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PROFESSIONAL ADVANCEMENT ESCAPE CME, CULTURAL & ECOLOGICAL TOUR OF MALAYSIA

November 14 – 28, 2024



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, Sri Lanka; 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 . 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

Dr. Rachel Kassner, M.D. – Charlottetown, P.E.I.>

Dr. Rachel Kassner (Group Medical Director) was born and raised in PEI where she first started practicing medicine. She then spent 16 years practicing in Toronto, and then returned to Charlottetown in 2001 to continue her practice as a Family Physician. She is the former head of the Department of Family Medicine at the Queen Elizabeth Hospital, is Past President and Past Chair of the Medical Society of PEI and is a past member of the governing Council of the College of Physicians and Surgeons of PEI, where she was Vice-Chair.



She was formerly the physician liaison on the project to implement unified electronic health records Province-wide, a member of the PEI Provincial Cancer Coordination Steering Committee, a member of the former PEI Narcotic Prescription Monitoring Program Committee, and a member of the former Medical Advisory Board of the Dairy Farmers of Canada.

Rachel retired from her family practice in 2020 and continued to do locums and clinic work until her full retirement in 2023. This is Dr. Kassner's twelfth eleventh venture with Doctors-on-Tour having previously led CME programs to Ecuador, the Galapagos and Peru, Kenya, Tanzania & Zanzibar, South East Asia, Brazil, Spain, South Africa, China, New Zealand, Eastern Europe, Iceland and, most recently in February 2024, Morocco. Dr. Kassner will be accompanied by her husband, Joel Palter.

Dr. Kassner may be contacted at – tel: 1-902 393-9949, email: jrpalter@gmail.com

The Destination... Malaysia



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

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

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

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

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

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

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

Further information can be found at –

<https://www.malaysia.travel/> - Official website of Tourism Malaysia

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

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

The Academic Program (17 CME hours) ...

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

Included will be the following -

- **Academic Conference** with lectures by Canadian & local medical experts & interactive discussions on current medical issues
- Visit the **Cleft Lip and Palate Association of Malaysia (Kuala Lumpur)**
- Presentation on **Traditional Siddha medicine (Kuala Lumpur)**
- Visit to the **Buddhist Tzu-Chi Merits Society Malaysia (Penang)** to meet with volunteer medical staff and learn about its dialysis operations.
- Learn about the **medical benefits of spices at Tropical Spice Garden (Penang)**
- Learn about **herbal medicine** at a **Nutmeg Plantation (Penang)** and the **Botanical Garden (Kinabalu National Park)**
- Meet with the **medical faculty**, and receive a tour of the **University Malaysia Sabah (Kota Kinabalu)**

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. Rachel Kassner** (tel: 1-902 393-9949, e: jrpalter@gmail.com) will contact you directly.

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



Tour highlights...

- Immerse yourself in the historic trading port of **Malacca** with its Dutch, Cantonese and Portuguese influences
- Marvel at the iconic **Petronas Towers in “KL”** (Kuala Lumpur) – the world's tallest twin buildings
- Witness colonial grandeur, dragon-tiled temples and remarkable street art in **Georgetown (Penang)**
- Bargain at the **colourful local night markets** and sample world famous street food
- Get up close and personal with the “old man of the forest” at the **Sepilok Orangutan Rehabilitation Center**
- Stay at nature lodges and **cruise along the Kinabatangan River** as you search for proboscis monkeys, gibbons and Bornean pygmy elephants in one of the top wildlife watching areas in Southeast Asia



The detailed itinerary...

