SIDETRAKKED

Travel Planning for the 55+ Adventurer

TRIP BLUEPRINT PREP GUIDE

Everything to sort out before you go

Prepared For	Tom & Susan
Destination	Central America: Guatemala, Honduras & Nicaragua
Trip Dates	December 13, 2026 – February 2, 2027 (51 nights)
Departs Home	Sunday 13 December 2026, from Vancouver (YVR)
Companion to	Trip Blueprint for Tom & Susan
Prepared	22 October 2026
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PART 1

What you need to know before you go

Read this once, work through it, and leave it at home.

How to use this Guide

This is the readiness half of your trip plan. The Blueprint is what you book from and carry; this is what you work through in the weeks before you leave. **Part 1** (p3) of this guide is the regional knowledge that makes the trip easier. **Part 2** (p10) of this guide is entry, health and insurance. Verified and dated. **Parts 3** (p17) to 5 of this guide are a to-do list. Your during-trip emergency contacts are on the printed card in Blueprint Part 6, which is the one you carry.

Three countries, one region, and the differences that matter

Guatemala, Honduras and Nicaragua share a language, a colonial history and a border agreement, but they don't feel the same. Guatemala's highlands are the most visibly Maya part of your trip. Kaqchikel and other languages are spoken alongside Spanish, and traditional dress is everyday clothing, not costume. Honduras is your shortest stop and the one where you'll be most obviously a visitor. Nicaragua is the most relaxed of the three and where you'll spend longest; Granada in particular is used to foreigners staying a while instead of passing through.

Etiquette that will change how people respond to you

- **Greet before you ask**. "Buenos días" or "buenas tardes" before any question, every time: shop, market, bus, taxi. Launching straight in reads as rude in a way it doesn't at home.
- **Ask before photographing people**. Especially in the Guatemalan highlands, and especially children. "¿Puedo tomar una foto?" A no is not unfriendliness. Some Maya communities have long-standing reasons. Accept it cheerfully.
- **Dress covered, not formal**. Shoulders and knees in churches and highland towns. Beachwear stays at the beach. You'll see visitors ignoring this; you'll get warmer treatment for not.
- **Tipping: the actual numbers**. Restaurants: 10% where service isn't already on the bill (check for "servicio incluido"). Guides: CAD $8–15 per person for a half-day, $15–25 for a full day. Drivers on a private transfer: $5–10. Hotel housekeeping: $2–3 a night, left at the end. Not the North American 18–20% anywhere.
- **Bargaining has a floor**. Markets expect some back-and-forth, but the gap between asking price and what you'd pay at home is already enormous. Push twice, then buy.
- **Politics: listen, don't opine**. Nicaragua especially. People may raise it; you don't need to. Ask questions, don't offer conclusions.

Safety: the official picture and the practical one

All three countries carry the same Canadian advisory level, with tighter warnings on specific regions you aren't going to. That level sits between "take normal precautions" and "avoid non-essential travel". Read the three country pages yourself before you go instead of relying on our summary: they name violent crime, armed robbery included, as a feature of all three countries. The crime that reaches visitors on this route is mostly opportunistic property crime, and the habits in this Guide are built for that. That is our read of the sources, not a guarantee. Nicaragua carries one further caution: Canadian and US advisories note that authorities there have detained foreigners arbitrarily and searched phones and laptops at entry. So travel with tidy devices, stay clear of anything political while in the country, including online, and be patient with officials.

Advisory summary: read live 12 October 2026

Guatemala · Exercise a high degree of caution · high crime, roadblocks and demonstrations · regional advisories apply, none covering your bases, but one covers the CA-11 El Florido crossing you use twice.

Honduras · Exercise a high degree of caution · violent crime; higher-risk departments you aren't visiting · Copán Ruinas, the El Florido crossing and the CA-11 between them are named exclusions INSIDE the 20 km border-zone advisory. Stay on that corridor and treat side trips off it as a different decision.

Nicaragua · Exercise a high degree of caution · political situation, potential civil unrest and crime. Canadian advice also reports express kidnappings, where someone is taken to a cash machine and made to withdraw. Arrange every car through your hotel or host and never take one you did not book.

- **Source for all three:** GLOBAL AFFAIRS CANADA, travel.gc.ca/travelling/advisories, the Government of Canada's official source and the index of its country pages. Read live on 27 August 2026, when all three country pages carried an update date of 21 August 2026, and re-checked against the same three pages on 12 October 2026, with the levels and the regional detail above unchanged. The three country pages themselves are in the bookmark list at the back of this Guide. Re-check 30 days before you fly and again 72 hours before. The level can move, and the regional detail moves more often than the headline.

Scams and set-ups actually seen on this route

- **Border fees, the real ones and the invented ones**. At El Florido, Honduras charges an official land-entry fee. The official tariff is US$3 per person (Government of Canada, travel.gc.ca Honduras, page updated 21 August 2026, read 28 August 2026), and in practice the booth commonly asks US$3 to US$5. Adrenalina Tours, a shuttle company on this crossing, tells its passengers to budget US$5 and says it is not included in the fare, so being asked for five is normal, not a set-up. Pay it, ask for a receipt every time, and carry small clean US bills. Leaving Honduras costs nothing, and Guatemala charges nothing in either direction. Arriving at Managua you pay a US$10 per-person tourist card in cash US dollars at the immigration counter; that one is official too. What IS invented: anyone asking for money to process, expedite or stamp your paperwork on top of those, a fee to leave Honduras, or any charge at all on the Guatemalan side. The same request for a receipt usually makes an invented charge go away.
- **Short-changing at borders and markets**. Count change before you walk away, and know roughly what the notes look like before you cross into a new currency. Border money-changers work fast on purpose.
- **The distraction at the ATM**. Someone spills something, drops something, or asks a question while you're at the machine. Use ATMs inside bank branches during business hours, and don't let anyone stand close enough to see the keypad.
- **Taxi "the meter's broken"**. Agree the fare before you get in, every time, or use InDrive where it operates. Taxi fares are the most common overcharge in all three countries, an annoyance but not a danger. HOW you get the taxi is the safety question: Global Affairs Canada advises against flagging taxis in the street or taking them from ranks in Honduras. It also reports express kidnappings in Honduras and Nicaragua, where the victim is driven to an ATM and made to withdraw cash, sometimes held overnight for a second withdrawal (read 28 August 2026). So book through your hotel or host, or use InDrive where it operates, and do not take a car you did not arrange.
- **Bags on public transport**. On a chicken bus or a crowded shuttle, bags go on your lap or between your feet, never in an overhead rack or at your back. Slashing and lifting both happen.
- **Someone who is very helpful very fast**. An unusually attentive stranger at a bus terminal or bank door, steering you somewhere. Not always a scam, but learn to recognise the pattern. A polite "no, gracias" and keep walking costs nothing.

Natural hazards: geology, weather and water

Hazard · When · Where · What you do about it

Seismic activity · Year-round · All three countries sit on the Pacific Ring of Fire · Note the exit route at each accommodation on arrival. Drop, cover, hold on. Don't run outside mid-shake. Most tremors you feel will be minor. Tsunami, and this one changes what you do · Year-round, and it applies at San Juan del Sur · Global Affairs Canada states that earthquakes and tsunamis can occur in Nicaragua and Honduras, and that a tsunami can arrive within minutes of a nearby quake, with the risk lasting several hours after the first tremor. A tsunami hit San Juan del Sur in September 1992 and damaged most of the town. Your five nights there are in a beachfront hotel · SO THE COASTAL RULE IS THE OPPOSITE OF THE INDOOR ONE. Inland and upstairs you drop, cover and hold on. On the coast, if a quake makes standing hard, or lasts long enough that you are counting past about thirty seconds, do not wait for a warning, an alarm or an official word. Get

inland and uphill on foot as soon as the shaking stops, and stay up for several hours. The ground behind the town rises quickly. Ask at check-in which way they would go.

Volcanic activity · Year-round · Volcán de Fuego, 16 to 18 km from Antigua, erupts more or less continuously; Concepción, on the island where you spend seven nights, and Masaya, which you visit, are both live · This hazard made international news while your plan was being written. Fuego had a major eruptive episode from 3 to 5 August 2026: Guatemala raised a national orange alert, about 1,700 people were evacuated from communities on its southern and western flanks, and pyroclastic flows ran 7 km down its ravines. INSIVUMEH declared that phase over on 5 August and the evacuees went home. Through late August the volcano was back to its usual active state: 2 to 10 explosions an hour, ash plumes about a kilometre above the summit, drifting west and southwest, with ashfall on villages on that side (Smithsonian Global Volcanism Program weekly report, 20 to 26 August 2026, read 31 August 2026). Antigua sits northeast, behind Acatenango, outside every mapped hazard zone, and none of the evacuations have ever reached it. On the Guatemalan side, expect fine ash and window-rattling rumbles at Antigua, and treat ash as a respiratory irritant if either of you is sensitive to dust. A strong episode that pushes ash east could delay flights at Guatemala City's airport by a few hours; that is the only way this touches your flights on 13 December and 8 January. Summit hikes open and close at short notice: Acatenango's park closed during the August episode and reopened on 7 August with crater access still barred. Pacaya, a different volcano about 30 km east of Fuego and the one your plan walks on, ran throughout. Check **conred.gob.gt** and **insivumeh.gob.gt** in the week before you fly and again before any summit day, and treat closures and your guide's instructions as the safety system, never a formality. Nicaragua is not covered by anything above. Masaya's Santiago crater vents sulphur dioxide continuously, which is why the park makes vehicles park facing the exit and why nobody is meant to linger at the rim. If either of you is at all chesty, stay upwind, keep it short, and skip it on a still day. It is the same respiratory caution as for Fuego's ash, but here you stand in the gas. Concepción last erupted in May 2024 with an ash plume about 2 km above the crater. Global Affairs Canada notes that eruptions there could occur at any time and that tremors could trigger evacuations. The island has one road and a wind-dependent ferry, so an evacuation would be slow. That does not make the week a bad idea; it is why your insurer's number is on the card. Nicaragua's monitoring is INETER at **ineter.gob.ni** and civil protection is SINAPRED at **sinapred.gob.ni**, the equivalents of the two Guatemalan sites above. Ask your insurer whether volcanic disruption to a flight is covered: of the volcano risks, that is the one most likely to cost you money.

