservation projects and working to better understand the environment.

Breakfast at the lodge.



Your first stop this morning is at the **Sun Bear Conservation Centre**. This little-known bear species is named after the crescent shaped patch of fur on their chests that resembles the rising sun. The centre aims to increase awareness of this endearing creature and takes care of rescued Sun Bears that have spent many years mistreated and locked away in cages,

From here walk to **Sepilok Orangutan Rehabilitation Centre** in time for the morning feeding session.

The Orang Utan Rehabilitation Centre is for orphaned and injured orangutans who are eventually returned to forest life. There are currently around 200 living in the reserve. At the outdoor nursery, a short walk from the feeding platform, you can watch orphaned toddlers at play. You can sit and watch them play and practice their swinging, just one of the skills they need to survive when they return to their rainforest.



After your morning interactions, head for your next nature lodge stay on the Kinabatangan River where you will enjoy a welcome drink and a short introduction briefing before lunch at the lodge.

This afternoon is free to relax before taking a **wildlife cruise** along the Kinabatangan River passing pristine mangrove forests and looking to discover wildlife situated along the river where there is a chance to see the Proboscis Monkey in the wild, rare bird species of Borneo, Hornbills, Gibbons and maybe even the endemic Pygmy Elephants.



Dinner will be served back at the lodge before taking a **night safari cruise** up the river in search of nocturnal animals and birds. Remember to look up at the clear, dark sky of Kinabatangan River, identify the constellations above you and make a wish or two.

Overnight in Kinabatangan.

Day 13 : Sep 25 – Kinabatangan (B,L,D)



An early rise this morning and start the day with a coffee and light breakfast before an early morning river cruise. Join the birds and other animals of the river for a cruise up stream in search of more wildlife as they bathe in the morning sun along the river.

Return to the lodge for a second breakfast. Spend the day at leisure enjoying the lodge and its natural rainforest surroundings before another river cruise later in the afternoon.

Dinner at the lodge. Overnight in Kinabatangan.

Day 14 : Sep 26 – Kinabatangan - Sandakan (B,L)

Sandakan is a busy commercial centre at the entrance to a beautiful island-studded bay. Earlier known as Elopura, Sandakan is the second largest town of Sabah and hence quite important. Till 1946, it was the capital of the British occupied North Borneo. The town was going through its golden times when it was a central port of Sabah where traders from various countries used to visit. "Sanda" means pawn and therefore Sandakan is a place that is pawned.

Most activity centres on the docks and wharves that sprawl along the waterfront. Barges, ferries and motorboats of every description buzz around, unloading fish and other produce, and taking away rattan, timber, rubber, copra, palm oil and even birds' nests. The town has character and even a certain downmarket charm and, as well as being an excellent base to explore many of Sabah's ecological attractions in the surrounding region. There is a strong Cantonese influence which is evident in the lively harbourside market, the many Chinese temples and the local cuisine as well as boasting excellent seafood restaurants and beautiful views from the hills at sunset.

Breakfast at the lodge.

After breakfast, make a visit to the **Gomantong caves**. The caves are renowned for their countless bats and valuable edible swiftlet nests, which are harvested for bird's nest soup. Birds' nest collection is an ancient tradition, but nowadays locals must have licenses to climb to the roof of the caves, and penalties are imposed on unlicensed collectors.

Continue on to Sandakan where you will visit the **Puu Ji Shih Buddhist Temple**, situated on a hilltop at Sandakan Bay.

From here continue to the English Tea house, located in the grounds of the **Agnes Keith** house, for lunch.

Check into your hotel in Sandakan.

Physicians – Afternoon medical conference at the hotel

Partners will enjoy some free time on your last afternoon in Malaysia to explore the town independently.

Evening at leisure. Overnight in Sandakan.



Day 15 : Sep 27 - Sandakan – Singapore (B)



Singapore is a small country (at the tip of the Malaysian Peninsular) with a population of 4 million.

