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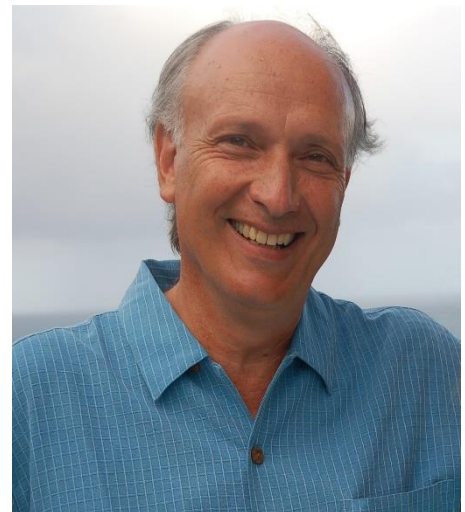
## CME, BEACH & CULTURAL TOUR OF BALI, INDONESIA

APRIL 9 – 25, 2021

### The Organizers...

Dr. Mel Borins >

**DR. MEL BORINS** is a practicing Family Physician and is on active staff at St. Joseph's Health Centre in Toronto. He is a Fellow of the College of Family Physicians of Canada and Associate Professor in the Department of Family and Community Medicine at the University of Toronto. He is well known for his writing and public speaking on travel, stress management, psychotherapy, acupuncture, traditional healing, herbs and complementary medicine. Dr. Borins is the author of several books, including his newly released "A Doctor's Guide to Alternative Medicine-What Works, What Doesn't, and Why" as well as "Go Away Just for the Health of It" and "An Apple a Day - a Holistic Health Primer" He is an avid world traveler including having travelled to Bali on many occasions to investigate traditional healing approaches and he loves the country and it's people. This will be Dr Borins twelfth educational escape with Doctors-on-Tour following his leadership of CME tours to Ecuador & the Galapagos (2009), Northern India (2011), Bali (2012, 2015, 2016, 2018, 2019), South East Asia (2013), Southern India (2014), South Africa (2017) and Bhutan & Myanmar (2018). For additional information about Dr. Borins check out his websites at [www.melborins.com](http://www.melborins.com) , [www.melborinscreative.com/](http://www.melborinscreative.com/)



Doctors-on-Tour >

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

Additional information, including detailed program brochures downloadable in pdf format and recent testimonials, can be found at [www.doctorsontour.ca](http://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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## The Destination... Bali, Indonesia

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

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

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

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

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

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

Further information can be found at –

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

## The Academic Program... (17 CME hours)

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

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

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

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

## Note re gratuities...

Suggested **total gratuities for the entire duration of the two week tour are US\$90/person**. This amount will cover the local Tour Director / guide and coach driver who will be with the group for the entire duration of the tour. This total amount (US\$90/person) will be collected by the Group Leader, Dr. Mel Borins, in cash at the commencement of the trip.

## The detailed itinerary...

### Day 1 – April 9, 2021 (Fri) - Depart Toronto for Denpasar, Bali, Indonesia

Specific flight information will be provided with your booking confirmation.

### Day 2 – April 10 – Arrive Bali (D)

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



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

Welcome dinner at the hotel and overnight in Ubud.

### Day 3 – April 11 - Ubud – local villages - Dr. Suryani (B, L, D)

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

Lunch at a local restaurant.

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





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

Dinner will be at Il Giordino in Ubud.

Overnight in Ubud.

#### Day 4 – April 12 – Spiritual healer visits (B, L, D)

Breakfast at the hotel.

This morning, **physicians** will have two medical activities

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

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

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

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

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

**Non-Physicians** will enjoy free time followed by lunch at Kayun Restaurant in Mas Village.

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

This evening dinner will be served at the Bridges Restaurant, where you will have an Asian French fusion while enjoying the view over the river and its bridge.

Overnight in Ubud.



**Day 5 – April 13 - Ubud – Gunung Kawi Temple, Senang Hati, B, L)**



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

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

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

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

Lunch will also be served at the facility.



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

Return to Ubud and visit the **Monkey Forest**.

Evening at leisure. Overnight in Ubud.



**Day 6 – April 14 – Ubud – Royal Family & Udayana University (B, L, D)**

Today, is **Galungan Day**, one of the most important Balinese festivals, the culmination of celebrations held in honour of the creator and ancestral spirits.

According to Balinese-Hinduism, the creator of the universe is Ida Sang Hyang Widi. During these Galungan celebrations, it is believed that spirits of the ancestors return to the earth, thus marking the start of a number of Balinese festivals.

At the core of the festival is the celebration of good and the overcoming of evil; the victory of Dharma and the defeat of Adharma.



With the return of these ancestral spirits to their former homes, the locals are expected to demonstrate kindness through making offerings and chanting prayers. Visitors touring Bali during Galungan will notice the tall bamboo poles that line the streets and roads. The bamboo poles locally referred to as 'penjor', are used to hang offerings as a kind gesture towards the spirits.

