

## Maldives Uncovered

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**Country(ies):** Maldives

**Tour type:** Small Group

**Transport:** Minivan & local ferries or speedboats

**Group size:** Min: 2 | Max: 10

**Days:** 8 Days

**Start location:** Male, Maldives

**End location:** Male, Maldives

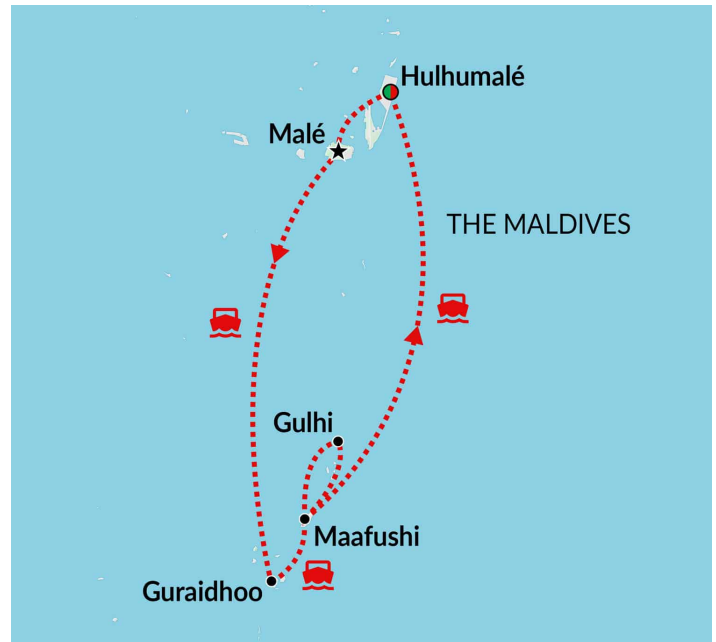
**Departs On:** Sunday

**Meals:** Breakfasts - 7, Lunches - 1, Dinners - 5

**Highlights:**

Visits to 3 local islands in South Male Atol, boat trips, guided snorkelling over the coral reefs, visits to uninhabited islands & sand bars, beach barbecues, dining with local families, Hedika experience, scuba-diving options

**Places Visited:** Male, Hulhumale, Maafushi, Guraidhoo & Gulhi islands



# Itinerary

## Day 1: Arrive in Male, transfer to hotel

Upon arrival at Male International Airport you will be greeted by our representative and transferred by the airport shuttle taxi to your guesthouse on Hulhumale, just 15 minutes away. Settle in after your flight before taking your first steps on the sands of this tropical paradise. The beach is 3 min walk away, with several local cafes and local restaurants, plus a watersports centre. For guests arriving before 5.00pm there is an option to join your guide on the beach for coffee, a very popular daily activity for Maldivians and a chance to gain your first insight into the local side of this island paradise.

**OVERNIGHT:** Hulhumale guesthouse

**MEALS:** None

**EXTRAS:** Extra day in Hulhumale - pre-tour || Single room supplement (MASHMM)

## Day 2: Male Tour, ferry to Guraidhoo, free time & dinner

Following breakfast served at the guesthouse you will transfer by public ferry to Male, a 20-minute journey, where a guide will accompany you on a tour of the capital city, providing opportunity to visit places of interest including The Friday Mosque, The National Museum and Sultan Park.

After lunch transfer by local ferry (approx. 14.30) to your guesthouse on the local island of Guraidhoo, South Male Atoll, 120 minutes from Male. Sit up top on the ferry to view the beauty of the many Maldives islands that pass you by whilst keeping your eyes open for dolphins!

Upon arrival you will have time to settle in before either relaxing in the garden at the guesthouse or on the local beach to watch the sun go down. Dinner this evening is at your guesthouse before your guide will give some information on how the local marine life is under threat because of activities carried out by us humans. Your tour leader will highlight the harmful practices that are pushing the balance in the eco system and what we can do to limit the impact.

**OVERNIGHT:** Guraidhoo guesthouse

**MEALS:** Breakfast, Dinner

**EXTRAS:** None

## Day 3: Snorkelling trip, free time, Beach BBQ

Following a local style breakfast we travel by speedboat to two of the best nearby reefs. The coral reefs of the Maldives are inhabited by diverse marine life and are teeming with colourful fish and corals. Keep your eyes open for turtles, sharks and rays you never know what may be in the blue! Your tour leader will provide a briefing on responsible snorkeling and act as your 'spotter' pointing out marine life that may not have caught your eye.

Coral reefs are fragile ecosystems so learning how to snorkel responsibly can help minimize your impact on the marine environment and protect the delicate balance of marine life. They will assist less confident or inexperienced snorkelers, ensuring your equipment is comfortable and you feel safe in the water.

