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CME & CULTURAL TOUR OF SOUTHERN INDIA THE SPICE TRAILS OF KERALA

(Optional 5 night extension to Delhi / Jaipur / Agra (inc. Taj Mahal))

November 25 - December 11, 2017



The Kerala Backwaters

The Organizers...

Doctors-on-Tour >

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

Additional information, including detailed program brochures downloadable in pdf format and recent testimonials, can be found at www.doctorsontour.ca. The company is a licensed retail travel organization under The Travel Industry Act of Ontario thereby affording complete protection of all monies paid prior to departure. (TICO registration no. 50009110).

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tel: 416-231-8466

toll free: 1-855-DOC-TOUR (362-8687)

fax: 1-888-612-1459 e: info@doctorsontour.ca



The Destination...

Southern India – Tamil Nadu, the hill towns of the Western Ghats and the backwaters and spice trails of Kerala and the Malabar Coast

India - where will you find a more colorful land? People and markets, deserts, mountains and a dazzling coastline, palaces, forts and old walled cities - these are some of the many facets that make up the vast country of India. Travel in India is always an unforgettable experience and the rewards are huge: expect the unexpected. India evokes emotion like no other place - drama, passion and Bollywood style romance. Few countries can offer can offer such cultural and geographical diversity for vacation escapes: from the semi-desert of Rajasthan to the tropical delights of Kerala.

The highlights are almost too many to mention. India's cities and towns are truly intoxicating, the countryside ranges from lush verdant rainforest to rugged mountain wilderness. From the sensual overload of the cities to the relaxing calm of the country's backwaters, the myriad of sights, sounds and smells – culture shock is guaranteed. But for all of its natural wonders and beauty, the local people are the thing that will make your vacation truly memorable. Warm, welcoming and of a generous laid-back spirit, a healthy 'anything goes' optimism exists that makes the subcontinent pot bubble with a vibrant intensity.

India is a country of massive extremes, capable of making your heart sing one moment, and cry out the next. A trip to India is less a holiday and more a voyage of discovery, once there India will grab you and leave an indelible mark that you won't ever forget.

Our program visits **Southern India**, and the southern states of Tamil Nadu and Kerala - a visual legacy that has to be seen to be believed. Its iconic towering temple gateways, its elaborately carved temples and its adherence to daily Hindu rituals, are wondrous and on this unique itinerary, realize just how old India really is, having been a flourishing nation for thousands of years before the British Raj made Madras its first settlement.

Fly to **Chennai** (formerly Madras), the site of the first settlement of the East India Company in 1639 and journey along the Bay of Bengal coast to **Kanchipuram**, one of Hinduism's seven sacred cities and famous for its delicate hand-woven silk fabrics and **Mahabalipuram**, a UNESCO World Heritage site known for its Dravidian style architecture incorporating Buddhist elements. Then fly to **Madurai**, one of South India's great temple towns, with its ornately carved and multi-colored temple towers and thousands of pilgrims. Journey through the **Western Ghats** and it's many hill stations to the resort town of **Munnar** and it's manicured tea estates, situated at an altitude of 5000 ft above sea level and once the summer resort of the erstwhile British Government in South India.

Munnar is on the most eastern perimeter of the state of **Kerala** – an enchanting state networked by almost fifty rivers, Kerala enjoys unique geographical features that have made it one of the most sought after destinations in Asia - an equable climate, long shoreline with serene beaches, tranquil stretches of emerald backwaters, lush hill stations, exotic wildlife, historic towns ... and wonderful food. Stay in **Thekkady** and cruise Lake Periyar in the **Periyar National Park** where you will see elephants, sambur and other wildlife – maybe even the elusive tiger. Then journey through beautiful rubber and spice plantations to **Kumarakom**, one of the prettiest backwater villages in Kerala situated on the banks of the vast Vembanad Lake, famous for it's Kumarakom bird sanctuary. Cruise the tranquil backwaters on a **traditional houseboat** before ending your trip at the historic capital of Kerala, **Cochin** – also known as Queen of the Arabian Sea as it's fine natural harbour made it a major center of trade for Portuguese, Dutch, Arabic and British traders at various times in its long history.

Further information can be found at -

www.incredibleindia..org/

www.tamilnadutourism.org/ - re Chennai, Madurai & the hill stations

www.keralatourism.org



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

The Academic Program on this tour will focus on **Health and Healing** and will explore healing strategies in this part of the world. It will include presentations by local practitioners in several of the local healing techniques such as **Ayurvedic medicine** and **Therapeutic yoga** and will include tours of **local medical facilities** to learn about the local healthcare system as indicated in the detailed itinerary. There will also be a visit to an **S.O.S Children's Village**. A certificate of attendance will be provided to all attendees of the Academic Program.

