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DR. STEVE SZARKA & Doctors-on-Tour present a

CME, ECO & CULTURAL TOUR OF MOROCCO

OCTOBER 16 - 28, 2022



The Organizers...

Doctors-on-Tour

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

Additional information, including detailed program brochures downloadable in pdf format and recent testimonials, can be found at www.doctorsontour.ca. 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. Steve Szarka B.Eng., M.Eng., M.D., C.C.F.P. - Hamilton, On.

Dr. Steve Szarka is a family physician with a private practice in Hamilton, Ontario. His undergraduate education in both Electrical and Computer Engineering (B.Eng, M.Eng) and Medicine (M.D) was also obtained at McMaster University in Hamilton. In Hamilton, he helped establish, and was the Lead Physician for, one of the first Primary Care Reform Networks (PCN) in Ontario. He has also served on Steering Committees for the establishment of the first Family Health Team in Ontario, and to help establish protocols for the Family Health Team in the Hamilton Area relating to the management of chronic care diseases as it pertains to diabetes.



He currently holds the position of Assistant Clinical Professor in the Department of Family Medicine, Faculty of Health Sciences, McMaster University and is a Past-President for the Hamilton Academy of Medicine. He developed a special interest in phlebology and sat on the board of directors for the Canadian Society of Phlebology. This has been a challenging position that has allowed him to interact and teach his colleagues in this field, both here in Canada and as an invited speaker all over the world.

This is Dr. Szarka's eighth venture with Doctors-on-Tour having led previous CME programs to Eastern Europe (2015, 2017), South East Asia (2016, 2020), Ecuador, the Galapagos and Peru (2016), South Africa (2018) and Chile & Argentina (2019).

Dr. Szarka may be contacted at –

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The Destination... MOROCCO

Get to know the vibrant culture and spectacular colorful backdrops that are distinctively Morocco as you immerse yourselves in one of the world's most distinctive cultures. Only a little more than 10 kilometres away from the Spanish coast, Morocco is a bridge between North Africa and Europe that features impressive architecture, beautiful desert vistas and exciting markets.

Morocco is incredibly picturesque, with endless alleys decorated in colorful tiles. Moroccan food is famous for its use of spices that culminate in an interesting mix of Arabic, Berber and Mediterranean influences.

This 13 day tour encompasses different regions of Morocco, touring the country in depth. Begin with the Imperial Cities, and then pass through the dramatic scenery of the High Atlas Mountains and the Sahara Desert, before crossing to the west coast of the kingdom. You will travel through the Saffron region, as well as on the coastal road to Essaouira, known for its art and handmade crafts.

Fly into **Casablanca** and, after an orientation tour, continue to the political capital, **Rabat**, for your first night. Your next stop is **Moulay Idriss**, where Morocco's Arab conquerors first settled. This is followed by **Meknes**, one of the great imperial cities of Morocco, and **Chefchaouen**, the picturesque "Little Blue City". Then on to **Fes**, a very special city and a haven for Morocco's artists and craftsmen, with perhaps the oldest and most beloved medina in the whole country where donkeys and mules laden with goods still walk the ancient market. The site of the world's first established university, it also has a strong tradition of handcrafts.

Morocco probably isn't where you thought you'd go for a little taste of Switzerland, but that's exactly the comparison invited by the road to Midelt. There are ski towns and European-style chalets here, while Midelt itself serves as more of an agricultural and mining hub. Drive through the scenic **Atlas Mountains** with its cedar forests on your way to **Merzouga** for a unique overnight at a desert camp in the **Sahara Desert**.

Travel the scenic route, the "Road of a Thousand Kasbahs" and the Dades River Valley, marveling at the stunning Todra Gorge and the Tinghir Oasis along the way before stopping in **Ouarzazate**, the centre of Morocco's booming movie industry where you'll even visit the local studios, where Lawrence of Arabia, Gladiator and episodes of Game of Thrones grace a prestigious list of credits. Climb up the UNESCO World Heritage site of **Ait Ben Haddou**, the location for many famous movies such as "Jewel of the Nile" and "Gladiator" before continuing on to captivating **Marrakech** where you can lose yourself in bazaars, surrounded by mosques, snake charmers, fire eaters, and more.

Then head over to Morocco's beautiful Atlantic coastline (stopping to see the unique tree climbing goats along the way...) and wander the whitewashed ramparts in the coastal resort of **Essaouira** before ending your tour in **Casablanca** with dinner at Rick's Café made famous by Bogart.

Experience Morocco's deep history, unique atmosphere and welcoming people on an unforgettable journey.

Additional info can be found at –

<https://www.visitmorocco.com/en> - Morocco National Tourist Office; and

<https://www.maroc.ma/en> - Kingdom of Morocco Official Site

Tour highlights ...

- Thrill to Morocco's captivating fabric of colors, intricate architecture and African, Arab and European cultures
- Marvel at Casablanca's Hassan II Mosque, an architectural wonder
- Explore Rabat's Islamic ruins, ancient citadel and splendid Hassan Tower
- Lose yourself on a walking tour in the Medina in Fes, the most intact Medieval Arab city in the world, and haggle for souvenirs in the souqs until you're knee deep in carpets
- Adventure by 4x4 jeep into the Sahara Desert and spend a night in a luxury desert camp
- Travel the rugged "Road of a Thousand Kasbahs" to the UNESCO World Heritage site of Kasbah Ait Ben Haddou (immortalized in such films as Lawrence of Arabia and Gladiator)
- Listen to the song of Jemaa el-Fnaa Square in Marrakech, a joyful riot of music, food, storytellers and snake charmers
- Relax in the coastal resort town of Essaouira with its whitewashed ramparts where trendy art galleries and boutiques contrast with its traditional fishing boats

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

Complete details of our Academic Program will be provided in your full documentation package, however, as noted in the detailed itinerary, the varied program, suitable for all health care practitioners, will include the following –

- **Academic Conference** in Fes with presentations by Canadian & Moroccan medical experts & interactive discussions on current medical issues
- Learn about the **therapeutic healing properties of the spa waters** of Moulay Yacoub
- Visit to a **local hospital in Fes** to learn about the Morocco healthcare system and meet with local doctors.
- Presentation on the **medicinal uses of local herbs at a traditional pharmacy** in Marrakech
- Visit the **Marrakech Fertility Institute**, the first fertility clinic in Morocco, to meet with local physicians and learn about their specialty.
- Learn about the **medicinal benefits and uses of Argan Oil** (endemic to Morocco)

Any physician who would like to make a short presentation at the Medical Conference in Fes should contact our Group Medical Director, Dr. Steve Szarka (e: szarkas@mcmaster.ca, Tel: 1-905-648-3322), directly.

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

The Itinerary...

DAY 1 – Oct 16, 2022 (Sunday) – Depart Toronto

Depart Toronto for your flight to Casablanca, Morocco.

Specific flight times / routing will be forwarded upon registration.

DAY 2 – Oct 17: Arrive Casablanca - Rabat (L, D)



Famed as the setting of the classic 1942 film of the same name, **Casablanca** is Morocco's largest city and its economic powerhouse. Located in western Morocco on the Atlantic Ocean, Casablanca is the country's main port as well as the economic and business centre to be experienced on Morocco vacations.