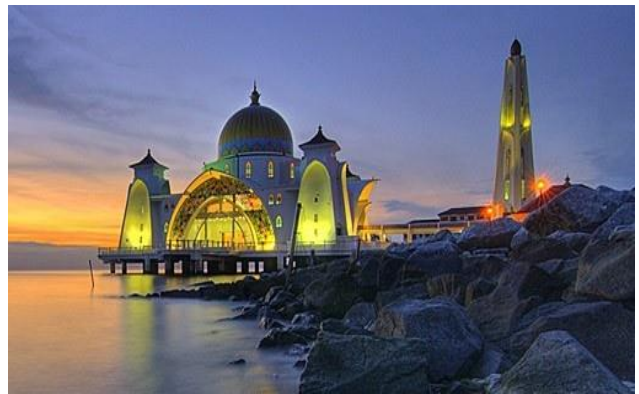
Day 1 : Nov 14, 2024 (Thursday) - Depart Toronto for Kuala Lumpur, Malaysia

Depart Toronto for your flight to Kuala Lumpur, Malaysia.

Specific flight times / routing will be forwarded upon registration.

Day 2 : Nov 15: In transit as you cross the international dateline

Day 3 : Nov 16 – Arrive Kuala Lumpur, Malaysia – Malacca (L, D)



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

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

Check-in at your hotel and lunch.

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

Welcome dinner at a local restaurant.

Overnight in Malacca.

Day 4 : Nov 17 - Malacca (B, L)

Breakfast at the hotel.

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

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

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

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

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

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

Evening at leisure. Overnight in Malacca.



Day 5 : Nov 18 – Malacca – Kuala Lumpur (B, L, D)

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

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

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

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



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

Afterwards, visit the Gold Award Winning Kuala Lumpur **City Gallery** that tells the story of Kuala Lumpur's Past, Present and Future through miniatures. This small museum is an excellent starting point for visitors to learn about the history of KL, in an engaging and informative fashion. As well as a photographic record of the city, entitled "Old Kuala Lumpur", the ground floor has a scale model of Merdeka Square. Another scale model, The Spectacular City Model Show, this time of modern KL, is on the first floor. The museum is housed in an attractive neo-Renaissance structure, which has performed several functions since it was built in 1899, including being the main colonial printing office, and more recently, a public library.

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

In the afternoon -

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

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

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

Visit the bustling **night market in Chinatown** and try your skills at bargaining. You will also see the Sri Mahamariamman Temple, one of the most ornate Indian temples where you may even get to see a Hindu wedding if you're lucky.

Dinner will be at a local restaurant.

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



Overnight in Kuala Lumpur.

Day 6 : Nov 19 – Kuala Lumpur (B, L)

Breakfast at the hotel and then this morning head to Batu Caves and Royal Selangor.



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

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

Lunch will be at a local restaurant.



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

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

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

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

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

Continue to a local market where a riot of colour, sounds and smells awaits. This is an opportunity to experience an authentic slice of Malaysian culture. Listen as the guide explains the various spices, fruits, vegetables and snacks that are on offer and observe scenes of daily market life as shoppers haggle with vendors for the freshest goods.

Journey out to **Kampung Baru**, a 110-year-old village located in the heart of modern Kuala Lumpur. Thanks to its food-loving residents and rich traditional culture, Kampung Baru is the ideal place to start a KL food tour. Stroll through the street stalls in search of the area's best *nasi lemak*, a fragrant rice dish that is the breakfast of choice for most Malaysian citizens. Savour the subtle flavours of coconut milk mixed with fiery *sambal* sauce while enjoying a bit of people watching.

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

Evening at leisure. Overnight in Kuala Lumpur.

Day 7 : Nov 20 - Kuala Lumpur – Ipoh – Penang (B, L, D)



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

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

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

Lunch at a local restaurant in Ipoh.

Continue on to Georgetown to check in at the hotel.

This evening, visit the so-called '**Street of Harmony**' where various spiritual shrines and houses of worship can be found then step into vibrant **Little India**. Traditional Indian music playing will be heard as soon as you step foot here, which sets the mood to explore its hidden secret. Along Market Street, there are many Indian fashion stores selling mostly saree, silk and cotton, anything that has the essence of India. Mingle with the locals as they shop for colourful flower garland offerings and enjoy the smells emanating from the street hawker stalls.