It is very much a modern garden destination in many respects with its downtown skyscrapers and 50 parks and 4 nature reserves. But it also retains its old colourful districts which are influenced by the ethnic mix that exists here as it is a unique multi-cultural Asian society, with a strong blend of Chinese, Malay and Indian traditions and a distinct British colonial heritage as well as the thriving Chinatown and Little India.

The attractive Singapore River dissects the city and an enjoyable experience is to stroll along its banks through Boat Quay and Clark Quay where one can eat, drink and take in the local neighbourhoods.

Apart from the ethnicity of Singapore, another major attraction is the amazing shopping much of which is centered on Orchard Road but also in the many night markets. For the culturally inclined, there are art galleries, museums and a very contemporary performing arts centre on trips to Singapore.

Another important aspect of Singapore is its legendary food. You can enjoy fine dining or try the street stalls which provide a variety of tasty dishes. A little out of the downtown centre is the East Coast where you will find a selection of diverse restaurants side by side stretching along the coast in pleasant garden-like surroundings.

Breakfast at the hotel.

This morning receive some insight into the city's past with a visit to the emotive **War Memorial**, which commemorates the death of prisoners of war held by the Japanese POW camp – the Memorial is actually built on the site of the old POW camp. This site also marks the starting point of the tragic Sandakan Death Marches, on which 2,400 Australian and British POWs were forced to walk through the jungles of Borneo. By the end of the march, only 6 Australians survived, and only because they had escaped.

Transfer to Sandakan airport for your flight to Changi Airport Singapore.

Arrival into Singapore in the afternoon where you will be met by your Tour Director from our local tour operator partner in Singapore who will assist you to your waiting coach to transfer you to your hotel.

Rest of the day at leisure. Overnight in Singapore.

Day 16 : Sep 28 - Singapore (B)

Breakfast at the hotel. Morning at leisure to enjoy the city before taking an afternoon city tour.

Singapore's well-preserved historical district of **Chinatown**, one of Singapore's largest, is an eclectic mix of sights and sounds bursting with activity. For an inside look into the vivacious community, the Chinatown Trail is an easy walking tour that brings visitors every interesting nook and cranny. It starts at the Chinatown Heritage Centre on Pagoda Street, which makes for a fascinating entry point to Chinese Culture in Singapore. The three beautifully restored shop houses that it resides in is distinctive of the area and exudes an old-world charm with modern appeal - family-run goldsmiths, medicinal halls and teahouses ply their trades next to their sleeker neighbours and Hindu temples and mosques sit right next to Chinese temples, hipster bars and lifestyle shops.

At a Chinese Medical Hall, learn how **Traditional Chinese Medicine** helps to regulate your Yin and Yang. From ancient day till modern time, the Chinese have continued with herbs and practices like acupuncture, moxibustion, ta chi and tui na to stay healthy. End the walking tour of Chinatown with a visit to a traditional and heritage shop for a supply of herbs, tonic and even pastries for the family tea time.

From Chinatown, take a walk to **Clarke Quay** – a riverside destination is a mind-boggling assortment of restaurants and bars. Once Singapore’s centre of commerce in the 19th century, Clarke Quay continues to buzz with life and activity as party-goers make merry by the waterfront. From here, hop on onto a **bumboat for a cruise along the Singapore River** showcasing beautifully restored shop houses, modern skyscrapers of the financial district, colonial buildings and the iconic **Merlion Statue** and Marina Bay Sands Hotel.

This is followed by a visit to **Gardens by the Bay** - the World’s Ten Most Beautiful Sky Gardens.

Evening at leisure. Overnight in Singapore.



Day 17 : Sep 29 - Singapore (B,L)



Breakfast at the hotel.

This morning explore more of the city’s ethnic, yet eclectic, neighbourhoods.

Start off on **Arab Street** which celebrates its colorful heritage as part of the culturally rich Kampong Glam heritage trail. Surrounded by brightly colored fabrics and textiles and hand-knotted Persian rugs, its heart is the Masjid Sultan Mosque, with a history that reaches back 200 years. But this is also an area of indie boutiques, restored shop-houses and street arts.