The detailed itinerary...

Day 1 – Nov 25, 2017 (Sat) - Depart Toronto for Chennai (evening flight)

Depart Toronto for Chennai, India. Specific flight times / routing will be forwarded upon registration.

Day 2 - Nov 26 - Arrive Chennai

Known world wide as Madras until recently, **Chennai** is the site of the first settlement of the East India Company in 1639 and was built on the site of a fishing village called Chennaipatnam. In the 19th century, the city became the seat of Madras Presidency, the southern division of British Imperial India and after independence in 1947 it became the capital of Madras State that was renamed Tamil Nadu. Popularly known as the Gateway to South, Chennai is the liveliest city in Southern India, and it's commercial hub, with an intriguing mix of British Raj-era monuments, Indo-Saracenic buildings, Portuguese churches and Hindu temples.

Arrive Chennai by International flight (late evening / early morning next day) where you will be met upon your arrival and then be transferred to your hotel in Mahabalipuram, on the Bay of Bengal coast south of Chennai (Immediate check-in and occupancy).

Overnight in Mahabalipuram.

Day 3 - Nov 27 - Mahabalipuram (B, L, D)

Mahabalipuram is a UNESCO World Heritage site known for its Dravidian style architecture incorporating Buddhist elements and is a welcoming old port city. From the 8th to the 11th century, the Pallava dynasty conducted a thriving maritime trade here with the Far East. The magnificent Shore Temple, land of Seven Pagodaism, although ravaged by the elements and the pounding ocean waves, still reflects the glorious past of these intrepid merchants.





Breakfast at hotel. Morning free for relaxation to rejuvenate from your international flight followed by lunch at the hotel.

After lunch visit **Mahabalipuram**, famous for the seven pagodas to see the ancient rock hewn temples (Five Rathas and Shore Temple) on the seashore, fine examples of Dravidian style of Architecture as well as Arjuna's Penance, the largest vas-relief sculpture in the world.

Dinner at hotel. Overnight in Mahabalipuram.

Day 4 - Nov 28 - Mahabalipuram - Kanchipuram - Mahabalipuram (B, L, D)



The bustling temple town of **Kanchipuram** is famous for two reasons; its marvellous silk, and for being one of the holiest cities in the country, sacred to both Shaivites and Vaishnavites. Kanchipuram was originally established by the Pallava dynasty in the fourth century AD and continued to flourish under different rulers for hundreds of years, establishing itself as an intellectual meeting place for scholars from many cultures, and it has kept this eclectic feel. The Ekambaranatha Temple is a great Shiva shrine, dominating the city from the north with its huge white gompa and lingam said to have been made by Kamakshi (or Shakti), Shiva's consort. Other temples include the sandstone Kailasanatha, and Kamakshi Amman, one of the three holiest shrines to Shakti.

Visit a selection of the key temples in **Kanchipuram** many of which were dedicated to Shiva and date back to the 7th & 8th century. The most important temples are Ekambaswara, Kailasanatha, Sri Kamakshi and Varadarajaswamy.

Lunch at a local restaurant in Kanchipuram.

Afternoon at leisure to spend at the resort in Mahabalipuram.

Dinner at hotel. Overnight in Mahabalipuram

Day 5 - Nov 29 - Chennai - Madurai by air (B, L, D)



Surrounded by several mountains, Madurai is one of the oldest cities of India, with a history dating all the way back to the Sangam period (the Golden age of Tamil literature) which produced masterpieces dating to the Pre christian era and early 1st millennium. Madurai was the seat of the Tamil Sangam or Academy of learning. In 300 BC it was ruled by the great Queen Pandai and built up a magnificent trade in pearls, silks and spices. It became known for its elegance and splendor and was capital of the Pandyan dynasty from the seventh to the 13th century AD During the 16th and 18th centuries, Madurai was ruled by the Nayak Emperors, the foremost of whom was Tirumalai Nayakar.

Today, Madurai is a colorful, extrovert city, full of the sounds of Tamil music and temple bells and the centre of many festivals. The entire city is built around the Meenakshi Sundareswarar Temple with it's gopurams soaring above the traffic, covered in hundreds of brightly painted figures. Concentric rectangular streets, often filled with pilgrims, surround the temple, symbolizing the structure of the cosmos. Tiny shrines and temples dot the city and there are wonderful, bustling markets. It continues to be known for it's pearls, silks and spices – as well as being famous for Jasmine Flowers that are transported all over India.