Dinner will be taken in the area at a local restaurant.

Overnight in Georgetown, Penang.



Day 8 : Nov 21 – Penang (B, L)



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

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

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



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

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

Switch gears, shifting from Penang's culinary scene to its more artistic side. **Georgetown** is Penang's cultural centre and a UNESCO World Heritage Site. Explore the streets, looking beyond the heritage buildings and religious sites to discover remarkable street art. Discover whimsical paintings and sculptures as well as interactive murals inspired by daily life. Learn about the commissioning of one of Penang's largest street art collections and the growing community of local artists who help add touches of personality the city's streets. If time permits, also visit **Chew Jetty** with its many elevated houses, several Chinese temples, a community hall and lots of tourist facilities, all linked by elevated wooden walkways. It's a fun place to wander around admiring docked fishing boats while the scent of frying fish wafts across the walkways.



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

Lunch will be at a local restaurant in Georgetown.

Physicians will visit the **Buddhist Tzu-Chi Dialysis Centre**, part of the worldwide **Buddhist Compassionate Relief Tzu Chi Foundation**

Buddhist Tzu-Chi Merits Society Malaysia set up its first Dialysis Centre in Penang at Jalan Gottlieb in August 1997. Five years later, a second and third centre followed suit in Jitra, Kedah and Bagan Ajam, Butterworth, respectively, to give hope to more poor and needy patients with free dialysis treatment. In addition to charity, Tzu Chi dedicates itself in the field of medicine, education, environmental protection, international relief work and the establishment of the world's third largest marrow donor registry. It also promotes humanistic values and community volunteerism. The centre also includes a children care, a free clinic and a palliative home.

<https://www.tzuchi.org.my/>

Later in the afternoon, there will be the first of two **Academic Sessions** at the hotel.

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

Evening at leisure. Overnight in Georgetown, Penang.

Day 9 : Nov 22 – Penang (B, L)

Breakfast at the hotel.

This morning head to a **Nutmeg Plantation** and absorb fascinating facts about its myriad uses - from agricultural to medicinal. Taste the nutmeg fruit and delight in its invigorating aroma. Afterwards, visit a local nutmeg factory to witness the process & explanation of how the fruit is processed into various applications.

Continue to a **Tropical Spice Garden**. On arrival take a guided tour of the Spice Terraces, where your botanical guide specialized in medicines derived from the various spices will explain their **medical benefits and common uses**.

You will also be able to explore the lush landscaped award-winning gardens set out over 8 acres of secondary jungle before a refreshment of Tea in the Bamboo Garden.

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

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



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

Lunch at a local restaurant in the area.

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



Evening at leisure. Overnight in Georgetown, Penang.

Day 10 : Nov 23 – Penang – Sabah, Borneo (Kota Kinabalu) (B, L, D)

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

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

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

Kota Kinabalu (or "KK" as it is known by the locals) is the capital city of Sabah State, in East Malaysia. Situated on the island of Borneo, on the northwest coast, Kota Kinabalu is Borneo's largest urban centre when on Malaysia vacations.

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



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

Lunch will be provided on the flight.

After lunch -

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

Partners will have free time.

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

Afterwards, dinner will be at one of the many restaurants on the bustling KK waterfront.

Overnight in Kota Kinabalu.

Day 11 : Nov 24 – Kota Kinabalu – Kundasang (B, L, D)

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

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



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

En route stop at the **Village of Lobong Lobong** also known as the lost village, located at 650m above sea level at the foot of Mount Kinabalu. Meet the village host for walk through the village to the plantations to learn about the local villager's livelihood, farming pineapples, rice, papaya, rubber. Experience the spectacular scenery of the area as you drive past mountains with green farming terraces high up on the mountain sides.

Lunch will be at a restaurant inside the Kinabalu Park.

