

OVERSEAS CME
PROGRAMS SINCE
2000

CANADIAN \$ PRICING
INC AIR

ALTERNATIVE
PROGRAM FOR NON-
PHYSICIANS

EARLY BOOKING
PRICING
REGISTER BY
NOV 21, 2022 &
SAVE \$1,000 /
COUPLE !

PROFESSIONAL ADVANCEMENT ESCAPE

DR. MEL BORINS & Doctors-on-Tour present a

CME & CULTURAL TOUR OF VIETNAM, LAOS & CAMBODIA

FEBRUARY 11 – 27, 2023

The Organizers...

Doctors-on-Tour >

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

Additional information, including detailed program brochures downloadable in pdf format and recent testimonials, can be found at www.doctorsontour.ca. 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 Mel Borins, M.D. – Toronto, On.

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

For additional information about Dr. Borins check out his websites at www.melborins.com, www.melborinscreative.com

The Destinations... VIETNAM, LAOS & CAMBODIA (including the Temples of Angkor)

Besides war museums and French colonial-style buildings, **Vietnam** boasts varied styles of religious monuments, from ancient Khmer-style carved sandstone temples to centuries old tiered-roof Chinese pagodas and palaces, as well as nature's contribution of thousands of jutting limestone outcrops with hidden grottoes, lush forests and tranquil beaches and islands. We travel through the heart of this fascinating country - from the wide-open French style boulevards of vibrant Ho Chi Minh City (formerly Saigon) and the lush farmlands of the Mekong Delta in the south to the capital, and city of lakes, Hanoi, in the north. Our journey will also include historic Hue and charming Hoi An - both UNESCO designated World Heritage sites.

Serene, timeless **Laos** is one of Asia's most unvisited and unchanged countries. This once-powerful kingdom known as Lan Xang (Million Elephants) was founded in the 14th century with the help of the Khmers and went on to become one of the largest kingdoms in Southeast Asia until its demise in the late 19th century. Bisected and bordered by the Mekong River, omnipresent symbol of Indochina, Laos today is an amalgam of cultural influences, Theravada Buddhism, animism, France, and the socialist ideal. Our time will be spent in the charming spiritual centre of Luang Prabang - a peaceful place on the banks of the Mekong River where the legendary hospitality, resilience and friendliness of the Lao people is much in evidence. Laos is Old Asia preserved.

In **Cambodia**, delve into the history of the Khmer Empire from the 9th century as you explore some of the temples of the Angkor Park (including the masterful Angkor Wat itself) just a few kilometers from the colonial city of Siem Reap. Well preserved stone temple ruins dating back about 1,000 years cover an area of 200 sq. kilometers. It is easy to spend several days exploring here, taking in the thousands of exquisite statues and bas relief carvings that adorn the walls of seemingly endless temple buildings and chedis (stone spires). And take in the highlights of Phnom Penh, the vibrant bustling capital with its mansions and tree-lined boulevards amidst monumental Angkorian architecture.

Experience the warmth and hospitality of these three cultures as you meet friendly people, sample mouth-watering dishes, cruise waters that will carve unforgettable memories in your mind, bargain at local stalls and learn about the local health system and its age-old **traditional healing techniques** – an incredible tour of the jewels of South East Asia.

Additional info can be found at –

- <https://www.vietnam.travel/> - Official Website of Vietnam Tourism
- <https://www.tourismlaos.org/> - Official Website of Laos Tourism
- <http://cambodia-tourism.org/> - Official Website of Cambodia Tourism

Tour highlights ...

- Marvel at the spectacular **temples of the Angkor Park**
- Absorb the heart-rending displays at Tuol Sleng and Choeung Ek (**The Killing Fields**) in Phnom Penh
- Experience spiritual World Heritage listed **Luang Prabang** with its royal relics and ancient monasteries
- Savour decades old practices as you join the locals doing **Tai Chi at sunrise** at Hoan Kiem lake in Hanoi
- Explore the Citadel and Royal Tombs along the **Perfume River** in Vietnam's old Imperial Capital of Hue
- Drive over the spectacular **Pass of Ocean & Clouds** from Hue to Hoi An
- Witness the **French influences in the architecture of Saigon**
- Cruise along the floating markets of the **Mekong Delta**
- Sample mouthwatering **cooking classes** in Hanoi & Luang Prabang

The Academic Program (approximately 16 CME hours) ...

The Academic Program will focus on **Health and Healing** and as **noted in the detailed itinerary**, the program will include the following –

- Visit to the **National Pediatric Hospital, Phnom Penh** (Cambodia) to meet with local doctors and learn about the Cambodian healthcare system with a focus on childcare
- Visit to the **Lao-Chinese Provincial Hospital, Luang Prabang** (Laos) to review the facility and meet with a local acupuncture doctor
- Discover the **medicinal benefits Lao traditional herbal teas** at the Pha Tad Ke Botanical Garden, **Luang Prabang** (Laos)
- Presentation on **Traditional Eastern Methods** through Acupuncture, Acupressure and Cagut Implantation by a local practitioner, Hanoi (Vietnam)
- Learn all about **Tai Chi exercises** and their benefits as you witness the local people go through their morning exercise rituals – Hoan Kiem Lake Park,
- Visit to **National Hospital of Traditional Medicine, Hanoi** (Vietnam), the leading hospital in its field in Vietnam to learn about their treatments and research
- **Academic Conference** in Hoi An (Vietnam) with presentations by Canadian & local medical experts & interactive discussions on current medical issues

In addition, any physician who would like to make a short presentation at the Academic Conference should register their interest by completing the relevant section of the program registration form and the **Group Medical Director, Dr. Mel Borins** (Tel: 416-533-6488, e: mel@melborins.com), will contact you directly.

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

The Itinerary...

DAY 1 – Feb 11, 2023 (Saturday) : Depart Toronto

Depart Toronto for your flight to Phnom Penh, Cambodia.

Specific flight times / routing will be forwarded upon registration.

DAY 2 – Feb 12 : Arrive Phnom Penh (Cambodia) (L, D)



Phnom Penh is the vibrant bustling capital of Cambodia. Situated at the confluence of three rivers, the mighty Mekong, the Bassac and the great Tonle Sap, the capital city has an almost provincial charm and tranquility with French colonial mansions and tree-lined boulevards amidst monumental Angkorian architecture. A mixture of Asian exotica and, the famous Cambodian hospitality, awaits the visitors to the capital of the Kingdom of Cambodia.

Morning arrival in Phnom Penh, where you will be met by your local tour escort in Phnom Penh from our tour operator partner in Cambodia who will assist you in obtaining your Cambodia entry visa (VIP fast track process). During the transfer to your hotel, your Tour Escort will provide you with some information about your hotel, its surrounding and about Phnom Penh as well as explaining your program in the city for the next two days.