High UV at altitude · Your Panajachel and Antigua weeks · 1,560 m at the lake · The air is cool enough that you won't feel it burning. High-SPF sunscreen and a brimmed hat from day one, not day three.

Afternoon wind on Lake Atitlán (the xocomil) · Daily, roughly 1–3pm · Lake Atitlán · Take boats in the morning. Afternoon crossings get rough.

Hurricane season · June to November · Caribbean and Pacific coasts · Your window sits entirely outside it.

Rainy season · Roughly May to October · Region-wide · You travel in the dry season, with three exceptions the Blueprint sets out base by base: Copán runs about 13 rain days in January whatever the regional label says, Ometepe in January is still the tail of the island's wet season, and San Juan del Sur is noticeably wetter than Granada. Pack a light rain layer for those three.

Water and the ocean: the hazard this trip most underestimates

Hazard · Where · What you do about it

THE PACIFIC SURF IS THE ONE HAZARD ON THIS TRIP WE WOULD UNDERLINE. · Your five nights at San Juan del Sur: Remanso, Hermosa, Maderas, Marsella and Ostional are all open Pacific · Global Affairs Canada on Nicaragua: "Coastal waters can be dangerous, especially on the Pacific Coast. • **Riptides are common." And:** "Drownings occur regularly." The same page notes that warning signs, lifeguards and

rescue equipment are often limited. Never swim alone, never after hours, never outside a marked area, and ask locally which end of a beach is safe on the day, because it changes with the swell.

IF YOU ARE CAUGHT IN A RIP CURRENT, THE INSTINCT IS THE THING THAT DROWNS PEOPLE. · Any Pacific beach · The US National Weather Service: "Trying to swim against a rip current will only use up your energy; energy you need to survive and escape." What works instead: "Relax. Rip currents don't pull you under." Then "swim along the shoreline until you escape the current's pull", and once free, angle back in. If you cannot reach shore, "relax, face the shore, and call or wave for help." Learn it before you go; you will not be reading it on the day.

Guatemala and Honduras carry the same riptide line · Both coasts · Your Guatemalan water is Lake Atitlán, where the hazard is the afternoon wind, not the surf; it is in the table above.

Animals, and the two minutes that matter after a bite

Hazard · Where · What you do about it

RABIES IS COMMON IN ALL THREE COUNTRIES AND IS CARRIED BY DOGS AND BY BATS. · Everywhere on this route · Global Affairs Canada gives the same guidance on all three country pages: avoid contact with stray dogs, livestock, monkeys, snakes, rodents, birds and bats. On this trip that means anything that approaches you on Ometepe, and stray dogs everywhere. Do not feed and do not touch, however calm the animal seems. Settle one thing before you go: Macaw Mountain's visit includes a handler-supervised moment with a rescued macaw on your arm. Birds do not carry rabies, but parrots can carry psittacosis. If you take part, wash your hands afterwards; the cautious choice is to watch instead. Decide together beforehand, not at the aviary.

IF YOU ARE BITTEN OR SCRATCHED · Anywhere · Wash the wound immediately with soap and running water for a full fifteen minutes (the World Health Organization's guidance). Then get medical attention the same day. Post-exposure treatment is highly effective when it is complete and prompt. • **Complete means this:** someone who has NOT had the pre-exposure course also needs rabies immunoglobulin alongside the vaccine, and that is the component most often unavailable outside major centres in this region. So ask the travel clinic about the pre-exposure course before you fly. It matters most on Ometepe, where the nearest serious care is a ferry away, which is why Part 2's clinic list names Ometepe as the leg that may put the rabies vaccine on the table.

SNAKES, AND WHERE YOU PUT YOUR HANDS · Rural ground: the Ometepe walking, the Copán site paths, any beach access road through scrub · Snakes are on that same avoid-contact list. • **Take ordinary care:** closed shoes, not sandals, on trails, watch where you put your hands and feet, and never put a hand somewhere your eyes have not been first.

Food and water: the rules that actually matter

Don't drink the tap water anywhere on this route. Accommodation on this route normally supplies a garrafón, the big refillable jug, and refilling from it is normal, free and what locals do. A filter bottle each covers you between refills and saves fifty-one nights of buying plastic.

Most established, tourist-facing restaurants and cafés on this route buy purified water for ice and for the jugs on the table; that is the local norm. Nobody can verify it table by table, so keep the habit: ask. "¿El hielo es purificado?" gets a straight answer, and the better places will say so. Skipping the ice in one drink costs nothing. Skip the ice at a roadside stall with no obvious water source.

Street food is one of the good things about this trip. The test is turnover, not appearance: a stall with a lineup and food coming off the heat in front of you is safer than a quiet restaurant with something sitting under a lamp. Eat hot food hot. Fruit you peel yourself is the safest thing on any table.

Salads and raw vegetables are the weak spot, because they're washed in whatever water the kitchen uses. In the tourist-facing restaurants across all six bases the risk is much lower but not zero, so this is your judgement call. At a comedor or market stall, order the cooked plate instead.

On a fifty-one-night trip, the caution is heaviest in the first days while you learn which places you trust. Keep the water and ice habits for the whole trip: the bugs that cause trouble do not care how long you have been in the country. Pack oral rehydration sachets (they're in the medical kit list in Part 4 of this guide). Dehydration, not the bug itself, is what turns a bad two days into a bad five.

> **Medical care along the route**
> Panajachel and Antigua both have functioning private clinics, and Antigua has well-equipped private hospitals within an hour. Granada has hospitals and pharmacies. • **Copán Ruinas is small:** fine for minor things; anything serious means Guatemala City or San Pedro Sula. Isla de Ometepe has the least medical care on the trip: basic clinics only, and anything serious means a ferry to the mainland. It is the week to be conservative about ambitious hikes. Pharmacies across the region are excellent and will dispense far more without a prescription than you're used to. The specific hospital and emergency numbers for each base are on the carry card in Blueprint Part 5.

What the calendar does to this trip

You leave Vancouver on 13 December and are in the region from that evening to 2 February, so you are there across Christmas, New Year and Three Kings. That brings the dry season, the best weather of the year, and towns at their most festive. It also brings days when things close, transport runs less often and prices rise. These are the ones that touch your itinerary.

Dates that will change your day

- **24–25 December · Panajachel**. Christmas Eve is the bigger of the two locally: family-centred, with fireworks around midnight that are louder and closer than you expect. Many restaurants and nearly all shops close on the 25th. Your Blueprint already keeps both days light; buy food on the 23rd.
- **31 December – 1 January · Antigua**. Antigua does New Year properly and the central square fills. Restaurants book out and many close on the 1st. Reserve anywhere you particularly want to eat, and expect crowds.
- **6 January · Copán Ruinas, and your move day is the 4th**. Día de Reyes is still a holiday across the region: reduced hours, some closures. It lands on your third day in Copán. Expect the town quieter than usual, not shut.
- **Peak season, roughly 20 December – 5 January**. The busiest and most expensive two weeks of the year in Antigua and around Atitlán. Accommodation, shuttles and popular tours all want booking further ahead than they would in late January.
- **Late January onward**. The crowds thin markedly. Your Granada, Ometepe and San Juan del Sur weeks fall in the calmer stretch: easier to book, quieter, and the same good weather.
- **Two things that do NOT affect you**. Nicaragua's La Purísima (7–8 December) finishes before you arrive in the country on 8 January, and Semana Santa falls well after you've gone home.

> **Weather, week by week, in one paragraph**
> Mid-December to early January in the highlands: dry, bright days around 20–22°C and cool evenings, 12–14°C at Panajachel and Antigua. Bring the warm layer. Copán in early January is lower and only a little warmer, highs near 22°C, and it is the wettest base on your route: about 13 rain days in the month and four hours of sun a day. Granada from 8 January is the driest base on the route, highs near 29°C and little relief in the afternoon. Ometepe and San Juan del Sur through late January and into February: warm and coastal, 28–29°C, with more humidity and noticeably more mosquito activity than anywhere in the highlands. Rain is unlikely in the highlands. Expect some at Copán, and showers on Ometepe and at San Juan del Sur, so pack a light rain layer for those three.

