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## CME TOUR & CIRCUMNAVIGATION CRUISE OF ICELAND THE LAND OF FIRE & ICE

May 22 – June 5, 2023



### The Organizers...

#### 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 firsthand 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, Morocco, South Africa, Zanzibar, Kilimanjaro climb), India, Bhutan, China, Japan, South East Asia (Vietnam, Cambodia, Laos & Bali), Malaysia/Singapore, 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).

Contact us at - tel: 416-231-8466; toll free: 1-855-DOC-TOUR (362-8687); fax: 1-888-612-1459

e: [info@doctorsontour.ca](mailto:info@doctorsontour.ca)

**Dr Lorna D'Silva, Mississauga, Ontario >**

Dr. Lorna D'Silva is a Family Physician who graduated from the University of Toronto and has been practicing in Oakville and Etobicoke for many years as well as being a consultant to several Pharmaceutical companies. She is an avid world traveler having visited most of Europe, Africa, the Americas and the Far East as well as being involved in missionary trips to Kenya and Peru. Dr. D'Silva has been a speaker at overseas medical educational programs and has a track record of presenting, planning and co-chairing several successful and accredited programs including the weekly Halton Peel Family Physicians Educational Program. This is Dr. D'Silva's ninth venture with Doctors-on-Tour having previously led successful CME, cultural and ecological tours to North and South India, Ecuador & the Galapagos, Chile & Argentina, South Africa, New Zealand, Spain and Bhutan.



**The Destination... Iceland**



Widely known as “The Land of Fire and Ice”, Iceland is one of the most fascinating places on planet Earth. The awe-inspiring landscapes, the pristine forces of nature, the infinite and always-surprising combinations of fire, water, earth and air are everywhere to be found. Iceland is also the land of light and darkness. Long summer days with near 24-hours of sunshine are offset by short winter days with only a few hours of daylight.

Nature lovers are mesmerized by Iceland's spell. There are just not many places on our planet where you can admire black-sand beaches, towering (and even sometimes, erupting...) volcanoes, lumbering glaciers, expansive underground ice caves and thunderous waterfalls while at the same time swimming in hot springs, betting on when geysers will erupt, and hiking across barren rocky deserts. It's no wonder the country's nature has been the inspiration for countless Icelandic sagas and songs and with landscapes so convincingly lunar that astronauts once trained there.

However, as beautiful as Iceland might be, it's also steeped in history and culture that's well worth exploring. After all, it has a cultured European feel and a number of fantastic traditions. From the well storied history of Viking voyages to the interesting nature of the Icelandic literary tradition, there is so much to see, do, explore and learn. Iceland is packed with museums dedicated to the country's history and heritage. From Viking log houses to the National Museum of Iceland and even the Skogar Museum, there really is something that everyone will enjoy – all while you learn about the country's rich history.

Today, it is home to a progressive and peaceful nation that has formed a modern society where freedom and equality are the most important qualities. Iceland continuously ranks near the top of measurements for quality of life, gender equality, and democracy, and is one of the highest ranked countries in the world regarding health care and education. It also boasts one of the world's highest standards of living thanks mainly to its natural resources such as fish, thermal energy and hydropower.

Our tour will feature two distinct components.

First, spend **4 incredible days on land** in and around the charming, colorful capital of **Reykjavik** where you will see some of the **spectacular inland sites of the Southern area of Iceland** not covered in the cruise itinerary. Explore the UNESCO Thingvellir National Park; walk on the Solheimajökull glacier; marvel at the stunning waterfalls of Gullfoss, Skogafoss and Seljalandsfoss; be in the awe of the power of the geyser fields including Strokkur' the world's most active geysir; walk on the black volcanic beach at Reynisfjara and tour the Reykjanes Peninsular, learn about the history of the island's volcanic activity at the LavaCenter at Hvolsvöllur and bathe in the thermal healing properties of the world famous Blue Lagoon.

Then, experience an unforgettable **10 day Circumnavigation cruise around Iceland onboard the MS Seaventure**. Discover this mystical land steeped in Viking traditions and volcanic landscapes rarely seen anywhere else on earth. This voyage reveals a diverse array of natural wonders and the Icelandic way of life as you interact with Iceland's culture, nature, history and people.

On the **West coast**, your first feature stop will be the **Snaefellsnes Peninsula** and the **Snaefellsjokull Glacier**, made famous by the stories of Jules Verne. Then journey into the isolated **Westfjords** with jaw-dropping views of dramatic fjords carved by ancient glaciers, and sheer table mountains that plunge into the sea.

As you explore the remote **North coast**, including abandoned fishing villages and still-thriving small towns, Zodiac boats take you in for a closer look. Visit Flatey Island on the **Arctic Circle** with its abundant and varied birdlife and watch for whales, dolphins and sea birds in **Skjalfandi Bay**. Anchor for 2 nights in Husavik, the largest town in Skjalfandi Bay, famous as a base for spectacular whale watching in the bay and close to the spectacular Lake Myvatn region where the schizophrenic landscape looks as if "heaven and hell" have collided.

Head south through the **Eastfjords**, where you may spot seals while kayaking, or wild reindeer while hiking. The **Vatnajokull Glacier** is a highlight near the former fishing village of Hofn, while local lagoons – fed by retreating glaciers – serve as reminders of a changing natural landscape.

Explore the volcanic **Westman Islands** on your way along the **South shore** with the largest Atlantic puffin colony in the world, stopping at the island of Heimaey known as the "Pompei of the North" since the famous eruption of its neighbouring volcano in 1973.

This is a tour, and a land, that you will never forget...