The poles have colourful decorations that will often include fruits, flowers, and leaves from the coconut tree. The offerings, on the other hand, will consist of special foods, scented flowers, and woven palm offerings. These sacrifices are offered at home, in their family temple, as well as at the local temples (referred to as pura). Women will be seen with their offerings carried on their heads, while the men will carry with them palm leaves to the temple. At the end of the celebrations, the ancestral spirits go back to their home, and this is marked by offerings of yellow rice to mark the end of Galungan.

Breakfast at the hotel.

In the morning -

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

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

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

Return to Ubud.

Dinner at Laka Leke Restaurant in Ubud including a performance of the Joged and Children Balinese dance.

**Joged** is a traditional Balinese dance performed by a young and beautiful Balinese dancer. Unlike other dance performances which are performed during the temple festival, Joged is not a sacred dance is it a performance to entertain guest on special occasions such as wedding parties, dinner parties and anniversary celebrations of youth associations. This dance is most popular among members of youth associations, since the Joged dancer will pick a member of the audience to join her in a courting dance where Joged dancers flirt with each other in Balinese - we call the chosen dance partner a "Ngibing". Once the dancer shakes your hand and presents you with a fresh flower, it means your turn of ngibing is over.

Overnight in Ubud.



**Day 7 – April 15 – Ubud – Kertagosa – Goa Lawah - Candidasa (B, L, D)**



After breakfast, depart Ubud for Candidasa (which means ten temples), an elongated coastal village resort area on the east side of Bali surrounded by spectacular mountains.

There will be several sightseeing visits along the way.

Stop at **Kerthagosa**, the name of the former **Royal Courts of Justice in Klungkung** - set in a courtyard of ponds, the highlight is an elaborately decorated ceiling featuring the *wayang* style of painting.

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

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



Take a late Megibung traditional lunch at Tirta Ayu Restaurant.

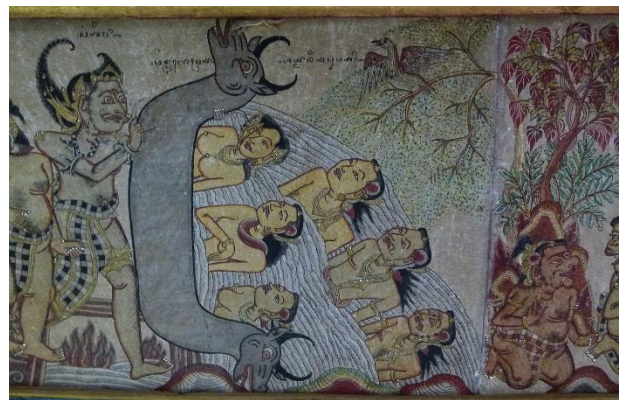
After lunch there will be a **talk on the Balinese spirit and culture**.

Continue to the resort village of Candidasa and check into hotel.

There will be a meeting with a local Balinese healer at the hotel prior to dinner. Wayan Gunung specializes in Energy healing (therapeutic massage and energy transfer).

This evening, enjoy a BBQ Dinner on hotel beach area

Overnight at hotel in Candidasa.





### Day 8 – April 16 – Candidasa, including Bali Asli (B, L, D)

Breakfast at the hotel and then depart to **Bali Asli** to take a trek through the rice fields for followed by a cooking demonstration and Megibung Lunch.

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

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

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



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

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

Dinner this evening at LeZat Restaurant in Candidasa.

Overnight at hotel in Candidasa.

### Day 9 – April 17 – Candidasa – Kusamba – Yeh Pulu – Goa Gajah - Mengwi (B, L, D)



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

Breakfast at the hotel.

This morning enjoy snorkeling in the nearby **Blue Lagoon**.

Following lunch at hotel, depart for Mengwi making several stops along the way.

First, visit the coastal fishing village of **Kusumba**, to observe the colourful fishing boats lined up all along the beach as well as the small salt-making huts where you can learn about the traditional salt production process in this area.

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



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

Dinner and overnight at Puri Taman Sari, Mengwi.

#### Day 10 – April 18 – Mengwi (including Taman Ayun, Tanah Lot) (B, L, D)

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

Lunch at the hotel.

In the afternoon, leave the compound to explore more of the local cultural sites, stopping first at **Taman Ayun Temple**, a legacy of its glorious kingdom's era. Pursuant to Papyrus Chronicle of the Mengwi (Lontar Babad Mengwi), this temple was sanctified in the year 1634.

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

Return to Puri Taman Sari (Mengwi) for overnight.





### Day 11 – April 19 – Mengwi – Pemuteran (B, L, D)

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

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

Lunch will be provided at local restaurant.

Arrive late in the day and witness the sunset.

Dinner and overnight at hotel in Pemuteran.



### Day 12 – April 20 – Pemuteran (Sunrise cruise) (B, L, D)



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

Morning visit to **Coral Reef Restoration Project** sanctioned by the United Nations.

<http://tamansaribali.com/coral-restoration-project/>

The rest of the morning is free to relax at your resort or snorkel in the amazing sea world right next to your hotel.



Lunch at the hotel and then free time in the afternoon.

Dinner with local Balinese families and an opportunity to learn more about the local culture directly from the villagers.