Eating well for fifty-one nights

Fifty-one nights is long enough that food stops being a novelty and becomes routine. The everyday food in all three countries is cheap, filling and built on the same handful of ingredients (corn, beans, rice, plantain, eggs, chicken), so once you know how to order, you can eat well anywhere. The main meal of the day is lunch, usually between 12 and 2, and it's where the value is: a comedor's almuerzo or menú del día is a set

plate for a few US dollars, call it CAD 4 to CAD 7. Dinner is lighter and earlier than you might expect outside the tourist restaurants.

What things cost: in Canadian dollars

Comedor or market lunch, set plate · CAD $4–7 per person

Casual local restaurant, dinner · CAD $9–15 per person

Mid-range restaurant in Antigua or Granada · CAD $16–25 per person

A nice dinner out · CAD $30–45 per person

Local beer · CAD $2–3.50 · Bottle of decent rum · CAD $10–18

Good coffee · CAD $2.50–4 · Fresh licuado or juice · CAD $2–4

These are for planning, not quotes. Part 4 of your Blueprint holds the verified budget figures. Antigua and Granada run noticeably above Copán and Ometepe for the same meal.

Dishes worth ordering on purpose

Guatemala

- **Pepián**. The national dish: a dark, toasted-seed and chilli stew, usually chicken. Rich, not fiery. Order it once in Antigua and once at the lake; they differ.
- **Kak'ik**. A Q'eqchi' Maya turkey soup, bright red with achiote and coriander. Highland speciality, and quite unlike anything at home.
- **Jocón**. Chicken in a green tomatillo and coriander sauce. Lighter than pepián and the easier introduction.
- **Chuchitos and tamales**. Corn dough steamed in husk or leaf, street food at its best. Christmas week is peak tamal season.
- **Rellenitos**. Mashed plantain stuffed with sweetened black bean and fried.
- **Atol de elote**. Warm, sweet, thick corn drink sold from street carts. Perfect on a cool Panajachel evening.

Honduras

- **Baleadas**. A thick flour tortilla folded over refried beans, cream and cheese. The national breakfast and the best cheap food in Copán.
- **Plato típico**. The full plate: grilled meat, beans, rice, plantain, cream, tortillas. One of these is lunch and most of dinner.

Nicaragua

- **Gallo pinto**. Rice and beans cooked together, eaten at breakfast with egg and plantain. You will eat this a lot.
- **Vigorón**. Granada's own: boiled yuca, crisp pork and a sharp cabbage slaw on a banana leaf. Eat it in the Parque Central.
- **Nacatamal**. The big Sunday-morning tamal, pork and rice and vegetables in plantain leaf. A weekend thing, not an everyday one.
- **Quesillo**. Soft cheese, pickled onion and cream in a tortilla, from a roadside stand. Simple and addictive.
- **Indio viejo**. Shredded beef with corn masa, a thick and deeply savoury stew.
- **Tres leches, and Flor de Caña**. The dessert everywhere, and Nicaragua's rum: very good and cheap.

Ordering with a dietary restriction

- **Where it's easy and where it isn't**. Antigua, Granada and Panajachel all have vegetarian and vegan options; it's a normal request there. Copán Ruinas and Ometepe are harder: not hostile, just less used to it. The reliable fallback everywhere is beans, rice, eggs, plantain, tortillas and fresh cheese, which is a good meal and available in every comedor in the region.
- **The phrase that does the work**. "Soy alérgico/a a…" (I'm allergic to…) is understood and taken seriously. "Sin…" (without…) is the everyday version. "¿Tiene…?" (does it have…?) before you order.
- **The five common allergens in Spanish**. Nuts: nueces · Dairy or milk: lácteos / leche · Gluten or wheat: gluten / trigo · Shellfish: mariscos · Eggs: huevos. Write them on a card if either of you needs to be certain.
- **Two hidden ones**. Lard (manteca) still appears in refried beans and pastry in smaller places, which catches vegetarians out. And "crema" arrives on more plates than you'd expect. Say "sin crema" if dairy is the issue.
- **Alcohol, briefly**. Beer and rum are everywhere and cheap; wine is expensive and usually poor. Drinking is unremarkable but public drunkenness reads badly. Some towns still have dry-day rules around major religious holidays, no impact expected on your dates.

PART 2

Before you go: entry, health and insurance

Your pre-travel health timeline

Two items have lead times, so they set the schedule for everything else. Book the travel clinic 8–10 weeks out, the first half of October, because some vaccine courses need a second dose weeks apart. And start the walking build-up at the same time, for the reasons in the next section. Most of the rest can wait for November and December; the other October items (insurance, passports, the multi-currency card, bookings) are dated where they appear.

Settle the insurance first, BEFORE the medical appointments, not after. People often leave it until last. Most Canadian policies only cover a pre-existing condition if it has been stable for a defined window before departure, and a doctor's visit, a dose change or even a new test inside that window can restart the clock and exclude the condition. Get your exact stability period in writing first, then book everything else around it. The insurance section under Entry, health & insurance, later in this Part, has the full detail.

Health admin: what to do and when

☐ Book the travel clinic for early-to-mid October and take the full itinerary: Lake Atitlán at 1,560 m, three days at Copán, a week on Ometepe, and five nights on the Pacific coast carry different risks.

☐ **Ask the clinic to check your routine shots, not just the travel ones**. Tetanus and diphtheria, MMR, influenza and COVID-19 all fall due on their own schedule and are easy to overlook when the appointment is about somewhere else. Take your records.

☐ **Ask about travellers' diarrhea protection while you are there**. Dukoral is the oral option Canadians are usually offered. It has to be STARTED AT LEAST TWO WEEKS BEFORE YOU LEAVE, so raise it at the October appointment, not in December. It covers cholera and one common bacterial cause, not the full range; the food and water habits in Part 1 of this guide still do most of the work. Whether it is right for either of you is a question for the clinician, not for us.

☐ Ask your family doctor for a prescription supply covering 52 days plus a two-week buffer, in original labelled packaging, and a signed letter listing generic drug names for anything unusual or injectable.

☐ **Make a medical information card for each of you**. Blood type, conditions, current medications with generic names and doses, allergies, your doctor's contact, and your insurer's policy number. One in each wallet, one photographed on each phone.

☐ Ask each country's own embassy in Canada about anything you carry that could be controlled there. A Canadian pharmacist can tell you what a drug IS, but not how three foreign governments schedule it (see the entry flags below).

☐ Get a dental check before you go. Fifty-one nights is long enough for a small problem to become a trip-shaping one, and it's the single most common avoidable mid-trip medical event.

Getting physically ready: the eight-week build-up

This trip regularly asks for the upper end of 5–8 km a day, more often than a normal holiday, and on worse surfaces. Antigua is cobblestone throughout. Panajachel's side streets climb. Copán's archaeological park is uneven stone over a couple of kilometres. The Cristo de la Misericordia has a stair section. Ometepe's trails are volcanic gravel. Arrive already conditioned and the first week is a pleasure, not a slog.

A graduated eight-week walking program, starting mid-October. Take this to your travel-clinic appointment before you start it. It is shaped around what the trip asks of you; only a clinician who knows you can say what your knees and hearts should be asked to do.

- **Weeks 1–2**. Four walks a week of 3–4 km on flat ground, at a pace where you can still talk comfortably. The goal is frequency, not distance.
- **Weeks 3–4**. Four walks, one of them 6 km. Start adding hills: any hill will do, repeated is fine. Wear the shoes you plan to travel in, so you find the blisters at home.
- **Weeks 5–6**. One walk of 8 km, one on deliberately uneven ground: gravel, a trail, anything that isn't a paved sidewalk. It prepares you for Copán and Ometepe.
- **Weeks 7–8**. Hold at 8 km once a week and add stairs: a set of outdoor steps, five to ten repeats. Then taper the last few days before you fly.
- **Carry what you'll carry**. Do at least the last three long walks with your loaded day pack on. A bag that's fine empty feels different at 6 km.
- **The caveat**. This is a readiness prompt, not medical advice. If either of you has a joint, heart or breathing consideration, run the plan past your doctor at the October appointment.

Entry, health & insurance: verified against official sources

Verified 2026-10-12

All three of your countries are members of the CA-4 agreement, which changes how the arithmetic works. Read the first subsection carefully even if you skim the rest.

> Everything below was first verified on 29 July 2026 against Global Affairs Canada, for Canadian passport holders travelling as tourists, and re-checked against the same three Government of Canada country pages on 12 October 2026: the advisory levels, passport rules, the CA-4 allowance, the Honduras land-entry fee, both arrival declarations and the yellow fever rule were unchanged. Entry rules change without notice. Re-check the same three pages 30 days before departure and again 72 hours before: twice, because the regional detail moves more often than the headline advisory.