Further information can be found at –

<https://www.inspiredbyiceland.com/> - The official tourism website for Iceland

<https://visitreykjavik.is> - The official tourism website of Reykjavik

<https://www.icelandprocruises.com/> - M/S Seaventure



## Tour highlights ...

- **Circumnavigate the island** on an unforgettable cruise and see all that its spectacular scenery has to hold
- Walk on one of Iceland's many **ancient glaciers**
- Watch the **graceful ocean giants of Skjalfandi Bay** - home to 15 different whale species
- Explore the town of Heimaey known as the "**Pompei of the North**" since the famous eruption of its neighbouring volcano in 1973
- Visit the Westman Islands, home to the **largest Atlantic puffin colony** in the world
- Stand behind the thunderous waters of the **Seljalandsfoss waterfall**
- Luxuriate and heal in the hot thermal waters of the **Blue Lagoon**
- Learn about the history of the island's volcanic activity at the **LavaCenter at Hvolsvöllur**
- Marvel at the **world's most active geysir, Strokkur**, in the *Geysir* thermal area (after which all other worldwide *geysirs* are named...)
- Drink, eat and be merry with the locals in the **charming, colorful capital of Reykjavik**



## The Academic Program (15 CME hours) ...

Complete details of our **Academic Program** will be provided in your full documentation package, however, as noted in the detailed itinerary, the program will include the following –

- **Physicians - Academic medical conference** on the **M/S Seaventure** featuring local and Canadian speakers & interactive discussions on current medical issues.
- A visit to the **ship's hospital** on the cruise to review its on-board facilities
- **Presentation by the ship's doctor** regarding common passenger ailments at sea and international regulations/guidelines as they pertain to cruise ships per WHO (World Health Organization)
- Meet with local doctors to **learn about the Icelandic medical system**
- Visit to **Blue Lagoon clinic (Reykjavik)** which specializes in the treatment of psoriasis and eczema
- Visit to **deCODE Genetics** (Reykjavik), a global leader in analyzing and understanding the human genome, for a presentation on their work and tour of the facility.
- Visit to **Kerecis** (Reykjavik) a company pioneering the use of fish skin and fatty acids in the globally expanding cellular therapy and infection control market.

In addition, any physician who would like to make a short presentation at the Academic Conference should register their interest by completing the relevant section of the program registration form and the **Group Medical Director**, Dr. Lorna D'Silva (Tel: 905-990-0355), [lorna.dsilva4@gmail.com](mailto:lorna.dsilva4@gmail.com), will contact you directly.

A certificate of attendance will be provided to all attendees of the Academic Program.

## The detailed itinerary...

### Day 1 : May 22, 2023 - Depart Toronto for Reykjavik, Iceland

Departure from Toronto for your flight to Reykjavik, Iceland on Icelandair. Specific flight times / routing will be forwarded upon registration.

### Day 2 : May 23 – Reykjavik (B, L)



**Reykjavik**, With a population of 120,000, is a perfect city for those who want to refresh their spirit in a place that combines invigorating outdoor activities, great food and world-class entertainment.

Sunny days feel like spontaneous holidays in Reykjavík. Sunbathers and picnickers fill Austurvöllur, the green square in front of Parliament; locals and tourists alike stroll up and down Laugavegur, the main drag, shopping, stopping for coffee, and people watching. Crooning buskers line the sidewalk; performance artists stage surprise acts; maybe a marching band appears from the ether.

Downtown Reykjavík (also known by its postal code as “101”) is the nucleus of Iceland's rich culture and arts scene. By day, café-culture rules supreme. A steady hum of conversation keeps the city's several cafés lively. As day turns into night, people start filing into many of the cities excellent restaurants. Throughout 101, playful murals and street art testify to the city's sense of creativity and fun. Art galleries such as the Reykjavík Art Museum and the National Gallery showcase the works of classic Icelandic artists, while smaller independent galleries display the projects of cutting-edge, contemporary Icelandic and international artists.

Various museums preserve the culture and history of both the city and the country at large. Designated as a UNESCO City of Literature, Reykjavík is also the core of Iceland's literary heritage where you'll discover a treasure of literary works and maybe the world's highest concentration of dreamers, musicians, poets and authors.

Early morning arrival in Reykjavik where you will be met by your local Icelandic tour escort for the next few days as you explore some of the internal sites of this spectacular island around Reykjavik and South Iceland using Reykjavik as your base.

Breakfast will be at the **Viking World Museum** (<https://www.vikingworld.is/>) where you will also have time to explore this fascinating museum. The frame around the viking ship the Iclander (Íslendingur), the exhibition hall itself, was designed by the award winning architect Guðmundur Jónsson. Its modern architecture highlights the beauty of the ship. Guðmundur Jónsson has gained over 45 prizes in Scandinavian, Norwegian and Icelandic competitions.

Afterwards, continue to the famous **Blue Lagoon**, a short drive outside of Reykjavík and one of the most popular tourist destinations in Iceland. This geothermal area, produces superheated steam drawn in from depths of over 2 miles which drives turbines, produces electricity and hot water for heating of homes and businesses and is also the main heating source for the world-renowned Blue Lagoon spa and resort area. The bathing facilities provide geothermal waterfall, steam rooms, silica mud packs, and more and the waters are proven to be therapeutic for sufferers of psoriasis and eczema. It is the perfect way to relax after your transatlantic flight. **Make sure that you pack a bathing suit and whatever toiletries you may need in your carry on baggage** (a towel & bathrobe are provided as part of your access package to the Blue Lagoon) as due to the early morning arrival of your flight, you will be visiting the lagoon complex before checking in to your hotel and having access to your checked baggage.

For physicians there will be a visit to the **Blue Lagoon clinic which specializes in the treatment of psoriasis and eczema**. These treatments are based on the beneficial effects of mineral-rich geothermal sea water and they are supported by UV light therapy and specially developed skincare products.

It is not known exactly why the water is so good for the skin, but it is believed to be due to the mix of the dissolved minerals in the water, the blue-green algae that thrives in the water and a type of bacteria that has only been found in the Blue Lagoon. The algae is the reason for the blue, milky colour of the water, but when it's in bloom on sunny days it lends the lagoon a more greenish colour. It is believed that the silica in the water is the main beneficial mineral for the skin but the water also includes other dissolved minerals such as chloride and natron (that together form sea salt), calcium, sulphur, carbonate and magnesium.

The Blue Lagoon has offered skin treatments for people suffering from Psoriasis and eczema since 1994 and it is one of the few natural treatments available for these skin diseases. <https://www.bluelagoon.com/clinic>

The Blue Lagoon medical facility also includes an **R & D department** which is trying to find further uses for the geothermal waters in growing algae, <https://shop-eu.bluelagoon.com/blogs/news/nature-and-science>

Non-physicians will be able to continue to enjoy the Blue Lagoon's facilities.



Lunch will be at Lava Restaurant at the Blue Lagoon complex.

Transfer to your hotel in the centre of Reykjavik.

The afternoon and evening will be at leisure. Overnight at hotel in Reykjavik.



### Day 3 : May 24 – Golden Circle (B, L)

Breakfast at the hotel.

Today, explore Iceland's famous **Golden Circle**. Our first stop is the **Thingvellir National Park**, an UNESCO site. It was here that the ancient settlers of Iceland gathered as early as 930 AD for legislative and judicial sessions for a few weeks every summer. It is also here that we can see the theory of plate tectonics in action, i.e. this is where the Earth's plates are drifting apart, creating fissures and crevasses, that slowly fill up with liquid lava on a regular basis in volcanic upheavals.