As the afternoon cools down accompanied by your tour leader time is spent exploring Guraidhoo with the opportunity to learn about the local way of life including a visit to the Mosque. Visit the harbour, maybe there will be fishermen with their catch. Watch children playing in the street. Discover local fruit trees as you wander the narrow maze of sandy roads. Finally, stop by a local cafe to sample traditional 'hedika' - Maldivian savoury and sweet short eats served with black tea.

This evening while you listen to the sound of the waves enjoy a Maldives style beach BBQ under the stars.

**OVERNIGHT:** Guraidhoo guesthouse

**MEALS:** Breakfast, Dinner

**EXTRAS:** None

## Day 4: Ferry to Maafushi, coral nursery visit

Start early today to transfer by local ferry to the local island of Maafushi, just 20 minutes away, where after checking into the guesthouse you will be able to enjoy a relaxed breakfast before exploring the island to get yourself acquainted with the layout and uncover the best spots to take lunch or enjoy a refreshing juice with a view. Your tour leader will explain the history of local island tourism including the positive and negative impacts on the islands and local communities

This afternoon, with your tour leader discover the story of Renee's Coral Garden and why coral rehabilitation projects are important in the Maldives. On route to the coral rehabilitation site snorkel the seagrass beds with your guide and discover their importance to the Maldives ecosystem. Despite being one of the most valuable ecosystems on the planet, sea grass is considered unsightly, and is often deliberately removed. Your Tour Leader will help you understand the importance of sea grass and why we call it the hero of underwater protection.

After dinner at a local cafe, your Tour Leader will introduce you to the work of the Olive Ridley project. Providing an insight into their environmental monitoring and turtle studies preparing you for our turtle snorkeling tomorrow!

**OVERNIGHT:** Maafushi guesthouse

**MEALS:** Breakfast, Dinner

**EXTRAS:** Full-day scuba-diving boat trip from Maafushi || Half-day scuba-diving boat trip from Maafushi || Manta Ray boat trip from Maafushi

## Day 5: Snorkelling, sandbank and dolphin cruise

After breakfast at the guesthouse you'll take a boat trip, which will stop at a deserted sandbank for a picnic lunch with time to swim or lie back and relax.

On the return journey to Maafushi cruise the Indian Ocean and hopefully spot dolphins. Your tour leader and crew familiar with the habits and behavior of dolphins will keep a keen lookout for any signs of these graceful creatures. They will share stories about the different species of dolphins found in the region, their social dynamics, and the role they play in the ecosystem. It's an educational and enriching experience that will deepen your appreciation for these incredible marine creatures.

**OVERNIGHT:** Maafushi guesthouse

**MEALS:** Breakfast, Lunch

**EXTRAS:** None

## Day 6: Visit Gulhi for a change of pace, snorkelling, island tour and family dinner

Following an early breakfast we take a short 20 minute public ferry journey to the quiet local island of Gulhi. Once checked in to your guesthouse, your guide will accompany you on a tour of the island. Visit the boat yard to stand in awe at the size of the boats under renovation, chat with the ladies sweeping the streets and finally refresh yourself with a cool Kurumba (coconut) watching the comings and goings at the harbour. Ready for relaxation you can choose to head to the bikini beach or for the more energetic join your guide for a final snorkelling opportunity on the house reef of Gulhi. Optional watersports and diving trips can be organised for certified divers.

Dinner this evening is prepared by a local family, just don't expect silver service as traditionally meals are eaten without the aid of a knife and fork!

**OVERNIGHT:** Gulhi guesthouse

**MEALS:** Breakfast, Dinner

**EXTRAS:** None

## Day 7: Free day for relaxation or optional activities

After an active week, today is a rest day where you can head to the Bikini Beach for sunbathing or join one of the various watersports activities available on the island.

This evening we'll enjoy a farewell dinner together, in the quiet courtyard of your guesthouse.

**OVERNIGHT:** Gulhi guesthouse

**MEALS:** Breakfast, Dinner

**EXTRAS:** None

## Day 8: Transfer to Male airport for departure

After breakfast you are transferred back to Male by public ferry (approx. 07.30), across town, and on to Male airport where the tour ends. You should expect to arrive at the airport by around 10.30am. If you have a flight departing earlier than 1pm then we recommend taking an earlier speedboat transfer from Gulhi to the airport (at extra cost). If you have a late afternoon or evening flight departure and understandably do not want to spend a long time waiting at the airport, then day-use rooms are available at the Newtown Inn (price includes an airport departure transfer to meet your flight).

Alternatively, you can take an unassisted speedboat transfer from Gulhi to the airport (at extra cost). There are also day package options at Hulhule Airport hotel to use the swimming pool, restaurant, bar etc. or an optional half day visit to Vilimale island which is 15 minutes from Male. Other snorkelling trips or other watersport activities are also available.