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



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

Take a walk across the **Jungle Canopy Walkway** above the Springs to observe wildlife and the rich lowland forest floor from 100 feet above. The hilly approach to the entrance to the walkway is quite challenging and sturdy walking shoes with a good grip are required, particularly when wet.

Dinner at your hotel. Overnight in Kundasang.

Day 12 : Nov 25 - Kundasang – Sepilok (B, L, D)

Breakfast at the hotel

This morning, continue the drive across the interior of Sabah towards the Sepilok area.

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



Dinner and overnight at your ecolodge in the Sepilok area.

Day 13 : Nov 26 – Sepilok - Kinabatangan (B, L, D)

Breakfast at the ecolodge.



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

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

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



Later in the morning, depart from Sandakan Jetty to head to the **Kinabatangan Wetlands**.

This boat journey leads you through the awe-inspiring scenery of the mangrove forest and the local Abai villages and offers views of the different types of vegetation found along Sabah's mighty Kinabatangan River. You may see Macaques, wild Orangutan, Proboscis Monkeys and the unique mudskippers as you pass through Nipah palms stilts of Rhizophora trees and mangrove forest.

Arrive at your Kinabatangan ecolodge, check in before receiving a short introduction briefing about your 2-night stay before lunch at the lodge.



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

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

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

In the afternoon, take a **wildlife cruise** up the Kinabatangan River to search for wildlife where there is a chance to see the Proboscis Monkey in the wild, rare bird species of Borneo, Hornbills, Gibbons and maybe even the endemic Pygmy Elephants.

Late in the afternoon return to the lodge for dinner.

After dinner, take an evening stroll along the boardwalks on a lookout for nocturnal animals and interesting insects.

Dinner and overnight at the lodge in the Kinabatangan area.

Day 14 : Nov 27 – Kinabatangan (B, L, D)



An early rise this morning as you join the birds and other animals of the river for a cruise to **Kelenanap Oxbow Lake**, a crescent shaped lake that formed when the river's meander became so wide that it cut itself off. The stillness of the lake and relative protection provides a unique haven for animals and plants making for an ecosystem that's completely distinct from that of the river and which includes 200 bird species from hawk, heron and hornbill to colorful kingfisher.

Continue on to the **Kulamba Field Centre** and the conservation area village of the native "Orang Sungai" people (one of the subgroups of the Orang Asli, collectively known as the Indigenous Peoples of Malaysia and get involved with a tree planting initiative in a tree planting initiative. Conservation efforts such as these are a great way of helping to preserve the natural environment and support the local community.

<https://news.mongabay.com/2020/11/conservationists-replant-legal-palm-oil-plantation-with-forest-in-borneo/>

<https://rhinoandforestfund.org/en/project/the-tabin-kulamba-wildlife-corridor/>

After the Tree Planting area, proceed to explore the Kulamba Field Centre **Observation Tower** which offers panoramic views over the whole Kinabatangan area - make sure you bring along your binoculars as much of the wildlife spends a lot of time in the trees – watch for moving trees as a tell-tail sign of Silver Leaf monkeys, birds and maybe even an Orangutan.

Enjoy refreshments served by the Orang Kg at Kulamba Field Centre before visiting the local fisherman around the area. Interact with the local Orang Sungai river people and observe the daily activities such as catching crabs and prawn.

Cruise back to the ecolodge where you will be served lunch.

After lunch, for **Physicians**, there will be the second of the two **Academic Sessions**, at the lodge.

Late afternoon, set off for another afternoon cruise in search of the mangrove specials, river sceneries, village landscapes and more wildlife. On good weather, we may even get to see firefly colonies which are found at certain parts of the river.



Dinner and overnight at the lodge in the Kinabatangan area.

Day 15 : Nov 28 – Kinabatangan – Sandakan – Kuala Lumpur - Toronto (arriving Toronto, Nov 29) (B)

Breakfast at the lodge.

After breakfast, some free time to explore the nature board walk to view wildlife around the lodge before taking the boat back to Sandakan.