Further on, break for lunch at a thermally heated greenhouse (Fridheimar Greenhouse) that specializes in growing tomatoes all year round. A part of their produce is used in their own restaurant which mainly serves the world's best tomato soup and home baked bread. Receive a presentation on how they manage this feat this far North with almost no daylight in winter.

In the afternoon, visit the **Geysir thermal area** (after which all other worldwide geysers are named...) where we can see the world's most active *geysir*, **Strokkur**, eject a column of superheated steam and water to heights of over 20 metres every 5–7 minutes. Our next stop is the **Gulfoss Waterfall**, considered by many to be the most beautiful of Iceland's numerous waterfalls.

Evening at leisure. Overnight at hotel in Reykjavik.



### Day 4 : May 25 – South Coast (B, L)



Breakfast at the hotel.



On the agenda today is an exploration of Iceland's dramatic South Coast. Our first site is the infamous **Eyjafjallajökull Glacier** that created havoc in 2010 when its volcano erupted closing down airports in Europe and North America for days due to the severe ash clouds. Then on to the **Seljalandsfoss Waterfall**, which you can walk in behind, and the **Skogafoss Waterfall**. En route, visit the Skogar Folk Museum which depicts Iceland as it was a century or two ago, both with old buildings and historical artifacts.

Lunch will be taken at a local restaurant before continuing on to the **Solheimajökull Glacier** which is accessible by foot where you will have the opportunity to get to see a real glacier up close. The **Reynisfjara Beach** with its black sand and thundering ocean waves is an unforgettable experience and we end this unforgettable day with a visit to the **LavaCenter at Hvolsvöllur** to learn of the areas volcanic activities through the centuries.

Evening at leisure. Overnight at hotel in Reykjavik.



#### Day 5 : May 26 – Reykjavik (B)

Breakfast at the hotel.

In the morning, for **physicians** there will be a visit to **deCODE Genetics** (Reykjavik), a global leader in analyzing and understanding the human genome, for a presentation on their work and tour of the facility <https://www.decode.com/>

This will be followed by a visit to **Kerecis**, a pioneer in the use of fish skin and fatty acids in the globally expanding cellular therapy and infection control markets.

This Icelandic company has developed patented fatty-acid technologies through fish-skin products across two core technologies (Kerecis Omega3 Fish Skin and Kerecis Omega3 Viruxide) to heal the human body. Because no disease-transfer risk exists between cold-water fish and humans, the Kerecis fatty-acid-rich intact fish skin is only gently processed and retains its similarity to human skin both. This enables it to both protect

the body's tissues as well as enabling it to regenerate tissues, making it an ideal substitute for human skin as it is used to treat wounds, burns and other complex acute and chronic wounds including diabetic, venous, trauma, and surgical wounds.

The Kerecis sprayable fatty-acid topical and oral formulations protect the body from bacterial and viral infections and the company is also developing products for areas such as oral surgery, plastic surgery, and neurological applications.

Developed and manufactured in both Reykjavik and Isafjordur, Iceland, since 2013, Kerecis medical products are authorized for sale in Europe and the USA and it has regional headquarters in the USA, Switzerland and Iceland. Segments on Kerecis that have appeared on various TV channels, including Bloomberg Television, WKBN, WTOV, WTRF, the Spanish speaking Mega TV and the Icelandic RUV.

<https://www.kerecis.com/>

**Non-physicians** will enjoy some leisure time to explore Reykjavik independently before meeting up with the physicians in the afternoon to commence your tour of Reykjavík which highlights the history and culture of Iceland's beautiful capital.

Your tour of Reykjavík will start at the **National Museum**, established in 1863, which takes a journey into Icelandic history from the settlement period through the 20th century. Afterwards, see the famous **Hallgrímskirkja church**, named after the 17th-century poet and clergyman Hallgrímur Pétursson. It is the highest church in Iceland at 74.5 metres high (244 ft.) and it took 41 years to build. Construction began in 1945 and didn't end until 1986. It additionally houses the largest church organ in Iceland; it has 5275 pipes, is 15 metres high and weighs 25 tons.

Other sites will include **Höfði**, where the US President Ronald Reagan and Mikhail Gorbachev President of the Soviet Union met to end the Cold War, and the beautiful **Harpa Concert Hall** and conference centre in downtown Reykjavík, which was designed by the Danish firm Henning Larsen Architects in co-operation with Danish-Icelandic artist Ólafur Elíasson. Your tour escort will provide you with all the essential information regarding Reykjavík's rich culture and history.





**Day 6 : May 27 – Reykjanes peninsula, commence MS Seaventure “Circumnavigation cruise” (B, L, D)**

Breakfast at the hotel.

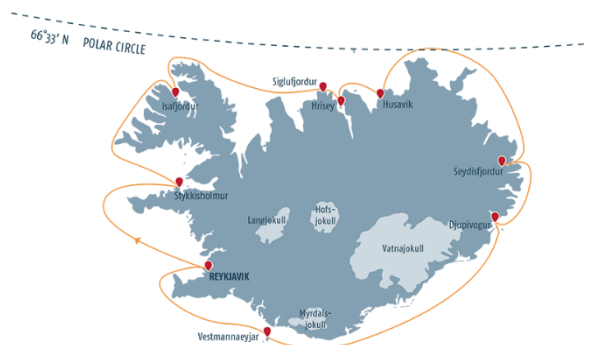
Today, we take the South Route to the **Reykjanes peninsula**, driving through the small fishing villages of Eyrarbakki, Stokkseyri and Grindavik. En route, visit **Bessastaðir**, the official residence of the Icelandic president located at the beautiful Álfanes peninsula. Bessastaðir was first settled in the year 1000 and has since then been an important place in Iceland. Snorri Sturluson, the author of Snorra-Edda, lived there in the 13th century and later on it became a Royal Fortress and the residence of the Norse King's highest ranking officers and officials living in Iceland. Then visit the Strandakirkja Church and learn of its hidden secret.

Continue to the **Krisuvk thermal area** with its boiling solfataras and steaming vents. Columns of steam rise skywards, bubbling mud pools play their rhythmical symphony, and the banks around the hot springs are coloured green, yellow and red. The Grænavatn and Gestastaðavatn Lakes and the two small pools on each side of the road further south, Augun (Eyes), are all explosion craters created by volcanic eruptions at various times. Grænavatn Lake is the largest, some 46 metres deep, with green water due to thermal algae and crystals which absorb the sun. The main geothermal areas in Krýsuvík are Seltún, Hverahvammur, Hverahlíð, Austurengjar, the southern part of Kleifarvatn and Sveifla beneath Hettutindur.