Those travellers booking a resort extension will transfer from Male airport on to their resort via the resort's own transfer boat. Our guide will assist you with meeting this transfer though there may be a short wait depending on the resort boat's schedule.

**OVERNIGHT:** N/A

**MEALS:** Breakfast

**EXTRAS:** 3-night resort island extension || 4-night Dhoni cruise extension || Extra day in Hulhumale - pre-tour || Speedboat departure transfer || Day-use room & airport transfers in Hulhumale || Extra day in Hulhumale - post-tour

## Included

- 7 nights accommodation: 1 night Hulhumale, 2 nights Guraidhoo, 2 nights Maafushi, 2 nights Gulhi
- All transport and transfers
- 24-hour airport arrival transfer service
- Meals: 7 breakfasts, 1 lunches and 6 dinners
- Free 30-day tourist visa on arrival to all nationalities
- Local guide throughout
- Large selection of included activities and experiences

## Excluded

- International flights (available on request)
- Travel insurance (compulsory, available on request)
- Meals not indicated in the itinerary
- Drinks, snacks, tips and other personal expenses (e.g. laundry)
- Any other items not mentioned above

# Options

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Our tours are designed to include all that you need to enjoy a really special time in the destination you're visiting.

However, we do also offer some extra options to complement the tour and add some additional sightseeing or activities, or some extra time at either end of the tour.

All accommodation based options (e.g. Single supplements, extra nights, cruise upgrades) should be booked and paid for in advance so that we can make the appropriate arrangements.

Other options may either be booked and paid for in advance or while you are on the tour, though we recommend booking in advance to ensure there are no issues with availability.

Many options are priced the same throughout the year, but some may incur single or high season supplements - full details are given on the tour reservation form or on request.

## Extra day in Hulhumale - pre-tour

**Min numbers:** 1

Is your flight arriving early or departing late? You can easily add an extra day in Hulhumale either at the start or the end of your tour. The price is based on the Hulhumale Inn and is per person, with a minimum of 2 people sharing. Single room supplements apply. Your airport transfer is included.

**Price:** Starting from - \$55

## Extra day in Hulhumale - post-tour

**Min numbers:** 1

Is your flight arriving early or departing late? You can easily add an extra day in Hulhumale either at the start or the end of your tour. The price is based on the Hulhumale Inn and is per person, with a minimum of 2 people sharing. Single room supplements apply. Your airport transfer is included.

**Price:** Starting from - \$55

## Single room supplement

**Min numbers:** 1

This tour is based on twin-share accommodation, with single bookers paired up with another traveller of the same sex in the group. If the final group make-up means that no room share is available, you do not need to pay this supplement. However, if you would like to guarantee yourself a single room throughout the tour, then please add this option to your booking. Note: Single supplement prices may vary seasonally.

**Price:** Starting from - \$0

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## 1. Accommodation

The guesthouse accommodation on this tour is designed to provide a balance of comfort, local atmosphere and value for money. These are not luxury properties, but are clean, comfortable, have friendly staff, and often provide some excellent local food. A range of mid-level and luxurious island resort stays are available as extensions at the end of the tour for those looking for some extra comfort and luxury.

Please check the Single Room Supplement option for details on room sharing options and charges for solo travellers on this tour.

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## 2. Tour Leaders/Guides

We provide a fully trained local guide to escort you throughout this tour. Tour guiding in the Maldives is a fairly new concept but our guides are keen, friendly, speak good English, and are delighted to be able to provide tourists with a different experience of the Maldives to the normal resort island holiday. A range of boat crews are also used for the various water-based activities. A permanent rep is based in Hulhumalé to assist at the start and finish of the tour.

At Encounters Travel we aim to only use local tour guides as we feel this gives you the best experience of the country and the sites you are seeing as well as supporting the local population.

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## 3. International Flights

We want to give you as much flexibility as possible when it comes to booking your holiday with us. So, to take account of people with varying travel plans, we don't include your international flights in the main tour price. We are however very happy to book your flights for you, and our ATOL (UK flight sales license) covers all holidays booked together with a flight from the UK.

Please contact us with your preferred dates and departure airport and we'll give you a selection of airlines, times and fares to choose from. Your airport arrival & departure transfers are included on the first and last days of the tour whether you book your flights independently or through us.

On our local island tours we generally finish with a transfer by local ferry from your island back to Male and on to the main airport island on the last day of the tour. If your international flight departs before around 1pm you will require a speedboat transfer to the airport at extra cost – see the Options section for details.

Some resort islands may require an extra sea-plane transfer to be taken if you have an early departure flight from Malé. This will also be at an extra cost - please ask for details.