Overnight in Pemuteran.

#### Day 13 – April 21 - Pemuteran (Menjangan Island) (B, L, D)

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



Enjoy the day snorkeling or relaxing by the beach. A lunch box is included.

Dinner and overnight at hotel in Pemuteran.

#### Day 14 – April 22 – Pemuteran – Sanur (B, L, D)



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

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

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

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

Dinner and overnight at hotel in Sanur.

**Day 15 – April 23 – Sanur (B, D)**

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

Overnight in Sanur.

**Day 16 – April 24 – Sanur – Denpasar – In Transit (B)**

Breakfast at the hotel. Transfer to Denpasar (Bali) airport for your return flight to Toronto (due to no same day flight schedule connections, there will be an enforced routing overnight stopover (hotel accommodation included) en route back from Denpasar to Toronto on April 24).

**Day 17 – April 25 (Sun) – In Transit - Toronto (B)**

Arrival back in Toronto on April 25.





## Hotels and resorts...

Location	Hotel / resort
Ubud (5 nights)	FuramaXclusive Resort & Villas <a href="https://www.furama.com/xclusive/ubud">https://www.furama.com/xclusive/ubud</a>
Candidasa (2 nights)	Ramayana Candidasa Resort & Spa <a href="https://ramayanasuites.com/candidasa/">https://ramayanasuites.com/candidasa/</a>
Mengwi (2 nights)	Puri Taman Sari <a href="http://puritamansari.com/">http://puritamansari.com/</a>
Pemuteran (3 nights)	Bali Taman Sari <a href="https://tamansaribali.com/">https://tamansaribali.com/</a>
Sanur (2 nights)	Puri Santrian Beach Resort & Spa <a href="https://santrian.com/puri-santrian//">https://santrian.com/puri-santrian//</a>

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

**The price... register by December 21, 2020 and save \$1,000/couple !!**

<b>Pricing (exc. Insurance) / per person - Cdn\$</b>	Inc. Air from Toronto
Per person (double occupancy)	
- registrations up to December 21, 2020	<b>\$5,995</b>
- registrations after December 21, 2020	\$6,995
Single supplement	\$1,500
Single share fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 660
Academic program registration fee (per MD registrant)	\$ 800
Payable locally	
International airport departure tax (approx)	Rupiah 200,000 (approx US\$20)

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

Flights are also available from Vancouver.

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

### REPEAT CUSTOMER DISCOUNT

If you have travelled with Doctors-on-Tour before, you are eligible for our Repeat Customer Discount. Simply deduct \$100 /person for each separate tour that you have travelled with the company on up to a maximum of \$300 /person (ie travelled on one previous tour, deduct \$100; two tours, \$200; three or more tours, \$300).

**Please note, this discount is subject to the payment (s) for the tour being made by cheque.** The discount is to be made from the final balance payment with the deposit amount being paid in full.

### CANADIAN \$ PRICING !

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of around 35% (at September 2020) when paying in US\$, this makes a significant difference.

### 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.

### LIFETIME TRANSFERABLE DEPOSITS – NEW !

A deposit of \$500/person is required to secure your place on this tour. Recognizing the uncertainty of the current travel environment due to COVID-19, if you decide to change your plans and no longer wish to participate in the particular tour that your tour deposit relates to, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date.

## NEW ! - ONLINE REGISTRATION FORM

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

<https://fs22.formsite.com/Doctorsontour/BALI2104/index.html>

Full program information may also be found at –

<http://www.doctorsontour.ca/cme-programs-bali-upcoming-2104.php>

**OUR PROGRAMS HAVE LIMITED CAPACITY AND WE THEREFORE RECOMMEND REGISTERING AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION.**

**PLEASE NOTE OUR EARLY BOOKING DEADLINE OF DECEMBER 21, 2020 TO SAVE \$1,000 / COUPLE**

## Inclusions and Exclusions...

### Inclusions –

- Round trip international flights from Toronto or Vancouver to Denpasar, Bali
- Private, modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 15 nights in first class properties
- 15 breakfasts, 12 lunches, 13 dinners in a combination of hotel and local restaurants
- Non alcoholic beverages with meals (one bottle of water or soft drink; tea or coffee)
- Comprehensive daily itineraries including escorted tours of local cultural sites and museums
- Special Balinese performances
- Visits with Balinese visionaries, royal families, healers, academics
- Sacred temple sites/ceremonies
- Private palace tour with Balinese royal family
- Academic program and visits to local medical facilities as indicated in the itinerary
- All admission fees (except those specifically noted in the itinerary)
- Services of a local English speaking cultural expert and guide
- Portage at hotels

### Exclusions –

- Beverages unless specifically mentioned above
- Gratuities for guide
- Local departure tax (approximately US\$20)
- Travel insurance – please note, **travel insurance (including medical and trip interruption coverage) is highly recommended** for this tour. Coverage is available through Doctors-on-Tour – please check for further details in our brochure (page 19)
- All items of a personal nature such as telephone / internet usage, laundry services etc



## Misc information you need to know...

### Travel documentation and visas (as at September 2020)

An entry visa is not required for Canadian or US citizens for entry into Indonesia.