Mid afternoon, return to Reykjavik and the Midbakki Pier in Old Reykjavik Harbor for embarkation onto the MS Seaventure for your 10 day circumnavigation cruise of this spectacular and mystical island (embarkation 4.00pm onwards, last embarkation time = 6.00pm).

Welcome cruise briefing and dinner and overnight on the cruise.





### Day 7 : May 28 - Arnarstapi / Grundarfjordur (B, L, D)

Depending on the weather Arnarstapi or Grundarfjordur is the starting point of our adventures on the **Snaefellsnes Peninsula**. Often called “Iceland in Miniature” because of its diverse landscapes, the Snaefellsnes Peninsula is home to not only bird-rich **Breidafjörður Bay** but also the **Snaefellsjökull Glacier**, which sits atop a 700,000-year-old dormant volcano that was featured in the Jules Verne novel Journey to the Center of the Earth.

Optional excursions include the Snaefellsjökull Glacier and a tour around the Snaefellsnes Peninsular.



### Day 8 : May 29 - Isafjörður (B, L, D)



Today's destination is **Isafjörður**, an idyllic town in the **Westfjords region**. This secluded peninsula is connected to the Icelandic mainland by only a narrow strip of land and includes many roadless areas where cars have never been. The landscape includes jaw-dropping views of dramatic fjords carved by ancient glaciers, sheer table mountains that plunge into the sea and pristine North Atlantic vegetation.

Optional excursions include a spectacular drive through the remote Westfjords and a trip to the magnificent Dynjandi Waterfall.

### Day 9 : May 30 - Siglufjörður and Grimsey (B, L, D)

By morning we reach the fjord town of **Siglufjörður**, once the hub of the global herring industry and now enjoying a rebirth in popularity. Learn about the golden age of herring at the award-winning Herring Era Museum located on the vibrant harbor-front. In the early afternoon we head to **Grimsey Island**. Located about 25 miles (40 km) off the mainland on the Arctic Circle, the island harbors a variety of bird species including puffins, guillemots and various species of gulls.

Optional excursions include a boat tour of the Siglu Fjord on a traditional oak fishing boat.



#### Day 10 : May 31 – Flatey and Husavik (B, L, D)

In the morning we visit **Flatey** (“flat”) **Island**. It is thought that Flatey, like the surrounding islands of Breiðafjörður, was formed during the last Ice Age, carved out by an enormous ancient glacier. The island is another natural haven for birdlife and home to the arctic tern and puffins, which can be observed at close quarters.

In the early afternoon, cruise further into **Skjalfandi Bay** and dock at the town of **Husavik**. With some characteristics of a fjord, Skjalfandi Bay is a large bay on the north coast of Iceland, known around the world for its wildlife, especially its whales. Thought to have been originally named Shaky Bay or Trembling Bay, due to the local seismic activity, where, if staying in Húsavík, you might be lucky enough to feel the odd tremor in the night but there hasn't been a real earthquake here for over 100 years.

The bay, created by glacial activity, has two major rivers flowing into it, Skálfandafjót, which is a 178 km long glacial river and fourth-longest river of Iceland, and Laxá which is a freshwater river.



#### Day 11: June 1 - Husavik (B, L, D)

**Húsavík** is the only town in Skjalfandi Bay and is the oldest settlement in Iceland, besides being the largest town in Þingeyjarsýsla district. The Museum House houses part of the South Þingeyjarsýsla District Museum, a maritime museum, natural history museum, folk museum, district archives, photograph archives, and an art gallery. The town is also home to the Whale Museum and a beautiful botanical garden. The town faces the snow-covered mountains, Kinnarfjöll and Víknafjöll, on the west side of the bay.

Often called the “**Whale watching capital**” of Iceland, the town's offshore waters are home to 15 different whale species, as well as dolphins and 30 variety of bird. Watching these graceful ocean giants in their Arctic habitat is an unforgettable experience. The ocean around Iceland is particularly welcoming to the world's largest



mammals and with 23 different types of whales passing through these waters. Nowhere else on the planet is there a greater variety.

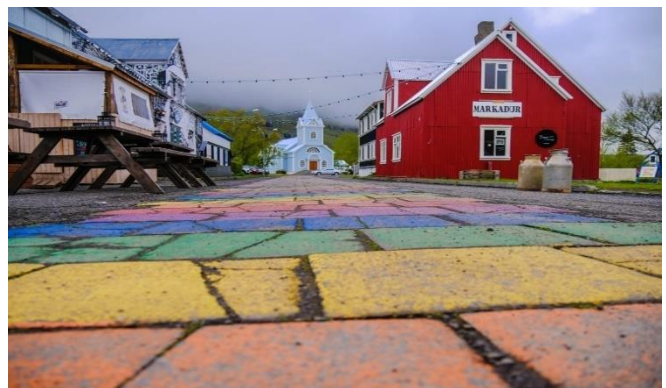
There are various optional excursions available from Husavik (on both Day 10 and 11) including the **Godafoss Waterfall** and the **Lake Myvatn Nature Baths**, Europe's most powerful waterfall, **Dettifoss** a scenic flight to see the highlights of Northern Iceland from a totally different perspective and, of course, whale watching on RIB boats (Rigid Inflatable Boats).



#### Day 12 : June 2 - Seydisfjörður (B, L, D)

Iceland's **East Fjords** are best explored from port of **Seydisfjörður**, nestled between the sea and steep mountains. A place of singing waterfalls and peculiar characters, Seydisfjörður is a welcoming town booming with creativity and rich in history. Inhabited by about 700 people and made up of multicoloured wooden houses and surrounded by snowcapped mountains and cascading waterfalls, impossibly picturesque, Seyðisfjörður is the most historically and architecturally interesting town in east Iceland.

Optional excursions include seal watching on while experiencing horseback riding on an iconic Icelandic horse, and visiting one of Iceland's rarest places, the **forest Hallormsstadur and Vök Baths**.





### Day 13 : June 3 - Djúpivogur (B, L, D)

The fishing village of **Djúpivogur** is today's base. It is a charming village with a long history of trading since 1589 located in a place of incomparable natural beauty. Today the main industry is fishing with tourism increasing rapidly in recent years. Langabúð, the oldest house in Djúpivogur was originally built in 1790, has been renovated and now serves as a cultural centre. It houses some of the works of sculptor Ríkarður Jónsson, a heritage museum and a coffee-shop with delicious homemade cakes and a display of local handicraft. Don't miss the outdoor sculpture, Eggin í Gleðivík, by the world famous Icelandic artist Sigurður Guðmundsson, consisting of 34 eggs. The artwork is on the coast, about 1 km from the centre of the village, within a convenient walking distance.