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## 4. Dates & Prices

We run limited small-group departures on this tour, normally starting on a Saturday. Departure dates and prices are listed on our website and in our brochures. Please check the website for the most up-to-date prices and any special offers available.

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## 5. Group Size

We are committed to working with small numbers in the Maldives as we feel it is appropriate for the country and the activities included on our tours. Our Maldives small-group departures are set to have a minimum of 2 and maximum of 14 travellers. Private tours and boat charters are also available from 1 to 14 people. If you have a larger party please contact us for more information about the best way to arrange activities for your group.

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## 6. Transport and Transfers

**Local island tours:**

Private vehicles are used for sightseeing tours and airport transfers. Public ferries or scheduled speedboat services are used for crossings between Male/Hulumale, and the various inhabited local islands visited on our tours. Domestic flights are used between Male and Gan. Speedboat transfers or sea-planes are used for transfers to and from island resorts. A range of motor boats and Dhonis may also be used for the water based activities included in our tours. All boats carry sufficient life jackets for our travelers. Safety/emergency procedure briefings will be provided by your guide or the boat crew at the start of each journey.

### **Marine Conservation Cruise:**

This cruise departs from Male on day 1, between 12 and 1pm, therefore an early morning arrival is recommended. On day 8, a group departure transfer is provided to Male Airport, which will arrive by 9am. If you have an earlier departure, a private transfer can be arranged at an additional cost.

### **Arrival arrangements:**

All our tours include an airport meet and greet and transfer service on the first day of your tour. Our rep. will be holding an Encounters Travel signboard with your name displayed for easy identification. If you can't find our representative, our emergency contact numbers are given on your tour confirmation voucher. No refund is available on missed transfers or portions of your trip owing to incorrect flight details being provided or delayed flight arrival. Any additional cost incurred in order to meet up with your group is at your own expense.

### **Departure arrangements:**

Our local island tour itineraries will return you to Malé airport from Maafushi Island in time for flight departures after about midday. If you have an earlier flight departure, please let us know as soon as possible as you may need to book an extra speedboat transfer (at extra cost). If you have a late afternoon/evening flight departure, then we offer a range of options to help fill your day. Please see the tour itinerary and options section for details.

If your tour includes a domestic flight back to Male at the end of the tour (for example from Gan) then this flight will be timed to ensure you catch your international flight.

Most of the resort extension options that we offer are based close enough to Malé airport that the resort's own standard boat transfer service will be able to get you to the airport in time for flights departing at any time of day. However some resorts may charge extra for very early departures, especially if sea plane transfers are required. Please contact us for details and any extra costs if you have an early flight departure before confirming your flight arrangements.

Sailing safari tours will be customised to ensure you are at the airport in plenty of time for your departure flight(s).

There is currently a departure tax in place at Malé airport. Please ensure you have US\$13 p/p in cash on you to pay this tax when you leave.

If your flights arrive/depart before/after the tour starts/ends then we will be very happy to arrange additional accommodation and airport transfers for you. We will aim to book these in the same hotel as the main tour, though this will be subject to availability (upgraded hotels are also available on request). If you do not book your additional accommodation through us, then our arrival/departure service is not included and you will need to make your own airport transfer arrangements.

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## **7. Entrance Fees**

All relevant entry fees, island landing fees and permits are included in your tour price.

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## **8. Tipping**

While an accepted part of the culture and customs in the Maldives, tipping is always optional, and any amounts paid should reflect excellent service.



It is normal and accepted for people to tip differently, and you should not feel under any pressure to tip any particular amount.

We are often asked for advice on common amounts however, and suggest that up to approx. 5% of the tour price would be a suitable budget for this tour. More information will be provided in your pre-departure information.

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## **9. Health and Vaccinations**

You should ensure you are fully insured for medical emergencies including emergency evacuation and repatriation.

Recommended vaccinations and other health protection measures vary according to the country you are visiting and where you are travelling from. We recommend you contact your GP/medical practitioner or a travel clinic for current information on vaccinations needed for your destination. You should ensure that you are up to date with vaccines and boosters recommended for your normal life at home, including for example, vaccines required for occupational risk of exposure, lifestyle risks and underlying medical conditions.

In addition, additional courses or boosters normally recommended for the countries in this region are: Hepatitis A and Tetanus. Malaria is not generally present unless it has been contracted abroad; you do not need to take malaria prophylactics. You are required to carry a Yellow Fever vaccination certificate if you are arriving from a destination with a Yellow Fever risk. You can view this [US CDC information](#) about where the virus is present and follow the links to further information detailing which countries need you to have a Yellow Fever vaccination as part of their entry requirements.