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

### Mandatory vaccinations

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

A list of our medical **recommendations** will be provided closer to departure (this will include up to date MMR, Hepatitis A and B, typhoid vaccinations). In the new COVID world, you should also bring -

- Hand sanitizer
- Anti-bacterial wipes
- Face mask (wearing a mask will likely be the expected norm at this stage, whether in sites or indoors)
- Personal refillable water bottle

### COVID-19

We recognize that, for the foreseeable future at least, COVID-19 has significantly changed the travel experience. We are continuously monitoring the developing situation in all of our worldwide destinations through guidance provided by the PHAC, CDC and WHO and we have been working with our exclusive local destination partners to ensure that travel to any destination that we offer is able to re-commence as safely as possible. Our new **Travel with Confidence** policy features new health and safety procedures from the moment you arrive to the moment you leave, with as little disruption as possible from your overall travel experience and this policy will evolve as time goes on and as we continue to monitor the ongoing situation in each destination

In addition to a Wellness Declaration Form that we will require you to complete and submit before joining your tour, each destination will have their own health screening requirements for entry. Screening will likely involve completing a COVID-19 questionnaire upon arrival at Immigration and may include the requirement of evidence of recent negative COVID-19 test results and temperature screening. A particular destination's requirements may obviously be subject to change as each country's specific situation evolves and we are monitoring each of our planned destinations in order that we may provide you with the most specific up to date information which will be provided to you prior to your tour balance payment being due.

Complete details of our Travel with Confidence policy including a list of our COVID-19 health & safety protocols, flexible booking conditions and Q&A regarding travelling during COVID-19 may be found at -

<http://www.doctorsontour.ca/covid-19-safety-protocols.php>

## 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 the following insurance coverage options through Manulife Insurance, one of Canada's leading insurance providers –

### NON-MEDICAL INCLUSIVE PLAN

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 cancellation penalties 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 PLAN

This plan provides coverage for all the components in the Non-medical Inclusive plan, plus unlimited health coverage while in the destination

### "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).

### PREMIUM PROTECTION PLAN ("PPP")

As a third option, Manulife is now also offering a new enhanced travel insurance policy, their **Premium Protection Plan ("PPP")**. This is Manulife's most comprehensive coverage, providing all the same types of coverage as the All-Inclusive plan (above) but with higher covered amounts in most areas. It is also a simplified policy in so much that, whereas the All-Inclusive plan and Non-medical Inclusive plan (above, and as is the case with most insurance company travel policies) have a list of specific covered events, the **PPP offers cancellation coverage for any unexpected and unforeseen event** (ie., any event, situation or circumstance that is beyond your control that prevents you from travelling) with only a few exclusions that apply.

An overview of the PPP may be found by clicking [here](#)

A comparison of the enhanced benefits provided by the PPP compared to Manulife's regular All Inclusive plan may be found by clicking [here](#)

And, in these uncertain times, a major benefit of the PPP is that coverage for reimbursement of inherent cancellation penalties under the **Cancel For Any Reason (CFAR)" coverage is increased to 80%** of the cancellation penalties incurred for all cancellation **up to 7 days or more before departure**.

Please note, the PPP is only available to clients under the age of 75 (at the date of purchase of the insurance coverage) and **must be purchased at the same time as the travel tour booking is made** (72 hour grace period).