The CA-4 agreement: the 90 days is shared, not per country

READ THIS ONE

Guatemala, Honduras, Nicaragua and El Salvador operate as a single immigration zone. Canadians get up to 90 days visa-free, but that allowance covers the FOUR COUNTRIES COMBINED, not 90 days each. Crossing from Guatemala into Honduras does not reset the clock. Your trip is 51 nights, so you have room.

- **Your position**: 51 nights across three CA-4 countries, comfortably inside the 90-day shared allowance. No visa, no advance application, nothing to arrange.
- **The stamp still matters**: Get the passport stamped at every crossing including El Florido. An unstamped entry becomes a problem on exit, not on arrival.
- **The land-entry fee, and what to actually carry**: Honduras charges a fee to enter at El Florido. The official tariff is US$3 each, but the booth commonly collects US$3 to US$5. Adrenalina Tours, a shuttle company on this crossing, tells its passengers to budget US$5. So carry small US dollars, expect to be asked for up to US$5 each, and ask for a receipt. It is ONE payment, not two: you pay entering Honduras, not leaving it. Your budget funds it at US$5 each, once.

> **Watch out:** If this trip ever extends past 90 days in the region, you cannot fix it by hopping between CA-4 countries. You must leave the bloc entirely (Belize, Mexico and Costa Rica are all outside it), or apply for an extension before you overstay.

Source: **Global Affairs Canada: Guatemala, Entry/exit requirements** · 2026-10-12

Passports: six months' validity, all three countries REQUIRED

The strictest reading across the three country pages is validity six months past your travel: Honduras counts from the date you ENTER, Nicaragua from your expected departure (Government of Canada country pages, read 28 Aug 2026). Your trip ends 2 February 2027, so validity through at least 2 August 2027 clears every version of the rule. Check both passports now. Of the entry items, renewal is the only one with a wait.

- **Check today**: Expiry on both passports. If either falls before 2 August 2027, start the renewal immediately.
- **Blank pages**: You'll collect about eight stamps at five crossings. A couple of blank pages each is plenty; replace a nearly-full passport.
- **Carry copies**: A photo of the ID page on both phones, plus one paper copy packed separately from the passport itself.

Source: **Global Affairs Canada: Honduras, Entry/exit requirements** · 2026-10-12

Five entry details that catch Canadians out CHECK EACH

Clear these destination-specific flags before you fly, not at a counter.

- **Controlled medications**: Codeine, pseudoephedrine, ADHD stimulants and some sleep medications are restricted or prohibited in more countries than people expect. Your pharmacist can identify the drug class; only each country's own embassy in Canada can tell you how that country schedules it, so ask them and keep the reply. Travel with everything in original labelled packaging plus the doctor's letter.
- **Biosecurity declarations**: Not the issue here that it is in Australia or New Zealand, but declare all food, seeds and plant material on any arrival card. Fresh produce and meat should not travel between these countries.
- **Passport stamps on a multi-country trip**: Five crossings and about eight stamps means eight chances for a missed one. Check each one before you leave the counter. It is the most common administrative problem on CA-4 itineraries.
- **Proof of vaccination at the border**: Not required for you. Yellow fever proof applies only to arrivals from yellow-fever countries, and a Canada–US–Guatemala routing is not one. Carry your records anyway; they weigh nothing.
- **Currency declaration thresholds**: All three countries require declaration above roughly US$10,000 equivalent in cash or instruments. Nowhere near your reserve, but the threshold is per person and it applies on exit as well as entry.

Source: **Global Affairs Canada: Nicaragua, Entry/exit requirements** · 2026-10-12

The two arrival declarations: free, four minutes, and easy to miss DO THIS BEFORE EVERY CROSSING

Guatemala and Honduras each require a short electronic declaration before you cross their border, and each gives you a QR code to show. Neither costs anything and both take about four minutes. File each one the evening before, on accommodation Wi-Fi, not at a counter with a lineup behind you. You need them in BOTH directions, entering and leaving. On this trip that is Guatemala four times and Honduras twice.

- **Guatemala, four times**: Declaracion Jurada Regional de Viajero, filed on Guatemala's tax-authority portal. It opens 72 hours before you travel, so the evening before works. You need one landing on 13 December, one leaving for Honduras at El Florido, one coming back in at El Florido, and one flying out to Managua on 8 January. · **file it here**
- **Honduras, twice**: Declaracion Jurada Regional de Viajero, filed on the Honduran customs portal. Once entering at El Florido and once leaving. The QR code is accepted on paper or on a screen. · **file it here**
- **Print them, do not just save them**: Screenshot every QR code as you file it, and print it where you can. There is no reliable signal at El Florido, so a code in an email you need data to open is no use there. Keep the printouts in the document wallet.

> **Watch out:** Whether Guatemala's form applies at a LAND border is unresolved. Global Affairs Canada states the requirement flatly with no mention of how you arrive. A January 2026 third-party guide says air and sea only. Guatemala's own tax-authority portal would not load when we checked it. FILE IT ANYWAY, in both directions. It is free, takes four minutes, and a QR code nobody asks for costs you nothing.

Source: **Global Affairs Canada travel advice for Guatemala and Honduras, which links both official declaration portals** · 2026-10-12

Vaccinations: required versus advised RECOMMENDED

Nothing is required of you on the way in. Book the clinic visit anyway for fifty-one nights across three countries.

- **Required for you**: Nothing.
- **Commonly recommended**: Hepatitis A and B, typhoid, and routine vaccines up to date: MMR, tetanus/diphtheria, influenza, COVID-19. Rabies comes up for longer rural stays; Ometepe may put it on the table.
- **THE LIVE NOTICE, AND IT IS THE REASON TO CHECK RATHER THAN ASSUME**: ONE notice reaches your countries and it is the mildest tier, Level 1, practise usual health precautions. MEASLES is global and covers all three. The whole notices list was read on 28 August 2026: the other live notices are aimed elsewhere, with dengue's country list (updated 7 July 2026) naming neither Guatemala, Honduras nor Nicaragua, Oropouche naming only Cuba, and chikungunya naming Bolivia, Cuba, French Guiana, Mauritius and Suriname. Re-check before you fly: the dengue list was rewritten in July and countries move on and off it. Level 1 is not a reason for alarm. It IS the reason to have someone confirm your MMR status from records, not memory: most adults believe they had two doses in childhood, and fewer can evidence it. Bring it up at the clinic appointment. Read live at **travel.gc.ca/travelling/health-safety/travel-health-notices** on 28 August 2026; the notice itself was last updated 13 November 2025.
- **Timing**: 8–10 weeks out. Some courses need a second dose weeks apart, which is what drives the lead time.

Source: **Global Affairs Canada: Guatemala, Health** · 2026-10-12

Malaria and the mosquito-borne illnesses DISCUSS AT THE CLINIC

All three countries carry malaria risk in certain areas and seasons: it depends on the itinerary, not a blanket yes or no. Your highland weeks are low risk; the question is the lowland and coastal weeks.

- **Prophylaxis**: A clinic decision. If recommended, most regimes start one to two weeks before you reach the risk area and continue after you leave, so it's a pre-departure task, not something to sort out on the road.
- **Dengue, chikungunya and Zika**: Present year-round, and there is no tablet for any of the three. No dengue or Zika vaccine is available in Canada. A chikungunya vaccine is authorized here, but Canada's travel-medicine committee (CATMAT) advises against it at 65 or older, so ask the clinic. Prevention is about not being bitten: repellent, covering up at dawn and dusk, screens or air conditioning at night, and treated clothing if your clinic suggests it. Take it seriously in Granada, Ometepe and San Juan del Sur.

Source: Global Affairs Canada: Nicaragua, Health · 2026-10-12

Insurance: the 60-day ceiling, and the clause that voids claims ACT ON THIS EARLY

No country on this route requires proof of insurance at the border, and none requires you to buy a local policy. What matters is your own coverage. Your policy caps a single trip at 60 days. You'll be away 51 nights, 52 calendar days door to door. That is inside the limit with eight days of margin, or nine if your insurer counts nights, not days, and no room for a casual extension. Ask them which they count.

- **The four things the policy must actually cover**: Emergency medical, trip cancellation and interruption, baggage, and medical evacuation. Confirm all four are present, not assumed.
- **The stability period: the real risk here**: Most Canadian policies only cover a pre-existing condition if it has been stable for a defined window before departure, commonly 90 to 180 days, and that window lengthens with age. A medication change, a dose adjustment, a new diagnosis or even a new test too close to departure can restart the clock and exclude the condition entirely. Ask your insurer for your exact stability period in writing, and then avoid elective changes inside it. It is the most common reason a travel medical claim is refused, and you only find out when you claim.
- **Confirm the 60-day cap in writing**: Ask how they count it: some count from departure, some from the first night away. Door to door you are away 52 calendar days, so against a 60-day cap your margin is eight or nine days, and less if they count differently than you assume.
- **Annual multi-trip versus this single trip**: At 51 nights, 52 days door to door, you're past the point where a single-trip policy is automatically the cheaper option. If you expect another trip within twelve months, price an annual multi-trip policy alongside, but check its per-trip day cap, which is often 30 or 45 days and would rule it out here.
- **Medical evacuation specifically**: The number that matters on this trip, because of Ometepe. Confirm the limit and whether they pay the provider directly or reimburse you.
- **Test the 24-hour line**: Call it before you go. Put the number in both phones and on the printed card in your Blueprint.
- **Declare everything**: Any undeclared pre-existing condition is the fastest route to a refused claim. Have that conversation now, not from Granada.
- **If you're comparing policies**: Compare across providers instead of taking the first quote: a broker or comparison service will surface the day-cap and stability-period differences that matter more than the headline premium.