### **Personal health:**

Sensible precautions should be taken to avoid sunburn and dehydration. On arrival and when travelling in the Maldives, we recommend that you stick to drinking bottled mineral water or to help the environment bring water purification tablets or a water filter and a re-usable bottle. Please ensure you have appropriate travel insurance, which includes health cover. If you require prescription medicines, please bring them with you, and include the appropriate documentation.

There are two hospitals on the main island, Malé. The Indhira Gandhi Memorial Hospital is the biggest hospital in the country providing sophisticated medical care. Some resorts have in-house doctors. A decompression chamber is within easy reach of most resorts in case of emergency.

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## **10. Passports and Visas**

No prior visa arrangements are required. Tourists are issued a 30-day visa on arrival. A passport valid for 6 months and travel documents (flight tickets) are necessary. You will need to present a landing card which should be distributed by the crew of your flight. Alternatively you can find cards immediately before the immigration booths. You will given back part of the landing card to present again when you leave, so please look after this and try not to lose it. To obtain immigration clearance it is a requirement to indicate on the landing card an address or provide proof that you have a booking at a resort, guest house or safari boat. We will provide the address of your initial Male accommodation on your tour confirmation voucher.

Importing goods such as alcohol, pork items, pornography (very broadly defined), religious materials offensive to Islam, idols of worship, narcotics and psychotropic substances, explosives and weapons into the Maldives is strictly forbidden. Alcohol and pork products under a special license are available in resort islands. On the way out, note that exporting sand, turtle shells, seashells and a range of marine products is also forbidden unless you have bought them from a legitimate souvenir shop and can show the receipt.

All baggage including hand baggage is screened as part of the custom's process before you leave the airports baggage collection area.

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## 11. When to Visit

You can visit the Maldives all year round, and be pretty sure of getting great weather. There are rains from time to time, but it is hard to predict exactly when they will come, and you'll be unlucky to get more than a couple of rainy days in succession.

Scuba diving is good all year round. Wind can obviously impact water based activities like sea kayaking and paddle boarding, and if this is the case we will aim to move these to a day later in the tour.

The winter season (December till April) is definitively not great for surfing. Generally it is also less windy, however, there is usually wind strong enough for trying sailing and even for windsurfing.

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## 12. Food, drink and alcohol

Maldivians, being Muslims, are prohibited by law from consuming alcohol; hence there is a total restriction on alcohol being available on inhabited local islands, this includes the capital Malé. Alcohol is available at Hulhule Island Hotel which is located at the airport. Arrangements to visit can be made through our local rep. We have tried where possible to take this into account on our local island tours by providing opportunities to visit picnic islands and resorts where alcohol can be made available. However please bear in mind that is difficult to get hold of and even where alcohol is available, it is very expensive!

All tourist island resorts and safari yachts stock alcohol for guest consumption. Traditional beverages include “toddy” – aged coconut sap and plain coconut sap.

Please don't bring alcohol through the airport as it will be confiscated.

The traditional food of the Maldivians is based around fish, (tuna to be more specific) and coconuts. White rice and “roshi” (a flour based flat-bread) are staple items. Fish is normally smoked, fired, barbequed or roasted. Pork products are strictly prohibited.

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## 13. Clothing & Climate

Visiting the Maldives is the chance for you to break out the brightly coloured summer clothes that are so often out of place in colder climates. The higher temperatures and ever-present sunshine means that locals and visitors alike prefer dressing in lightweight materials. T-shirts, cotton clothing, skirts and shorts would be the best option to stay cool. The ideal footwear would be sandals and flip-flops. Whether to pack only the more casual options like shorts and khakis or the newest Gucci number depends on what you plan to do, or where you plan to stay. Casual clothing is fine on the local islands and in guesthouses, smart casual clothing is usually enough for Malé or resorts, but the more up-market resorts may require that you dress up for dinner. Sunscreen, insect repellent, and hats are all necessary for a comfortable holiday, but they are available widely for purchase in resorts and around Malé.

With a tropical climate, plenty of sunshine and temperatures around 30°C throughout the year, there is never a bad time to visit the Maldives. Maldives has two distinct seasons; dry season (northeast monsoon) and wet season (southwest monsoon), with the former extending from January to March and the latter from mid-May to November. The rare thunderstorm in the Maldives (especially around the southwest monsoon months) can be a welcome respite from the sun. Cloudy skies and slate grey seas, and crashing thunder makes for lovely reading weather. The warm temperatures will allow you to go for a walk in the rain, a verdant, wet, thoroughly enjoyable experience. For extra exhilaration, take a swim in the rain - the sea will be extra warm.