Optional excursions include a 4\*4 super jeep tour to explore the hidden gems of East Iceland and a boat trip on the **Jökulsárlon Glacier lagoon** where you can see icebergs of all shapes and sizes floating in the water.



### Day 14 : June 4 - Vestmannaeyjar (Westman Islands) (B, L, D)



Located off Iceland's south coast, the Westman Islands were formed by submarine volcanic eruptions around 10,000 years ago and they are rich in history, unique landscapes and heartwarming and welcoming inhabitants. The steep cliffs and lush vegetation are home to more than 30 avian species which nest in the cliffs and grassy ledges, as well as about 150 plant species and 80 types of insect. When sailing around the islands it is not uncommon to see whales, seals and puffins as the Westman Islands are considered being the largest Atlantic puffin colony in the world.

Surtsey Island emerged from the sea by an underground eruption from 1963-1967 and is one the youngest land masses on earth and is on the World Heritage Unesco list.

We go ashore on **Heimaey**, the only inhabited island, where half-buried houses remain from a violent 1973 eruption of the Eldfell volcano where the lava flow nearly destroyed the town. Sites include the Volcanoes Museum in this uniquely interesting town aptly known as the “Pompei of the North”.

Optional excursions include ATV tours and a guided hike into an active volcano.



During the cruise, there will be the following **CME activities**

- **Physicians - Academic medical conference** on the **M/S Seaventure** featuring local and Canadian speakers & interactive discussions on current medical issues.
- A visit to the **ship's hospital** on the cruise to review its on-board facilities
- **Presentation by the ship's doctor** regarding common passenger ailments at sea and international regulations/guidelines as they pertain to cruise ships per WHO (World Health Organization)

The exact days / times will be notified with your complete documentation package.

#### Day 15 : June 5 – Reykjavik – Toronto (B)

After breakfast we bid farewell to the MS Seaventure as we sail back into Reykjavik.

Disembark the ship and free time to continue to explore this delightful capital independently before being transferred to the airport for your evening flight back to Toronto.

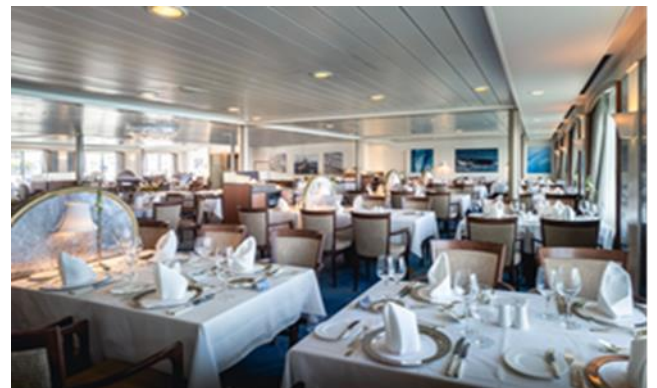
Arrival in Toronto on the evening of June 5.







## At sea... The M/S Seaventure



The **M/S SEAVENTURE** is an expedition vessel and is the ideal ship for exploring the waters around Iceland as well as being able to enter fjords and bays too shallow for larger vessels due to its compact size, two stabilizers and an ice-strengthened hull. With its special construction, the ship is incredibly agile and manoeuvrable making it ideally suited for trips with expedition character

With only 82 cabins and a maximum of 164 passengers, this is **small ship cruising** at its best as you explore the island in **authentic Icelandic style**. With a totally Icelandic team, this is the only ship operating in these waters that offers a totally Icelandic product and passengers will enjoy a unique, personal atmosphere on board as well as unforgettable travel experiences.

All cabins have exterior views and the ship features a range of modern onboard amenities. It is staffed with outstanding officers and crew, as well as bilingual expedition leaders and guides to provide guests with a first-class experience while exploring the Icelandic waters.

The ship boasts spacious several lounges and common areas, an elegant restaurant, 2 bars, a pool and after a busy day of exploration, passengers can browse books in the well-stocked library, participate in one of massage or wellness programs, work out in the fitness room or just enjoy the views of the spectacular Iceland scenery from one of the lounges.

The dress code on board is smart / casual. Leave your ties, jackets and evening dresses at home. For days at sea and ashore we recommend comfortable, breathable, waterproof and windproof clothing, plus gloves, thermal underwear and sturdy footwear. For the captain's and farewell cocktail parties we recommend smart casual dress style.

All daily landings are in towns and settlements with many interesting places to explore and to immerse yourself in the Icelandic culture while the ship also offers a comprehensive choice of shore excursions (payable extra) providing you the opportunity to enhance your cruise by exploring the interior of Iceland as well.

The ship's 14 zodiacs are ready and waiting to get you up close and personal with the most breathtaking natural wonders of Iceland and explore otherwise inaccessible areas by land and sea.

#### **Facilities on board:**

- Meals, including daily snacks, are prepared by a professional chef
- The bar is staffed by a professional bartender
- Massage and wellness programs
- The library is well-stocked with polar books and DVDs
- Internet access (limited on some parts of the cruise)
- Presentations by local experts and naturalists
- The onboard clinic is run by a licensed doctor
- A large theatre style auditorium is used for presentations and information meetings
- Professional laundry service (payable)
- Shop offering Icelandic souvenirs and a small range of cosmetics and other articles for daily use

#### **M/S Seaventure accommodations**

All cabin categories have the same facilities, ie either 2 twin or 1 double bed, private bathroom with shower, TV, wardrobe, refrigerator, live broadcast from outside camera, individual temperature controls, hair dryer and safe. The differences between the different cabin categories (and hence the supplements payable) is based on size, the deck level upon which they are situated (Deck 3, lower through Deck 7, highest), and the window type, ie -

- Category 1 Outside cabin: 18 m2, 2 portholes, Deck 3
- Category 2 Outside cabin: 18 m2, panorama window, Deck 4 (front of ship)
- Category 3 Outside cabin: 18 m2, panorama window, Deck 4 (middle of ship)
- Category 4 Outside cabin: 18 m2, panorama window, Deck 5 (front of ship)
- Category 5 Outside cabin: 18 m2, panorama window, Deck 5 (middle of ship)
- Category 6 Outside cabin: 18 m2, floor to ceiling window, balcony, Deck 6
- Category 7 Suite: 24 m2, floor to ceiling window, balcony, Deck 7

Maximum occupancy per cabin is 2 people (triple cabins may be available upon request in Category 1).