Enjoy a welcome lunch at the hotel and then have free time in the afternoon to recuperate from your transpacific flight before dinner at a local restaurant specializing in Khmer cuisine, a blend of different cultures in Southeast Asia.

Overnight in Phnom Penh.

DAY 3 – Feb 13 : Phnom Penh (B, L, D)

Breakfast at the hotel.

After breakfast this morning, you will be greeted by local drivers who will take you on a tour to see the sights of Phnom Penh by Cyclo, an original Phnom Penh means of transportation and a fun way to explore this lively city.

First, head to **Wat Phnom temple**, the founding place of the city on a small hilltop. Then continue along the riverfront to the **Royal Palace**. This palace dates back to 1866 and houses the **Silver Pagoda**, named for the over 5000 heavy silver tiles that cover its floors. Its original name is Wat Prakeo, meaning Temple of the Emerald Buddha. In this temple you will view a collection of Buddhas in gold, silver, crystal, and bronze.



Your next stop is the **National Museum** which was designed by George Groslier and the Ecole des Arts Cambodgiens. The museum was built in traditional Khmer style in 1917 and was inaugurated in 1920 by King Sisowath. It houses the world's foremost collection of ancient Khmer archaeological, religious, and artistic artefacts from the 4th to the 13th centuries. Over 5,000 pieces are on display, constituting the repository of the Kingdom's cultural wealth.

Lunch at a local restaurant.

In the afternoon visit the **Tuol Sleng Museum of Genocidal Crimes**. Prior to 1975, Tuol Sleng was a high school. When the Khmer Rouge and Pol Pot's security forces, came to power it was converted into the S-21 prison and interrogation facility. Inmates were systematically tortured, sometimes over a period of months, to extract confessions, after which they were executed at the killing fields of Choeung Ek. S-21 processed over 17,000 people only seven of whom survived and those who died during torture were buried in mass graves in the prison ground. The building now serves as a museum, a memorial and a testament to the madness of the Khmer Rouge regime. The prison kept extensive records, leaving thousands of photos of their victims, many of which are on display. Then continue to the outskirts of the city to Cheung Ek, better known as the **Killing Fields**.



In the afternoon, physicians will visit the **National Pediatric Hospital** <http://www.nphkh.org/> in Phnom Penh. The National Paediatric Hospital is a 150 bed / 90 doctor hospital specializing in children's services and is the national referral centre for pediatrics in Cambodia. It sees up to 120,000 patients and admits up to 10,000 children every year.

Non- Physicians will visit the **Russian Market**, the best place in the city for wooden and stone carvings, old coins, jewellery, and Cambodian and Chinese silk clothes.

Dinner at the hotel.

Overnight in Phnom Penh.

DAY 4 – Feb 14 : Phnom Penh – Siem Reap (B, L, D)

Siem Reap is the provincial capital city of Siem Reap province. Until recently the one horse town of Siem Reap was just a dusty track with a few shop fronts but in a matter of years it has been transformed into the gleaming gateway to one of the World's archaeological marvels - the Temples of Angkor, or Angkor Park which is over 40 km² and is home of more than 100 temples dating from the 7th and 11th centuries, such temples being devoted to Buddhist and Hindu deities. Thirty-nine kings reigned during the Angkor era, and this uninterrupted period of peace and prosperity created the most powerful kingdom in South East Asia, until its fall in the 15th century, when the Siamese army finally succeeded in sacking it. Although the Khmers knew about the city of Angkor, it was only when the French botanist Henri Mouhot led an exploration to the area in 1861 that this 'lost city' aroused international interest.

Breakfast at the hotel.

Transfer to Phnom Penh Airport for late afternoon domestic flight to Siem Reap. Upon arrival at Siem Reap International Airport, you will be welcomed by your local tour escort in Siem Reap from our tour operator partner in Cambodia who will accompany you to your hotel for check in and lunch.



Mid afternoon, embark on an interesting boat trip on the **Tonlé Sap Lake**, where you will have the opportunity to learn about life on the lake. Tonle Sap is South East Asia's largest freshwater lake with its size varying greatly depending on the season. During the dry season it is roughly 2,500 km², swelling to about four times its size during the wet season: 10,000 km²! Board a local boat and visit **Kampong Phluk**, a village where we'll see houses on stilts that are submerged when Tonlé Sap Lake extends. On the way, you will pass floating houses and impressive flooded forests, portraying life of the local people on the water.



If time permits, drive through the countryside around the **Western Baray** where you can spot water buffalos in swampy ponds, kids in school uniforms on their bicycles and oxcarts. Visit the **Angkor Silk Farm** 15 km west of Siem Reap, where you can witness the entire process of silk creation from growing and harvesting mulberry as food for the silkworms, the breeding process and life cycle of the silkworm to the spinning the silk, the dying process and the creation of beautiful silk weavings on wooden hand looms.

Dinner at the hotel. Overnight in Siem Reap.

DAY 5 – Feb 15 : Siem Reap (B, L, D)



Breakfast at the hotel.

In the morning, visit the **Great City of Angkor Thom** that was the last capital of the Great Khmer Empire under the reign of Jayavarman VII. This city is surrounded by an 8 m high wall, each side of the city is 4 km long. It draws a perfect square as you access this town through 5 gates; 4 of them represent the cardinal points and the 5th one the Victory Gate was the one leading directly to the Royal Palace Area. You will arrive via the **South Gate**, an impressive stone gate carved with Elephants and 4 giant faces. On each side is a row of 54 gods or demons holding the sacred Naga snake. From here you continue and enter the city and arrive at the **Bayon Temple**. This temple lies exactly in the center of the city. The particularity of this monument is the 54 towers representing the 54 provinces of the then Great Khmer Empire. Each tower has 4 faces. Continue by foot to the **Baphuon**, the **Terrace of the Elephants** and the **Terrace of the Leper King**.

Return to Siem Reap for lunch at a local restaurant.

This afternoon, take a Tuk-Tuk to visit the biggest religious temple in the world, the magnificent **Angkor Wat** Temple. Built by Suryavarman II, in the early 12th century, Angkor Wat is constructed following the model of the temple mountain symbolizing the Mount Meru, home of the gods. Considered as the masterpiece of the Khmer architecture, this Vishnuite temple is the King's funerary temple. These are the main reasons to explain the West exposure of the temple. Inside the temple the walls are covered by carvings and bas-reliefs depicting the Hindu mythology and the wars Suryavarman II made during his reign. As well, Angkor Wat is well known for the 2000 Apsaras dancers decorating the temple. Return back to your hotel.

Dinner will be at a local restaurant with a traditional Khmer dance show. Dancers, singers and musicians will bring ancient Khmer culture to life in spectacular surroundings.

Overnight in Siem Reap.