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

<https://www.igoinsured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

Manulife's 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	85+
4000 - 4500	406	406	454	487	536	743	1,040	1,040	474	474	581	669	878	999	1,472	1,472
4500 - 5000	440	440	494	534	590	817	1,135	1,135	508	508	622	716	932	1,060	1,567	1,567
5000 - 5500	474	474	535	582	644	892	1,229	1,229	542	542	662	763	986	1,121	1,661	1,661
5500 - 6000	507	507	575	629	698	966	1,324	1,324	575	575	703	810	1,040	1,181	1,756	1,756
6000 - 6500	541	541	616	676	752	1,040	1,418	1,418	609	609	743	858	1,094	1,242	1,850	1,850
6500 - 7000	575	575	656	723	806	1,114	1,513	1,513	643	643	784	905	1,148	1,303	1,945	1,945
7000 - 7500	609	609	697	771	860	1,189	1,607	1,607	677	677	824	952	1,202	1,364	2,039	2,039
7500 - 8000	642	642	737	818	914	1,263	1,702	1,702	710	710	865	999	1,256	1,424	2,134	2,134
8000 - 8500	676	676	778	865	968	1,337	1,796	1,796	744	744	905	1,047	1,310	1,485	2,228	2,228
8500 - 9000	710	710	818	912	1,022	1,411	1,891	1,891	778	778	946	1,094	1,364	1,546	2,323	2,323
9000 - 9500	744	744	859	960	1,076	1,486	1,985	1,985	812	812	986	1,141	1,418	1,607	2,417	2,417
9500 - 10000	777	777	899	1,007	1,130	1,560	2,080	2,080	845	845	1,027	1,188	1,472	1,667	2,512	2,512
10000 - 10500	811	811	940	1,054	1,184	1,634	2,174	2,174	879	879	1,067	1,236	1,526	1,728	2,606	2,606
10500 - 11000	845	845	980	1,101	1,238	1,708	2,269	2,269	913	913	1,108	1,283	1,580	1,789	2,701	2,701
11000 - 11500	879	879	1,021	1,149	1,292	1,783	2,363	2,363	947	947	1,148	1,330	1,634	1,850	2,795	2,795
11500 - 12000	912	912	1,061	1,196	1,346	1,857	2,458	2,458	980	980	1,189	1,377	1,688	1,910	2,890	2,890
12000 - 12500	946	946	1,102	1,243	1,400	1,931	2,552	2,552	1,014	1,014	1,229	1,425	1,742	1,971	2,984	2,984
12500 - 13000	980	980	1,142	1,290	1,454	2,005	2,647	2,647	1,048	1,048	1,270	1,472	1,796	2,032	3,079	3,079
13000 - 13500	1,014	1,014	1,183	1,338	1,508	2,080	2,741	2,741	1,082	1,082	1,310	1,519	1,850	2,093	3,173	3,173
13500 - 14000	1,047	1,047	1,223	1,385	1,562	2,154	2,836	2,836	1,115	1,115	1,351	1,566	1,904	2,153	3,268	3,268
14000 - 14500	1,081	1,081	1,264	1,432	1,616	2,228	2,930	2,930	1,149	1,149	1,391	1,614	1,958	2,214	3,362	3,362
14500 - 15000	1,115	1,115	1,304	1,479	1,670	2,302	3,025	3,025	1,183	1,183	1,432	1,661	2,012	2,275	3,457	3,457

Total insurable costs (\$/person)	PREMIUM PROTECTION PLAN (PPP)		
Age>	0-69	70-74	75+
4000 - 4500	675	1,296	
4500 - 5000	750	1,440	
5000 - 5500	825	1,584	
5500 - 6000	900	1,728	
6000 - 6500	975	1,872	
6500 - 7000	1,050	2,016	
7000 - 7500	1,125	2,160	
7500 - 8000	1,200	2,304	
8000 - 8500	1,275	2,448	
8500 - 9000	1,350	2,592	
9000 - 9500	1,425	2,736	
9500 - 10000	1,500	2,880	
10000 - 10500	1,575	3,024	
10500 - 11000	1,650	3,168	
11000 - 11500	1,725	3,312	
11500 - 12000	1,800	3,456	
12000 - 12500	1,875	3,600	
12500 - 13000	1,950	3,744	
13000 - 13500	2,025	3,888	
13500 - 14000	2,100	4,032	
14000 - 14500	2,175	4,176	
14500 - 15000	2,250	4,320	

Coverage not available if age 75 or over at the date of purchasing insurance

**For residents of Ontario**, simply accept your choice of insurance (Non-medical Inclusive, All-Inclusive or Premium Protection 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.igoinured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

### 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). Hence it is not possible for non-Canadian residents to purchase either the All Inclusive or Premium Protection plans from Manulife. 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.igoinured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

### IMPORTANT INFORMATION

#### Travel insurance that may be available through your credit card

When considering any of the travel insurance policies above, 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. Also, most coverage through credit card benefits does not include Cancel For Any Reason (CFAR) coverage.

### COVID-19

Due to its worldwide impact, COVID-19 has been deemed by all travel insurance companies, including Manulife, to be a "Known Event" at the time of the insurance policy purchase and hence the majority of claims relating to COVID-19 are excluded for both trip cancellation and medical insurance coverage in most circumstances, with the two most common situations that will apply to travelers being summarized below –

- Canadian Government Level 3 (Avoid All Non-Essential Travel") or Level 4 (Avoid All Travel) Advisory in place regarding the travel destination at the date of claim  
*Any claims due to COVID-19 relating to either trip cancellation coverage or medical insurance coverage in destination are excluded*  
*Note: Manulife Insurance have recently announced that they will be offering a separate additional policy which will cover travelers for any medical costs in destination related to COVID-19 for clients traveling when a travel advisory is in place. **Details of this policy (COVID-19 Pandemic Medical Plan) may be found below.***
- Canadian Government Level 3 (Avoid All Non-Essential Travel") or Level 4 (Avoid All Travel) Advisory is NOT in place regarding the travel destination at the date of claim  
*Medical claims in destination relating to COVID-19 are covered*  
*Trip cancellation claims relating to the client cancelling due to concerns regarding travelling to the destination because of COVID-19 are excluded*



Note: However, trip cancellation claims *will* be covered if you need to cancel your trip for one of the following events –

- You become ill due to COVID-19 *before* your departure from Canada and need to cancel your trip; or
- You experience an involuntary loss of employment due to COVID-19

Therefore, because trip cancellation claims relating to COVID-19 (with the exception of you contracting COVID or losing your job due to COVID-19) are not covered, it is even more important to purchase one of the insurance policies above at the same time as your travel tour booking is made in order that you have **Cancel For Any Reason (CFAR) coverage to protect yourself against cancellation penalties should you decide to cancel.**

### COVID-19 PANDEMIC MEDICAL PLAN

The COVID-19 Emergency Pandemic Travel Plan for Travelling Canadians is designed to help cover medical expenses, including medical expenses if you have tested positive for COVID-19, in your destination. It also includes Trip Interruption insurance for hotel and meal expenses, and for a return flight if you are required, by a medical professional, to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing. The plan provides for COVID-19 related medical expenses in destination such as emergency treatment, hospital allowance up to \$1.0m per insured (as well as coverage for up to \$5.0m per insured for any non COVID-19 related medical expenses).