Outside cabin, portholes (Category 1)



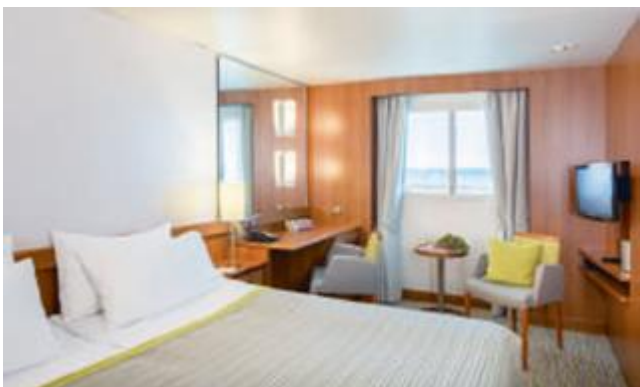
Outside cabin, picture window (Category 2)



Outside cabin, picture window (Category 3)



Outside cabin, picture window (Category 4)

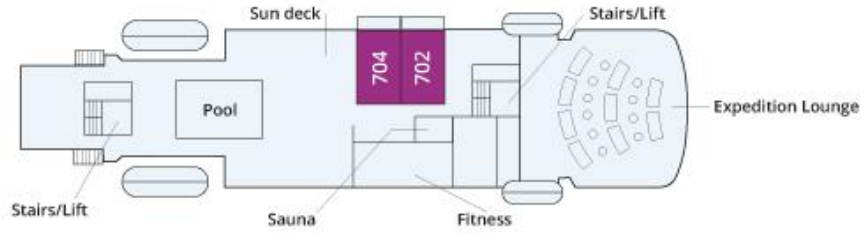


Outside cabin, picture window (Category 5)

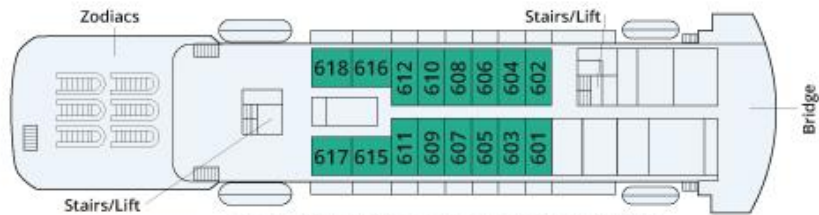


Outside cabin, balcony (Category 6)

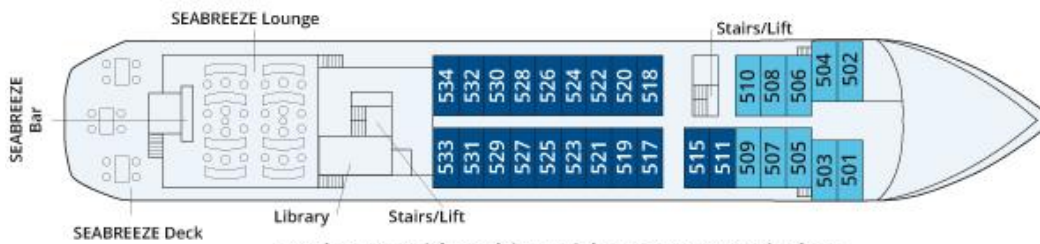




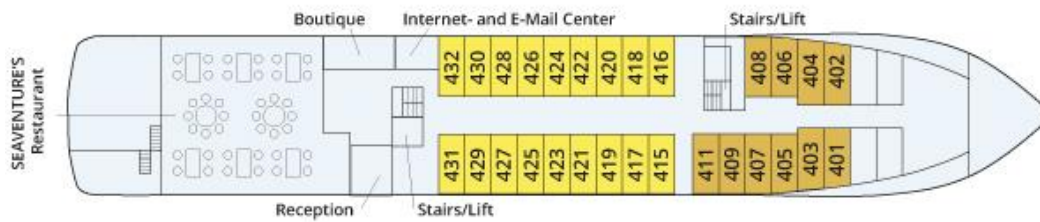
Deck 7 Owner's Suites



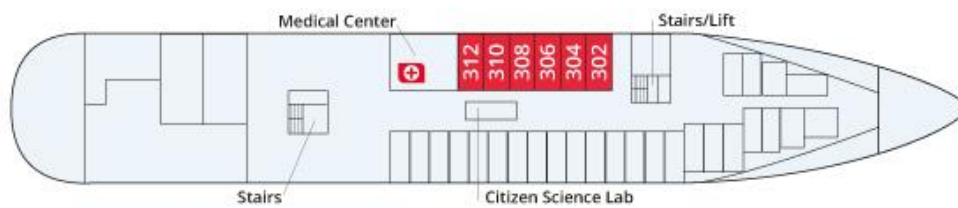
Deck 6 Outside cabins with balcony



Deck 5 Outside cabins with panorama window



Deck 4 Outside cabins with panorama window



Deck 3 Outside cabins with portholes

- Category 7 Suite: around 24 m<sup>2</sup>/258 square feet in size with a big balcony
- Category 6 Outside cabin: around 18 m<sup>2</sup>/194 square feet in size with balcony
- Category 5 Outside cabin: around 18 m<sup>2</sup>/194 square feet in size with picture window
- Category 4 Outside cabin: around 18 m<sup>2</sup>/194 square feet in size with picture window
- Category 3 Outside cabin: around 18 m<sup>2</sup>/194 square feet in size with picture window
- Category 2 Outside cabin: around 18 m<sup>2</sup>/194 square feet in size with picture window
- Category 1 Outside cabin: around 18 m<sup>2</sup>/194 square feet in size with portholes

### Ship Specifications:

- Registration: Bahamas
- Launched/Renovation: 1990/2019
- Category: 4\* Plus
- Staff and Crew: 60
- On board language: English, German
- Cabins: 82
- Guests: 164
- Ice Class: E4
- Passenger decks: 5
- Length: 111 m (364 ft)
- Breadth: 16 m (55.7 ft)
- Draft: 4.8 m (15.7 ft)
- Voltage onboard: 220V

### Cruise component inclusions:

- Accommodation in booked cabin category
- All meals – breakfast, lunch (lunch box if not on board) and dinner
- Coffee, tea and water
- All Zodiac tours (weather dependent)
- Icelandic/English speaking guide
- All presentations from cruise staff and guest speakers
- Onboard entertainment program
- Iceland ProCruises Windjacket
- Reusable water bottle

More information regarding the cruise can be found at <https://www.icelandprocruises.com/pages/seaventure/>

### The hotel... Canopy by Hilton Reykjavik City Centre (4\*) - Reykjavik, Iceland (4 nights)

Spanning six connected buildings, the hotel's décor reflects its eclectic past as a furniture factory, music venue, and arts hub. The hotel is steps from the shopping and nightlife of Laugavegur Street and Reykjavik city center - a neighborhood rich with history, color and life. Rooms are styled in shades of ocean and volcanic rock and include 48-inch TV, wifi, mini-refrigerator and bedding designed exclusively for Canopy for a comfier, better sleep.