What started as a small Berber fishing village, Casablanca became a strategic port for the likes of the Phoenicians and the Romans. The Portuguese destroyed and then rebuilt the city, inhabiting it until an earthquake devastated the area in 1755. During the era of French colonialism at the beginning of the 20th century, Casablanca witnessed rapid expansion and the population has grown from approximately 20,000 to more than four million today, and is the largest city in Africa.

The city is known for its unique architecture, a byproduct of being a French protectorate. Mauresque is a blend of traditional Moroccan designs with European styles of the early 20th century. A modern architectural attraction in Casablanca is the Hassan II Mosque designed by French architect Michel Pinseau. With room for 25,000 people inside and a further 80,000 in the courtyard, the mosque is one of the largest in the world. Built by over 6,000 Moroccan craftsmen and artisans using local materials, the mosque was completed in 1993.

Modern Casablanca is a place where the West meets and coexists with Arabic traditions. Modern constructions blend with charming neighborhoods that reflect Arabic-Islamic heritage and the traces of the city's colonial period. A lively metropolis, it is the most liberal of Morocco's cities and its citizens are more exposed, and therefore, open to Western ways than some of their neighbours.

Morning arrival in Casablanca, where you will be met by your local Moroccan tour escort who will be with you for the duration of your tour.

Begin discovering Morocco's largest city and economic capital, with a brief highlight tour including the wide boulevards of PI Mohammed V, the city's handsome Mauresque buildings, which meld French-colonial design and traditional Moroccan style, the downtown area and United Nations Square, the famous Hassan II Mosque (exterior) and the beachside suburb of Ain Diab and Anfa.

Welcome fish lunch at local restaurant and then leave Casablanca along the coastline to the political capital, **Rabat**, for overnight.

Located on the Atlantic Ocean at the mouth of the Bou Regreg River is **Rabat**, Morocco's political capital and third largest city.

The city was formed in 1146 by the Almohad Dynasty, a Moroccan Berber-Muslim dynasty established in 1120. In the 17th century Rabat and its neighbour Salé were united by Barbary pirates forming the Republic of Bou Regreg. The two ports served as bases for attacking ships causing much trouble for the European and Muslim authorities who tried to rein the pirates in. The Republic however did not collapse until 1818. When Morocco became a French protectorate, the capital was moved from Fes to Rabat where it remains.

When on Morocco vacations, the city of Rabat is one of contrasts exhibiting a modern feel but in an historic setting. This was recognized at an international level when Rabat was listed as a UNESCO World Heritage Site in 2012. It was inscribed under the heading "Modern Capital and Historic City" because Rabat has managed to marry its new town built under the French Protectorate with older parts of the city, some of which date back to the 12th century.

The oldest mosque in the city was built in 1150 while Rabat's most visible landmark, the Hassan Tower (the minaret of an unfinished mosque) dates to 1195. These ancient landmarks coexist alongside the new town, considered by many to be Africa's most ambitious and complete urban project of the 20th century.

It is a modern, environmentally responsible capital that takes pride in its green spaces, punctuated by parks, such as the Botanical Test Gardens and the Bouknadel Exotic Gardens just a few miles from the city as well as boasting a well-developed ocean front with miles of beaches that run along the Atlantic coast all the way to the neighboring Casablanca.



Dinner and overnight at hotel in Rabat.

DAY 3 – Oct 18: Rabat - Meknes – Volubilis – Fes (B, L, D)

Breakfast at the hotel.

This morning, take a city tour of the Imperial "Garden City" of Rabat. This well-planned city consists of broad tree-lined avenues, a landscaped central park, and impressive quarters for the foreign embassies and ministries. See the **Kasbah of the Oudayas** located at the mouth of the Bou Regreg river opposite Salé. The edifice was built in the 12th century during the reign of the Almohad Caliphate (AD 1121-1269). When the Almohads had captured Rabat and destroyed the kasbah of the Almoravid dynasty in the town, they began reconstructing it in AH 544 / AD 1150. They added a palace and a mosque and named it al-Mahdiyya, after their ancestor al-Mahdi Ibn Tumart. After the death of Yaqub al-Mansur (AH 595 / AD 1199), the kasbah was deserted.

Visit the **ancient ruins of Chellah**, a medieval fortified Muslim necropolis located in the metro area of Rabat, Morocco, on the south side of the Bou Regreg estuary, where Jews are believed to have lived during the time of the Phoenicians.

Then see the unfinished **Hassan Tower and Mosque**, and the distinctive and elegant **Mausoleum of Mohammed V**, revered former King and grandfather of the present King Mohammed VI. These are two of Morocco's most mystical places: one is an incomplete project of majestic proportions and the other stands as a masterpiece of modern Moroccan architecture, holding inside the grand tombs of past kings. Wander through the ruins of columns and enter the ornamental grandeur that is the exquisite mausoleum to discover a part of Moroccan history that will forever remain incomplete.



Depart for the Imperial City of Meknes, known as the "Moroccan Versailles", which was founded at the end of the 17th Century by Moulay Ismail. The significant Jewish presence is evidenced by Hebraic epitaphs dating from the Christian era as well as Greek inscriptions that still appear in local Synagogues.

Visit the **Domaine Zouina Winery** where you will tour the vineyard and enjoy lunch accompanied by a wine tasting.



In the afternoon, visit the ancient **Roman ruins of Volubilis**. During the period between 45-285 AD the city reached its peak of prosperity as the capital of the province of Mauretania Tingitania, but had in actuality been in existence centuries before the first Roman proconsul arrived. Only about half of the 40-hectare UNESCO site at Volubilis has been excavated. The better-known monuments are in the northern part of the site, farthest from the entrance in the south: The Capitol, dedicated to the Triad of Jupiter, Juno and Minerva, dates to 218AD; the Basilica and 1300 sq. meter Forum are nearby. Here, floors of what were once family dwellings are still covered with decorative tile mosaics depicting mythological beings, such as Orpheus charming animals with his lyre and Hercules performing his legendary 12 labors. That so many of these tiles are still in place and exhibiting their colors after centuries of exposure to the elements, is astonishing.



From this tranquil site you can view the Holy City of **Moulay Idriss** - a national pilgrimage site the town holds the tomb of Moulay Idriss - “el Akhbar” (the Great) - the great grandson of the Prophet Mohammed, and the founder of Islam in Morocco. When he escaped Arabia and came to Volubilis in 787 with his loyal slave Rashid, he was accepted as the 6th Caliph. Unfortunately he was poisoned by his enemies in 792, and in his stead, Rashid ruled as regent until he too was poisoned in 807. Subsequently Moulay Idriss II, assumed rule at the age of 15, and reigned for many years. His tomb as well is in Moulay Idriss. The tombs were rediscovered in the 15th century and became a focus of pilgrimages from the Islamic world.