An early morning start as you return north along the Bay of Bengal to visit the Sivananda Yoga Center (and Ashram) in Kottavaikal close to Chennai. Ashrams, literally "places of striving", are common throughout India as a retreat for spiritual and personal development. You will participate in a yoga session and learn about four main paths of Yoga (Karma Yoga, Bhakti Yoga, Raja Yoga and Jnana Yoga) and the five principles for physical and mental health, including how yoga therapy can be beneficial in relieving several medical conditions including back pain, high blood pressure, migraines problem, menstrual disorders.

www.sivananda.org/chennai/

Yoga and Ayurvedic medicine are complimentary sister sciences and, generally, a person undergoing Avurvedic treatments is advised to practice Yoga and Meditation since it helps isolate the mind from all thoughts, worries and anxieties. While Ayurveda deals chiefly with the health of the body and mind, Yoga deals with spiritual health.

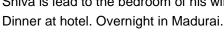




Later, visit a local S.O.S Children's Village (a non-profit, nongovernment, voluntary organization) in Tanbram, to view the facilities and where you will be able to provide medical advice to the caregivers. SOS Children's Villages is the world's largest private child welfare organization operating 400 villages in 131 countries. They provide needy children stable homes and the prospect of an independent future. Every child lives in a 'family' house with trained local women serving as 'mothers'. http://www.soscvindia.org/charity/sos_updates/index.php

Lunch at a local restaurant before taking afternoon flight from Chennai to Madurai. Assistance on arrival and transfer to hotel.

In the evening, witness an Aarti ceremony at the Meenakshi **Temple** in Madurai. *Arti* is the most popular ceremony within Hinduism, often performed in temples six or seven times per day. It is a greeting ceremony offered to the murti (Idol) and also, holy people, and other representations of the divine. Arti is often called "the ceremony of lights" but usually involves offering more than just a lamp. The priest or worshipper offers various auspicious articles by moving them in clockwise circles before the deity. At the same time he or she rings a small hand bell, while meditating on the forms of the deity. During the ceremony the offered lamp is passed around the congregation; members pass their fingers over the flame and reverently touch them to their foreheads. The offered flowers are also passed around worshippers and the water is sprinkled over their heads. A specific element of the evening ceremony is where the Lord Shiva is lead to the bedroom of his wife, Meenakshi.







Day 6 - Nov 30 - Madurai - Munnar (B, L, D)



Munnar is in the Cardamom Hills, which stretch right down eastern border of Kerala to the southern tip of India, and at 1,700 metres above sea level, it is surrounded by high peaks and several of the highest tea estates in the world. The hills are densely forested and support plantations of coffee and fragrant cardamom. The landscape is a stunning, rolling vista of green, and for years, the cool and picturesque town of Munnar was the summer retreat of the British - it still retains the charm of a colonial past. The destination is home to the only sandalwood forest in Kerala and is also famous for its exotic flora and fauna including the Nilgiri tahr (mountain goat), the grizzled giant squirrel and the once-in-twelve-year blooming wonder - Neelakurinji flower.

Breakfast at hotel.

Morning city sightseeing tour of Madurai starting with a visit to the flower market. Later, see the famous **Meenakshi Temple** during the day time followed by a cycle rickshaw ride from the temple to **Tirumala Nayak Palace** a gracious building in the Indo saracenic style, famous for the Stucco work on its domes and arches). Lunch at the hotel before your afternoon drive to Munnar through spectacular scenery. Check-in at the hotel. Dinner at hotel. Overnight in Munnar.

Day 7 - Dec 1 - Munnar (B, L, D)

Breakfast at hotel.

Morning Plantation walk and visit of a local Tea Factory. Tea was first brought to Munnar by James Finlay & Sons who formed the Kannan Devan Hill Produce Company which has ultimately become Tata Tea Company. A visit to the tea factory gives one an insight into the fascinating process of tea making.

Lunch at a local restaurant in Munnar.

Afternoon at leisure to explore this quaint colonial town.



For physicians there will be a to the local provincial hospital in Munnar to learn about provincial medical care in India

Dinner at hotel. Overnight in Munnar.



Day 8 - Dec 2 - Munnar - Thekkady by coach (B, L, D)



As well as being one of the most beautiful hill stations in South India, **Thekkady** is home to one of the world's most well known and fascinating wild life reserves – **Periyar Wildlife Sanctuary**.