Then explore **Little India** which is home to Singapore's sizeable Indian community, a district where stores selling exotic spices and traditional snacks, gold ornaments and hand-embroidered saris line the street. This is where Singapore's racial harmony really shines through with the Hindu Sir Veerama Kalamman Temple peacefully co-existing with Chinese Taoist temple Leong San See and the Buddhist Sakya Muni Buddha Gaya Temple.

Bargain-hunters visiting the area should visit the 24 hours Mustafa Centre – a massive store with almost everything from clothes and Indian accessories to electronics and even groceries. Little India is also an element of tradition – have your hands or feet exquisitely hand-drawn with henna tattoos that often feature swirling patterns of flowers and suns. A natural dye is used to stain the skin with a reddish-brown tint that can last or up to three weeks.

End the walking tour with a buffet Indian Lunch at a local Indian restaurant.

In the afternoon, you are free to continue to explore Singapore and all it has to offer at your leisure before meeting back at the hotel in the evening for your transfer to the airport for your return flight to Canada.



Day 18 : Sep 30 – Singapore – Toronto (Arriving Toronto Sunday, Sep 30)

Your international return flight itinerary is as follows –

Dep:	Singapore (SIN)	Cathay Pacific	CX 714	30-Sep-18	1:20 AM
Arr:	Hong Kong (HKG)			30-Sep-18	5:20 AM
Dep:	Hong Kong (HKG)	Cathay Pacific	CX 828	30-Sep-18	10:40 AM
Arr:	Toronto (YYZ)			30-Sep-18	1:55 PM

The hotels...

Location	Hotels
Malacca (2 nights)	Ramada Plaza Melaka (4*) http://www.ramadaplazamelaka.com/
Kuala Lumpur (2 nights)	Pullman by Accor KLCC Hotel (5*) https://www.accorhotels.com/gb/hotel-A0C5-pullman-kuala-lumpur-city-centre-hotel-and-residences/index.shtml
Georgetown, Penang (3 nights)	Hotel Jen by Shangri-La (4*) https://www.hoteljen.com/penang/georgetown/about/
Kota Kinabalu (1 night)	Le Meridien (4*) http://www.lemeridienkotakinabalu.com/
Kundasang (1 night)	Celyn Resort Kinabalu (3*) http://celynresortkinabalu.com
Sepilok (1 night)	Sepilok Forest Edge Resort (3*) https://www.sepilokforestedgeresort.com/
Kinabatangan River (2 nights)	Bilit Rainforest Lodge (3*) http://www.bilitrainforestlodge.com/bilit-rainforest-lodge.html
Sandakan (1 night)	Four Points by Sheraton (4*) http://www.starwoodhotels.com/fourpoints/property/overview/index.html?propertyID=3388&SWAQ=958C
Singapore (2 nights)	Concorde Singapore (4*) http://singapore.concordehotelsresorts.com/

As denoted above, the majority of the hotel accommodation will be in 4* properties. In parts of Sabah, the accommodation is in ecolodges and hence the nature of the accommodation is such that it carries a 3* rating.

(In the unlikely event that a property needs to be changed it will be substituted with one of a similar standard)

**The price... Cdn \$7,295 / person
(Early Booking Price valid until June 11, 2018 – save \$500/person)**

Pricing (exc. Insurance) / per person - Cdn\$	Inc. Air from Toronto
Per person (double occupancy)	
- registrations up to June 11, 2018	\$7,295
- registrations after June 11, 2018	\$7,795
Single supplement	\$1,820
Single share fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 715
Academic program registration fee (per MD registrant)	\$ 650

(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.

Upgrades are available to **Premium Economy** and **Business class** (see our registration form for details).

Flights available from Vancouver on request.

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.

COST EFFICIENT INVOICING !

For **invoicing** purposes re Academic Program registrants and their companions, we can also provide a separate invoice with the registrant's air cost plus 100% of the accommodation costs included in the registrant's invoice.