The **spa village of Moulay Yacoub**, 21km northwest of Fez, has been offering cures for the afflicted for centuries. Legend relates that the village was named either after Sultan Moulay Yacoub Ben Mansour – cured after his first bath, they say – or from the corruption of Aquae Juba, the spring of a local Berber king, Juba, who was envious of Roman hot baths. Either way, the hillside village's fame is founded on its sulphur-rich spa waters, which are pumped from some 1500m below ground and reach temperatures of around 54°C.



Official tests on the waters of the springs revealed a high mineral content including calcium, sodium, sulfate and magnesium making them ideal to cure a number of conditions especially skin conditions and urinary tract infections, as the waters help dissolve stones that form in the kidneys, as well as providing pain relief for arthritis.

Meet with a local practitioner to learn about the therapeutic healing properties of the waters.

Continue to Fes.

Dinner and overnight at hotel in Fes.

DAY 4 – Oct 19: Fes (B, L)



The medieval capital of Morocco, **Fes**, founded in the 8th century, is arguably Morocco's most fascinating city and is located in the northern part of the country, bordered by the foothills of the Atlas Mountains. And situated dramatically in a valley.

As one of Morocco's four imperial cities, it was Morocco's first capital, and is the custodian of 13 centuries of Moroccan history.

Today, it is the kingdom's intellectual, spiritual and cultural center and it radiates a unique aura.

The city was established in 789 by Idris I who was instrumental in the early Islamization of Morocco. The 9th century witnessed emigration from Andalusia and Tunisia as well as Muslims from the Middle East and North Africa. A Jewish population also settled in their own part of the city called Mellah. The 13th and 14th centuries saw Fes become well known throughout Europe as a trading centre and as a place of great artistic merit. Early in the 20th century Morocco became a French protectorate and was granted independence in 1956.

The city of Fes is divided into three distinct parts. Fès el-Bali is Old Fes, a UNESCO World Heritage Site, listed for being a continuously inhabited medieval city and the best preserved “old city” in the Arab world. Within Fès el-Bali is the legendary medina, a maze of winding alleys and covered bazaars, shops, restaurants, mosques and much more. Fès el-Jdid, located south of the medina, is a 13th century “new town”, while Ville Nouvelle is the city’s modern centre that is very much in the French style.

Fes was a renowned center of medieval learning and at its heart still remains the Karaouine, one of the oldest, still functioning universities in the world. The city’s handicrafts are admirable (look for handmade items like rugs, fabrics, ceramics, leather goods, as well as copper, brass, and silver pieces). Fes street life in the medina may be the most memorable you’ll ever experience. The souks in the medina are an open-air department store, with the spice shops next to the carpet sellers, across from the fishmonger. This is the hub of Moroccan life, filled with vitality.

Natives of Fes are known as “Fassi”, and have a reputation within Morocco as being excellent businessmen. Generally speaking, their origins are divided into 4 distinct categories: descendants of the Moors of Spain, Arab Moslems, Berbers from the High Atlas or the South, and the Islamicized Jews, who came here generations ago to take refuge from persecution in their home countries and subsequently converted to Islam.

Breakfast at the hotel.

Physicians - Early morning visit to a local hospital in Fes to learn about the Morocco healthcare system and meet with local doctors.

A full day of sightseeing as you explore some of the 9,000 narrow lanes, alleys and souks (open air markets) that make-up the labyrinth of the city's ancient medina, **Fès el-Bali** (Old Fes) including several of its monuments and historical sites.

Visit the **Karaouine Mosque and University** and, in the neighboring building, the **Attarine Medersa** (Koranic college), constructed in the early 14th century by the Merinides and a jewel of Hispano-Moorish architecture. Then the **Nejjarine Square**, with its beautiful fountain an elaborate tile-work mosaics and the **Nejjarine Museum**, dedicated to the extraordinary woodwork and carpentry of the artisans of Fes entry artifacts. In the 13th Century the Merinide Dynasty built **Fez El Jdid** (New Fez) with its Royal Palace, mosques, madrasas (Koranic schools), souks and the city wall. Most notably, Fez El Jedid is home to the mellah (Jewish quarter), which provides an interesting insight into Jewish architecture. The wrought iron decorated windows and splendid carved wood balconies of the old mansions are particularly outstanding.

Lunch at a Moroccan Palace-style restaurant within the medina.



In the afternoon visit the various markets of the souks and the tanneries with time for shopping.

The **city's tanneries**, and their unique dyeing vats, have been around since the 11th century and are among the Fes medina's most iconic sights. The ancient craft of tanning and dyeing, in all its visceral authenticity (cow urine and pigeon poop are still key components in the process), plays out much as it always has. The dyes used in the tannery pits are natural: Blue comes from indigo; red, from poppy or paprika; yellow, from saffron, pomegranate, or even a mix of turmeric and mimosa flowers. The best vantage point for observation is from one of the roof terraces. Leather shops hawking everything from butter-soft leather babouches (iconic Moroccan backless slippers) and poufs, to copies of designer jackets and handbags. Don your best smile, carry a posy of mint to hold beneath your nostrils, and settle in for a long chat with the shopkeepers to learn about this fascinating process. Expect prices in the shops to vary wildly—much depends on your haggling prowess.



Evening at leisure.

Overnight at hotel in Fes.

DAY 5 – Oct 20: Fes – Midelt – Erfoud (B, D)



Breakfast at the hotel.

Physicians - Morning medical conference at hotel in Fes featuring local and Canadian speakers. Any physician who would like to make a short presentation should contact our Group Medical Director, Dr. Steve Szarka (e: szarkas@mcmaster.ca , Tel: 1-905-648-3322), directly.

Later in the morning, depart for Erfoud (en route to the Sahara Desert) via Midelt, the gateway to the Atlas Mountains and an area of Kasbah and Castles.

The drive winds through many charming towns and villages past cedar forests and broad plains before climbing up through the Lower Atlas Mountains. These small towns include Ifrane and Azrou, charming ski towns populated by European-style chalets in an area nicknamed "Morocco's Switzerland".

Midelt serves as the commercial center of a large agricultural hinterland. It is also one of Morocco's principal cities for the mining of several minerals as well as being famous for its Handicraft Art, especially the Berber carpets and "Hanbel".

Pass through a series of fortified villages with outstanding pre-Saharan architecture and the dramatic Ziz Gorge before arriving in **Erfoud**, in the southern Ziz Valley, one of the last palmed oases on the rim of the Sahara. Erfoud is the gateway to Kasbah trail to the southwest and to the Sahara to the east. A small village at the foot of Djebel, Erfoud, has kept its military origins evoked by its square frame and large avenues with Tamaris at their edges. Almost one million palm trees grow in the Erfoud region alone, so it is not surprising that the date should be its symbol. It has become a popular location for filmmakers due to some of the most beautiful scenery in Morocco with ancient Berber fortress set in palm groves as far as the eye can see.



Dinner and overnight at hotel in Erfoud.

DAY 6 – Oct 21: Erfoud – Erg Chebbi dunes (Sahara Desert) (B, L, D)



Erg Chebbi is one of Morocco's several ergs – large seas of dunes formed by wind-blown sand and Erg Chebbi is actually the highest and largest sand dune of Morocco with the dunes spread over an area of near 200 km² (28 x 7 km) and up to 250 meters high in places. These dunes are also called the dunes of Merzouga, the name of the little hamlet beneath and were featured in the film *Lawrence of Arabia*.