This insurance is only available to Canadian residents and you must have a valid government health insurance plan in place for the duration of your trip.

This policy is sold separately from any other Manulife travel insurance policy as a standalone plan and can be purchased at any time before your departure, although for peace of mind we do recommend that you purchase the coverage at the same time as your trip booking. The insurance premium is determined by your age, the duration of your travel and the plan for which you qualify which may only be determined by completing an online insurance questionnaire on Manulife's web portal at the link below -

<https://www.igoinured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

Once you have accessed this page, click on "Get a free quote", then "Quote/Purchase",  
 Step 1: "Enter Trip Details" - enter your general information on this page and click "Get Quote"  
 Step 2: "Select insurance plan" – select Manulife COVID-19 Pandemic  
 This will take you to an online medical questionnaire which will determine your eligibility and the applicable premium.

## Testimonials

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dr. Janel Gracey, London – Bali, 2012

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

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

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

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

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

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

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

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

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

Dr. Linda Rapson, Toronto – 2013

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

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

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

Dr. Ron Eliosoff, Ottawa - South India, 2013

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

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



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

Dyana Driscoll, Toronto – Brazil, 2013

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

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

"Fantastic experience! Every detail to perfection."

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

"Had a great time! Very well organized"

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dr. Bob & Evelyn Lawler, Gibsonia, PA - Bali 2015

"The tour was amazing"

Dr. Doug MacIntosh, Peterborough, On. - Bali, 2015

"We had a fabulous experience, enjoying a fun group of travelers and loving the beautiful art and history of Spain. The warm, friendly and family culture feeling of Spain was memorable and a testimony to the connections of Chef Fernando Garcia".

Dr. Gerry Mittler, Vancouver, BC - Spain Gourmet, September 2015

"Thank you for your excellent guidance during our trip to Ecuador. the trip was very good, and the logistics and handling of the group were excellent"

Dr. David Spence, London, On - Ecuador (including the Galapagos and Amazon), 2015

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

Dr. Les Marien, Orangeville, On - New Zealand, 2016

"The tour guides in each country were excellent. Fabulous trip!

Dr. Gail Neild, Woodbridge, On. – Vietnam, Cambodia & Laos, 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 Klapcecki, 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

"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

"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

"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 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

So many highlights – favorites include Cape of Good Hope, Table Mountain, Kapama Game Reserve – because of excellent game rangers and trackers – saw the big 5 and so much more. Our local escort – excellent!!! Bus drivers also excellent. Coaches comfortable – great bonus to be able to charge cell phones inside buses. Bottom line – Awesome experience!!"  
Dr. Cinda Lee, Toronto, ON - South Africa, 2018

"Local exposure to Eco-Conservation was great. Excellent cultural experience to local Balinese belief and way of life"  
Dr. Chandra Vaidyanathan, Ottawa, ON – Bali, 2018

"Great trip! Very fortunate I could participate"  
Dr. Anne McNeilly, London, ON – Bali, 2018

"Mel Borins was an amazing tour leader and one of the reasons I decided immediately to go on this trip. He was always available when needed and extremely knowledgeable on everything in Bali. He and Bonnie made this trip."  
Evelyn Brett, Toronto, ON – Bali, 2018

"I found this to be a very well organized trip. It exceeded my expectations. I'd like to repeat it, but I'll join your other trips instead. Too much to see and to learn in this world."  
Dr. Kas Tuters, Toronto, ON – Bali, 2018

"This trip was remarkably well organized and a truly memorable experience. I would not hesitate to give it my highest recommendation and might even go again! Soon!"  
Dr. Mary Bruckschwaiger, London, ON – Bali, 2018

"I totally loved Singapore and Malaysia. The local escorts were honestly a ten star. There was nothing they would not do for us".  
Dyana Driscoll, Toronto, On. – Malaysia & Singapore, 2018

"This was an exceptional trip – thanks again! Everything was perfectly well orchestrated. It feels like we have been travelling for more than two weeks. We have learned so much. We will definitely recommend this trip to our friends. We have seen so many things. We have had exceptional guides. The group we travelled with was fantastic! Again, an amazing adventure!"  
Dr. Collette Deslandres-Leduc, Montreal, Qc. – Ecuador and Peru, 2018

"Good guides, amazing sightseeing, loved the Patagonia cruise"  
Dr. Chantal Breton, Kirkland, Qc. - Argentina & Chile, including Patagonia cruise, 2019