There can be heavy rain showers pretty much any time of year, but they tend to be short and cannot be accurately predicted seasonally (in other words – don't worry too much about them – you will quite possibly experience some rain showers, but the majority of the weather should be great, and you will be unlucky to get several consecutive days of heavy rain). Diving is good all year-round, although a basic rule is that reef life is more varied and visibility is

better on the western side of any atoll from May to November and on the eastern side of any atoll from December to April.

The Maldives is a Muslim country and care needs to be taken in relation to the dress code on local islands. Whilst it is acceptable for men to wear T Shirts and shorts or swim shorts; females should avoid causing offence by maintaining a more conservative approach to clothes by wearing T Shirts, loose shorts or sarongs. Whilst the islands we visit are more tolerant of guests wearing traditional beachwear, females should avoid wearing bikinis and swimwear unless on an un-inhabited island, picnic island, sandbank, screened off local beach (Maafushi for example), dive boat or resort island. Whilst the law restricts the wearing of bikinis on local islands, some guesthouses (eg. Reveries Guest House on Gan Island) do provide a private sunbathing area on the beach or on the terrace of the guesthouse, our local rep will advise when and where this is possible. It is common practice by both locals and visitors for females to swim from local beaches wearing a t-shirt and shorts. When visiting the home of a local family or during the island tours where we may have access to mosques and family homes, shoulders and thighs should be covered out of respect of local customs.

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## 14. What to take

The Maldives is a place where you don't require much in order to be comfortable. It is tropical, sunny and very relaxed, so you only really need to bring a few essentials:

- Valid Passport – with at least 6 months left before expiry.
- Light weight, casual, non-synthetic clothing (cottons and natural fibres are best) which appropriately cover the body, when in company of the local communities. (Please understand local customs and religious requirements relating to dress codes. It doesn't have to be fancy, but it needs to be respectful)
- Cool footwear (sandals are best). If you are interested in exploring the reefs, a pair of reef shoes is recommended to avoid injuries.
- Swimming costumes – rash-guards/t-shirts are recommended for snorkelling to avoid sunburn.
- Sunscreens, after sun lotions and personal hygiene products – Please adhere to 100ml restrictions for anything you wish to carry on hand-luggage on flights.
- Prescription medications (if required) – please bring supporting documents.
- Power adapter for phones, laptops etc – The Maldives uses mostly UK style sockets.
- Underwater camera – The Maldives below sea level is worth a few photos.
- Sunglasses and hats
- Dive certification card and log book if you intend to participate in SCUBA diving.

### Luggage allowances:

Most international airlines restrict you to between 20kg and 23kg per person of luggage to go in the hold of the plane. Domestic flights often have smaller allowances around 15kg. As airline rules vary we recommend that you take no more than 20kg of luggage if your tour just includes international flights, and no more than 15kg if there are any domestic flights included in your itinerary. Please ask us for details if you are unsure about luggage allowances on your tour. Any excess baggage fees will be your responsibility to cover.

Most airlines allow between 5kg and 10kg for hand luggage so we suggest that you take no more than 5kg unless you have confirmed that your airline(s) will allow more than this.

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## 15. Money

The Maldives has a non-convertible currency – Maldivian Rufiyaa – this cannot be purchased beforehand. One Rufiyaa is 100 Laari and is available in 500, 100, 50, 20, 10 and 5 Rufiyaa notes.

One US Dollar is equivalent to 15.42 Rufiyaa. Major international currencies can be changed easily at the airport on arrival. It is advised not to exchange currency in Male where bank queues are common and waiting time lengthy. The US Dollar is accepted as legal tender. All major credit cards can be used (and are preferred) at resorts, hotels, shops, etc., however, on local islands it is usually only guesthouses that accept credit cards and cash is generally preferred.

The national bank, Bank of Maldives has several branches in Male' as well as other major population hubs such as the Male' International Airport. Several other regional banks also operate in central city, Male', including the State Bank of India, Bank of Ceylon, and HSBC. There are no banks on resort islands or on local islands visited in our tours.

**ATMs:** Most banks represented in Malé provide automatic teller machine (ATM) services and credit card services at several key points in Malé and Hulhumale. Only local currency MRF will be dispensed. Whilst there is an ATM at the Male branch of the Bank of Maldives dispensing USD\$, it only dispenses to Bank of Maldives cardholders. There are no ATMs on resort islands or on the local islands visited on our tours. All major credit cards can be used at resorts, hotels and many shops in Male. Most restaurants and shops in Male will accept USD\$ in payment providing change in local currency.

**Bank Notes:** The banks in the Maldives are very particular about the condition of bank notes and will refuse deposits of old style US Dollars; any damaged notes, badly creased or well-worn notes will also be rejected. Therefore, if presenting such a note as form of payment you may be requested to change to a note of better condition. Please do not take offence, it is purely that the note will have no worth to the individual to whom you are paying. Also, note that small bills .i.e. \$1 and \$5 have a lower exchange value, as the Bank of Maldives charges for small notes to be deposited.