Bayon, Angkor Thom

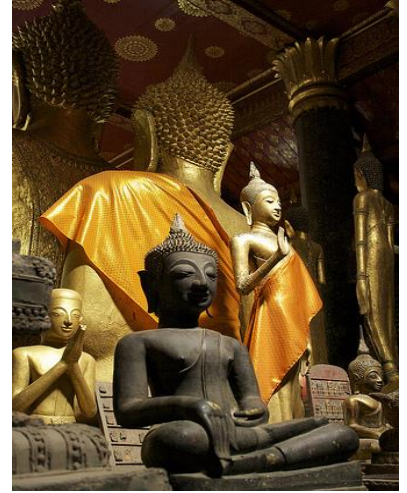


Angkor Wat

DAY 6 – Feb 16 – Siem Reap - Luang Prabang (Laos) (B, D)



Luang Prabang, nestled in the valley, surrounded by high mountains and situated along the Mekong, was once the former capital of Laos, during the Lane Xang Kingdom from the 13th to 16th centuries. Nowadays, it is renowned as the cultural and religious capital of Laos, and it's UNESCO designation as a World Heritage Site in 1995 has ensured the preservation of a mixture of traditional Lao and French colonial architecture which add to the town's unique character and charm. The magnificent temples in Luang Prabang are considered among the most beautiful in South East Asia.



Breakfast at hotel.

Transfer to the airport for your morning flight to Luang Prabang, Laos.

Late afternoon arrival in **Luang Prabang (Laos)** where you will be met by your local tour escort in Luang Prabang from our tour operator partner in Laos who will assist you in obtaining your Laos entry visa (VIP fast track process).

Transfer to your hotel for check-in and free time in the afternoon to relax and enjoy your hotel's facilities or start to explore Luang Prabang independently.

Dinner at L'Elephant restaurant where you will enjoy French dishes.

Overnight in Luang Prabang.

DAY 7 – Feb 17 : Luang Prabang (B, L, D)



Breakfast at the hotel.

After breakfast, your city tour begins at the former **Royal Palace**, now the National Museum. The Royal Palace was built in 1904 during the French colonial era for King Sisavang Vong and his family, and is now home to exhibits of art and jewels as well as the residence itself. From there, continue on foot to visit **Wat Mai**, with its unique 5 tiered roof and golden bas-reliefs. During Pimai, the Lao New Year, the small Buddha statue called Pra Bang normally housed in the Royal Palace Museum is brought and put on public display in this temple. Then visit **Wat Sene** with its beautiful golden façade.

Afterwards, visit the Traditional **Arts & Ethnology Centre**, a museum dedicated to exploring the rich diversity of Laos' ethnic minorities. Traditional costumes, tools, and artifacts are on display alongside in-depth descriptions and written histories. It is a great opportunity to gain an insight into the Lao people.

Lunch will be at a local restaurant for sampling typical Luang Prabang style dishes.



After lunch, **physicians** will visit the **Lao-Chinese Provincial Hospital in Luang Prabang** to tour the facilities and meet with a local acupuncture doctor.

Non-physicians will have time to shop at **Ma Té Sai**, a specialty shop based near the Mekong River in Luang Prabang, that sells beautiful traditional gifts and household crafts which are hand made by people all over Laos. Afterwards, discover **L'Etranger Books & Tea**, where offering books to purchase and/or exchange, breakfasts, drinks, free movie nightly, and an art gallery on the second floor.

Continue to **Anakha (The Blue House)**. A visit at Anakha Boutique is a memorable journey through Indochina's exquisite craft and natural fabrics enhanced by French design. Anakha is sharing the mysteries and beauties of Asia, through precious fabrics and objects that show the history and expertise of Indochina's crafters.

Now is the time to partake in a **Laos cooking class**.

Lao cuisine is heavily influenced by the flavours of neighbouring Thailand. The food is prepared using fresh ingredients and most dishes are flavoured with lime, lemongrass, coriander, and chilli and incorporates a range of intriguing flavors, many unfamiliar to the western palate. A traditional Lao meal is served with 'khao niaw', or sticky rice, which is rolled into small balls and used to pick up the food. Typical dishes include 'tam mak hung', a salad prepared with green papaya, and 'laab', a dish of minced meat mixed with mint and chilli. The locals usually enjoy distilled rice wine, called 'lao lao', or a cold Beer Lao with their meal.

Experience the wonderful flavors of Lao cuisine with a **Lao cooking class** at the **Tamarind Cooking School** - a fun, hands-on way to learn about the ingredients involved and techniques used to create the local cuisine.

Tamarind is a stunning lakeside location where you will start preparing and cooking an assortment of dishes under supervision of a cheerful chef who will teach you the traditional techniques as well as information about Lao culture. Sit down to enjoy them in Tamarind's open-air pavilions. Recipes are provided for you to take back home.

And then, at the end of your preparation sit down to enjoy a delicious dinner which you have helped prepare.



Overnight in Luang Prabang.

DAY 8 – Feb 18 : Luang Prabang (B, L)

Breakfast at the hotel.

Today, leave the city behind and head to the countryside. Laos' is home to the most beautiful natural landscapes in Southeast Asia and today's drive provides a glimpse of these sceneries. Stop in a small village home to one of the many ethnic groups described at TAEC (Traditional Arts and Ethnology Centre) and see, first-hand, their customs and way of life. TAEC is an engaging, culturally rich learning centre located in the heart of Luang Prabang. Since 2007, TAEC has inspired visitors by exploring, celebrating, and preserving the diverse ethnic cultures and peoples of Laos through professionally curated permanent and special exhibitions, events, and craft workshops. TAEC's work includes local school outreach activities, research, fair trade shops, and a non-profit foundation in the USA.



The beautiful drive ends at the spectacular and refreshing waters of the **Kuang Si Waterfalls**. These waterfalls cascade down a multilevel limestone formation creating a series of turquoise blue pools perfect for swimming in on a hot day (Note: when bathing, please wear a sarong). The jungle and dense woods surrounding the falls is filled with wildlife. There are pleasant walks that can be taken along the natural footpaths - the walk up the side of the falls to the top of the highest drop is a little challenging but rewarding (footwear with a good grip is essential) - be prepared to get a little wet! Or simply relax on the rocks of the lower pools.

For further insight into the natural wonders of Laos, stop at the **Asiatic Black Bear sanctuary**.