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 around 30% (at April 2018) when paying in US\$, this makes a significant difference.

ONLINE REGISTRATION FORM

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

<https://fs22.formsite.com/Doctorsontour/MALSIN1809RegForm/index.html>

Full program information may also be found at -

<http://www.doctorsontour.ca/cme-programs-malaysia-upcoming-1809.php>

REGISTER BY JUNE 11, 2018 AND SAVE \$1,000/COUPLE !!

Inclusions and Exclusions...

Inclusions –

- Round trip international flights from Toronto to Kuala Lumpur / Singapore to Toronto and all regional flights
- Private, modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 15 nights (11 nights in 4* hotels and 4 nights in ecolodges)
- 15 breakfasts, 14 lunches, 7 dinners in a combination of hotel and local restaurants
- Bottled water on tours
- Comprehensive daily itineraries including escorted tours of local cultural sites, ecolodge activities
- Visits to the Sepilok Orangutan Rehabilitation Centre, Labuk Bay Proboscis Monkey Sanctuary and Sun Bear Conservation Centre in Sabah
- Wildlife cruises on the Kinabatangan River
- Academic program and visits to local medical facilities as indicated in the itinerary
- All admission fees (except those specifically noted above)
- Fully escorted tour including services of local English speaking cultural, ecological and naturalist experts
- Hosting by our Group Leader and Medical Director, Dr. Peter Bloch and his wife Mary
- Portage

Exclusions –

- Any meals or activities not mentioned above
- Beverages
- Gratuities for local tour escort / guides and drivers
- Airport departure taxes (Singapore = Singapore \$47 @ April 2018 (approximately Cdn\$45)
- 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 with Manulife Insurance – please check for further details in our brochure (page 27)
- All items of a personal nature such as telephone / internet usage, laundry services etc

OUR PROGRAMS HAVE LIMITED CAPACITY !

WE THEREFORE RECOMMEND REGISTERING (WITH A NON-REFUNDABLE DEPOSIT OF \$500 PER PERSON, PLUS APPLICABLE TRAVEL INSURANCE PREMIUM) AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION

Misc information you need to know...

Travel documentation and visas

An entry visa is not required for Canadian or USA citizens for entry into Malaysia or Singapore. However, your passport must have an expiry date no earlier than 6 months after your scheduled departure date from Malaysia and Singapore and must have at least two blank pages for entry stamps upon arrival.

Mandatory vaccinations – none

A list of our full medical **recommendations** will be provided closer to departure – this will include up to date MMR, Hepatitis A/B, and typhoid vaccinations as well as malaria precautions for the Borneo (Sabah) component.