This vast reserve, stretching over 750 square kilometres of densely forested terrain in the Cardomom Hills, is well known for its wild life and scenic beauty, and its lake attracts thousands of birds (260 species), while sightings of elephants, sambar and Indian bison are frequent. There are also Malabar giant and flying squirrels, striped mongoose, Indian Gaur, monkeys, spotted deer, wild dogs, wild boar and Nilgiri tahr..

More than 2,000 species of flowering plants also grow here, including at least 150 different kinds of orchids. And, although this is a tiger reserve, tiger sightings are rare, as are those of the elusive leopard.

Breakfast at hotel.

Morning drive to Thekkady Check-in and lunch at hotel

Afternoon boat cruise on Lake Periyar to view wildlife in their natural habitat. The earliest such sanctuary in India, it was set up in 1934 and forms part of the Western Ghats mountain range. There are many animals to see, including herds of elephants, bison and packs of wild boars that roam through the woods and parade along the shores of the lake before sunset.

Dinner at hotel. Overnight in Thekkady.



Day 9 - Dec 3 - Thekkady / Periyar Wildlife Sanctuary (B, L, D)



Breakfast at hotel.

Nature walk in the morning which provides an excellent opportunity to explore the nature first hand. The nature walk pass through forests and grasslands providing a unique experience of watching rare birds and other small wildlife. Later, experience a **spice plantation tour** to see crops of cardamom, cinnamon, pepper, coffee, tea estate etc.

Experience the thrill of an **elephant ride** before returning for lunch at the hotel. Rest of the day free for independent activities.

Dinner at hotel. Overnight in Thekkady







Day 10 - Dec 4 - Thekkady - Kumarakom (B, L, D)

Behind the peninsula stretching from Cochin down to Alleppey is a vast lagoon, **Lake Vembanad**, a reservoir for the streams and canals of the Keralan Backwaters. At its southeast edge, the blunt Kumarakom peninsula juts into the waters, a green and brown chequerboard of paddy fields fringed by slim palms. People subsist on fish, coconuts and rice and collect mussel shells to make lime, and goods are transported in traditional boats made of bamboo and coir, many of which have been converted into houseboats for visitors. On the eastern edge of the lake, **Kumarakom** is one of the the loveliest villages in Kerala and is the perfect base for boating, fishing and sightseeing experiences... or for just relaxing





Breakfast at hotel.

Morning drive through beautiful rubber and spice plantations to Kumarakom Check-in and lunch at resort.

Afternoon at leisure at the resort.

For dinner, enjoy a cooking class in the local Kerala cuisine. Overnight in Kumarakom.



Kerala Cuisine – Cooking in Kerala is all about spices, aromas and textures. The cuisine is rather spicy and offers a large platter of opportunities for vegetarians as well as non-vegetarians. Generally, meat based dishes are spicy while vegetarian food is milder on the tongue. Local spices used include chilli, black pepper, cardamom, cloves, ginger, and cinnamon. Keralan food is traditionally served on a clean green banana leaf and eaten with one's fingers. Coconuts grow all over the coastline of Kerala and consequently, coconut shells, grated coconut shavings and coconut milk are commonly used in dishes for thickening and flavoring. The long coastline, numerous rivers and inland tributaries have resulted in a strong fishing industry that supports the seafood obsession that most Keralites display. Boiled rice is a staple dish and is eaten with all sorts of gravies and curried accompaniments



Day 11 - Dec 5 - Kumarakom (B, L, D)

Breakfast at hotel.

For physicians, in the morning there will be an Academic conference at the resort with both Canadian and local speakers followed by lunch. This will include a presentation on the Benefits of Ayurveda and Yoga Treatments by a local Ayurvedic practitioner.

Afternoon is at leisure.

For non-physicians, the entire day is free for independent activities which may include availing yourself of the services of the Ayurveda spa (\$\$ cost) at the resort to invigorate your mind, body and soul.

Dinner at resort. Overnight in Kumarakom.

Day 12 - Dec 6 - Kumarakom - Alleppey by houseboat (B, L, D)



Referred to as the **Venice of the East** by travelers from across the world, the sleepy, easy-going town of Alappuzha (or Alleppey as it is more commonly known) sits largely on the water, surrounded by rustling palm trees and green paddy fields. In its time, it was a bustling trading centre on the Malabar Coast, famous for its coir industry producing coconut fibre ropes and mats. Today it is one of the gateways to the **Kerala Backwaters** and host to the spectacular Snake Boat Races every August, when boats with sterns raised like hooded cobras are crewed by hundreds of chanting rowers. The town is threaded with picturesque canals, has a good beach and some interesting examples of Keralan architecture.