In collaboration with the Laos Department of Forestry, construction of the Tat Kuang Si Bear Rescue Centre in Luang Prabang began in 2003. Located near the Kuang Si falls, this centre houses endangered bears rescued from poachers. The centre explains the efforts of the passionate animal lovers who are working to stop the poachers and preserve the bear's natural habitat. It provides valuable training, employment opportunities and alternative livelihoods to local villagers and youth, who are destined to become Lao's future wildlife warriors

<https://freethebears.org/pages/laos-sanctuaries>



On the way back, board a local long tail boat and **cruise along the Mekong River to Pha Tad Ke Botanical Garden**. The garden is a regional research centre, which not only created the the first living collection of the flora of Laos, but also provides education to local schoolchildren and the general public about nature. Pha Tad Ke is a project that our ground operator partner's non-profit affiliation, EXO Foundation, proudly supports.

Enjoy a delicious Lao set lunch at the Pha Tad Ke café.

After lunch, receive a short presentation about the gardens. Continue with a walk through the Ginger Garden and Ethno-botanic Garden, which acts as the site's centrepiece.

Follow the **Limestone Walk**, soaking in the amazing mountainous Mekong landscapes. Reaching the hunting lodge of the former royal family, stop for a quick lesson on how to craft a bamboo stick animal. Continue the Pha Tad Ke botanical garden walking tour through the Arboretum, Palm Garden and Bamboo Garden to the viewpoint overlooking the rice fields. Make a brief stop at the Mist House to learn more about the importance of biodiversity conservation. Finish the excursion with an orchid talk at Pha Tad Ke Nursery.

Discover Lao **traditional herbal medicinal teas** through a testing session before heading back to Luang Prabang by boat.



Later, visit the local **SOS Children's Village** (a non-profit, non-government, voluntary organization), on the outskirts of the ancient capital of the former Laotian kingdom of Lan Xang, near the village of Ban Pong on the main road to Muang Khai. SOS Children's Villages is the world's largest private child welfare organization operating 400 villages in 131 countries. They provide needy children stable homes and the prospect of an independent future. Every child lives in a 'family' house with trained local women serving as 'mothers'. Many orphaned children from the local hill tribes have found a new home in the Village in Luang Prabang. Most of them speak only their own tribal dialect and have not learned the Laotian language. The Village has 14 family houses and an SOS Nursery for 100 children, both from the local community and from the Village. The site, which was donated to SOS Children by the local authorities, includes a paddy field and a pond. You will be able to provide medical advice to the caregivers as part of your visit. An SOS School with 12 classrooms for 650 primary and secondary pupils is currently under construction.

You may wish to bring items to donate to the SOS Children's Village in Luang Prabang. Suggestions would be stationary items (eg pens/pencils, markers, erasers) as well as educational material (books) for their children (Children at SOS are from ages 2-18). The local guide will also be available to take you shopping when you are in Luang Prabang for items if you wish.

<https://www.sos-childrensvillages.org/>

At the end of the day, head up to the base of **Mount Phou Si** to ascend the 328 steps to the top of the hill. Enjoy the panoramic views of the city and surrounding countryside before descending to the evening hill tribe market. Browse for handmade textiles, handicrafts, and souvenirs sold by the Lao hill tribes who set up stalls every evening on the town's main street.

Evening at leisure.

Overnight in Luang Prabang.



DAY 9 – Feb 19 : Luang Prabang - Hanoi (B)



Before breakfast, early risers will have the opportunity for a very special dawn visit to watch the **monks collecting the alms**. As the sun begins to rise, long lines of orange-robed monks leave their pagodas and walk barefoot down the streets collecting offerings from Luang Prabang residents. Alms giving is an integral part of the Buddhist philosophy, earning the giver merit, or 'bun', towards their next life, enhancing their chances of improving their existence next time around. Taking part in this daily ritual can be one of the highlights of a stay in Luang Prabang. You will be given a small food parcel which will have been freshly prepared that morning and your guide will give you a quick instruction in etiquette. It is a beautiful, serene ceremony that highlights the spiritualism of the Laos people.

Return to the hotel for breakfast. Morning at leisure.

In the afternoon, visit the **Phosy Market** where you can join the locals and support vendors by buying fresh products or fruit. Your guide will encourage you to taste some of the exotic flavors of the local fruits and help you to identify new items not found at home in your local supermarket!

Continue to **Ock Pop Tock**, a non-profit organization which seeks to preserve traditional weaving techniques, a trade which was once an important source of income for many Lao families but is slowly fading out as modern technology has evolved. Spend time learning about the process of silk weaving from the initial stages of creating the dyes to the final process of loom weaving.



Finally, visit Luang Prabang's most photographed temple, **Wat Xieng Thong**. Located at the end of the peninsula, close to the Mekong, this temple was built in 1560 by King Setthathirat, with the library being added in 1828.

Transfer to the airport for your late afternoon flight to Hanoi.

LPQ-HAN by QV 313 @16:55-18:05

Arrive **Hanoi, (Vietnam)** where you will be met by your local tour escort in Hanoi from our tour operator partner in Vietnam who will assist you in obtaining your Vietnam entry visa (VIP fast track process) and who will be with you all the way through Vietnam until the end of your trip.

Transfer to your hotel for check-in.

Evening at leisure. Overnight in Hanoi.

DAY 10 – Feb 20 : Hanoi (B, L, D)



*The charm from the French era still emerges in **Hanoi**, the capital of Vietnam. A city of broad boulevards lined with tamarind trees and numerous lakes, Hanoi combines harmoniously the liveliness of the Old Quarters with remarkable colonial architecture. Ranking amongst the world's most attractive and interesting cities, the city's placid air gives it a gracious, almost regal flavor, underscored by a rich history that traces back more than a thousand years from 1010 when it was the most important political centre of Vietnam. Although eclipsed by Hue during the Nguyen Dynasty as the country's capital in 1802, it regained its position as the capital of French Indochina from 1902 to 1954 and, since then, the capital of North, and subsequent to the War and Reunification, the whole country.*

Breakfast at the hotel.

Today, enjoy a full day city tour of Vietnam's capital including the following sites and activities -

- **Ho Chi Minh Complex:** Completed in 1975 the complex contains Ho Chi Minh's mausoleum, his former stilt-house residence and the Ho Chi Minh museum. On the same complex is also the **One Pillar Pagoda**, founded by King Ly Thai To in 1049. This structure has become an important symbol for the people of Hanoi.
- The **Temple of Literature:** Originally built as a temple to Confucius, this is the site of Vietnam's first university dating back to 1070.
- The infamous Hoa Lo Prison, now a museum (formerly known as the "**Hanoi Hilton**" during the Vietnam (or as the local's call it, "American") war.

Lunch at a local restaurant

- For **physicians**, you will visit the **Clinic for Traditional Eastern Methods** in Hanoi for a demonstration and lecture by Dr. Huong, a practitioner in these methods for over 20 years. For several thousand years, Vietnamese Traditional Medicine has evolved under the shadows of Chinese Traditional Medicine, culture, and rule. Dr. Huong is an expert in Traditional Eastern Methods through Acupuncture, Acupressure and Cagut Implantation.