This natural sand dunes formation is strikingly strange. Coming from Erfoud, you cross an incredibly desolate and flat area, one of the flattest areas you could imagine. For several kilometres there is nothing but small, black stones spread on the ground and suddenly the long mountain of sand rises ahead in the distance. The dunes are moving and living sculptures and form perfect sand hangings and natural masterpieces and have given rise to many legends and myths among the locals. One legend tells that the dunes of Erg Chebbi were created by God as a punishment to the locals of nearby Merzouga after they refused to give shelter to a woman and her child during a local festival. A sandstorm came, and buried the village.

Watching the sun rise or sun set over the sand dunes of Merzouga will be one of the most spectacular experiences in your life. Colors change with the intensity of the light from pink to apricot with infinite number of shades - an ocean of smooth, color-changing dunes as far as the eye can see.

Breakfast at the hotel.

Today will be particularly memorable as you will end the day sleeping amongst the dunes of Erg Chebbi in the Sahara Desert.

En route to the dunes of Erg Chebbi, possibly the largest dunes in the Sahara-desert, pass through various villages in the surroundings area to witness the Berber culture. Visit the city of **Rissani**, with its 18th century Ksar and a virtually impenetrable warren of alleys. Continue to the ruins of the 17th century Ksar Abbar fortress which was used as a place of exile for the wives of dead sultans and unwanted family members. Rissani also has one of the best traditional markets in the Sahara - a large market open most days with many different zones: clothes, sweets, dates (very popular as dates are the local fruit of the desert), spices, meat and one of the biggest livestock markets in the area. There will also be a visit to a local **Camel Milk Cooperative**.



Lunch at a local restaurant in El Khamlia village.

After lunch, switch to a 4WD vehicle to traverse the spectacular dunes of Erg Chebbi to reach your bivouac camp amongst the dunes where you will spend an unforgettable evening under the stars in your luxury tent as if time had stood still.

Early evening, get onto the back of a camel and venture into the desert for a chance to see one of the most beautiful sunsets of your lifetime. Traverse the golden sands of the Sahara until you reach a perfect viewing spot for one of Nature's greatest shows. As another day comes to an end, watch the sky come to life with a fiery glow and the rays playfully change the colors of the endless dunes around you (Note: depending on the weather, there is the possibility that this may be changed to a sunrise camel ride the next morning).

Dinner & overnight at the camp.



DAY 7 – Oct 22: Merzouga – Erfoud – Tinghir – Ouarzazate (B, D)

Breakfast at the camp and some free time to continue to marvel at the surrounding landscape.



This morning drive, via Erfoud, through scenic dense palm groves to the inspiring **Todra Gorges** near Tinghir, the highest and the narrowest gorges in Morocco. Situated on the east side of the High Atlas Mountains in Morocco, the Todra Gorge is recognized around the world as one of the most spectacular canyons. Here, both the Todra and Dades Rivers have carved out cliff-sided canyons on their final 25-mile stretch through the mountains, leaving behind this series of reliefs and etches in the rock. The Todra is the name of the last 600 meters of the canyons. In places, this gorge measures just 33 feet across, but the cliffs are more than 500 feet tall on either side. The river has long dried up, leaving only the imagination to picture the powerful natural forces that once carved this region.

In the afternoon, continue along the scenic **Route of a Thousand Kasbahs** and the **Dades River Valley** towards Ouarzazate. The Dades Valley is strewn with majestic sand castles and incredible rock formations known as "monkey toes" and this vast valley is dotted with small oases and hundreds of ancient fortifications. The sand-colored walls of the Kasbah may all start to look the same but each holds a special historical treasure within and offer innumerable opportunities for remarkable photos. Stop in the quaint village of **El Kelaa**, known for its rosewater products, before arriving in **Ouarzazate**, the "Pearl of the Sands," where everything is calm, beautiful and fresh – the image of the authentic south of Morocco where time has stood still for centuries.

Dinner and overnight at hotel in Ouarzazate.



DAY 8 – Oct 23: Ouarzazate - Kasbah of Ait Ben Haddou – Marrakech (B, L)

*Strategically located **Ouarzazate** (war-zazat) has gotten by largely on its wits instead of its looks. For centuries, people from the Atlas, Draa and Dadès Valleys converged to do business at Ouarzazate's sprawling Taourirt Kasbah, and, in the 1920s, it was established as a modern garrison and administrative center by the French to oversee France's colonial interests. However, after the French left in the 1953, the town's close proximity to stunning location backdrops, coupled with movie making incentives by the new Royal Kingdom, resulted in the movie business beginning to flourish in Ouarzazate which today serves as the Hollywood of the Kingdom ("Ouallywood"), center of the country's film industry, and many movie and TV stars stay in the area when filming. Follow in the footsteps of famous filmmakers like David Lean, Ridley Scott, Martin Scorsese and Alejandro González Iñárritu, who chose these sumptuous, movie-ready backdrops for movies supposedly set in Tibet, ancient Rome, Somalia and Egypt, to film masterpieces of the silver screen, including *The Mummy*, *The Living Daylights*, *Jesus of Nazareth*, *Gladiator*, *Kundun*, *Babel* and many other biblical motion pictures. And these magical places attract new productions each year, as evidenced by the recent arrival of the series "Prison Break".*

Breakfast at the hotel.

Start the day with a tour of the **Atlas Studios**. Named for its proximity to the Atlas Mountains, Atlas Film Studios is the largest film studio in the world. Covering more than 322,000 square feet of desert, Atlas wasn't built until 1983 when Moroccan entrepreneur Mohamed Belghmi recognized the need for a permanent studio in the area after witnessing many films having been made in the area "on location" since the early 1960s. Today, Atlas is one of several film studios in the area.



Then drive to the impressive Ksar (Arabic for "fortified city") and spectacular fortress of **Ait Ben Haddou**, the iconic landscape immortalized in such films as Lawrence of Arabia, Gladiator, and Alexander the Great. This is a massive fortification made up of six sand coloured Kasbahs all protected by UNESCO. You can spend time in its maze of winding streets until reaching a fortified granary at the top which provides an amazing view of the valley. As one of the largest Kasbahs in Morocco this is sure to impress and give you a feeling of how tribes lived and protected themselves in former times



Lunch at a local restaurant close to Ait Ben Haddou.

In the afternoon, head West, crossing the High Atlas Mountains via the magnificent **Tizin Tichka Pass** to Marrakech.



Evening at leisure.

Overnight at hotel in Marrakech.

DAY 9 – Oct 24: Marrakech (B, L, D)



One of Morocco's four imperial cities, **Marrakech** is located at the foothills of the Atlas Mountains - a mixture of traditional and contemporary, this is a fashionable city with many ties to the past.