Breakfast at hotel.

Morning drive to Jetty to board houseboat for Alleppey.

A houseboat cruise is the best way to explore the beauty of the backwaters. The houseboats are converted from a Ketuvallam, or traditional rice barge. Sit back and relax while the boat cruises through the narrow serene backwater canals and lagoons of Kerala and enjoy the beautiful scenery of villages, paddy fields, coconut palms, fishermen and everyday local life. Just like in the Venice of olden times, life is closely linked with the water, the main mode of transportation. Smell the aroma of mustard seeds and curry leaves in the air as women prepare breakfast in the open air kitchens; the scent of temple incense competes with that of brackish water and the salty sea air adds a poignant, fresh tinge to the mélange.



Lunch and dinner will be served on your houseboat.

Overnight on the houseboat.

(Note: Air conditioning on the houseboat is from 9pm – 6am).

Day 13 - Dec 7 - Alleppey - Cochin by coach (B, L, D)



Cochin (or Kochi) is the great water city of the Malabar Coast, sprawling over islands and headlands in the Arabian Sea and leading into the winding canals of the Backwaters. Documented since Roman times, it is the oldest European settlement in India, and has one of the finest natural harbours in the world – hence it was once a major center of commerce and trade with the British, Arabs, Chinese, Portuguese and Dutch which have resulted in an amazing blend of architectural styles. There is an old Jewish quarter with a synagogue built in 1568, Portuguese churches, Hindu temples, the Dutch-built Mattancherry Palace while Chinese fishing nets sweep above the water and a pretty tangle of alleyways, merchant houses and markets in the old town of Fort Cochin. The busier, more modern district of Ernakulam is on the mainland. It's always fun to ride on one of the local ferries and visiting the wonderful spice markets is a must.

Breakfast on the houseboat and disembark at Alleppey before taking the short drive to Cochin. En route, make your first visit to learn about Ayurvedic Medicine, a system of natural medicine dating back over 5000 years.

For physicians, visit is to the SD Pharmacy Ayurvedic Factory to see how medications are developed. SD Pharmacy, a pioneer in Ayurvedic medications, was established in 1939, in Kerala. Over the last 60 years the company has grown to the status of a leading house of Ayurveda and is credited with an extensive product range of 350 quality generic ayurvedic products and 50 proprietary & patented products of high reputation.

http://www.sdpharmacy.com/index.htm

Non-physicians will take a rickshaw ride to visit an Indian home and enjoy tea and snacks with a local Indian family and learn about their traditions and culture.



Lunch at a local restaurant in Cochin.

In the afternoon, take a **City tour** of Cochin which will include the Paeadesi Synagogue (also known as Cochin Jewish Synagogue or the Mattancherry Synagogue) at the heart of what is locally called the "Jew Town", St. Francis Church, the oldest European Church in India, the Santa Cruz Basilica originally built in 1557 by the Portuguese, the Dutch Palace, the 'Chinese fishing nets' huge cantilevered fishing nets believed to have brought to Kochi by Chinese traders.and the spice market in the narrow streets of Old Kochi.





In the evening, enjoy a **Kathakali dance show** at the Cochin Cultural Centre followed by dinner at a local restaurant in Fort Cochin.

Kathakali, based on Hinduism, is Kerala's best known art form, and is a unique blend of dance, drama, music, literature and also painting. Elaborate make up, resplendent costumes and intricate gestures define the explosive beauty of this incredible sacred theatre. Characters enact stories from the Mahabharata and Ramayana using make up, costumes and gestures.

Overnight in Cochin.

Ayurvedic Medicine (Ayurveda): India's traditional, natural system of medicine that has been practiced for more than 5,000 years. Ayurveda provides an integrated approach to preventing and treating illness through lifestyle interventions and natural therapies. Ayurvedic theory states that all disease begins with an imbalance or stress in the individual's consciousness. Lifestyle interventions are a major ayurvedic preventive and therapeutic approach. There are ten ayurveda clinics in North America, including one hospital-based clinic that has served 25,000 patients since 1985.