Non-physicians will visit the **Hoan Kiem Lake and The Huc bridge**.

- **Cyclo tour through the Old Quarter:** Also known as the 36 streets, this bustling area of narrow streets is home to literally thousands of small businesses and shopkeepers. It's a great place to explore, especially by cyclo, with plenty of photo opportunities all around you. **Make a stop to walk along Hang Thuoc Bac meaning Herbal Medicine Street** where many kinds of dried herbs are sold.
- Dinner is a **cooking class at Madame Anh Tuyet's** restaurant. Getting to know the food is also the great way of getting to know the country. Vietnamese food is healthy, simple to cook and delicious. A true Hanoian, Tuyet learned her culinary skills from her grandmother who used to cook for the French in the 1930's. Learn how to prepare and cook true northern Vietnamese cuisine before sitting down to enjoy a delectable meal.

Overnight in Hanoi.

DAY 11 – Feb 21 : Hanoi - Hue (B, L)

An early start this morning as you catch the first rays of the sun and a chance to see Hanoi waking up. Visit the Hoan Kiem lake where locals practice their morning exercises – **Tai Chi**, aerobics and badminton. Learn all about the Tai Chi exercises and their benefits.

Tai Chi is a type of internal Chinese martial art which has also developed a worldwide following for its health benefits and stress management. Medical studies support it's effectiveness as an alternative exercise as the slow, repetitive work involved in the technique opens the internal circulation (breath, body heat, blood, lymph etc.)



Return to the hotel for breakfast before visiting the **Museum of Ethnology**, widely acknowledged as the best in the country where you may observe Vietnam's diverse culture through the Museum's unique presentation of artifacts and dress used in daily life, including an extensive display dedicated to Vietnam's 54 Ethnic minority peoples.

Later this morning, **physicians** will visit the **National Hospital of Traditional Medicine**, the leading hospital in its field for the whole country of Vietnam. It is the largest establishment for treatment, research, and training in traditional medicine. The hospital has a total of 22 departments with two main centers that are divided in 3 main sections including clinical, para-clinical and functional section. Visit the various departments and meet with some of the best traditional specialists to learn about this form of medicine.

<http://nhtm.gov.vn/home>

Non-physicians will visit the **Vietnamese Women's Museum**, a community repository of cultural and historical knowledge about Vietnamese women's lives across the nation's 54 ethnic community groups. The Museum is also a centre for cultural exchange with women from other nations with the goal of fostering 'equality, development and peace'.

<http://www.baotangphunu.org.vn/>

Lunch will be at a local restaurant.

Transfer to the airport for afternoon flight to Hue.

VN1547 21FEB HANHUI 1620 1735

Upon arrival in Hue, transfer to hotel for check in.

Evening at leisure. Overnight in Hue.

DAY 12 – Feb 22 – Hue (B, L)

Hue is the former imperial capital of Vietnam from where the Nguyen Dynasty of emperors ruled from 1802 till 1945, just 150 km from Hoi An. In 1687 the Viets made Hue their capital and continued their expansion into Cham territory. It remained the capital under the Nguyen dynasty, which had thirteen emperors, the last of whom ruled until 1945. Hue is still the intellectual capital of Vietnam with 12 schools of higher learning. It maintained its cultural identity while other cities were accumulating foreign influences. The Nguyen dynasty left an Imperial city of citadels, palaces, tombs and temples set in the peaceful countryside bordering the Perfume River. Hue today has regained its royal demeanor and is a calm, peaceful and relaxed place to visit. The remaining French colonial garden houses and villas, quiet streets, riverbanks, and outlying tombs and pagodas that escaped damage – all give Hue a unique atmosphere of tranquility.

Breakfast at the hotel.

Start the morning with a cruise along the romantically named **Perfume River** which takes you by tranquil settings of gardens and lakes where Hue's best-known religious sites, the **Thien Mu Pagoda** and the mausoleum of former Emperor Minh Mang are located.

After lunch, continue to the ancient walled Citadel containing the former **Imperial Palace** from where the Nguyen Dynasty ruled between 1802 and 1945.



The Citadel was closely modeled along the lines of the Forbidden City in Beijing. Much was damaged by French aerial bombing and also in the Tet Offensive in 1968. Now however much of the city is being faithfully restored thanks to generous funding by UNESCO. Follow this tour of the Emperor's residence with a trip into the surrounding countryside to see the final resting place of the Emperors by visiting two of the most impressive **Royal Tombs**.

Finish the day with a visit to the lively **Dong Ba** market.

Evening at leisure. Overnight in Hue.

DAY 13 – Feb 23 : Hue - Hoi An (B, L)



Once known as Faifo, **Hoi An** was one of the orient's major trading ports in the 16th and 17th centuries. Chinese, Japanese, French, English, Spanish, Portuguese and other traders had small communities here, and the old wooden houses, bridges and temples that remain are reminiscent of a Vietnam of centuries past. After the Thu Bon River, linking Hoi An to the sea, silted up, ocean going ships were no longer able to sail into town and trade moved 30km up the coast to Tourane, known nowadays as Danang. Despite the passing of 200 years and the ravages of the weather and war, the centre of Hoi An remains much the same as it was in its heyday and this absolutely charming and relaxed town has been designated a UNESCO World Heritage

After breakfast, leave Hue to drive over the beautiful **Hai Van Pass** (literally the 'Pass of Ocean & Clouds') - Vietnam's geographical and psychological boundary between north and south. The peak of the pass lies perpetually shrouded in clouds. Stop en route at the beautiful **Non Nuoc Beach** and the **Cham Museum**, which contains the finest collection of

Cham sculpture in the world. In Danang you will visit the **Marble Mountains**, five sacred hills containing dozens of Buddhist shrines before proceeding to Hoi An.

After lunch, take a leisurely walking tour of the ancient town center of Hoi An and visit the sites of former merchants' homes, a 400 year-old **Japanese Covered Bridge**, and a **Chinese Communal Hall**. Then time for browsing and shopping in the one of the most colourful local marketplaces in all of South East Asia.

Evening at leisure. Overnight in Hoi An.



DAY 14 – Feb 24 : Hoi An (B, L)

Academic program in the hotel in the morning at the hotel, with both Canadian and local speakers.

Keynote presentation - Traditional medicine and the local healthcare system in Danang/Hoi An - Dr. Ba

Any physician who would like to make a short presentation should contact our Group Medical Director, Dr. Mel Borins (Tel: 416-533-6488, e: mel@melborins.com), directly.

Non-physicians will enjoy free time to relax at the beachfront resort – spend time by the pool or swim in the Gulf of Bac Bo.

Lunch at the hotel.

Free time for the rest of the day. Overnight in Hoi An.