Transfer to Sandakan airport for your afternoon flight back to Kuala Lumpur and onward flight back to Toronto.

Specific flight times / routing will be forwarded upon registration.

The accommodation...

Location	Hotels
Malacca (2 nights)	The Majestic Malacca (4*) www.majesticmalacca.com
Kuala Lumpur (2 nights)	Pullman KLCC Hotel (5*) https://www.accorhotels.com/gb/hotel-A0C5-pullman-kuala-lumpur-city-centre-hotel-and-residences/index.shtml
Georgetown, Penang (3 nights)	The George (4*) https://thegeorge.com.my/
Kota Kinabalu (1 night)	Le Meridien (5*) http://www.lemeridienkotakinabalu.com/
Kundasang (1 night)	Kinabalu Pine Resort (3*) http://kinabalupineresort.com/
Kinabatangan River (2 nights)	Kinabatangan Wetlands Resort (3*) www.kwrsabah.com
Sepilok (1 night)	Sepilok Nature Resort (3*) https://dive-malaysia.com/sepilok-nature-lodge/

As denoted above, the hotel accommodation will be in a combination of 4* and 5* properties. In parts of Sabah, the accommodation is in ecolodges and hence the nature of the accommodation is such that it carries a 3* rating. However, it is still excellent unique accommodation – check out the lodges at the web links above !

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

The price... Cdn \$9,795 / person
(Early Booking Price valid until July 8, 2024 – save \$500/person)

;Pricing (exc. Insurance) / per person - Cdn\$	Inc. Air from Toronto
Per person (double occupancy)	
- registrations up to June 23, 2022	\$ 9,795
- registrations after June 23, 2022	\$10,295
Single supplement	\$ 1,820
Single share fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 745
Academic program registration fee (per MD registrant)	\$ 950

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

REPEAT CUSTOMER DISCOUNT

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

COST EFFICIENT INVOICING !

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

CANADIAN \$ PRICING !

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of almost 40% (at May 2024) when paying in US\$, this makes a significant difference.

ONLINE REGISTRATION FORM

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

<https://fs22.formsite.com/Doctorsontour/MAL2411RegForm/index>

Full program information may also be found at –

<https://www.doctorsontour.ca/cme-programs-malaysia-upcoming-2411.php>

REGISTER BY JULY 8, 2024 AND SAVE \$1,000/COUPLE !!

Inclusions and Exclusions...

Inclusions –

- Round trip international flights from Toronto to Kuala Lumpur / Kuala Lumpur to Toronto and regional flights
- Private, modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers**
- Accommodation for a total of 12 nights (8 nights in 4* and 5* hotels and 4 nights in ecolodges)
- 12 breakfasts, 12 lunches, 8 dinners in a combination of hotel and local restaurants (inc soft drink, tea/coffee)
- Bottled water on tours
- Comprehensive daily itineraries including escorted tours of local cultural sites, ecolodge activities
- Visits to the Sepilok Orangutan Rehabilitation Centre, Labuk Bay Proboscis Monkey Sanctuary and Sun Bear Conservation Centre in Sabah
- Wildlife cruises on the Kinabatangan River
- Academic program and visits to local medical facilities as indicated in the itinerary (Academic Program Certificate provided)
- All admission fees (except those specifically noted above)
- Fully escorted tour including services of local English speaking cultural, ecological and naturalist experts
- Hosting by our Group Leader and Medical Director, Dr. Rachel Kassner and her husband, Joel Palter
- Porterage

** 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 –

- Any meals or activities not mentioned above
- Beverages (other than those mentioned above)
- Camera and video fees (not usually re cell phones, just regular cameras and video cameras) at certain attractions
- Gratuities for local tour director / guides and drivers
- Airport departure taxes Malaysia = RM40 @ May 2024 (approximately Cdn\$13)
- 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 26)
- All items of a personal nature such as telephone / internet usage, laundry services etc

OUR PROGRAMS HAVE LIMITED CAPACITY !