> **Watch out:** If the trip stretches past 60 days, cover past day 60 depends on your wording; do not assume either way. Most Canadian policies extend automatically, commonly 24 to 72 hours and sometimes longer, when a carrier delay outside your control stops you getting home on the expiry date. A decision to linger is not a carrier delay, and then cover stops. Ask both questions in the same call: what happens if a flight delay pushes us past day 60, and what does an extension cost if we choose to stay. Get the answers in writing.

Source: Global Affairs Canada: Travel insurance · 2026-10-12

Proof of insurance at the border: not needed here, and what it looks like where it is NOT REQUIRED FOR THIS TRIP

None of Guatemala, Honduras or Nicaragua requires you to show insurance to enter, though it is a growing requirement elsewhere. Verified 29 July 2026.

- **What you may be asked for instead**: Evidence of onward or return travel, and of sufficient funds for your stay. Nicaragua's official guidance names both. Have your return flight confirmation reachable offline.
- **For future reference**: Where proof IS required (Cuba, Argentina, Qatar, Tanzania, and Schengen for visa applicants or stays over 90 days), the document is a certificate of insurance from the insurer, not the policy booklet. It has to state your name exactly as on the passport, the policy number, dates covering the whole trip, the territory, the coverage amount, and explicitly that it covers emergency medical treatment, hospitalization and repatriation. Carry it printed as well as on the phone. Border halls have no Wi-Fi.

Source: **Global Affairs Canada: Nicaragua, Entry/exit requirements** · 2026-10-12

If something goes wrong: four protocols

Your policy governs, not this page. What follows is the general shape of each sequence. Policies differ on what has to be reported, how soon, to whom, and what must happen before treatment, not after. Read your own wording on all four, and where it differs from anything below, follow your policy to the letter.

The contacts themselves are on the carry card in Blueprint Part 5. Here is what to do with them. Read it once now so the order is familiar; you will not be reading carefully in the moment.

1 · Medical emergency

- **Step 1**. Call the local emergency number, or get to the nearest hospital named on your carry card. Immediate care first. Some policies want a call before treatment wherever that is possible, so know your own wording before you travel, and make the call as soon as someone can be spared to make it.
- **Step 2**. As soon as the situation is stable, call your insurer's 24-hour line. For anything non-emergency, call them BEFORE treatment. Most policies require pre-authorization and will reduce or refuse a claim without it.
- **Step 3**. Ask the hospital's admissions or billing office to deal with the insurer directly. The words to use are "please contact my insurer for a guarantee of payment." Ask, but do not count on it. Guatemala, Honduras and Nicaragua all run private care on a pay-first, reclaim-later basis, and a Canadian policy is not on any local direct-billing network. Assume you will front the bill and reclaim it. The card you carry needs a credit limit big enough to absorb a hospital admission, and Step 4 matters more here than the request in this step.
- **Step 4**. Document everything as it happens: every receipt, the diagnosis in writing, doctors' names, dates. Photograph each document immediately; paper gets lost while you're travelling.
- **Step 5**. If evacuation is needed, the insurer arranges it. Do not self-arrange an air ambulance on the assumption it will be reimbursed. Many policies will not pay for evacuation they did not authorize, so check what yours says about this before you go. It is the clause that matters most during your Ometepe week.

2 · Lost or stolen passport

- **Step 1**. File a police report first and get the reference number. You cannot get a replacement travel document without it, and in the CA-4 zone you'll also need it to explain a missing entry stamp.
- **Step 2**. Contact the right Canadian mission: Guatemala City for Guatemala, TEGUCIGALPA for Honduras, Managua for Nicaragua. Each of the three countries has its own resident Canadian embassy, so you are never routed through a neighbouring one. Ask for an Emergency Travel Document.
- **Step 3**. Produce your copies: the photographed ID page and the separate paper copy. Having them turns days into hours.
- **Step 4**. If you registered with ROCA before leaving, say so. It gives them your details already on file.

3 · Lost or stolen bank card

- **Step 1**. Freeze it from your banking app immediately: faster than any phone call and reversible if it turns up in another pocket.
- **Step 2**. Call the issuer's 24-hour international collect number. Save it in both phones and on the printed card BEFORE you go; it is not the number on the back of the card you no longer have.
- **Step 3**. Ask about emergency card replacement or an emergency cash advance. Both exist and few people know to ask.
- **Step 4**. Switch to the second card, on the other network, that you packed separately.

4 · Filing an insurance claim

- **Step 1**. Notify the insurer within the policy's reporting window: commonly 24 to 48 hours. Confirm yours in advance; a late notification can invalidate an otherwise valid claim.
- **Step 2**. Get the claim reference number and the name of the person you spoke to, in writing.
- **Step 3**. Follow up by email the same day, summarizing the call. A written trail is what settles disputes months later.
- **Step 4**. Keep originals of everything until the claim is paid: receipts, medical reports, boarding passes, police reports.

The things to DO before you fly, and the pages to do them on

Everything here has a deadline or an action attached, and most of it belongs to October or early November. The two declaration forms are the exception: they open only 72 hours before each crossing, are free and take about four minutes each. Ten minutes on the advisories, twice, is the whole re-verification step. Every other link this Guide mentions is indexed on the last page; nothing there needs doing now.

› **Guatemala: Global Affairs Canada travel advice** · entry rules, health, regional advisories

› **Honduras: Global Affairs Canada travel advice** · entry rules, health, and the El Florido land-border fee: official tariff US$3 pp, budget US$5

› **Nicaragua: Global Affairs Canada travel advice** · entry rules and health. The US$10 tourist card is NOT stated on this page; it is documented by the US State Department, Nicaragua country information, last updated 4 June 2026

› **Register as a Canadian abroad (ROCA)** · free; lets Ottawa reach you, and helps if a passport goes missing

› **Travel insurance: what Canadian policies commonly miss** · read the stability-period section before you call your insurer

› **Guatemala: file the traveller declaration (DJRV, on the SAT tax-authority portal)** · free, about four minutes, opens 72 hours ahead; needed entering AND leaving

› **Honduras: file the traveller declaration (DJRV, on the customs PECH portal)** · free; needed entering AND leaving at El Florido; QR accepted on paper or screen

PART 3

Practical preparation

Money: three currencies, one strategy

Guatemala uses the quetzal, Honduras the lempira, Nicaragua the córdoba. US dollars are widely accepted in Copán Ruinas, at borders and in Nicaragua's tourist towns, less so in Guatemala. In all three, withdraw local currency from bank ATMs as you go, carry a modest cash float, and use cards where they are accepted: fewer places than you'd expect outside Antigua and Granada.

> **The one habit that saves real money: always choose local currency**
> At almost every ATM and card terminal in these three countries you'll be offered the choice of being charged in Canadian dollars instead of the local currency. This is dynamic currency conversion, and its exchange rate is consistently worse than your own bank's, typically 3–7% worse. Always decline, and always pick quetzales, lempiras or córdobas. Over fifty-one nights of daily spending this is one of the largest avoidable costs on the trip, and it takes one extra button press each time.

Before you leave: money

☐ Tell both banks and both credit-card issuers your travel dates and all three countries, so a card isn't frozen on day two of a fifty-one-night trip.

☐ Confirm your daily ATM withdrawal limit and the per-withdrawal foreign fee. Fewer, larger withdrawals cost noticeably less over fifty-one nights.

☐ **Order a low-fee multi-currency card in October**. Wise and Wealthsimple Cash are the two Canadians most commonly use, both with materially better FX than a standard chequing card. Delivery takes time, so this sits in October.

☐ Bring two cards on different networks (one Visa, one Mastercard) stored separately. Acceptance is patchy and one network sometimes won't work in a given town.

☐ Carry roughly US$200–300 in clean, unmarked small bills as a reserve. Torn or written-on US notes get refused across the region.

☐ Set up a travel-expense app you'll both use, TravelSpend or similar, instead of relying on one card's statement. Multi-currency and cash spending won't reconcile otherwise.

☐ Save both card issuers' 24-hour international collect numbers in each phone AND on the printed card. Not the number on the back of the card you might have lost.

> **On black-market exchange, and the ATM point that matters more**
> There is no meaningful parallel or black-market exchange premium in any of your three countries. The quetzal, lempira and córdoba all trade close to their official rates, and anyone offering a special street rate is running a short-change or counterfeit scam. Skip it entirely. Isla de Ometepe has no reliable banking. Withdraw the week's cash in Granada or Rivas before you cross.

Staying connected: making Wi-Fi-only work

The plan runs on Wi-Fi with no mobile data plan. That works here, with two caveats. Accommodation Wi-Fi is reliable in Panajachel, Antigua and Granada, adequate in Copán and San Juan del Sur, and patchy on Ometepe, particularly at the Maderas end. And travel days are when you most want to reach someone, and when you'll have no signal. The two travel days where it will pinch are flagged below.