In India, ayurvedic practitioners receive state- recognized, institutionalized training in parallel to their physician counterparts in India's state-supported systems for conventional Western biomedicine and homeopathic medicine. The research base is growing concerning the physiological effects of meditative techniques and yoga postures in Indian medical literature and Western psychological literature. Published studies have documented reductions in cardiovascular disease risk factors, including blood pressure, cholesterol, and reaction to stress, in individuals who practice Ayurvedic methods.

Laboratory and clinical studies on ayurvedic herbal preparations and other therapies have shown them to have a range of potentially beneficial effects for preventing and treating certain cancers, treating infectious disease, promoting health, and treating aging. Mechanisms underlying these effects may include free-radical scavenging effects, immune system modulation, brain neurotransmitter modulation, and hormonal effects.

Generally, a person undergoing Ayurvedic treatments is advised to practice **Yoga and Meditation** since it helps isolate the mind from all thoughts, worries and anxieties. Ayurveda and Yoga are sister sciences. While Ayurveda deals chiefly with the health of the body and mind, Yoga deals with spiritual health.

Day 14 - Dec 8 - Cochin (B, L, D)

Breakfast at hotel.

For physicians, there will be an early morning visit to the **General Hospital**, **Ernakulam**, a public hospital in Cochin, to meet with physicians and learn about the local health care system in the region.

Non-physicians will enjoy a tuc-tuc ride to one of the local markets in Cochin



Lunch will be at a local restaurant followed by, **for physicians**, a visit to a local **Ayurveda Hospital** in Cochin to meet with physicians and learn about Ayurvedic treatments.

Afternoon at leisure for independent activities.

Farewell dinner at one of Kochi's local restaurants.

Overnight in Kochi.

Day 15 - Dec 9 - Cochin (B, L)



Breakfast at hotel.

In the morning, take an excursion to Kumbalangi. Kumbalangi has a vast stretch of backwaters connected by interlocking waterways to the whole of Kerala with virgin landscapes that are virtually unspoiled and with warm inhabitants who depend on nature for their survival. A day in Kumbalangi is a treat for the eye and the mind as it is rich with exotic local cuisines, boat building and masonry, manually operated coir looms, fish farms etc. The villagers are engaged in agriculture, fishing, crab & fish farming, coir making etc. Main crops cultivated here are coconut and betel nuts, nutmegs, vanilla, anthurium farm, and trees like teakwood, manchium, spices like pepper, pathimugham etc. In the aquaculture farm they cultivate shrimps, crabs, milk fishes, pearl spots and mullets etc. You can also see small fresh water ponds and narrow water channels conserved for years in this farm. Lunch will be taken at a host family house where a traditional Kerala lunch is served.

If you are extending your trip to Northern India (Delhi / Agra / Jaipur), you will take an evening flight from Cochin to Delhi. Please refer to the separate Delhi / Agra extension brochure for details of your extension itinerary.

If you are not extending your trip, overnight in Cochin.

Day 16 - Dec 10 - Cochin - Toronto (B)

(If you are not extending your trip to Northern India)

Breakfast at hotel.

Free time on your final day to continue to explore Cochin independently.

In the evening, you will be transferred to the airport for your return flight to Toronto. Specific flight times / routing will be forwarded upon registration.

Day 17 - Dec 11 (Mon) - Cochin - Toronto

Arrival into Toronto on December 11.



Images of Kerala...











The hotels...

Kerala Backwaters (1 night)

Cochin (3 nights)

Location	Hotels
Mahabalipuram (3 nights)	Hotel ITC Welcom Kences Palm Beach https://www.itchotels.in/hotels/mamallapuram/welcomhotelkencespalmbeach.html
Madurai (1 night)	Heritage Madurai http://www.heritagemadurai.com/
Munnar (2 nights)	Tea County http://www.teacountymunnar.com/
Thekkady (2 nights)	Green Woods Resort https://www.greenwoods.in/
Kumarakom (2 nights)	Vasundhara Sarovar Premiere http://www.sarovarhotels.com/Kumarakom-vasundhara-sarovar-premiere.shtml

http://www.tridenthotels.com/hotels-in-cochin

Trident Hotel Cochin

Houseboat

Accommodation will be in first class hotels. (In the unlikely event that a property needs to be changed it will be substituted with one of a similar standard)



The price... Cdn \$6,995 / person

(Early Booking Price valid until August 28, 2017 - save \$500/person)

Pricing (exc. Insurance) / per person - Cdn\$	Inc. Air from Toronto							
Per person (double occupancy)								
- registrations up to August 28, 2017	\$6,995							
- registrations after August 28, 2017	\$7,495							
Single supplement	\$1,700							
Single share fee (A)	\$ 300 **							
Transportation / hotel taxes and fees	\$ 645							
Academic program registration fee (per MD registrant)	\$ 600							

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

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

REPEAT CUSTOMER DISCOUNT

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

CANADIAN \$ PRICING!