**Spending money and budgeting:** It is impossible to say exactly what you will need during your local island visit as this varies depending on personal preferences, the number of extra optional activities and souvenirs you may like to purchase. While on the local islands, approximate prices are as follows:

- Snack lunch: \$5-\$10
- Evening meal in guesthouse or local restaurant: \$10-\$20
- Tea / Coffee: \$1
- Soft drinks: \$1
- Water 500m: \$1

You should expect prices on resort islands to be considerably more expensive than this.

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## 16. Voltage

Sockets are mostly three pronged (British style) and 220 volts, however some are European 2 pronged style. Adaptors are available in most airport shops if you don't have one. All electrical devices running on 110/120 V must have power converters / step-up transformers. All hotel rooms have electrical sockets where you can re-charge cameras, phones etc.

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## 17. Time

Maldives Standard Time is GMT/UTC + 5. Daylight saving time is not applied.

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## 18. Booking & Payment

If you would like to book a place on this tour, please complete the online reservation form on our website (via the Dates & Prices tab on the tour page). You may make a deposit or full payment online, or just hold a reservation if you prefer (full payments are due 8 weeks before departure). We will then contact you with more details about how to complete your booking. Payments may be made by debit or credit card (subject to a card processing fee), or by making a bank transfer, or posting us a cheque/bank draft. Full details will be provided in your booking confirmation email. Please [contact us](#) if you would like any more information or have any questions before making a booking.

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## 19. Financial Security

We are a UK registered company and are committed to providing our customers with financial protection to provide peace of mind and to allow you to book with confidence.

We have therefore partnered with Trust My Travel Ltd., which provides financial protection services to over 2000

partners around the world. Funds paid to us by our customers are protected via an Insurance policy held by Trust My Travel. Each traveller and the description of services sold is declared against Trust My Travel's insurance policy directly against our financial failure. In the event of our insolvency, you will be refunded for any unfulfilled products and/or repatriation to the UK (where applicable). Please see [our website](#) or [booking conditions](#) for more information.

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## 20. Responsible Tourism

It is impossible not to have an impact on the local environment, cultures and eco-systems when you travel. However, it is very possible to try and ensure that these impacts are as limited, or positive as possible. We are committed to ensuring that we try to leave our host countries in a better state than we found them and encourage and assist our travellers to help us with this.

The following are a few simple tips that require very little effort on your part but which will help ensure that any effect you have on the locations you visit is positive rather than negative.

- Don't prejudge: Things in different countries will almost certainly be different. That doesn't make them worse or inferior, just different.
- Communicate: Don't expect locals to speak your language. Take the trouble to learn a few words or phrases of the local language. Don't worry about sounding silly. Most locals are patient and accommodating and appreciate you making the effort to communicate in their language.
- Conserve energy: Be careful not to waste valuable resources. Use local resources sparingly. Switch off lights, air-conditioning and fans when you leave the hotel room and don't waste water. Remove superfluous packaging. Many countries have far less efficient waste disposal systems than ours. Remove packaging from newly acquired items before leaving home.
- Don't litter: No matter how untidy or dirty the country you're travelling in may look to you, avoid littering, as there is no need to add to the environment's stress. Many of the countries we visit have a tough challenge dealing with rubbish and waste. Please consider taking home as much plastic waste as you can (e.g. water bottles).
- Choose environmentally friendly products: By using environmentally friendly (bio degradable) sun creams, shampoos and detergents you can help reduce pollution.
- Respect local customs and traditions: As you are a guest in these countries, you should also comply with the local customs. If you are friendly and well mannered, the locals will reciprocate and it will only enhance your experience. It's important to follow dress and behaviour guidelines especially when visiting religious or sacred sites (your tour leader will advise you how best to do this).
- If a client commits an illegal act the client may be excluded from the tour and Encounters Travel shall cease to have responsibility to/for them. No refund will be given for any unused services.

All porters are employed and equipped following guidelines set by the International Porter Protection Group (IPPG).

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## 21. Follow Us Online

You can stay in touch with us online by following us on Facebook and Twitter. We post updates on relevant travel news in our destination countries, special offers and discounts and other interesting travel related news and information.