DAY 15 – Feb 25 : Hoi An – Danang - Ho Chi Minh City (Saigon) (B, L, D)



Saigon, Pearl of Orient (and now formally, Ho Chi Minh City) is the business and financial hub of Vietnam, with a prominent history going back hundreds of years. The Khmers originally settled the region, with the Vietnamese taking over in the 17th century. The French conquered Saigon, as it was then known, in 1859, and made it the capital of Cochinchina in 1862, which resulted in numerous elegant architecture and broad boulevards that are still present to this day. At the peak of the Vietnam War in 1969, the city had 4.5 million inhabitants who were all evacuated when Saigon and the rest of the South fell to North Vietnam in 1975. The city has recovered in the 30 years since then, with the current population at over 7 million. It was renamed Ho Chi Minh City, after the spiritual leader of Vietnamese Communism, but the city is still referred to as Saigon by both residents and tourists alike. Today, Saigon is a popular tourist destination due to its fascinating culture, classic French architecture, and sleek skyscrapers as well as ornate temples and pagodas. The city is also filled with rooftop bars that overlook Saigon and beyond, while fantastic restaurants offer a combination of French, Chinese, and, of course, local Vietnamese cuisine.

Breakfast at hotel.

Transfer to nearby Danang airport for morning flight to Saigon.

VN 103 25FEB DADSGN 0800 0935

Upon arrival in Saigon, transfer to your hotel for check-in.

Lunch will be served at a local restaurant and afterwards, start your tour of this bustling city which unravels Saigon's turbulent past and also provides a glimpse into the fascinating variety the city has to offer. Included in the tour are the landmark Reunification Hall, formerly known as the **Presidential Palace**. It was towards this modern building that North Vietnamese resistance fighters' tanks (Viet Cong) rolled on the morning of April 30, 1975 as Saigon fell. This fascinating building is filled with history still fresh in the minds of many. See the fascinating **War Remnants Museum** with its unforgettable photo collections displaying the elements of the long struggle from both side's perspectives. Then, the red-brick Catholic cathedral of **Notre-Dame**, the nearby 19th century Empire-style **Post Office**, and the 'Hotel de Ville' or City Hall, all of which display classic examples of classical French colonial architecture in their indomitably European style.

Dinner is at Koto restaurant. Overnight in Saigon.



Day 16 – Feb 26 : Saigon - Mekong Delta - Saigon (B, L, D)



The **Mekong Delta**, often referred to as Vietnam's rice basket, comprised of dense green rice paddies and lazy, winding rivers, is like no other region in Vietnam. It is the biggest rice-growing region in the country, due to the rich alluvial soils producing three harvests a year. And whether firmly on land or floating with the river current, this region is flush with wildlife, historical sights, and incredible landscapes. The River of Nine Dragons, as locals know the area, is where the Mekong splinters into nine separate branches, crisscrossing low landscapes before reaching the sea. Life moves much more slowly here and is often surrounded by water. You'll find even homes, farms, and markets take on an aquatic adaptation in the Mekong Delta.

Breakfast at the hotel.

An early morning departure from your hotel takes you to Cai Be, deep in the heart of the Mekong Delta. Embark on your private deluxe junk boat cruise to the colourful **Cai Be floating market**. Your tour continues with a visit to local home factory which produces rice paste, rice popcorn and coconut candies. Continue cruising to the evergreen islands, located in the Mekong River, through large networks of meandering rivers which are crisscrossed with countless canals. Enjoy a relaxing lunch in a local restaurant before returning to Saigon later afternoon driving through beautiful landscapes.



Farewell Dinner at a local restaurant to sample the best of Vietnamese food.

Overnight in Saigon.

DAY 17 – Feb 27 : Saigon - Onward return flight to Toronto (B)

Breakfast at the hotel.

Transfer to the airport for your return flight to Canada.

Specific flight times / routing will be forwarded upon registration.

Arrival back in Toronto on the evening of February 27, 2023.

The hotel bases...

CITIES	HOTELS
PHNOM PENH, CAMBODIA	PALACE GATE HOTEL & RESORT (4*) https://palacegatepp.com/
SIEM REAP, CAMBODIA	ANGKOR VILLAGE HOTEL (4*) https://www.angkorvillagehotel.asia/
LUANG PRABANG, LAOS	THE GRAND LUANG PRABANG (4*) http://www.grandluangprabang.com/
HANOI, VIETNAM	THE LAPIS (4*) http://thelapishotel.com/en
HUE, VIETNAM	INDOCHINE PALACE (4*)

	http://www.indochinepalace.com/
HOI AN, VIETNAM	PALM GARDEN RESORT (4*) www.palmgardenresort.com.vn
SAIGON, VIETNAM	GRAND HOTEL (4*) https://www.hotelgrandsaigon.com/

All of your accommodation will be in 4 star hotels – in the unlikely event that a hotel needs to be substituted it will be of a similar standard or higher.

The price... Cdn \$7,995 / person (Early Booking Price valid until November 21, 2022 – save \$500/person)	
Pricing (exc. Insurance) / per person - Cdn\$	Including Air (from Toronto)
Per person (double occupancy)	
- registrations up to November 21, 2022	\$7,995
- registrations after November 21, 2022	\$8,495
Single supplement	\$1,650
Single share matching fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 745
Academic program registration fee (per MD registrant)	\$ 900
Entry visas (payable locally – as at Jan 2023)	US\$110 (total cost for all 3 countries (Cambodia, Laos, Vietnam) combined)

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

Flights available from Vancouver on request.

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

REPEAT CUSTOMER DISCOUNT

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

CANADIAN \$ PRICING !

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of around 40% (at October 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/SEA2302/index.html>

Full program information may also be found at –

<https://www.doctorsontour.ca/cme-programs-south-east-asia-upcoming-2302.php>

Inclusions and Exclusions...

Included in the price:

- International flights from Toronto to Phnom Penh, Cambodia and from Saigon Vietnam to Toronto. Internal flights in Vietnam, Laos and Cambodia as per detailed itinerary.
- Modern, air conditioned coach transportation (including bottled water)
- 15 nights 4 star hotel accommodation
- 15 breakfasts, 13 lunches, 9 dinners (soft drink is included with all meals)
- Comprehensive daily itineraries including privately escorted tours of local cultural sites, museums, attractions and shows.
- 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) with separate programs for spouses
- Hosting by our Group Leader and Medical Director, Dr. Mel Borins and his wife, Bonnie

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

Exclusions

- Any meals or activities not mentioned above
- Camera / video entrance fees (where applicable)
- Personal expenses (laundry, telephone / internet usage, drinks other than included above)
- Gratuities
- Entry visa costs for each of Vietnam, Cambodia & Laos (US\$110 at Jan 2023)
- 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 23).

Online registration is available at <https://fs22.formsite.com/Doctorsontour/SEA2302/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.