Making it work

- **Download everything offline**. Google Maps offline areas for all six bases plus the routes between them. Your Blueprint as a PDF on both phones. Boarding passes and confirmations saved as files, not just sitting in email.
- **Use WhatsApp, not SMS**. It's what the whole region uses and it works over Wi-Fi. Your hosts, shuttle operators and guides will all reach you this way. Set it up before you leave and confirm both phones can make Wi-Fi calls.
- **Offline translation**. Download the Spanish pack in **Google Translate** on both phones: it works with no signal, including the camera mode for menus and signs.
- **Agree a check-in rhythm at home**. Tell family you'll message each evening from accommodation instead of through the day. It removes the worry that comes from silence on a twelve-hour travel day.
- **The one exception to consider**. A local SIM in Guatemala, roughly CAD $10–15 for the month, would cover your two hardest travel days, the El Florido crossing and the Copán–Guatemala City run. Your call, and the trip works without it, but decide before you go, not at a roadside.

The apps and services this Guide names, and where to get them

The apps and services this Guide asks you to set up, in one place. Each link goes to the company's own site where it has one, not an app store, because that page carries both the Apple and the Google buttons and outlives a store address. Nothing here costs money to install. WORKS OFFLINE matters most on this list, because your phones are Wi-Fi only. The first seven checked on 27 August 2026; the rest added and checked on 22 October 2026.

- **Organic Maps** · WORKS FULLY OFFLINE. Free, no ads, no tracking, and it opens the map file we sent you: it imports KMZ directly. If you install only one, install this: it is the only thing on this list that works with no signal at all
- **Google Maps** · Offline areas only, and you must download them BEFORE you go: all six bases plus the routes between them. The custom map we sent you does NOT work offline even when the area does
- **Google Translate** · Download the Spanish pack on both phones and it works with no signal, camera mode included, for menus and signs
- **WhatsApp** · What the whole region uses, and it works over Wi-Fi. Your hosts, shuttle operators and guides will all reach you this way. Set it up and test a Wi-Fi call before you leave
- **InDrive** · Ride-hailing where it operates on this route. Needs a signal to book, so book from accommodation Wi-Fi, not by hailing from the street
- **Wise** · Multi-currency account and card, one of the two named in the money section. Order it in October: delivery takes time
- **Wealthsimple** · The other one. Its Cash card is the product the money section means. Check the current foreign-transaction terms on its own product page before you commit, because the headline page does not state them
- **Uber** · For the run between Antigua and Guatemala City or its airport. Uber lists Guatemala City as a service city but not Antigua (its own city page, read 22 October 2026); drivers from the capital do take that run. Not available at Copán Ruinas or anywhere in Nicaragua
- **Aventón** · Nicaragua's own ride-hailing app, the second option beside InDrive in Managua and Granada. It has no website of its own, so this link is its Google Play page; on an iPhone, search Aventón in the App Store
- **American Airlines** · Your outbound flight. Check in, boarding passes and live flight status, and the quickest way to see your options if the Dallas connection goes wrong. Add the reservation once you book
- **Copa Airlines** · Your Guatemala City to Managua flight on 8 January. Check in, boarding pass and flight status
- **Avianca** · Your flight home. Check in, boarding passes and flight status
- **Airbnb** · Your Antigua and Copán Ruinas stays are Airbnb listings, and the host's messages and the exact address arrive in the app. Turn its notifications on
- **Xe Currency** · Live rates for the quetzal, the lempira, the córdoba and the US dollar against the Canadian dollar, for a quick check before you pay. Needs a signal
- **Registration of Canadians Abroad** · Not an app: a free Government of Canada service that lets Canada reach you in an emergency at your destination. Register once your dates are fixed, with the trip's three countries

Time zones, and what it means for medication

Home · Vancouver · UTC−7 all year · your reference point

Guatemala · Panajachel, Antigua, Guatemala City · UTC−6 · 1 hour AHEAD of Vancouver

Honduras · Copán Ruinas · UTC−6 · 1 hour ahead

Nicaragua · Granada, Ometepe, San Juan del Sur · UTC−6 · 1 hour ahead

THIS IS SMALLER THAN IT USED TO BE. British Columbia moved to permanent daylight time on 8 March 2026, so B.C. no longer falls back in November and sits at UTC−7 all year (Province of British Columbia, read 28 August 2026). None of your three countries observes daylight saving either, so the gap stays ONE hour for the whole trip, in both December and February. If you have travelled to Central America from B.C. before, it was two.

- **One hour is easy:** switch to local time on the first morning and take medication on local time from then on. For anything dose-critical taken at a fixed hour, ask your prescriber or pharmacist how to handle a one-hour shift before you leave. For some medications, insulin and anticoagulants among them, timing is a clinical question, so get the answer in writing even for an hour. For calling home, 9am in Granada is 8am in Vancouver.

The house: a 51-day winter absence

Home

☐ **Arrange house checks every three or four days, NOT weekly**. Most home-insurance policies contain a vacancy clause requiring checks at that frequency. A burst pipe found on day ten instead of day three is the difference between a claim paid and a claim refused. Confirm your own insurer's exact requirement in writing before you go.

☐ Give that person a key, your full itinerary, and explicit permission to act (call a plumber, shut off water) without reaching you first.

☐ Mail held or redirected for the full 52 days.

☐ Heating set for a BC winter with a plan for a freeze or a power cut. You're away through the coldest stretch of the year.

☐ Cancel or pause anything that accumulates visibly: deliveries, newspapers, standing appointments.

☐ Timer lights in at least one room on a varied evening schedule.

☐ Pay or automate every bill falling due between 13 December and 2 February.

A single sheet for your home contact

☐ **Write one sheet and give it to whoever holds the key**. Your full itinerary with accommodation names, addresses and dates; how to reach you (**WhatsApp**, and which evenings you'll be online); your insurer's 24-hour line; your family doctor; your financial institutions' numbers; and your property emergency contacts: plumber, electrician, electrical utility.

☐ Confirmed not applicable for this trip: no pets to arrange, and no vehicle needing attention over the 52 days. Both checked with you directly.

Legal & estate: the fifteen-minute version

☐ Confirm both wills are current and you each know where the originals are held.

☐ Confirm Powers of Attorney, financial and personal care, are in place and current. For a 51-day absence this is the one most often used, usually for something like signing for a delivery or dealing with a bank.

☐ Make sure any healthcare directive or representation agreement is accessible to the person named in it, not filed somewhere only you can reach.

☐ Tell one trusted person where the documents live.

☐ Photograph the first page of each document (enough to identify it and its location, not the whole thing), and store in your password manager.

Digital security: why this section isn't optional

Fifty-two days on hotel and cafe wi-fi, using cards abroad and carrying devices with everything on them, is more exposure than a week away, and more than you have at home. All eight of these are quick, and most are one-time.

The eight to do before you fly

☐ Install and test a VPN on both phones, and use it on any network you don't control, particularly for banking. Set it up at home where you can tell whether it's working.

☐ Treat all public Wi-Fi (cafés, airports, hotel lobbies) as readable by someone else. No banking or card entry on it without the VPN on.

☐ Enable Find My iPhone / Find My Device on both phones, and confirm you each know how to locate and remotely wipe the other's.

☐ Move two-factor authentication off SMS and onto an authenticator app. Critical here: you're travelling Wi-Fi-only, so SMS codes may never arrive and you could be locked out of your own bank.

☐ Get an RFID-blocking wallet or sleeve for passports and contactless cards. Cheap, and it removes a whole category of problem.

☐ Agree between you: no real-time location posts while away. Announcing an empty house for 52 days is the most common self-inflicted risk on a long trip. Post when you're home.

☐ Learn what ATM skimming looks like: tug the card slot, check for anything loose or protruding, cover the keypad. Use machines inside bank branches during business hours.

☐ Write down what you'd do if a phone is lost or stolen: freeze cards from the other phone, remote-wipe, change the email password first because it's the reset route for everything else. Decide the order now.

Travelling well here: four things that matter

- **Buy directly from makers**. At Casa Flor Ixcaco in San Juan La Laguna and in the Pueblos Blancos workshops you're buying from the person who made the thing. The price difference versus a resale stall is small; the difference to the maker is not.
- **Refill rather than repurchase**. Fifty-one nights of bottled water is a lot of plastic in places with limited waste handling. A filter bottle plus your accommodation's garrafón handles almost all of it.
- **Hire local guides at the sites**. At Copán the licensed guides at the gate are local, knowledgeable and the money stays in the town. The same is true of the tip-based walking tour in Granada.
- **Respect the water on Ometepe**. Lake Nicaragua supplies the island's drinking water and the treatment is limited. Biodegradable soap and shampoo, and don't put anything down a drain you wouldn't drink downstream of.

PART 4

Packing and mobility

The packing problem this trip poses

Fifty-one nights from a 1,560 m highland lake in December to a Pacific beach town in February covers roughly 12°C on a cool Panajachel evening to 29°C on the coast. Don't pack for both. Pack light layers that work across the spread plus one properly warm layer for the highland weeks. Laundry is cheap and available at every base, so you're packing for about ten days, not fifty. Anything you're short of can be bought locally, usually more cheaply than at home.