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

Misc information you need to know...

Travel documentation and visa

An entry visa is not required for Canadian or USA citizens for entry into Malaysia. However, your passport must have an expiry date no earlier than 6 months (Canadian citizens) / 90 days (US citizens) after your scheduled departure date from Malaysia and must have at least two blank pages for entry stamps upon arrival.

Citizens of other countries should check their requirements at <https://cibtvisas.ca/>

Mandatory vaccinations – NONE

There are no mandatory vaccinations required at the present time (May 2024) for entry into Malaysia.

Recommended medical precautions

Travellers should always ensure that they are up to date on **routine vaccines** such as measles-mumps-rubella (MMR), diphtheria, tetanus, pertussis, polio, varicella (chickenpox) and influenza and COVID-19.

Hepatitis A/B and typhoid vaccinations are also recommended for travel to Malaysia as well as malaria precautions for the Borneo (Sabah) component.

Travel insurance information... Coverage available through Manulife Insurance

We strongly recommend that you take out travel insurance to protect you against the unexpected due to, in particular, limited provincial health care coverage afforded to Canadians while traveling overseas and the cancellation provisions inherent in your booking. We offer the following insurance coverage options through Manulife Insurance, one of Canada's leading insurance providers –

NON-MEDICAL INCLUSIVE PLAN

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

ALL INCLUSIVE PLAN

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

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

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

PREMIUM PROTECTION PLAN ("PPP")

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

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

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

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

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

"Great hotel facilities, excellent service – an extremely enjoyable, and educational, week

Dr. Doug Wooster, Toronto – Chile, 2005

"Great company, well organized and interesting tours, educational lectures and great food (and wine....!) – Fantastic trip!"

Dr. Ray Martin, Toronto – Argentina, 2006

"Thanks for planning such an amazing trip. Our congenial group enjoyed so many rich experiences together and collected memories to last a lifetime. Each day was an adventure!

Andrea Maurice – Vietnam / Cambodia, 2007

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

Dr. Rudy Hyles, Mississauga – Ecuador & The Galapagos, 2008

"Wonderful people! Wonderful places!"

Dr. Phil McGuire, Ottawa – Peru, 2009

"The organization and accommodation were both excellent. We were always looked after with consideration and provided with a wide variety of interesting activities and experiences. The guides were most helpful and informative. A wonderful tour!"

Dr. Michael Dales, Toronto - Ecuador & The Galapagos, 2009

"I do not have words to express my appreciation and admiration for 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

"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

"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 into 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 daybreak - our guide was great! Many thanks for the fabulous trip - mmemorable and well organized. Your company does such a great job and such an opportunity for us, and what a great group of people to share such an amazing trip with".

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

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

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

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

Dr. Linda Rapson, Toronto – 2013

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

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

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

Dr. Ron Eliosoff, Ottawa - South India, 2013

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

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

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

Dyana Driscoll, Toronto – Brazil, 2013

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

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

"Fantastic experience! Every detail to perfection."

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

"Had a great time! Very well organized"

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

"An extremely interesting, informative and invigorating tour. The medical CME components were excellent and I'm glad that we were able to see and experience so much".
Dr. Paula Chalmers, Vancouver, B.C. - South Africa, 2017

"Myanmar was very well organized and our guide was excellent - the best I have ever had! The sites and activities in Bhutan were very enjoyable and the local medical facilities and clinics that we visited as part of the CME were good"
Dr. Brenda Cholin, North Battleford, SK - Myanmar & Bhutan, 2017

"It was an incredible tour - we saw so much!"
Dr. Mo Meghji, Kitchener, On. - Argentina & Chile, including Patagonia cruise, 2017

"This was a very good tour. The progress that the country has made over the years has been very significant. However, China still has multiple levels of Red Tape, both public and private that will not change ever, so it must be accepted. Overall a 9.5 out of 10!"
Dr. Ted Erb, Waterloo, On. - China, 2017