[www.facebook.com/encounterstravel](http://www.facebook.com/encounterstravel)

[www.twitter.com/encounterstravl](http://www.twitter.com/encounterstravl) (yes, without the 'e')

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## 22. Travel Insurance

Travel insurance is compulsory on all of our tours and needs to cover personal accident & liability, medical expenses and repatriation, travel delay & abandonment. We also strongly recommend that you take out cover against cancellation and lost/stolen baggage. Personal medical insurance does not normally provide sufficient cover and is generally not suitable for travel on our tours. You will not be able to join your tour if you have not provided us with

details of your insurance or if you arrive without cover in place (no refunds will be due in this event). [More information...](#)

You may arrange your own insurance, or you can take advantage of a comprehensive policy that we can arrange for you through Endsleigh Insurance which has been designed to be suitable for our tours. The policy is available to travellers of all nationalities and you do not need to live in the UK to take out the policy. For full details of cover provided, prices and to apply for one of our policies, please complete [travel insurance application form](#).

Note: Any country that borders the Mediterranean is considered as 'Europe' for the purposes of travel insurance (including Turkey, Israel, Egypt and Morocco). If you are doing a tour that visits one country in 'Europe' and one that is 'Worldwide' (for example, an Egypt and Jordan tour), then you need a 'Worldwide' policy. When completing the form you should enter your travel dates including any extra days involved in overnight flights or connecting travel between your home and the tour. Our policies are not able to cover any extra time or activities other than your tour and options booked with us and your travel to & from home.

Note - to comply with insurance sales regulations, our travel insurance policies are only available to customers booking directly with us. If you have booked through a travel agent you will need to arrange your own insurance.

If your tour includes car hire, or if you plan to arrange a hot air balloon flight locally or do some scuba diving during your tour, you should check the small print in your policy to make sure these are covered (these are covered in our policy). Please also check the maximum altitude that you will be reaching and that full cover including emergency evacuation is provided up to this altitude.

If you are taking expensive camera gear or other electronic equipment with you then please check the coverage and the fine print of your policy to ensure that you have sufficient cover.

*IMPORTANT: We must have your travel insurance details (policy number and type of insurance) before you depart or you may not be allowed to join the tour. If you haven't told us already, please let us know the details when you can. You should take a paper copy of your insurance policy with you as you may be asked to show this at the start of the tour.*

### **Covid-19**

**Before purchasing any travel insurance, please check the coverage provided for situations related to Covid-19, and for the rules about government travel advice. Your normal policy may not be suitable. Details about our own policies cover levels are given [on our website](#).**

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## **23. Before you travel**

It is important when considering and preparing to travel anywhere in the world that you have a good understanding of the country you are visiting, its laws and customs, and the possible risks and situations that may occur. This includes specific risks related to your itinerary (eg. does it involve water & can you swim, are you fit enough for the activities included), as well as more general risks such as terrorism and natural disasters.

General details and links to more information about health risks, visa requirements, money, and travel insurance are given in these tour notes. We recommend that you re-read all these before your departure as well as the small print of your travel insurance policy so you know exactly what is covered and what is not.

You should take copies of your important travel documents with you and ideally also store them online securely as a backup. Make sure that you have given us your emergency contact details and told that person where and when you are travelling. Ensure you take enough money with you and that you have access to emergency funds.

Finally, you should read through and stay updated with the current [official government travel advice](#) for your destination. We are registered partners with the UK Foreign Office's '[Travel Aware](#)' campaign which provides further useful and invaluable information.



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## 24. Scuba Diving in the Maldives

The Maldives is rightly famous for the huge variety of different marine life you can see around the various islands, lagoons, coral reefs and shipwrecks. Much can be seen from the surface and just below on snorkelling trips. However, going scuba-diving opens up a whole new range of opportunities to see different species, corals and environments. There are many different types of dives available, from high coral walls, to shallow reefs, wrecks, lagoons and some decent shore dives.

You can scuba-dive all year round in the Maldives though during the rainier season of May to November the visibility can be poorer with stronger south westerley winds. Visibility tends to be best between December and April with lower wind speeds from the north east. The water temperature all year round averages a comfortable 28C. Currents are affected by both the tides and winds and can be unpredictable. It is important to listen to your diving guides carefully about this and take particular care if you are diving in an area where strong currents can be expected. The maximum depth allowed for leisure diving in the Maldives is 30m.

Virtually all islands have their own dive centre offering boat trips around that island as well as further afield.

If you are already a qualified diver you should ensure you bring along your log-book to prove your qualification and recent experience. We recommend also bringing your own mask and snorkel for comfort. You can bring further equipment as well but please check with your airline first for any excess baggage costs.

If you are a novice diver and have not got a PADI Open Water or equivalent (or higher) qualification, you can still enjoy scuba-diving in the Maldives and see a wealth of different fish and corals. All dive centres will offer a 'Discover Scuba' experience where you are introduced to the equipment and accompanied underwater one to one with a Dive Master or Instructor. You can do this at many different dive sites, though ones with strong currents will not be available.

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**Note:** Please [download an up-to-date copy](#) of these tour notes shortly before you travel as itineraries and information does change from time to time.

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