Luggage: the setup that works on this route

- **Two main bags each, and that's the number**. One carry-on-sized roller of about 40 litres, plus one mid-size 50–55 litre bag. This keeps you mobile on shuttle days and means neither of you is wrestling something that can't go up a flight of stairs.
- **The day pack is a third, separate bag, and it is not optional**. A 25–35 litre carry-on backpack each. It's your personal item on the flights, your daily bag at every base, and it packs flat inside the roller when not in use. On the Antigua–Copán crossing the main bags are inaccessible for stretches, so water, snacks, medication and passports live in this.
- **Soft-sided beats hard-sided here**. Cobblestones, shuttle luggage holds and ferry ramps all favour something that gives a little. Wheels plus a carry handle, and expect to carry it, not roll it, in Antigua.
- **How to read the lists below**. Four groups. Essentials: do not leave without. Nice-to-have: improves the trip, skip if tight. Buy-there: cheaper and easier at destination. Double-duty: earns its place by doing two jobs.
- **No luggage forwarding on this route**. Inter-base bag forwarding doesn't operate usefully here, so every bag travels with you on every leg.

Master packing checklist

Clothing

☐ Light layers: merino or synthetic beat cotton over 51 nights (essential)

☐ One warm fleece or light down layer: Panajachel and Antigua evenings (essential)

☐ Packable waterproof shell (essential)

☐ Quick-dry long pants × 2 (essential)

☐ Long-sleeved shirts for dusk, against mosquitoes (essential)

☐ Something smarter for a nice dinner in Antigua or Granada (nice-to-have)

☐ Swimwear: Ojo de Agua, the lake, the Pacific (essential)

☐ Sun hat with a real brim, and sunglasses (essential)

☐ Light scarf or buff: sun, dust, cool bus air-conditioning (double-duty)

Footwear

☐ Broken-in walking shoes with real grip: cobblestones, volcanic gravel (essential)

☐ Sandals that can get wet: ferries, beaches, Ojo de Agua (essential)

☐ One pair you'd wear to dinner (nice-to-have)

☐ Merino socks × 4: fewer needed, dry overnight (double-duty)

☐ Insoles or orthotics if you use them: bring spares (essential)

Gear & Equipment

- ☐ Filter water bottle each: cuts plastic and cost over 51 nights (double-duty)
- ☐ Dry bag, 10 to 15 litres: ferry crossings to and from Ometepe (essential)
- ☐ Headlamp or small flashlight: Ometepe power cuts, unlit streets (essential)
- ☐ Compact umbrella (nice-to-have)
- ☐ Luggage locks and a cable lock (essential)
- ☐ Travel laundry soap and a stuff sack (buy-there if you'd rather)
- ☐ Foldable shopping bag × 2: you'll self-cater (double-duty)
- ☐ Trekking poles ONLY if either of you already uses them (nice-to-have)

Technology & Electronics

- ☐ Phones and chargers, plus one spare cable (essential)
- ☐ Power bank, 10,000 mAh or more: the long travel days (essential)
- ☐ Plug adapter: all three countries use North American plugs, so mostly unnecessary (nice-to-have)
- ☐ Headphones each: flights and shuttles (essential)
- ☐ Camera, only if you want more than the phone (nice-to-have)
- ☐ Small multi-port USB charger: one socket, two phones (double-duty)

Health & Medical

- ☐ All prescriptions, 52 days plus a two-week buffer, original labelled packaging (essential)
- ☐ Doctor's letter listing generic drug names (essential)
- ☐ Oral rehydration salts: the most useful item on this list (essential)
- ☐ Insect repellent, DEET or picaridin (essential)
- ☐ SPF 50+ sunscreen and SPF lip balm (essential; buy-there to top up)
- ☐ First aid: bandages, antiseptic, blister care, tweezers (essential)
- ☐ Antihistamine, your usual painkiller, anti-diarrheal (essential)
- ☐ Any standby antibiotic your travel clinic prescribes (essential)
- ☐ Small thermometer, and muscle or joint cream (nice-to-have)

Documents & Valuables

- ☐ Both passports, valid past 2 August 2027 (essential)
- ☐ Paper copies of passport ID pages, packed separately (essential)
- ☐ Insurance certificate and 24-hour line, printed (essential)
- ☐ Two cards on different networks, stored separately (essential)
- ☐ US$200–300 in clean small bills (essential)
- ☐ Printed quick-reference card from Blueprint Part 5 (essential)
- ☐ Medical information card each (essential)
- ☐ RFID-blocking sleeve or wallet (essential)
- ☐ Vaccination records if your clinic issues them (nice-to-have)

What not to bring

- **A voltage converter**. All three countries run 110–120V on North American plugs. Your devices work as-is. Dead weight.
- **Heavy cotton or denim**. Slow to dry, heavy when damp, and wrong for both the highland cool and the coastal humidity. One pair of jeans at most.
- **A fourth pair of shoes**. Walking, wet, and smart covers everything on this itinerary. Another pair is a kilo you carry over cobblestones for no reason.
- **Full-size toiletries**. Everything is available and cheaper in Antigua and Granada. Bring travel sizes and restock.
- **Serious hiking kit**. Your Blueprint deliberately avoids the summit hikes. Boots, gaiters and technical layers are for a different trip.
- **Valuables you'd hate to lose**. Good jewellery, a watch worth stealing, anything irreplaceable. It adds risk and buys nothing.

PART 5

Checklists and quick reference

Pre-departure checklist

8–12 weeks before · now to mid-October

Everything with a wait in front of it

☐ Check both passport expiry dates against 2 August 2027; renew if either falls short.

☐ Confirm the 60-day trip cap AND your stability period with the insurer, in writing.

☐ Book the travel clinic appointment with the full itinerary in hand.

☐ Start the eight-week walking build-up (Part 2 of this guide).

☐ Watch international fares and book when you're satisfied: Blueprint Part 4 has the range.

☐ Book accommodation for all EIGHT stays from the Blueprint cards: the six bases, plus both Guatemala City airport nights, 13 December and 7 January. Book those two in the same conversation and arrange the arrival pickup then, because the hotel's free shuttle stops before your flight lands. One exception to the timing: hold the San Juan del Sur booking back as late as your dates allow, because it cannot be cancelled.

☐ Order a multi-currency card if you're going to use one: delivery takes weeks.

☐ Book the anchor tours that need booking ahead: the Blueprint's activity cards say which, and the peak two weeks fill early.

☐ Book the two hardest transfers: the El Florido crossing and the Copán–Guatemala City run.

2–4 weeks before · mid-November onward

☐ RE-CHECK the three Government of Canada pages: 30 days out, first of two.

☐ Second vaccine doses if the clinic scheduled them.

☐ Tell banks and card issuers your dates and all three countries.

☐ Register with ROCA.

☐ Arrange the house: three-or-four-day checks, mail, heating, key-holder.

☐ Write and hand over the single sheet for your home contact.

☐ Do the eight digital-security items.

☐ Book the Guatemala City airport to Panajachel shuttle yourself (Atitrans or GuateGo, both listed with their links in your workbook's Booking Record), then give Naab your arrival time. Your host does not arrange this one.

1–2 weeks before

☐ Trial-pack both bags and the day packs using the master checklist in Part 4 of this guide, then walk around the block with them loaded.

☐ Download offline maps for all six bases and the routes between them.

☐ Download the offline Spanish translation pack on both phones.

☐ Blueprint PDF and every confirmation saved as files on both phones.

☐ Start antimalarials if prescribed: check the exact start date.

☐ Withdraw and set aside the US dollar reserve in clean small bills.

☐ Print the quick-reference card from Blueprint Part 5, and the insurance certificate.

☐ Test the insurer's 24-hour line and both card issuers' collect numbers.

☐ Bookmark both declaration forms, Guatemala and Honduras, from the link list in Part 2 of this guide.

Day before departure

- ☐ RE-CHECK the three advisory pages, second of two: within 72 hours of the flight, today at the latest.
- ☐ Charge everything: both phones, the power bank, headphones.
- ☐ Day packs loaded: passports, medication, water, snacks, insurance card, one change of clothes in case a main bag goes astray.
- ☐ Confirm tomorrow's airport transfer time.
- ☐ Message your home contact the final version of the itinerary.
- ☐ Set the timer lights and do the last walk-through of the house.
- ☐ File the Guatemala traveller declaration (DJRV), then screenshot AND print the QR code. The form opens 72 hours ahead.

On-trip checklists: the four to keep using

Travel day

- ☐ Pickup time re-confirmed the evening before: shuttle times move.
- ☐ Both phones and the power bank charged overnight.
- ☐ Day pack: water, snacks, medication, passports, insurance card, offline map loaded.
- ☐ Room swept for chargers, adapters and the bathroom shelf before you close the door.
- ☐ Next accommodation's address and host contact saved offline, not just in email.
- ☐ Small notes and coins for the border fee or a tip, before you need them.
- ☐ Crossing a border today: both declarations filed and both QR codes printed. Guatemala and Honduras each want one entering AND leaving.