"It was our first trip with your company. John and I loved it. The itinerary was perfect. Busy days followed by quieter ones. Lorna and Ashley were lovely and so capable! The coordination was superb. Thank you. We had the trip of a lifetime!"
Dr. John Gapski, Mississauga, On. – Ecuador & Galapagos, 2017

"We really enjoyed traveling with an interesting group of professionals which gave us the opportunity to visit places where the public normally does not have easy entry. Excellent pre-departure information and the tour was well-balanced with a mixture of historic and social highlights, while travelling through very different landscapes and areas of the country. The public/private health care system was well described on the Groote Schuur Hospital tour and the children's' song and dance performance at SOS children's village in Cape Town was touching. Our local tour guide was outstanding [5+++] and provided excellent context for the political, economic and social aspects of SA. He was calm, professional, responded quickly to everyone's needs and was very proud of his country".
Helle & Tony Tosine, Toronto, On. – South Africa, 2017

"Everything was excellent! We had a wonderful time. Hotels were superb. Thank you again for the well organized, all details worked out, great trip!"
Dr. Andrea Cordas, Burlington, On. – South India, 2017

"We really enjoyed New Zealand and the services provided by your company. The Academic Conference presentations were top caliber and contained information useful to both the specialist and generalist. I enjoyed getting to know and learning from the other group participants. We would recommend this trip and plan to travel with Doctors on Tour again".
Dr. John Britt, Winston-Salem, NC - New Zealand, 2018

"We 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

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

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

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

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

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

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

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

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

"Our guide was excellent! Really enjoyed Singapore."

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

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

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

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

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

Very good guides and Doctors-on-Tour group leaders.

Dr. Chris Sosnowski, Napanee, 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

"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 Sliwowiecz, Toronto, On. - Malaysia & Singapore, 2022

"Excellent guidance and interesting sites. Sahara desert trip was fantastic - really enjoyed the drive out over the dunes - camel ride excellent ! Felt safe at all times, including in the cities. A very good cultural experience leading to a great appreciation of this beautiful country".

Dr. Les Marien, Orangeville, On. - Morocco, 2022

"Need another vacation after this trip as we saw so much! The group was fantastic and fun to be with. We enjoyed everyone's company!"

Dr. Nihad Ali-Ridha, Toronto, On. – Vietnam, Cambodia & Laos, 2023

"Thank you so much for arranging this very special adventure.

It was wonderful! I so wish I had done it sooner so I could do it again.

Our local tour escort (Dion) was so knowledgeable, willing to share the history of the country in a way that helped us understand the WHY as well as the WHAT of the history of that breathtakingly beautiful country while he made us each feel welcome and valued as visitors. He obviously loves his homeland and has reason to do so.

The group was very compatible and new friendships were made. Caroline was very efficient".

Dr. Pat Barry, Burlington, On. – South Africa, 2023

"The Japan experience ranks among the very best offered by DoT - seamlessly blending the country's rich history and culture with outstanding cuisines and activities. The farewell Kimono dinner with Geisha entertainment was particularly noteworthy as well as the beauty of the Five Lakes region, majesty of Mt. Fuji, the ryokan experience and the many beautiful Japanese gardens and historic sites! Outstanding experience!"

Dr. Bruno Salena, Ancaster, On.- Japan, 2023

"This was an excellent trip – my 2nd time with Doctors-on-Tour to Iceland and I would do it again! I enjoyed seeing a few new locations and different restaurants (thanks to Thordis). I can't recommend this trip highly enough! As all of your tours have been, it was well planned, well organized and very good value. Thanks so much. See you next year in Japan!"

Dr. Mary Bruckschwaiger, London, On. - Iceland Circumnavigation Cruise and Land, 2023

"A wonderful trip. A busy itinerary but allowed freedom for personal time. Cannot say enough about the knowledge, enthusiasm and energy of our guides - always willing to cheerfully go that extra mile. Hotels were all high quality and well located."