Additional info at

<https://www.hilton.com/en/hotels/rekcapy-canopy-reykjavik-city-centre/>



**The price... Cdn \$9,995/person**

**(Early Booking Price valid until January 31, 2023 – SAVE \$2,000/COUPLE !!)**

Pricing (exc. Insurance) / per person	In Cdn \$ including air from Toronto !!
Per person (double occupancy) - includes Category 1 outside cabin (deck 3) on Seaventure (other cabin types have a supplement) <ul style="list-style-type: none"> <li>registrations up to January 31, 2023</li> <li>registrations after January 31, 2023</li> </ul>	\$ 9,995 \$10,995
Single supplement <b>EXCLUSIVE OFFER FOR DOCTORS-ON-TOUR CLIENTS</b> <b>LIMITED TIME OFFER !</b>	<b>SINGLE SUPPLEMENT WAIVED FOR ALL CABIN CATEGORY TYPES – PAY ONLY THE \$1,150 SINGLE SUPPLEMENT RELATING TO THE LAND COMPONENT OF THIS TOUR.</b> <b>APPLIES TO ALL CABIN CATEGORIES</b> (Savings of \$4,800 – \$10,000 depending on cabin category)
Single share fee	\$ 300 **
Transportation / hotel taxes and fees	\$ 715
Supplements to upgrade accommodation on Ocean Diamond <ul style="list-style-type: none"> <li>Category 2 (outside cabin, deck 4, front)</li> <li>Category 3 (outside cabin, deck 4, midship)</li> <li>Category 4 (outside cabin, deck 5, front)</li> <li>Category 5 (outside cabin, deck 5, midship)</li> <li>Category 6 (outside cabin, deck 6, balcony)</li> <li>Category 7 (suite, deck 7, balcony)</li> </ul> See page 19/20 for full cabin descriptions	\$ 750 (per person) \$ 1,250 (per person) \$ 1,750 (per person) \$ 2,250 (per person) \$ 4,250 (per person) \$ 5,750 (per person)
Academic program registration fee	\$ 850 (per MD registrant)

\*\* Single share fee – can't find a traveling partner but don't want to pay a single supplement? We'll keep our eyes open for similar clients and try and find you a compatible person to share a room with.

Flights are also available from **Vancouver** and **Calgary** (supplement applies).

Upgrades are available to **Business class** cabins (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 land & cruise 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 December 2022) 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.

## NEW ! - ONLINE REGISTRATION FORM

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

<https://fs22.formsite.com/Doctorsontour/ICE2305FullRegForm/index.html>

Full program information may also be found at –

<https://www.doctorsontour.ca/cme-programs-iceland-upcoming-2305.php>

**OUR PROGRAMS HAVE LIMITED CAPACITY !**

**ICELAND IS ONE OF OUR MOST POPULAR PROGRAMS AND USUALLY BECOMES FULLY SUBSCRIBED WELL BEFORE THE EARLY BOOKING PRICING DEADLINE.**

**WE THEREFORE RECOMMEND REGISTERING (WITH A DEPOSIT OF \$1,000 PER PERSON, PLUS APPLICABLE TRAVEL INSURANCE PREMIUM) AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION**

**REGISTER BY JANUARY 31, 2023 AND SAVE \$2,000/COUPLE !!**

## Inclusions and Exclusions...

### Inclusions –

- Round trip international flights from Toronto to Reykjavík on Icelandair
- 10 day / 9 night Iceland Circumnavigation cruise on the M/S Seaventure
- 5 day land tour of Southern Iceland and the Golden Circle (4\* hotel in Reykjavík)
- Fully escorted tour including services of local English speaking cultural, and naturalist experts and expedition leaders on Ocean Diamond
- 14 breakfasts, 12 lunches, 9 dinners
- Private, modern, air conditioned coach transportation
- Academic program and visits to local medical facilities as indicated in the itinerary
- All admission fees (except those specifically noted above)
- Services of a local English speaking cultural expert and guide
- All meet and greet services and arrival and departure transfers\*\*
- Portage
- Hosting by our Group Leader and Medical Director, Dr. Lorna D'Silva and her husband, Ashley

\*\* meet and greet services and airport arrival and departure transfers are included if you are travelling on our group arranged flights – if you choose to arrange your own international flights (and they arrive / depart at different times to the group flights) additional private transfer costs will apply

### Exclusions –

- Beverages (both soft drinks and alcoholic beverages)
- Optional shore excursions
- Gratuities
- Airport departure taxes (none as of Dec 2022)
- Travel insurance – please note, **travel insurance (including medical and trip interruption coverage) is highly recommended** for this tour. Coverage is available through Doctors-on-Tour with Manulife Insurance – please check for further details in our brochure (page 27).
- All items of a personal nature such as telephone / internet usage, laundry services etc

Online registration is available at <https://fs22.formsite.com/Doctorsontour/ICE2305FullRegForm/index.html>

**REGISTER BY JANUARY 31, 2023 AND SAVE \$2,000/COUPLE !**

## Misc information you need to know...

### Travel documentation and visas

Iceland is a Schengen area country and citizens of several countries (including Canada, USA, UK, Australia) do not need a visa for travel to countries within the Schengen area.

A full list of citizens that do not require a visa may be found below (Iceland Directorate of Immigration) -

<http://utl.is/index.php/en/who-does-not-need-a-visa>

However for entry into Iceland your passport must have an expiry date no earlier than 3 months after your scheduled departure date from the country.

### MANDATORY vaccinations (at December 2022)

Proof of a full series of **vaccination against COVID-19** is required for the cruise component of this program (see below)

### Recommended medical precautions

A list of our full medical recommendations will be provided closer to departure – this will include up to date MMR, Hepatitis A/B vaccinations.