OUR PROGRAMS HAVE LIMITED CAPACITY !

SOUTH EAST ASIA IS ONE OF OUR MOST POPULAR PROGRAMS AND USUALLY BECOMES FULLY SUBSCRIBED WELL BEFORE THE EARLY BOOKING PRICING DEADLINE AND ON SEVERAL OCCASIONS HAS NOT EVEN BEEN LAUNCHED TO OUR MAIN CLIENT DATABASE DUE TO THE HIGH LEVEL OF ADVANCE PRE-REGISTRATIONS.

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

REGISTER BY NOVEMBER 21, 2022 AND SAVE \$1,000/COUPLE !!

Misc information you need to know...

Travel documentation and visas

An entry visa is required for Canadian citizens to enter into each of Vietnam, Laos & Cambodia (costs are \$25, \$40 and \$35 respectively as at October 2022). Depending on the specific country, your entry visas will either be purchased upon arrival or pre-arranged locally by our tour operator partner in South East Asia for issuance (and payment) upon arrival. In addition, your passport must have an expiry date no earlier than 6 months after your scheduled departure date from South East Asia and have at least 4 empty pages.

Mandatory vaccinations

Proof of a full series of **vaccination against COVID-19** is required for entry into Laos and therefore is a requirement for participation in this tour.

Recommended medical precautions

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

COVID-19

We recognize that, for the foreseeable future at least, COVID-19 will still have an impact on the travel experience although in all of the current destinations where we are offering programs, travel formalities are now being relaxed. However, we are still continuously monitoring the situation in all of our worldwide destinations through guidance provided by the PHAC, CDC and WHO and we have been working with our exclusive local destination partners to ensure that travel to any country that we offer is able to operate as safely as possible.

The countries (Cambodia, Laos and Vietnam) on this Southeast Asia itinerary have all been able to manage COVID-19 far better than most Western countries. There have not been any significant outbreaks of the pandemic in any of the countries since late Spring 2022 and all of these countries have been successfully welcoming tourists back since the early part of Summer 2022.

At the current time (January 2023) there are no specific entry requirements relating to COVID-19 to enter any of Cambodia, Laos or Vietnam (entry to Laos used to require proof of vaccination against COVID-19 but, effective December 27, 2022, the Lao Government announced that travelers entering Laos will no longer be required to produce their vaccination status).

C: We are fully opened. There is no restriction, no need to show the vaccination card or documents on arrival. COVID medical insurance is strongly recommended but not mandatory

L: Laos is fully open for travel and fully back to normal: no quarantine, no testing, no need to show proof of vaccination. We strongly advise purchasing personal travel insurance covering emergency medical care and travel interruptions for your trip

V: Medical insurance: covering COVID-19 treatment worth at least US \$10,000 => this is a **compulsory requirement**, the immigration staff will ask clients to show this document at the airport

1. Proof of valid medical/travel insurance covering Covid-19 treatment. Minimum cover USD10,000 (Link to info).
2. Downloaded PC-Covid mobile app (Apple/Google Play) which must be presented to enter all VN establishments
3. Visitors are requested to self-monitor for 10 days from entry, and to notify the nearest medical facility should they experience signs of COVID-19.
4. Surgical masks, social distancing, and sanitizing are required at all times. Children under two are allowed outdoors when accompanied by adults.

Pre-entry negative COVID tests are not required.

In addition, and to ensure the health & safety of all our group participants, there will be a Doctors-on-Tour **Wellness Declaration Form** that we will require you to complete and submit shortly before joining the program.

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.

IN COUNTRY COVID-19 PROTOCOLS

Please find below the current in country protocols for Malaysia per the official tourism website at

<https://mysafetravel.gov.my/>

The Health Minister recently announced (Sept 7, 2022) that the use of face masks is now only compulsory when using public transportation on buses, trains, planes taxis, e-hailing vehicles as well as in healthcare centres, services and establishments, such as health centres, hospitals and pharmacies at hospitals and medical institutions. However establishment owners are still allowed to impose face mask rulings on visitors to their premises at their discretion. **At the current time (September 2022), the use of face masks is also still compulsory on private transportation (ie including the vehicles used for our group tour).**

We also recognize that many of our clients may still wish to wear a face mask in certain additional situations such as crowded environments and this is a personal choice.

There are no other in country protocols in place at the current time.

Travellers who develop COVID-19 symptoms while in

Cambodia : 221229 if guests test positive, she/he will have to be isolated and stay at the hotel booked from 4 to 7 days until test negative. In case guests test negative and his/her trip has not yet ended in Cambodia, we will allow him/her to continue the trip with the group.

Vietnam 221229 Vietnam now does not have any self-isolation policy if somebody gets the COVID positive test, however we would recommend client who gets the COVID positive test on tour should have self-isolation in hotel room until he/she recovers (test negative) in order to keep the safety for other clients and protect his/her health. If other clients don't feel inconvenienced, the client gets a positive test can still join the tour. It all depends on the desire of other clients in the group.

Laos

Malaysia should get tested and if found to be positive, are subject to the current government protocol for positive COVID-19 cases as outlined below.

Individuals who test positive for COVID-19 must undergo isolation via a Home Surveillance Order (HSO) for seven (7) days. If you are not a resident of Malaysia but travelling in the country, you are required to remain in the hotel in which you were staying for the duration of the HSO, ie you will not be allowed to continue your group travel itinerary to the next destination. Individuals can be released from isolation on the 4th, 5th or 6th day as soon as they are asymptomatic and the result of an RTK Ag test supervised by a registered medical practitioner is negative. At this time, if applicable, arrangements would be made (at your cost) for you to rejoin the group later in the itinerary. Discharge on the 7th day does not require any COVID-19 detection test.

For additional information, see <https://mysafetravel.gov.my/>

Travel insurance information... Coverage available through Manulife Insurance

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

NON-MEDICAL INCLUSIVE PLAN

There are **significant inherent cancellation penalties** associated with your booking as detailed in our booking terms and conditions and this insurance package provides coverage for cancellation penalties if you should have to cancel due to medical, or other listed, reasons either relating to yourself or a member of your immediate family. It also covers you for trip

interruption costs short notice return flight home etc) for medical reasons again, either relating to yourself or an immediate family member as well as flight and travel accident and baggage insurance.