Dr. Stephen Pond, Fredericton, NB – Spain, 2023

"Our trip to Morocco exceeded all expectations. We left with a better understanding of the country, its people and culture. The information, locations, activities and meals were exceptional. Our knowledgeable tour guide Mustapha answered any and all questions with pride. Our driver Mohamed was incredible and we always felt safe with him at the wheel. Our group leader and medical director Dr. Rachel Kassner, along with her husband Joel, had our days and nights running smoothly. They included the entire group and went above and beyond to care for everyone. A trip we will always remember. We loved the format of the trip and will definitely be booking with you in the future"

Dr. Moses Rambaran, Miramichi, NB - Morocco, 2024

And about your Group Leaders and Medical Director, Dr. Rachel Kassner and Joel Palter (Charlottetown, P.E.I.)

"Dr. Kassner was excellent – very responsible, personable and organized"
Dr. Rick Black, Hamilton, On. – Vietnam, Cambodia & Laos, 2012

"Hi Rachel, this was a magnificent trip for sure!
I really appreciated you and your family's easy going style of travel. Thank you for consulting with the group on certain decisions 🐾...
Take care, hugs to all"
Dr. Alice Desilets, Moncton, NB - China, 2017

"This was a really good travelling group. Thank you for your leadership and for your consideration during this trip. It was greatly appreciated"
Dr. Pat Barry, Burlington, On. – China 2017

"Rachel – you're the best! Thanks for being the team mother".
Dr. Chris Callery, Waterford, On. – Eastern Europe 2019

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

"Kudos to Rachel and Joel. We do love to travel with them".
Dr. Jeanne Teitelbaum, Montreal, QC – Spain, 2023

"Rachel and Joel went beyond to keep things running smoothly".
Dr. Barbara Flanagan-Rankin, Charlottetown, PEI – Spain, 2023

"Usual excellent job by Rachel Kassner".
Dr. Mike Garner, Montreal, QC – Spain, 2023

"Excellent tour - thank you to the great work by, and patients of, Rachel and Joel for "herding cats"
Dr. Sofia Lazaridis, Ottawa, On.– Morocco, 2024

"Rachel and Joel were excellent at managing the tour"
Dr. Fredericka Abcarius, Westmount, QC - Morocco, 2024



Doctors-on- Tour – Ecuadorian Amazon



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, Malaysia and Sri Lanka 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, 110 days for Sri Lanka programs and 125 days for Morocco programs) 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; 110 days for Sri Lanka programs, 125 days for Morocco programs) 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%. Our Morocco and Sri Lanka programs have different cancellation penalties after the balance due date, as follows ; Morocco : 125 – 91 days before departure – 20% of total price paid; 90 – 61 days – 35% of total price paid; 60 – 31 days – 50% of total price paid; 30 days or less – 100%; Sri Lanka : 110 – 91 days before departure – 20% of total price paid; 90 – 61 days – 35% 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 as well as any cancellation penalties that may be charged by third party suppliers of services at the destination. 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, Sri Lanka, 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.

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 for 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 the responsibility of every traveller to acquaint yourself with all relevant travel information, including applicable health and safety risks and the nature of your itinerary including checking the Government of Canada's Travel Advisories page <https://travel.gc.ca/travelling/advisories> (for travellers resident outside of Canada, you should refer to the equivalent travel advisory sources of your own government) for information and updates about your travel destination in order to be aware of any issues that may impact the safety and security of your travel. 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, ie., 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, well-being or security of the passengers, or for any reason whatsoever, to cancel or 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 participants of the tours should such person's health, mental or physical condition, in the sole opinion of DOT/OT/BIC, impede, or threaten to impede, the operation and/or enjoyment of the tour for the other passengers. In such a case, DOT/OT/BIC will refund any monies that can be recovered for the unused portion of the tour, taking into account any additional charges or penalties from third party suppliers of services at the destination. 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.