### COVID-19

We have been operating our programs again now since November 2021 but, we recognize that, for the foreseeable future at least, COVID-19 may still have an impact on the travel experience although in all of the current destinations where we are offering programs, travel formalities are now being relaxed. We continue to monitor the 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 country that we offer is able to operate as safely as possible.

All COVID-19 related entry measures at the Icelandic border have been lifted effective February 25, 2022. There is no need to pre-register before or upon arrival in Iceland and there is no need to present a proof of vaccination certificate at flight boarding or to the Icelandic Immigration authorities upon arrival in Iceland. <https://visit.covid.is/>.

However, **proof of vaccination against COVID-19** remains a **requirement for embarkation onto the M/S Seaventure** cruise component of your program.

**Prior to embarkation on to the M/S Seaventure**, you must –

- Complete and submit a **COVID-19 Health Questionnaire**
- show A **COVID-19 proof of vaccination certificate** (with a complete series of any Covid-19 vaccine that has been recognized by the EMA (European Medical Association) as well as Astra Zeneca (Covishield – this vaccine, widely used in Canada, is not one of the listed approved vaccines by the EMA but will be accepted by the ship for embarkation). Therefore, approved vaccines for embarkation are 2 doses of Pfizer, Moderna, Astra Zeneca (including Covishield); 1 dose of J&J/Janssen and includes if vaccines have been mixed between first and second doses eg first dose Astra Zeneca, second dose either Pfizer or Moderna; OR eg, one dose of Pfizer with one dose of Moderna), dated at least 14 days before embarkation. At the current time, one booster shot is also required.



## 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 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](#)

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.igoinsured.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.igoinsured.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.



## 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

"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, Fredericton, 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. Salamat Jalan"

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



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

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

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

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

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

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

"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 Klapecki, Toronto, On. - Bali, 2016

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

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

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

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

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

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

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

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

"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

"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

"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

"This was an excellent unique tour combining both the cruise and a varied land component with spectacular sights ! Great group, and wonderful local tour escort and cruise staff !"

Dr. Evelyn Brett, Toronto, On. – Iceland circumnavigation cruise and land, 2019

"That was a great trip!"

Dr. Yaso Kancherla, Burlington, On. - Iceland circumnavigation cruise and land, 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

"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 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

"We enjoyed our experience in Iceland. Rachel and Joel (Kassner) do a great job as group leaders."  
Dr. John Britt, Winston Salem, NC - Iceland circumnavigation cruise and land, 2022

"Thank you for making this first post pandemic trip for Val and I a special one".  
Dr. Les Marien, Orangeville, On. - Iceland circumnavigation cruise and land, 2022

"Fun, food, fellowship, culture, history, knowledge, perspectives, some ailments & mishaps — all packed in 12 days. Thanks everyone for enriching Kitty & my life! This is by far the most magical CME trip we've ever had for the past 3 decades! 🧐🧐"  
Dr. Wing Lim, Sherwood Park, AB - Spain Gourmet tour, 2022

"We are having a fantastic time.  
Great group - have made many new friends.  
We are ecstatic to be here.  
(our local tour escort) Malik is a kind and patient person who gives 110% of himself - he truly goes above and beyond to make sure everyone is happy.  
Thank you. Thank you Thank you."  
Drs. Loraine Manzig and Kevin Sliwowicz, Toronto, On. - Malaysia & Singapore, 2022

"Our local tour escort was very knowledgeable and helpful, restaurants were all very good and we really enjoyed the overnight tent experience and sunset camel ride in the Sahara!"  
Dr. Dominic Tang, North York, On. - Morocco, 2022



**And about your Group Leaders and Medical Director, Dr. Lorna, and Ashley, D'Silva (Mississauga, On..)**

..."I just called to say how much I care," ...

Neither our few parting words nor this email can fully express our admiration for your leadership and our thanks for making the trip happen for us. Yes, it was a complex itinerary and yes, some of the participants (ourselves included) were a handful at times, but your experience and your forbearance really showed through. I suspect that collectively we would not naturally be travelling partners, but that somehow added to our experience, rather than detracting from it. I hope it was the same for you, if only in part.

Bravo.

David

Dr. David Cole, Toronto - Ecuador & the Galapagos, November 2010

"A great trip! Lorna & Ashley did a marvelous job of keeping us on track...). Tremendous local guides. Thoroughly enjoyable accommodations and food"

Dr. Kathryn Bigsby, Charlottetown - Ecuador & the Galapagos (and Peru), 2010

"Let me commend you and your team for this most excellent adventure. Both Lorna and Ashley have done an amazing job on every issue, always seeking consensus, to help us throughout the journey. They deserve a tremendous vote of appreciation".

Dr. Fred Engle, Toronto, On. - Chile, Argentina and Patagonia Cruise, 2014

"A personal note of thanks (again) for a great trip.

Wow -- what a team..."

Dr. David Cole, Toronto - Chile, Argentina and Patagonia Cruise, 2014

"We would like to particularly thank Lorna and Ashley for leading the trip extremely well - they have handled the group, the services as well as troubleshooting any mishaps to the satisfaction of all"

Dr. Hamid Nasser, Cambridge, On. - Chile, Argentina and Patagonia Cruise, 2014

"This was a fabulous introduction to Doctors On Tour for us, and it will hopefully not be our last. Lorna and Ashley were great (group leaders) and Deon (our guide) was, as others have already said, an absolute gem"

Dr. Susan and Chuck van Baardwijk, Ancaster, On - South Africa, 2015.

"Great trip - thanks for all your effort"

Dr. Ed Mol, Athabasca, AB - Ecuador & Peru, 2017



Doctors-on- Tour – Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour – Spain



Doctors-on-Tour - Chile & Argentina



Doctors-on-Tour – South East Asia



Doctors-on-Tour – China

## The fine print...

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.

**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 (with the exception of \$800 per person for Morocco and \$1,000 for Japan programs; \$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.

**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.

**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), as well as any travel insurance premiums paid, 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 offer either a refund, or future travel credit, depending on the situation with our supplier partners subject to any specific penalties relating to airline seats that would be out of our control and would obviously be dependent upon the air ticket conditions. Irrespective of whether a tour booking is cancelled by the client or if any or all components of the travel services are cancelled by DOT/OT/BIC, 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.

**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, Malaysia, Morocco, New Zealand, 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 and/or proof of having received an approved COVID-19 vaccination. 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.

**Proof of a full series of vaccination doses against COVID-19 is required for all participants on programs offered by DOT/OT/BIC.**

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.