ALL INCLUSIVE PLAN

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

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

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

PREMIUM PROTECTION PLAN ("PPP")

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

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

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

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

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

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

<https://www.igoinured.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	421	421	460	502	546	760	1,096	1,096	516	516	625	744	1,126	1,256	1,782	1,782
4500 - 5000	455	455	501	549	600	835	1,191	1,191	550	550	666	791	1,180	1,317	1,877	1,877
5000 - 5500	489	489	541	597	654	909	1,285	1,285	584	584	706	839	1,234	1,378	1,971	1,971
5500 - 6000	522	522	582	644	708	983	1,380	1,380	617	617	747	886	1,288	1,438	2,066	2,066
6000 - 6500	556	556	622	691	762	1,057	1,474	1,474	651	651	787	933	1,342	1,499	2,160	2,160
6500 - 7000	590	590	663	738	816	1,132	1,569	1,569	685	685	828	980	1,396	1,560	2,255	2,255
7000 - 7500	624	624	703	786	870	1,206	1,663	1,663	719	719	868	1,028	1,450	1,621	2,349	2,349
7500 - 8000	657	657	744	833	924	1,280	1,758	1,758	752	752	909	1,075	1,504	1,681	2,444	2,444
8000 - 8500	691	691	784	880	978	1,354	1,852	1,852	786	786	949	1,122	1,558	1,742	2,538	2,538
8500 - 9000	725	725	825	927	1,032	1,429	1,947	1,947	820	820	990	1,169	1,612	1,803	2,633	2,633
9000 - 9500	759	759	865	975	1,086	1,503	2,041	2,041	854	854	1,030	1,217	1,666	1,864	2,727	2,727
9500 - 10000	792	792	906	1,022	1,140	1,577	2,136	2,136	887	887	1,071	1,264	1,720	1,924	2,822	2,822
10000 - 10500	826	826	946	1,069	1,194	1,651	2,230	2,230	921	921	1,111	1,311	1,774	1,985	2,916	2,916
10500 - 11000	860	860	987	1,116	1,248	1,726	2,325	2,325	955	955	1,152	1,358	1,828	2,046	3,011	3,011
11000 - 11500	894	894	1,027	1,164	1,302	1,800	2,419	2,419	989	989	1,192	1,406	1,882	2,107	3,105	3,105
11500 - 12000	927	927	1,068	1,211	1,356	1,874	2,514	2,514	1,022	1,022	1,233	1,453	1,936	2,167	3,200	3,200
12000 - 12500	961	961	1,108	1,258	1,410	1,948	2,608	2,608	1,056	1,056	1,273	1,500	1,990	2,228	3,294	3,294
12500 - 13000	995	995	1,149	1,305	1,464	2,023	2,703	2,703	1,090	1,090	1,314	1,547	2,044	2,289	3,389	3,389
13000 - 13500	1,029	1,029	1,189	1,353	1,518	2,097	2,797	2,797	1,124	1,124	1,354	1,595	2,098	2,350	3,483	3,483
13500 - 14000	1,062	1,062	1,230	1,400	1,572	2,171	2,892	2,892	1,157	1,157	1,395	1,642	2,152	2,410	3,578	3,578
14000 - 14500	1,096	1,096	1,270	1,447	1,626	2,245	2,986	2,986	1,191	1,191	1,435	1,689	2,206	2,471	3,672	3,672
14500 - 15000	1,130	1,130	1,311	1,494	1,680	2,320	3,081	3,081	1,225	1,225	1,476	1,736	2,260	2,532	3,767	3,767

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

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

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

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

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

Non-Canadian residents

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

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

IMPORTANT INFORMATION

Travel insurance that may be available through your credit card

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

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

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

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

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

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

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

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

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

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

"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 into the local cuisine and regaled with their finest wines".

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

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

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

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

Dr. Janel Gracey, London – Bali, 2012

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

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

"We had a magical time in Machu Picchu - such a spiritual time at 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

"A brief note from Hillary and I to thank you for the flawless organization. The guides were superb and the choice of events, above and beyond the usual tourist musts. These were a lot of fun, while adding to our understanding of local cultures"

Dr. Alan Barkun Montreal, Qc - 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

"We covered a lot of territory and saw so many sites. Each individual country was memorable in its own way"
Dr. Margaret Hadley, Halifax, N.S. - Vietnam, Cambodia & Laos, 2016

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

"This 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

"Great trip. Fantastic access to authentic Bali!"

Dr. Gordon Taylor, Vancouver, BC – Bali, 2019

"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

"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

"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

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

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

"The guides in Laos were amazing!"

Dr. Colette Deslandres, Montreal, QC – South East Asia, 2020

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

Dr. Chris Sosnowski, Napanee, ON – South East Asia, 2020

"Thank you for making this first post pandemic trip for Val and I a special one"

Dr. Les Marien, Orangeville, On. - Iceland circumnavigation cruise and land, 2022

"Fun, food, fellowship, culture, history, knowledge, perspectives, some ailments & mishaps — all packed in 12 days. Thanks everyone for enriching Kitty & my life! This is by far the most magical CME trip we've ever had for the past 3 decades! "

Dr. Wing Lim, Sherwood Park, AB - Spain Gourmet tour, 2022

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

Mel was an excellent tour leader"

Dr. Peter Lavelle - Northern India, February 2011

"Mel & Bonnie were great!"

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

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

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

"Great, Great tour leader"

Dr. Martin McIntyre - Northern India, February 2011

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

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

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

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

"Mel (Borins) was a great trip leader"

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

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

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

"Mel was an awesome leader"

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

"Mel and Bonnie were the perfect hosts"

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

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

Evelyn Brett, Toronto, ON – Bali, 2018

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

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



Doctors-on- Tour – Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour – Spain



Doctors-on-Tour - Chile & Argentina



Doctors-on-Tour – South East Asia



Doctors-on-Tour – China

The fine print...

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

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

1. RESERVATIONS & DEPOSIT: Early reservations are recommended to guarantee your reservation as several of the accommodation providers with which we make arrangements on your behalf have limited capacity. All services are strictly on a request basis, both for air travel and land requirements and subject to availability of seats and hotel/lodge/camp rooms and cruise cabins. A guaranteed non-refundable deposit of \$500 per person (with the exception of \$800 per person for Morocco programs; \$700 per person for programs which include a cruise component, \$1,000 per person for Iceland cruises), together with the applicable travel insurance premium, is required with your reservation request. Tour extensions and, where applicable, seat upgrades in aircraft cabin categories higher than economy, are also subject to additional non-refundable deposits as detailed in each specific program's brochure. Reservations made for travel within 95 days (105 days for programs which include a cruise component) of the travel date will require full payment at the time of reservation. Certain non-standard arrangements may require higher deposit and the same will be advised to you at the time of booking. Please be aware that some airfares (outside of our group air blocks) require full payment at time of booking and will be advised to you accordingly at the time of your booking confirmation.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

11. AGE & HEALTH REQUIREMENTS:

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

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

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

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

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

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

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

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

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

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

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

19. ACCEPTANCE OF RISK:

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

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

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

21. OUR RESPONSIBILITIES: DOT/OT/BIC makes arrangements with a network of third party suppliers, 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.