Berber Almoravids founded the city in 1062 and in time, it became the capital of the Islamic Empire. This empire stretched from central Spain to West Africa and within it, Marrakech became a centre of religion, culture and trading. Up until 1867 Europeans were not permitted to enter the city without direct permission from the Sultan, however, this changed early in the 20th century when France made the whole of Morocco a protectorate. After the Second World War Marrakech became a popular tourist destination for those seeking an exotic experience.

Today Marrakech incorporates both modern neighbourhoods and an old fortified city, the Medina. The Medina is a UNESCO World Heritage Site because it is an impressive example of a major Islamic capital of the Western Mediterranean as well as being a "living historic town". Admire the architectural wealth of the Medina by visiting one of its many riads, small oriental palaces arranged around a central courtyard, or relax at the Menara, a large pooled garden typical of the city. Jemaa el-Fna Square is the beating heart of the city - a marketplace and one of the most famous squares in all of Africa. Once a place of public executions, today it is a meeting place for different cultures as well as entertainment day and night with the snake-charmers, storytellers, fortune-tellers, potion vendors, Gnaoua musicians, henna artists, monkey performers and acrobats. Outside of the walled Medina, become immersed in contemporary Morocco. The Guéliz and Hivernage districts offer the most up to date infrastructure, luxury boutiques and international brands along broad spacious avenues; all in Marrakech's own inimitable style.

Breakfast at the hotel. Today, enjoy a full-day sightseeing tour of Marrakech as you unearth the secrets of Marrakech. Marrakech's prestige is very much due to past glories and, being for many successive dynasties, the prosperous Capital of Morocco, Marrakech boasts many masterpieces of architecture, such as the slender **minarets** like the **Koutoubia**, which dominates the ancient Medina. Visit the **tombs of the Saadi rulers** with its outstanding examples of Moorish art and the **Bahia Palace**, an exemplary of privileged life in the 19th century with its brilliant mosaics, carved woodwork and gorgeous marble.





Discover the culture of the Saharan region on a visit to **Tiskiwin Museum**, a small private museum that displays a variety of relics and art pieces from a number of North and West African countries. The charming museum, situated in a turn-of-the-century Moroccan-style mansion, houses the collection of Dutch anthropologist Bert Flint with each room organized into geographically themed exhibits focusing on artifacts from different towns and regions along the ancient trade route from Marrakech to Timbuktu. The works on display include exquisite hand-woven carpets and textiles from different cultures, including Berber and Tuareg, as well as traditional clothing and jewelry, intricate basketwork and tribal handicrafts.

Lunch at a local restaurant in the Old Medina.

Start off the afternoon with a visit to the **Rosa Huile Herbal Pharmacy** in the Old Medina to learn about their products and their myriad of medicinal uses. This traditional pharmacy uses various oils (including the local Argan oil as well as orange blossom and rose oils), cumin, saffron, ginseng, nigella seeds to name just a few.

<https://rosahuile.ma/>



Continue to **the rampart of Marrakech**: The ramparts dominate this medieval city with their characteristic red stone walls and superb nine gates dating back to different eras with rich history that is both surprising and unseen - 19kms long and flanked by 202 towers. Also pass through the **Agdal Gardens**, located in the southern part of Marrakech, facing the snowy peaks of the Atlas Mountains.

Finally, visit the famous main square of **Djemaa el-Fna with its** orange juice and spices stalls and vendors, along with fire-eaters, mime artists, snake-charmers and street musicians performing at every turn. You may also take the opportunity to explore the city's fabled, labyrinthine souks, their bustling alleyways brimming with all manner of wares.



Dinner at a local restaurant in the Old Medina.

Overnight at hotel in Marrakech.

DAY 10 – Oct 25: Marrakech – Essaouira (B, L)



*With notched walls, the whisper of trade winds, and its whitewashed medina with homes with white and blue facades – the colors of ocean foam and waves and more reminiscent of Greece than Morocco – **Essaouira** has earned the nickname "Bride of the Atlantic". This medieval coastal town lies on the crossroads between two tribes: the Arab Chiadma to the north and the Haha Berbers in the south. Add to that the Gnawa, who came originally from further south in Africa, and the Europeans, and you get a rich cultural mix which has been even further enhanced by its internationally renowned annual festival of Gangue music.*

It is the coastal wind – the beautifully named alizee, or taros in Berber – that has allowed Essaouira (essa-weera, or es-sweera in Arabic), once known as Mogador, to retain its traditional culture and character. Also known as the 'Wind City of Africa', it attracts plenty of windsurfers between April and November, but the majority of visitors come here in spring and autumn to wander through the spice-scented lanes and palm-lined avenues of the fortified medina, browse the many art galleries and boutiques, relax in some of the country's best hotels and riads and watch fishing nets being mended and traditional boats being constructed in the hugely atmospheric port.

The good life and water-oriented pastimes go hand in hand here. Take a quiet walk in the shade of its ramparts, which also stand in for the walls of Astapor, the red city on the television series "Game of Thrones". Climb to the top of them and retrace a watchman's rounds: from here you can see the Iles Purpuraires and the hawks and seagulls that soar over the nature preserve. Continue on to the fishing port and its animated sailors. Not far from there, the fish market entices with the night's haul of fish and seafood. The interlaced alleys of the medina await you in the town center - this UNESCO-listed medina is one of the finest in Morocco.

Breakfast at the hotel.

This morning, **physicians** will visit the **Marrakech Fertility Institute**, the first fertility clinic in Morocco, to meet with local physicians and learn about their important work.

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



Non-physicians will visit the legendary **Majorelle Gardens**. This enchanting place, filled with bougainvillea, coconut, banana, bamboo and palms, was created in the 1920s by the French painter Jacques Majorelle. At the heart of lush vegetation, he built a large workshop, pergolas and arbors completely covered with a bright blue distracting. Neglected after the painter's death in 1962, the property was restored a few years ago by fashion designer Yves Saint-Laurent and used as his residence.

<https://jardinmajorelle.com/ang/>

Later in the morning, depart Marrakech for Essaouira with a couple of unique stops along the way.

First, stop to see the unique cloven-hoofed **tree climbing goats** - a bewildering sight. They only climb one particular type of tree: the *Argania spinosa*, typically referred to as the argan tree – a prickly and thorny tree, it produces small yellowish flowers, which then produce a fairly small fruit.

Afterwards, visit the **Argan Oil Factory Marjana Cooperative**. The Argan Tree is endemic to Southwest Morocco and its oil has not only cosmetic but also many **medicinal uses** resulting in a huge demand from all over the world. The formula of the argan cream revolves around its well-known highly nourishing ingredient, argan oil is rich in vitamin E, essential fatty acids, and has moisturizing, anti-aging and antioxidant properties with its most popular uses being for the treatment of acne, face wrinkles, small burns, arthritis, inflammation and muscle issues. In addition, Argan Honey is known to be beneficial for heart and digestion issues and Argan Oil is also used also as culinary product for many famous Moroccan dishes such as couscous, salads and amlou spread (argan oil, almond paste and honey).



Arrive in Essaouira and enjoy a fish lunch at a sea food restaurant in the medina.