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							
	Age>	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
4000 - 4500	349	369	413	455	476	620	759	1,003	432	450	558	640	940	1,069	1,437	1,513
4500 - 5000	376	399	448	495	519	674	824	1,079	459	480	593	681	986	1,129	1,513	1,599
5000 - 5500	403	429	483	536	563	728	889	1,155	486	510	629	721	1,031	1,188	1,589	1,686
5500 - 6000	430	458	518	576	606	782	954	1,230	513	539	664	762	1,077	1,247	1,664	1,772
6000 - 6500	457	488	553	617	649	836	1,018	1,306	540	569	699	802	1,123	1,307	1,740	1,859
6500 - 7000	484	518	588	657	692	890	1,083	1,381	567	599	734	843	1,169	1,366	1,815	1,945
7000 - 7500	511	548	623	698	735	944	1,148	1,457	594	629	769	883	1,215	1,426	1,891	2,031
7500 - 8000	538	577	658	738	779	998	1,213	1,533	621	658	804	924	1,261	1,485	1,967	2,118
8000 - 8500	565	607	693	779	822	1,052	1,278	1,608	648	688	839	964	1,307	1,544	2,042	2,204
8500 - 9000	592	637	728	819	865	1,106	1,342	1,684	675	718	874	1,005	1,353	1,604	2,118	2,291
9000 - 9500	619	666	764	860	908	1,160	1,407	1,759	702	747	909	1,045	1,399	1,663	2,193	2,377
9500 - 10000	646	696	799	900	951	1,214	1,472	1,835	729	777	944	1,086	1,445	1,723	2,269	2,463
10000 - 10500	673	726	834	941	995	1,268	1,537	1,911	756	807	980	1,126	1,490	1,782	2,345	2,550
10500 - 11000	700	755	869	981	1,038	1,322	1,602	1,986	783	836	1,015	1,167	1,536	1,841	2,420	2,636
11000 - 11500	727	785	904	1,022	1,081	1,376	1,666	2,062	810	866	1,050	1,207	1,582	1,901	2,496	2,723
11500 - 12000	754	815	939	1,062	1,124	1,430	1,731	2,137	837	896	1,085	1,248	1,628	1,960	2,571	2,809
12000 - 12500	781	845	974	1,103	1,167	1,484	1,796	2,213	864	926	1,120	1,288	1,674	2,020	2,647	2,895
12500 - 13000	808	874	1,009	1,143	1,211	1,538	1,861	2,289	891	955	1,155	1,329	1,720	2,079	2,723	2,982
13000 - 13500	835	904	1,044	1,184	1,254	1,592	1,926	2,364	918	985	1,190	1,369	1,766	2,138	2,798	3,068
13500 - 14000	862	934	1,079	1,224	1,297	1,646	1,990	2,440	945	1,015	1,225	1,410	1,812	2,198	2,874	3,155
14000 - 14500	889	963	1,115	1,265	1,340	1,700	2,055	2,515	972	1,044	1,260	1,450	1,858	2,257	2,949	3,241
14500 - 15000	916	993	1,150	1,305	1,383	1,754	2,120	2,591	999	1,074	1,295	1,491	1,904	2,317	3,025	3,327

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 simply following the link below to take advantage of our preferred rates with Manulife) via our company's exclusive Manulife link:

<https://www.igoinsured.com/direct/ManulifeWorld.aspx?ag=ONTOTPR>

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

For residents of countries outside of Canada (including the USA), insurance regulations allow us to sell "**Trip Cancellation**" insurance (this policy includes both trip cancellation and trip interruption coverage but not medical coverage). We do find that many of our overseas clients already have medical insurance through other channels and therefore, if this is the case, you may purchase "Trip Cancellation" coverage by following the link below to purchase the "Trip Cancellation" insurance policy (taking advantage of our preferred rates with Manulife) via our company's exclusive Manulife link:

<https://www.igoinsured.com/direct/ManulifeWorld.aspx?ag=ONTOTPR>

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

"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

"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 Bobeckko, 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. Salam Jalan"

Dr. Bob & Evelyn Lawler, Gibsonia, PA - 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

"An extremely interesting, informative and invigorating tour. The medical CME components were excellent and I'm glad that we were able to see and experience so much".

Dr. Paula Chalmers, Vancouver, B.C. - South Africa, 2017

"Myanmar was very well organized and our guide was excellent - the best I have ever had! The sites and activities in Bhutan were very enjoyable and the local medical facilities and clinics that we visited as part of the CME were good"

Dr. Brenda Cholin, North Battleford, SK - Myanmar & Bhutan, 2017

"It was an incredible tour - we saw so much !"

Dr. Mo Meghji, Kitchener, On. - Argentina & Chile, including Patagonia cruise, 2017

"This was a very good tour. The progress that the country has made over the years has been very significant. However, China still has multiple levels of Red Tape, both public and private that will not change ever, so it must be accepted. Overall a 9.5 out of 10 !"

Dr. Ted Erb, Waterloo, On. - China, 2017

"It was our first trip with your company. John and I loved it. The itinerary was perfect. Busy days followed by quieter ones. Lorna and Ashley were lovely and so capable! The coordination was superb. Thank you. We had the trip of a lifetime!"