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of around 35% (at June 2017) when paying in US\$, this makes a significant difference.

NEW!-ONLINE REGISTRATION FORM

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

https://fs22.formsite.com/Doctorsontour/SouthIndiaBookingForm/index.html

Full program information may also be found at -

http://www.doctorsontour.ca/cme-programs-india-south-upcoming-1711.php

REGISTER BY AUGUST 28, 2017 AND SAVE \$1,000/COUPLE!!



Inclusions and Exclusions...

Inclusions -

- Round trip international flights (Toronto to Chennai and Cochin to Toronto)
- Domestic flight (Chennai to Madurai)
- Modern, air conditioned coach transportation (bottled water provided daily)
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 14 nights in first class properties (including 1 night on a Kerala houseboat)
- 14 breakfasts, 13 lunches, 12 dinners in a combination of hotel and local restaurants
- Comprehensive daily itineraries including escorted tours of local cultural sites and museums
- Yoga session in Chennai
- Boat cruise on Lake Periyar, Kerala
- Elephant ride in Periyar National Park
- Keralean cuisine cooking class
- Kathakali dance show in Cochin
- Academic program and visits to local medical facilities as indicated in the itinerary
- All admission fees (except those specifically noted above)
- Services of a local English speaking cultural expert and guide
- Porterage at hotels

Exclusions -

- Beverages
- Digital camera and video fees at certain attractions
- Gratuities for local tour escort and drivers
- Airport departure taxes
- Visa fees for India (visas should be obtained in advance of arrival, details to be provided separately cost US\$69/person at June 2017)
- Travel insurance please note, travel insurance (including medical and trip interruption coverage)
 is highly recommended for this tour. Coverage is available through Doctors-on-Tour please check
 for further details in our brochure (page 23)
- All items of a personal nature such as telephone / internet usage, laundry services etc

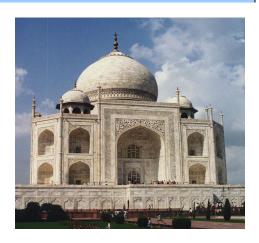
OUR PROGRAMS HAVE LIMITED CAPACITY AND ARE SUBSRIBED FOR MANY MONTHS IN ADVANCE AND THEREFORE RECOMMEND REGISTERING (WITH A NON-REFUNDABLE DEPOSIT OF \$500 PER PERSON, PLUS APPLICABLE TRAVEL INSURANCE PREMIUM) AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION.



OPTIONAL EXTENSION - DELHI, JAIPUR & AGRA (INC TAJ MAHAL)

(5 NIGHTS: DECEMBER 9 - 15, 2017)

The north of India is quite a contrast to the South – the political capital as well palaces, forts and old walled cities all revealing the history of the Moghul Empire - a legendary land defined by the patchwork of kingdoms and principalities that were, till independence, ruled by maharajas, rajas, ranas and rawals. See **Delhi**, the political and cultural capital and a captivating combination of ancient and modern in contrasting Old and New Delhi with its Museums, monuments to the myriad of dynasties that have established their capital in Delhi over the centuries, great shopping and wonderful restaurants. **Jaipur**, the "City of Victory", is the vibrant capital of Rajasthan with it's magnificent palaces and temples, exquisite gardens and bustling bazaars, and the impressive pink Amber Fort. And, of course, no visit is complete to this fascinating country without seeing **Agra** and the world famous, iconic **Taj Mahal**.



Day 15 - Dec 9 - Cochin - Delhi (B, L,D)

India's capital and major gateway to the country, **Delhi** is a bustling metropolis which successfully combines in its folds both the ancient, and the modern. The division between New Delhi and Old Delhi is the division between the capitals of the British and the Mughals respectively. The walled city (Old Delhi) is all traditional and culture where one shall be able to glimpse a past lifestyle. New Delhi on the contrary is a city trying to live up to the 21st century standards. Dating back over 2,000 years, It's history encompasses all the various kings and emperors who fixed their royal citadels here - Indraprastha, Lal Kot, Quila Rai Pithora, Siri, Jahanpanah, Tughlakabad, Ferozabad, Dinpanah, Delhi Sher Shahi and Shahjahanabad. But, combined and integrated into one, these 'new cities' have always been called Delhi and howsoever many names it may have acquired, Delhi has always been intrinsically identified with power and imperial sway.