Weekly admin check

- ☐ Card charges reviewed in the banking app: spot a problem in days, not weeks.
- ☐ Running expense tally updated in your travel-expense app.
- ☐ Home contact messaged, and any bill or autopay confirmed.
- ☐ Next week's bookings and transfers confirmed.
- ☐ New receipts and documents photographed.
- ☐ Prescription supply counted against days remaining.

Arriving at a base

- ☐ Check-in done, keys or access codes collected, and you know how to reach the host.
- ☐ Wi-Fi tested and the password written somewhere you'll find it.
- ☐ Drinking water sorted: ask whether there's a filtered jug or garrafón.
- ☐ Nearest grocery, pharmacy and ATM located: on foot, on the first afternoon.
- ☐ Nearest hospital or clinic confirmed against your carry card.
- ☐ Exit route from the building noted (seismic region).
- ☐ Smoke and carbon-monoxide alarms looked for, and how the water heater vents checked. Most rentals across all three countries have neither alarm and gas heaters are the standard fixture. If there is no alarm, sleep with a window cracked in any room with a gas appliance.
- ☐ Ask the host the three questions: water, pharmacy, and does the neighbourhood change after dark.
- ☐ Unpack only what the length of stay justifies.

Leaving a base

- ☐ Next accommodation and the transport to it both confirmed.
- ☐ Room and bathroom swept: chargers, adapters, the safe, under the bed.
- ☐ Laundry collected if you sent any out.
- ☐ Check-out time and key-return method respected.
- ☐ Local currency spent down before crossing a border, unless you're returning.
- ☐ Host thanked: these are the people who'll help you if something goes wrong later.

Keeping the paperwork straight
Make one folder on each phone, "Central America 2026", and put every confirmation in it as a saved PDF, named by date: "2026-12-13 YVR-GUA flight", "2026-12-14 Naab apart complex". Not screenshots in a photo roll, and not left in email where you'll need a signal to find them.

Wallet card: print two, one each

What goes on this card: Your emergency numbers, hospitals and embassy contacts are on the carry card in Blueprint Part 5. That card is for the road, and it isn't duplicated here. This card is the pre-departure companion: what you set up, and the phrases you learned.

Set up before you go: Insurer 24-hour line: tested · Both card issuers' collect numbers: saved and printed · ROCA registration: done · Home contact: has itinerary and key · Policy number and stability period: confirmed in writing

Carry printed: Passport copies · Insurance certificate · Medical information card · Blueprint Part 5 quick-reference card

A few essentials

English	Spanish
Good morning / afternoon	Buenos días / buenas tardes
Please / thank you very much	Por favor / muchas gracias
Excuse me (to get attention)	Disculpe
Do you speak English?	¿Habla inglés?
I don't understand / more slowly please	No entiendo / más despacio, por favor
How much is it?	¿Cuánto cuesta?
Where is the bathroom?	¿Dónde está el baño?
Is the water drinkable?	¿El agua es potable?
I need a doctor / a pharmacy	Necesito un médico / una farmacia
I'm allergic to…	Soy alérgico/a a…
Without… (dairy, nuts, gluten)	Sin… (lácteos, nueces, gluten)
Help	¡Ayuda!
Can I take a photo?	¿Puedo tomar una foto?
The bill, please	La cuenta, por favor
What time does it leave?	¿A qué hora sale?

More phrases: a free Spanish travel phrasebook · **Omniglot: free phrasebook with audio**

Background reading, if you want it

None of this is required and none of it changes the plan. It is background reading for before the trip. The pages you will need are indexed on the last page of this Guide, and the things with a deadline are in Part 2.

- **Global Affairs Canada: Travel advice and advisories** · the index the three country pages below hang off, and the source for every advisory statement in this Guide
- **Global Affairs Canada: Travel health notices** · published with the Public Health Agency of Canada; carries a standing Level 1 measles notice covering all three of your countries. Read it before the clinic appointment
- **AirlineRatings.com: airline safety and product ratings** · for checking a carrier you don't know
- **Global Peace Index: country-level context** · background, not a substitute for the advisory
- **Numbeo Crime Index: city-level perception data** · useful for calibration, crowd-sourced not official
- **Visit Guatemala (INGUAT, official)**
- **Honduras.travel (official)**
- **Visit Nicaragua**

Every link in this Guide, in one place

Every link the Guide mentions, gathered here so you can find one again without hunting for the page it was on. Where a link appears earlier with more explanation, that is the place to read it.

- **Global Affairs Canada: Travel advice and advisories** · the index the three country pages below hang off, and the source for every advisory statement in this Guide
- **travel.gc.ca**
- **conred.gob.gt**
- **insivumeh.gob.gt**
- **ineter.gob.ni**
- **sinapred.gob.ni**
- **Global Affairs Canada: Travel health notices** · published with the Public Health Agency of Canada; carries a standing Level 1 measles notice covering all three of your countries. Read it before the clinic appointment
- **Guatemala: Global Affairs Canada travel advice** · entry rules, health, regional advisories
- **Honduras: Global Affairs Canada travel advice** · entry rules, health, and the El Florido land-border fee: official tariff US$3 pp, budget US$5
- **Nicaragua: Global Affairs Canada travel advice** · entry rules and health. The US$10 tourist card is NOT stated on this page; it is documented by the US State Department, Nicaragua country information, last updated 4 June 2026
- **Register as a Canadian abroad (ROCA)** · free; lets Ottawa reach you, and helps if a passport goes missing
- **Travel insurance: what Canadian policies commonly miss** · read the stability-period section before you call your insurer
- **Guatemala: file the traveller declaration (DJRV, on the SAT tax-authority portal)** · free, about four minutes, opens 72 hours ahead; needed entering AND leaving
- **Honduras: file the traveller declaration (DJRV, on the customs PECH portal)** · free; needed entering AND leaving at El Florido; QR accepted on paper or screen
- **Organic Maps** · WORKS FULLY OFFLINE. Free, no ads, no tracking, and it opens the map file we sent you: it imports KMZ directly. If you install only one, install this: it is the only thing on this list that works with no signal at all
- **Google Maps** · Offline areas only, and you must download them BEFORE you go: all six bases plus the routes between them. The custom map we sent you does NOT work offline even when the area does
- **Google Translate** · Download the Spanish pack on both phones and it works with no signal, camera mode included, for menus and signs
- **WhatsApp** · What the whole region uses, and it works over Wi-Fi. Your hosts, shuttle operators and guides will all reach you this way. Set it up and test a Wi-Fi call before you leave
- **InDrive** · Ride-hailing where it operates on this route. Needs a signal to book, so book from accommodation Wi-Fi, not by hailing from the street
- **Wise** · Multi-currency account and card, one of the two named in the money section. Order it in October: delivery takes time
- **Wealthsimple** · The other one. Its Cash card is the product the money section means. Check the current foreign-transaction terms on its own product page before you commit, because the headline page does not state them
- **Uber** · For the run between Antigua and Guatemala City or its airport. Uber lists Guatemala City as a service city but not Antigua (its own city page, read 22 October 2026); drivers from the capital do take that run. Not available at Copán Ruinas or anywhere in Nicaragua
- **Aventón** · Nicaragua's own ride-hailing app, the second option beside InDrive in Managua and Granada. It has no website of its own, so this link is its Google Play page; on an iPhone, search Aventón in the App Store
- **American Airlines** · Your outbound flight. Check in, boarding passes and live flight status, and the quickest way to see your options if the Dallas connection goes wrong. Add the reservation once you book
- **Copa Airlines** · Your Guatemala City to Managua flight on 8 January. Check in, boarding pass and flight status
- **Avianca** · Your flight home. Check in, boarding passes and flight status
- **Airbnb** · Your Antigua and Copán Ruinas stays are Airbnb listings, and the host's messages and the exact address arrive in the app. Turn its notifications on

- **Xe Currency** · Live rates for the quetzal, the lempira, the córdoba and the US dollar against the Canadian dollar, for a quick check before you pay. Needs a signal
- **Registration of Canadians Abroad** · Not an app: a free Government of Canada service that lets Canada reach you in an emergency at your destination. Register once your dates are fixed, with the trip's three countries
- **AirlineRatings.com: airline safety and product ratings** · for checking a carrier you don't know
- **Global Peace Index: country-level context** · background, not a substitute for the advisory
- **Numbeo Crime Index: city-level perception data** · useful for calibration, crowd-sourced not official
- **Visit Guatemala (INGUAT, official)**
- **Honduras.travel (official)**
- **Visit Nicaragua**

Entry requirements, health advice and insurance terms change without notice. Every official item in Part 2 of this guide was first verified in late July 2026 against Global Affairs Canada, re-checked on 12 October 2026, and is cited so you can re-check it yourself. Do so 30 days before departure and again 72 hours before. This Guide is preparation advice and does not replace medical, legal or insurance advice from a qualified professional.

Work through the countdown and by the time December comes around, the only thing left to do is get on the plane.

Prepared for Tom & Susan by Rob Jensen · SIDETRAKKED