"Thanks for sending along (the song that you wrote about Bali) and for everything else. your stories, tips, enthusiasm, quiet presence and good company. This trip was certainly quite special. Please also pass on my thanks to Bonnie. Take good care"  
Dr. Louise Lefort, Ottawa, On. – Bali, 2019

"This was an excellent unique tour combining both the cruise and a varied land component with spectacular sights ! Great group and local tour escort and cruise staff!"  
Dr. Evelyn Brett, Toronto, On. – Iceland circumnavigation cruise and land, 2019



"Peter & Mary Bloch did an excellent job leading the group. The guides and others were very helpful and excellent - Amit 5\*, plus Sheva and team. I thoroughly loved the trip. It exceeded my expectations. The people are so sweet and lots of smiles! This is a great place to visit."

Dr. Vickie Carducci, Kilworthy, On. - Northern India, 2019

"Malaysia was exhilarating! We had a wonderful, adventurous time, especially in the Borneo Rainforest. The local guides (Malek and Hirzan) were very friendly and helpful, very well versed in the history of Malaysia and we learnt a lot. The canopy walk was breathtakingly hair-raising. The tour was very well organized and the optional stay in Singapore was very relaxing. We look forward to more of your tours in the future".

Dr. Shiraz Walji, Calgary, AB - Malaysia & Singapore, 2019

"Our guide was excellent! Really enjoyed Singapore."

Dr. Trevor George Lewis, North York, On – Malaysia & **Singapore**, 2019

"Fantastic trip – well organized, packed with loads of things to do and see – but did not feel 'superficial'. Just loved the opportunity to do and see so much. The group was fantastic – made new friends. Ian was a great tour leader"

Dr. Lorraine Manzig, Toronto, ON – Ecuador & the Galapagos, 2019

"Your tours are great. Thanks for the experience!"

Dr. Ikenna Ezeilo, Lethbridge, On. – South East Asia, 2020

**And about your Group Leaders and Medical Director, Dr. Mel, and Bonnie, Borins (Toronto, On.)**

"Mel was an excellent tour leader"

Dr. Peter Lavelle - Northern India, February 2011

"Mel & Bonnie were great!"

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

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

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

"Great, Great tour leader"

Dr. Martin McIntyre - Northern India, February 2011

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

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

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

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

"Mel (Borins) was a great trip leader"

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

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

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

"Mel was an awesome leader"

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

"Mel and Bonnie were the perfect hosts"

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

"Mel Borins was an amazing tour leader and one of the reasons I decided immediately to go on this trip. He was always available when needed and extremely knowledgeable on everything in Bali. He and Bonnie made this trip."

Evelyn Brett, Toronto, ON – Bali, 2018

"Thanks for sending along (the song that you wrote about Bali) and for everything else.. your stories, tips, enthusiasm, quiet presence and good company. This trip was certainly quite special. Please also pass on my thanks to Bonnie. Take good care"

Dr. Louise Lefort, Ottawa, On. – Bali, 2019



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...

Please take the time to read and understand the Terms and Conditions of booking set out below prior to booking a tour with us.

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.

**Due to the current COVID situation, we are offering more flexible terms and conditions for all reservations received and deposited up to and including December 31, 2020 for all tour departures up to December 31, 2021. Where different to our standard Terms and Conditions, these flexible terms and conditions are noted in *italics* (and are highlighted in yellow) in the relevant section below.**

**1. 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, \$1,000 per person for Iceland cruises), 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.

*If you decide to change your plans and no longer wish to participate in the particular tour that your deposit has secured, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date.*

**2. 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.

*For our land based programs, balance payments are now due 65 days prior to your departure and for our programs that include a cruise component, balance payments are now due 75 days prior to your departure.*

**3. 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.

**4. CANCELLATIONS & CHANGES:** The deposit amounts (for both the main tour and any optional extensions reserved) are 100% 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.

Airfares may be subject to different rules and cancellation fees including some airfares may be fully non-refundable once the booking is confirmed regardless of when it was made including upgraded air cabin classes (ie premium economy, business and first class cabins) which are subject to different rules and cancellation fees based on the individual fare class in which the seats are purchased.

*If you decide to change your plans and no longer wish to participate in the particular tour that your deposit has secured, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date.*

*Cancellation penalties for bookings cancelled by the client after the final balance due date (65 days before departure; 75 days before departure for programs which include a cruise component) are as follows: 65 – 46 (75 - 46 days for programs which include a cruise component) days before departure – 25% of total price paid; 45 – 31 days – 50% of total price paid; 30 days or less – 100%.*

**5. 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 Inclusive insurance (ie Cancellation Protection and Travel Interruption Insurance), All Inclusive insurance (Non-Medical coverage plus health coverage), or the Premium Protection Plan insurance package (All Inclusive coverage with higher coverage limits) offered by DOT/OT/BIC through Manulife Insurance. COVID-19 is currently viewed as a pre-existing situation by all insurance companies, including Manulife Insurance, and therefore is an exclusion under those policies that include health insurance, ie All Inclusive and Premium Protection Plan insurance packages. For coverage relating to COVID-19 health claims while on your tour, Manulife offers separate coverage, ie COVID-19 Pandemic Travel Insurance. Some countries may require proof of medical insurance, including specifically for COVID-19.