In the afternoon, take a tour of the medina including the ramparts, the Skala, the marquetry craftsmen carving “thuja” wood inlaid with ivory; the fishermen's port, silver jewelers, the Mellah Jewish quarter, art galleries and **Sidi Mohamed Ben Abdullah museum**.



Evening at leisure.

Overnight at hotel in Essaouira.

DAY 11 – Oct 26: Essaouira (B)

Breakfast at the hotel.

Today is a free day to continue to explore this captivating coastal treasure independently – stroll around the medina and its souks and maybe find some souvenirs in one of the many art galleries or boutiques, sip some Moroccan tea (surprisingly cooling even on the warmest of days) or just spend some time relaxing on the golden beach...

Evening at leisure.

Overnight at hotel in Essaouira.



DAY 12 – Oct 27: Essaouira – Safi – Mazagan – Casablanca (B, D)

Breakfast at the hotel.

Head North from Essaouira this morning towards the final overnight of the tour in Casablanca.

Make a stop in the provincial capital of **Safi** with its fortress on the edge of the Atlantic dating back to the 15th century. Less picturesque than neighbouring coastal towns, Safi has a thriving port and industrial center and offers an insight into the day-to-day life of a provincial Moroccan city. It is also an internationally known surfing location.

Safi is one of Morocco's top cities for ceramics producing the typical brightly coloured Safi pottery and its streets are the point of origin for much of the pottery that can be found all over the country. Here the artisans work enthusiastically over their wheels to craft wondrous pieces in terra cotta and clay and you will visit one of the many pottery companies to view the process first hand.



Make another stop en route at the Portuguese fortification of **Mazagan**, now part of the city of El Jadida. 90-km southwest of Casablanca, this was built as a fortified colony on the Atlantic coast in the early 16th century and was one of the early settlements of the Portuguese explorers in West Africa on the route to India. It was taken over by the Moroccans in 1769 and the fortification with its bastions and ramparts is an early example of Renaissance military design. The surviving Portuguese buildings include the cistern and the Church of the Assumption, built in the Manueline style of late Gothic architecture. This is an outstanding example of the interchange of influences between European and Moroccan cultures, well reflected in architecture, technology, and town planning.

Upon arrival in Casablanca, visit of the great **Mosque of Hassan II**. Situated on the edge of the Atlantic in the easternmost point of Morocco the mosque is truly an architectural masterpiece. Designed by the French architect Michel Pinseau, begun in 1980 and completed in 1993, the mosque is the **second largest religious edifice in the world** (after Mecca) and has the tallest minaret at 689 feet. It can accommodate 25,000 worshippers inside, and an additional 80,000 in the courtyard perimeter. Built on reclaimed land, almost half the surface lies over the Atlantic. King Hassan II was inspired by a verse of the Koran which states “the throne of God was built upon the water”. Although traditional in design and decoration, the mosque also has some very modern features such as an area of glass floor so that when the worshippers kneel above it, they can view the sea below. Also built to withstand earthquakes, the mosque has heated floors, electric doors, and a retractable roof.



To end your tour, enjoy a farewell dinner at **Rick's Café**. Opened in 2004, the restaurant was designed to recreate the bar made famous by Humphrey Bogart and Ingrid Bergman in the movie classic Casablanca. Set in an old courtyard-style mansion built against the walls of the Old Medina of Casablanca, the restaurant – piano bar is filled with architectural and decorative details reminiscent of the film: curved arches, a sculpted bar, balconies, balustrades as well as beaded and stencilled brass lighting and plants that cast luminous shadows on white walls.

<http://www.rickscafe.ma/>



Overnight at hotel in Casablanca.

DAY 13 – Oct 28: Casablanca - Canada (B)

Breakfast at the hotel.

Transfer to Casablanca airport for your return flight to Canada.

Specific flight times / routing will be forwarded upon registration.

Arrival back in Toronto late afternoon, October 28, 2022.

The hotel bases...

LOCATION	ACCOMMODATION
Rabat (1 night)	Hotel Sofitel Jardins Des Roses (5*) https://sofitel.accor.com/hotel/6813/index.en.shtml
Fes (2 nights)	Hotel Les Merinides (4*) www.lesmerinides.com
Erfoud (1 night)	Hotel Xaluca Arfoud (4*) https://xaluca.com/kasbahhotelxaluca
Merzouga, Sahara Desert (1 night)	The Sandy Tents Luxury Desert Camp https://www.thesandytents.com/
Ouarzazete (1 night)	Riad Ksar Ighnda (4*) https://ksarighnda.com/
Marrakech (2 nights)	Hotel Radisson Blu (4*) https://www.radissonhotels.com/en-us/hotels/radisson-blu-marrakech-carre-eden?cid=a:se+b:gmb+c:emea+i:local+e:rdb+d:mea+h:RAKZM
Essaouira (2 nights)	Riad al Madina (4*) http://riadalmadina.com/
Casablanca (1 night)	Hotel Odyssee Center (4*) https://www.odysseecenter.com/

As denoted above, the majority of the accommodation is in 4* properties.

Note: The Sandy Tents Luxury Desert Camp is a luxury tented camp but, because of the unique nature of the accommodation, has no official classification

In the unlikely event that a property needs to be substituted it will be of a similar standard or higher.

The price... Cdn \$7,295 / person

Pricing (exc. Insurance) / per person - Cdn\$	Including Air (from Toronto)
Per person (double occupancy)	\$7,295
Single supplement	\$1,490
Single share matching fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 685
Academic program registration fee (per MD registrant)	\$ 800

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

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

Connecting flights from other Canadian cities available upon request (supplement applies).

REPEAT CUSTOMER DISCOUNT

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

CANADIAN \$ PRICING !

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of around 30% (at March 2022) when paying in US\$, this makes a significant difference.

COST EFFICIENT INVOICING !

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

ONLINE REGISTRATION FORM

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

<https://fs22.formsite.com/Doctorsontour/MOROC2210RegForm/index.html>

Full program information may also be found at –

<http://www.doctorsontour.ca/cme-programs-morocco-upcoming-2210.php>

Inclusions and Exclusions...

Included in the price :

- Round trip international flights from Toronto to Casablanca, Morocco on Air Canada
- Private modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers
- 11 nights accommodation (as described, mostly 4* properties)
- 11 breakfasts, 7 lunches, 8 dinners in a combination of hotel and local restaurants
- Bottled water on tours
- Comprehensive daily itineraries including privately escorted tours of local cultural sites, museums and attractions
- Jeep 4*4 transfer from Erfoud / Merzouga (Sahara) / Erfoud
- Sunset or sunrise camel ride in Sahara
- All admission fees (except those specifically noted above)
- Fully escorted program including services of local English speaking cultural experts
- All meet and greet services and arrival and departure transfers
- Porterage
- CME program including tours of various local medical facilities (Academic Program Certificate provided)
- Hosting by our Group Leader and Medical Director, Dr. Steve Szarka and his wife Marg

Exclusions

- Any meals or activities not mentioned above
- Personal expenses (laundry, telephone / internet usage, drinks other than included above)
- Gratuities for local tour escort and driver
- Travel insurance – please note, **travel insurance (including medical, trip cancellation and trip interruption coverage) is highly recommended** for this tour. Coverage is available through Doctors-on-Tour with Manulife Insurance – please check for further details in our brochure (page 27).