Dr. John Gapski, Mississauga, On. – Ecuador & Galapagos, 2017

"We really enjoyed traveling with an interesting group of professionals which gave us the opportunity to visit places where the public normally does not have easy entry. Excellent pre-departure information and the tour was well-balanced with a mixture of historic and social highlights, while travelling through very different landscapes and areas of the country. The public/private health care system was well described on the Groote Schuur Hospital tour and the children's' song and dance performance at SOS children's village in Cape Town was touching. Our local tour guide was outstanding [5+++] and provided excellent context for the political, economic and social aspects of SA. He was calm, professional, responded quickly to everyone's needs and was very proud of his country".

Helle & Tony Tosine, Toronto, On. – South Africa, 2017

"Everything was excellent! We had a wonderful time. Hotels were superb. Thank you again for the well organized, all details worked out, great trip!"

Dr. Andrea Cordas, Burlington, On. – South India, 2017

"We really enjoyed New Zealand and the services provided by your company. The Academic Conference presentations were top caliber and contained information useful to both the specialist and generalist. I enjoyed getting to know and learning from the other group participants. We would recommend this trip and plan to travel with Doctors on Tour again".

Dr. John Britt, Winston-Salem, NC - New Zealand, 2018

We arrived home safe and sound from beautiful Bhutan and Myanmar. It was a good trip and wonderful to experience the unique sites and culture of both places. The local guides, itineraries and accommodations were outstanding.

Dr. Alison Kelford, Oakville, On. – Bhutan & Myanmar, 2018

We enjoyed our trip very much. The hotels we stayed in were superb, the itinerary was great and the guides, both in Bhutan and in Myanmar, were fabulous. Overall it was a wonderful, memorable trip. Thank you very much!
Dr. Sabine Ernsting, Adelaide, South Australia - Bhutan & Myanmar, 2018

And about your Group Leaders and Medical Director, Dr. Peter, and Mary, Bloch (Oakville, On.)

"Very well organized ! - Peter & Mary were excellent in encouraging productive and enjoyable interactions between group members which resulted in a cohesive and unified group and resulted in the whole tour unfolding smoothly"
Dr. Elizabeth Weber, Toronto - Spain, 2011

"Peter and Mary were excellent hosts (as usual). It was particularly helpful having Peter at the ATMs which seemed to mystify me. It was also wonderful having Peter talk about Chile - growing up there, his summers in Vina - our own personal tour guide!
Andrea Maurice, Toronto – Chile & Argentina, , 2012

"As usual, Dr. Peter & Mary (Bloch) were spectacular hosts. A wonderful trip!"
Andrea Maurice, Toronto – South India, 2013

"I am writing to let you know how much we enjoyed our recent trip to India. We all agreed that Peter and Mary were exceptional hosts. They were incredibly warm and welcoming and were on top of situations as they arose"
Dr. Ron Eliosoff, Ottawa - South India, 2013

"I want to give you some feedback on our amazing trip to South Africa. Our guide Craig was exceptional; lunch at La Petite Ferme was a highlight, great food, wine and scenery; in Swaziland, glass factory was very good the candle factory was great; Kapama River (Game) Lodge - amazing ! Soweto - great ! Overall it was a great trip, the group was easy to get along and of course Peter and Mary were great group leaders!"
Dr. Steve and Marg Szarka, Hamilton, On. - South Africa, 2014

"It was an amazing trip thru Vietnam, Cambodia & Laos. It exceeded all our expectations. Peter and Mary (Bloch) 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

"Thank you, Peter & Mary - you are wonderful at doing this !"
Dr. Linda Cohen, Montreal, Qc. - Vietnam, Cambodia & Laos, 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

"Mary & Peter were definitely an 11 (out of 10). I thought they were absolutely amazing, kind and friendly"
Dianne Fournier, Toronto, On. - China, 2016



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 and non-transferable. 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. Bookings are non-transferable. 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, Malaysia, Peru, Singapore, 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.