**6. 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.

For Canadian citizens, 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)
- A tourist entry visa is not required for entry into Argentina, Bali (Indonesia), Chile, Ecuador, Iceland, Japan, Morocco, 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.

While COVID-19 remains an ongoing issue, some countries may introduce specific medical requirements for entry which may completing medical wellness declarations upon arrival and/or proof of a negative COVID-19 test. Proof of medical insurance, including specifically for COVID-19, may also be required. As regulations and requirements continue to change by country, we will notify you of any specific necessary requirements for your destination closer to departure.

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.

**7. 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.

**8. 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.

**9. 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.

**10. 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.

**11. AGE & HEALTH REQUIREMENTS:**

**Minimum Age:** The minimum age for the majority of our tours is 12 at the time of travel.

**Maximum Age:** We have no upper age limit for our tours though we inform you that our tours may include some components for which group members need to be in good physical condition in order to be able to participate. We will provide details on mandatory and recommended health requirements but it is your responsibility to ensure that you obtain proper and detailed medical advice at least 6 weeks prior to travel for the latest health requirements and recommendations for your destination and how they impact your own personal health situation.

**12. 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 be purchased and paid directly to the establishments.

**13. OPTIONAL TOURS & EXCURSIONS AND TOUR EXTENSIONS:** It is our intent to operate any optional tours & excursions and tour 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.

**14. 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.

**15. SEATING ASSIGNMENT ON FLIGHTS:** Our air arrangements are made via group contracts with the airlines and are therefore subject to more restrictive airline Terms & Conditions and policies than seats purchased individually from airline web sites. If you have a particular seat request, we will do our best to fulfill it subject to the policies of the airlines. Certain airlines assign group seating automatically for which the specific location within the group block is out of our control and to which the airlines do not provide access for us to change specific seat locations; and several airlines do not allow for specific advance seat assignment at all in which case specific seats will be assigned at airport check-in.

**16. 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.

**17. 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 its registrants by consumers. More information about TICO is available at <http://www.tico.on.ca/>

**18. 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 behavior of other guests/groups nor the unlikely event of the withdrawal of services or facilities due to local cultural and political events, or strikes.

#### **19. ACCEPTANCE OF RISK:**

You acknowledge that participation in overseas travel involves a degree of personal risk and that you may be visiting places where the political, cultural and geographical attributes present dangers and physical challenges greater than those present in our daily lives. You acknowledge that you are choosing to travel at a time where you may be exposed to epidemics and/or pandemics including, but not limited to, the COVID-19 virus. We will take all reasonable steps to ensure your safety and may require you to follow additional safety protocols on your trip.

We use information from government foreign departments and reports from our own contacts in each destination, including our local destination supplier partners, assessing whether the itinerary should operate. However, it is also your own responsibility to acquaint yourself with all relevant travel information, including applicable health and safety risks and the nature of your itinerary. You acknowledge that your decision to travel is made in light of consideration of this information and you accept that you are aware of the personal risks attendant upon such travel. To the fullest extent permitted by law, we accept no liability in relation to these additional risks.

**20. 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; war; civil commotion or insurrection; riot; blockade or embargo; fire; explosion; breakdown; union dispute, strike, lockout or other labor disputes or disruptions; earthquake; epidemic, pandemic or other health emergency; flood; windstorm or other extreme weather event; lack or failure of courses of supply; passage of any law, order, proclamation, regulation, restraint, ordinance, demand, requisition or requirement or any other act of any government authority, whether or not foreseeable, which would make it dangerous or not viable for a trip to commence or continue.

**21. OUR RESPONSIBILITIES:** DOT/OT/BIC makes arrangements with a network of third party suppliers, i.e., airlines, tour operators, ground handlers, accommodation providers, cruise companies, activity providers, coach and transfer companies, car rental companies, tour and local guides, government agencies, and other independent contractors and individuals to provide you with the travel services and other services you purchase. Although we take care in selecting these third party suppliers, we have no control over them and, therefore, cannot be responsible for their acts or omissions. In the unlikely event that a particular 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 by DOT/OT/BIC are subject to the applicable provincial Travel Industry Acts and Regulations and are subject to the conditions imposed by our third party 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.

**22. SEVERABILITY:** In the event that any term or condition contained in these Terms & Conditions is unenforceable or void by operation of law or as being against public policy or for any other reason then such term or condition shall be deemed to be severed from this contract or amended accordingly only to such extent necessary to allow all remaining terms and conditions to survive and continue as binding.

**23. PRIVACY POLICY:** Any personal information that we collect about you will be handled in accordance with our Privacy Policy and may be used for any purpose associated with the operation of a trip. In making this booking you consent to this information being passed on to the relevant persons such as our agents, service providers or other suppliers to enable us to operate the trip or, if permitted by any relevant e-marketing spam laws, to send you marketing material in relation to our events and special offers.