Online registration is available at <https://fs22.formsite.com/Doctorsontour/MOROC2210RegForm/index.html>

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

DUE TO A HIGH LEVEL OF ADVANCE REGISTRATIONS THIS PROGRAM HAS VERY LIMITED SPACE REMAINING !

WE THEREFORE RECOMMEND REGISTERING AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION.

Misc information you need to know...

Travel documentation and visas

An entry visa is not required for Canadian citizens but your passport must have an expiry date no earlier than 6 months after your scheduled departure date from Morocco 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

Proof of a full series of **vaccination against COVID-19** (currently 2 doses of AstraZeneca/Covishield, Pfizer or Moderna; one dose of J&J/Janssen; and includes if vaccines have been mixed between and first and second doses), with the final dose having been received at least 4 weeks prior to the tour departure date,) is required for participation in this program.

Recommended medical precautions

A list of our full medical recommendations will be provided closer to departure – this will include up to date Diphtheria-Tetanus-Pertussis, MMR, Hepatitis A/B, polio and typhoid vaccinations.

COVID-19

We recognize that, for the foreseeable future at least, COVID-19 has significantly changed the travel experience. We are continuously monitoring the developing situation in all of our worldwide destinations through guidance provided by the PHAC, CDC and WHO and we have been working with our exclusive local destination partners to ensure that travel to any destination that we offer is able to re-commence as safely as possible.

In addition to a Wellness Declaration Form that we will require you to complete and submit before joining your tour, each destination will have their own health screening requirements for entry

At the current time (March 2022) all passengers travelling to Morocco must present -

- Proof of vaccination (vaccines accepted are Astrazeneca-Covishield, Astrazeneca-SK Bio, Janssen (Johnson & Johnson), Moderna, Pfizer/BioNTech, Sinovac, Sinopharm, Sputnik) and
- A negative PCR test result less than 48 hours prior to boarding their flight to Morocco.

All vaccine passes issued by countries outside of Morocco are accepted as long as they are valid in their country of emission.

Before boarding, passengers must present a Public Health Passenger Form (downloadable @ <https://www.onda.ma/form.php>)

Upon arrival at the airports, antigenic tests will be performed randomly on passengers.

A particular destination's requirements may obviously be subject to change as each country's specific situation evolves and we are monitoring each of our planned destinations in order that we may provide you with the most specific up to date information which will be provided to you closer to your departure.

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

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

For residents of Canadian provinces other than Ontario, insurance regulations state that travel insurance should be taken out directly with Manulife Insurance, albeit through a direct web link hosted on our web site, ie you should purchase your travel insurance policy by simply following the link below to take advantage of our preferred rates with Manulife) via our company's exclusive Manulife link:

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

Non-Canadian residents

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

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

IMPORTANT INFORMATION

Travel insurance that may be available through your credit card

When considering any of the travel insurance policies above, if you believe you may have coverage through your **credit card** we would strongly advise checking with the credit card company the actual coverage afforded to ensure it covers medical, trip cancellation and trip interruption as not all of these items are covered (or may only offer limited coverage as to trip duration or insured \$amount in the event of a claim - sometimes as low as only \$1,000 per person) by all kinds of cards. Also, most coverage through credit card benefits does not include Cancel For Any Reason (CFAR) coverage.

Testimonials

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dr. Janel Gracey, London – Bali, 2012

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

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

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

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

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

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

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

Dr. Linda Rapson, Toronto – 2013

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

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

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

Dr. Ron Eliosoff, Ottawa - South India, 2013

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

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

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

Dyana Driscoll, Toronto – Brazil, 2013

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

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

"Fantastic experience! Every detail to perfection."

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

"Had a great time! Very well organized"

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

"Bob and I enjoyed the time shared with each of you in Bali,

My expectations for the tour were met and exceeded .It really was a small window into the Balinese culture.

To (our group leaders) Bonnie and Mel, Thanks! Hope this isn't our last tour.

You all were interesting and gracious, Terima Kasih. Salamat 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

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

Dr. Gail Neild, Woodbridge, On. – Vietnam, Cambodia & Laos, 2016

"An enjoyable and enlightening tour"

Dr. Brian Davies, Sarnia, On. - China, 2016

"A great exposure to Balinese culture and the spiritual aspects behind their healing philosophy"

Dr. Karyn Klapecki, Toronto, On. - Bali, 2016

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

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

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

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

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

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

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

Overall a 9.5 out of 10 !"

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

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

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

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

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

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

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

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

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

We enjoyed our trip very much. The hotels we stayed in were superb, the itinerary was great and the guides, both in Bhutan and in Myanmar, were fabulous. Overall it was a wonderful, memorable trip. Thank you very much!

Dr. Sabine Ernsting, Adelaide, South Australia - Bhutan & Myanmar, 2018

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

Dr. Cinda Lee, Toronto, ON - South Africa, 2018

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

Dr. Kas Tuters, Toronto, ON – Bali, 2018

"I totally loved Singapore and Malaysia. The local escorts were honestly a ten star. There was nothing they would not do for us".

Dyana Driscoll, Toronto, On. – Malaysia & Singapore, 2018

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

Dr. Collette Deslandres-Leduc, Montreal, Qc. – Ecuador and Peru, 2018

"Good guides, amazing sightseeing, loved the Patagonia cruise"

Dr. Chantal Breton, Kirkland, Qc. - Argentina & Chile, including Patagonia cruise, 2019

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

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

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

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

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

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

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

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

"Our guide was excellent! Really enjoyed Singapore."

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

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

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

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

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

And about your Group Leaders and Medical Director, Dr. Steve, and Marg, Szarka (Hamilton, On.)

"Steve and Marg were terrific - went above and beyond their roles to ensure that we were all taken care of and happy"
Dr. Gail Neild, Woodbridge, On. – Vietnam, Cambodia & Laos, 2016

"Steve and Marg were great tour leaders"
Mary Nelson (Pharmacist), Ancaster, On. - Ecuador & the Galapagos (and Peru), 2016

"Steve and Marg were wonderful leaders – competently handled any issues that arose and were very supportive of the group members"
Dr. Xenia Kirkpatrick, Toronto, On. – Eastern Europe, 2017

"Thanks to Marg and Steve for their kindness, help and leadership"
Dr. Chantal Breton, Kirkland, Qc. - Eastern Europe, 2017

"Brenda and I had a great trip - Steve and Marg (the group leaders) were GREAT!"
Dr. Louis Fields, Toronto, On. - South Africa, 2018

"Steve and Marg did a great job"
Dr. Mark Saffer, Toronto, On. – South East Asia, 2020

"Dr. Steve and Marg Szarka were great leaders, very patient"
Dr. Raymond Leduc, Montreal, Qc – South East Asia, 2020



Doctors-on- Tour – Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour – Spain



Doctors-on-Tour - Chile & Argentina



Doctors-on-Tour – South East Asia



Doctors-on-Tour – China

The fine print...

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

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

Due to the current COVID situation, we are offering more **flexible terms and conditions** for all **reservations received and deposited between January 1 - March 31, 2022 for all tour departures up to December 31, 2022**. Where different to our standard Terms and Conditions, these flexible terms and conditions are noted in *italics* (and are highlighted in yellow) in the relevant section below.

1. RESERVATIONS & DEPOSIT: Early reservations are recommended to guarantee your reservation as several of the accommodation providers with which we make arrangements on your behalf have limited capacity. All services are strictly on a request basis, both for air travel and land requirements and subject to availability of seats and hotel/lodge/camp rooms and cruise cabins. A guaranteed non-refundable deposit of \$500 per person (\$700 per person for programs which include a cruise component, \$1,000 per person for Iceland cruises), together with the applicable travel insurance premium, is required with your reservation request. Tour extensions and, where applicable, seat upgrades in aircraft cabin categories higher than economy, are also subject to additional non-refundable deposits as detailed in each specific program's brochure. Reservations made for travel within 95 days (105 days for programs which include a cruise component) of the travel date will require full payment at the time of reservation. Certain non-standard arrangements may require higher deposit and the same will be advised to you at the time of booking. Please be aware that some airfares (outside of our group air blocks) require full payment at time of booking and will be advised to you accordingly at the time of your booking confirmation.

Lifetime transferable deposits : If you decide to change your plans and no longer wish to participate in the particular tour that your deposit has secured, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date. Lifetime transferable deposits are s.t. the possible retention of a nominal amount relating to any non-refundable deposit charged by the airline which is out of our control.

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

For our land based programs, balance payments are now due 65 days prior to your departure and for our programs that include a cruise component, balance payments are now due 95 days prior to your departure. In certain circumstances, and depending on group air arrangements, payment for air seats may be required earlier.

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

4. CANCELLATIONS & CHANGES: The deposit amounts (for both the main tour and any optional extensions reserved) are 100% non-refundable and non-transferable. Cancellation penalties for bookings cancelled by the client after the final balance due date (95 days before departure; 105 days before departure for programs which include a cruise component) are as follows: 95 – 61 (105 - 61 days for programs which include a cruise component) days before departure – 25% of total price paid; 60 – 31 days – 50% of total price paid; 30 days or less – 100%. (Notwithstanding the foregoing, any domestic Canada flight purchased as an additional service to the advertised package is 100% non-refundable irrespective of the date of cancellation). If payments are not received by their due dates, we reserve the right to cancel the booking without further notice. Bookings are non-transferable. There will be no refund for unused land arrangements after departure from North America. In the event of the cancellation by DOT/OT/BIC of any or all components of the travel services offered herein, DOT/OT/BIC will offer either a refund, or future travel credit, depending on the situation with our supplier partners subject to any specific penalties relating to airline seats that would be out of our control and would obviously be dependent upon the air ticket conditions. Irrespective of whether a tour booking is cancelled by the client or if any or all components of the travel services are cancelled by DOT/OT/BIC, airfares may be subject to different rules and cancellation fees including some airfares may be fully non-refundable once the booking is confirmed regardless of when it was made including upgraded air cabin classes (ie premium economy, business and first class cabins) which are subject to different rules and cancellation fees based on the individual fare class in which the seats are purchased.

Lifetime transferable deposits : If you decide to change your plans and no longer wish to participate in the particular tour that your deposit has secured, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date. Lifetime transferable deposits are s.t. the possible retention of a nominal amount relating to any non-refundable deposit charged by the airline which is out of our control.

Cancellation penalties for bookings cancelled by the client after the final balance due date (65 days before departure; 95 days before departure for programs which include a cruise component) are as follows: 65 – 46 (95 - 46 days for programs which include a cruise component) days before departure – 25% of total price paid; 45 – 31 days – 50% of total price paid; 30 days or less – 100%.

5. TRAVEL INSURANCE: To protect against cancellation charges, we strongly recommend purchasing Cancellation Protection and Travel Interruption Insurance. In the event of illness, medical and hospital expenses are the traveler's responsibility and no refunds will be made, partial or total, for the purchased tour. We strongly urge that you purchase either the Non-Medical Inclusive insurance (ie Cancellation Protection and Travel Interruption Insurance), All Inclusive insurance (Non-Medical coverage plus health coverage), or the Premium Protection Plan insurance package (All Inclusive coverage with higher coverage limits) offered by DOT/OT/BIC through Manulife Insurance. COVID-19 is currently viewed as a pre-existing situation by all insurance companies, including Manulife Insurance, and therefore is an exclusion under those policies that include health insurance, ie All Inclusive and Premium Protection Plan insurance packages. For coverage relating to COVID-19 health claims while on your tour, Manulife offers separate coverage, ie COVID-19 Pandemic Travel Insurance. Some countries may require proof of medical insurance, including specifically for COVID-19.

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

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

- Bhutan, Brasil, China, India, Kenya, Myanmar, Tanzania, Vietnam (tourist entry visa, or a visa pre-approval letter in some cases, must be obtained prior to departure from Canada), Cambodia, Laos, Zambia (tourist entry visa may be obtained upon arrival in the destination)
- A tourist entry visa is not required for entry into Argentina, Bali (Indonesia), Chile, Ecuador, Iceland, Japan, Malaysia, Morocco, New Zealand, Peru, Singapore, South Africa, Spain and any country on our Eastern Europe program.

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

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

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

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

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

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

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

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

11. AGE & HEALTH REQUIREMENTS:

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

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

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

13. OPTIONAL TOURS & EXCURSIONS AND TOUR EXTENSIONS: It is our intent to operate any optional tours & excursions and tour extensions on a private group basis. However, should the number of participants be of an insufficient level, we reserve the right to either -

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

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

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

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

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

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

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

19. ACCEPTANCE OF RISK:

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

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

20. FORCE MAJEURE: DOT/OT/BIC shall not be liable for any claims, losses, damages, costs, expenses, delays or loss of enjoyment, of any nature or kind whatsoever, resulting from events beyond our or a supplier's reasonable control, including but not limited to acts of God; war; civil commotion or insurrection; riot; blockade or embargo; fire; explosion; breakdown; union dispute, strike, lockout or other labor disputes or disruptions; earthquake; epidemic, pandemic or other health emergency; flood; windstorm or other extreme weather event; lack or failure of courses of supply; passage of any law, order, proclamation, regulation, restraint, ordinance, demand, requisition or requirement or any other act of any government authority, whether or not foreseeable, which would make it dangerous or not viable for a trip to commence or continue.

21. OUR RESPONSIBILITIES: DOT/OT/BIC makes arrangements with a network of third party suppliers, 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 or well-being of the passengers, or for any reason whatsoever, to alter the itinerary or arrangements, such alterations may be made without penalty to DOT/OT/BIC. The right is reserved to withdraw any or all tours should conditions warrant, also to decline to accept or retain any passengers as members of the tours. DOT/OT/BIC can assume no responsibility for lost tickets or coupons. The liability of DOT/OT/BIC for any loss, damage or injury, whether physical or mental, arising from its own acts, omissions or negligence, is limited to the price of the services purchased.

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

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