Breakfast at hotel and daytime program in Cochin as per the main itinerary.

Evening flight from Cochin to Delhi where you will be met upon your arrival and then be transferred to your hotel in Delhi.

Overnight in Delhi.

Day 16 - Dec 10 - Delhi (B, L, D)

Breakfast at the hotel and a full day to see the most important sights of Old and New Delhi awaits you.

The former centre of Moghul Power, **Old Delhi** offers ancient monuments, narrow streets and bustling bazaars. Sights include the vast **Red Fort**, built in 1648, the **Jama Masjid**, the greatest mosque in India and completed in 1658 by Shah Jahan who also built the Taj Mahal, as well as **Raj Ghat**, the simple memorial to Mahatma Gandhi.



Visit "Chandni Chowk" or Silver Street, experiencing the sights and sounds of this very busy avenue heading west from the Fort. Chandni Chowk - literally means "moonlit crossroads" and an area which best represents the "super-Oriental" - the glory and the guile; the grandeur and the grime, with its crowded bazaars, twisting lanes, maze of small streets strange aromas, the pungent odour of Oriental spices, the cries of shopkeepers, coolies and "rickshawwalas" and the clatter and whirr of furious industry.

Lunch will be provided at a local restaurant



The **New Delhi** area reflects the legacy the British left behind. The division between New and Old Delhi is the division between the capitals of the British and the Mughals respectively. The division in the walled city and New Delhi also marks the division in the life-styles. The walled city is all tradition where one will be able to glean a past life-style in all its facets, colors and spells. New Delhi in contrast, is a city trying to live up to the best of 21st century standards.



Drive past the imposing India Gate, the Parliament building and the Rastrapathi Bhawan, the President's Residence. Continue onto the beautiful Humayun tomb of the Mughal era & predecessor of the world-famous Taj Mahal and the uniquely designed Lotus Temple.

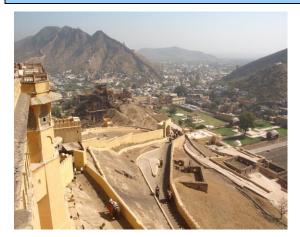
Finish your tour at the **Qutub Minar**, which is the tallest stone tower in India. The Qutub Minar was started in 1199 AD by Qutub-ud-Din Aibak and completed by the sultan's successor and son-in-law, Iltutmish. The building is 72.5 m high and has 379 steps from the bottom to the top. The Minar is tapering with the diameter of the base is 14.3 m while at the top floor it is 2.7 m. The Qutub Minar is still the highest stone tower as well as one of the finest Islamic structures ever raised in India.

Dinner will be at a local restaurant.

Evening at leisure. Overnight in Delhi.



Day 17 - Dec 11 - Delhi - Jaipur (B, L, D)



Popularly known as the Pink City, **Jaipur** was founded in 1727 AD by one of the greatest rulers of the Kachhawaha clan, the astronomer king Sawai Jai Singh. The pink color was used at the time of making to create an impression of red sandstone buildings of Mughal cities - and repainted in 1876, during the visit of the Prince of Wales. Also known as the 'The city of victory", Jaipur presides over the fascinating desert state and its people: surrounded by rugged hills, each crowned by a formidable fort; and beautiful palaces, mansions and gardens dotted throughout its precincts. The palaces and forts of yesteryear that were witness to royal processions and splendour are now living monuments and except for the busy traffic of bicycles, cars and buses, little seems to have changed with a timeless quality to Jaipur's bazaars and its people.

Breakfast at hotel.

Drive to Jaipur with a stop for lunch en-route and check into your hotel.

Balance of day at leisure.

Dinner at hotel.

Overnight in Jaipur.

Day 18 - Dec 12 - Jaipur (B, L, D)

After breakfast at the hotel, you will be driven just outside Jaipur to the **ancient capital of Amber** to see the fabulous **Amber Fort**. Maharaja Mansingh, Mughal Emperor Akbar's most successful General, started the construction of Amber Fort in the 17th century. Before the City Palace was constructed in Jaipur, Amber was the seat of power. The fort is surrounded by fortified battlements and overlooks the Moat Lake. Ruins and remains are spread over the Aravalli hills and sprawling crenulated walls lattice the surrounding area.

At the foot of the hill you will mount your caparisoned elephant for the slow but steady climb up to the main gate, making your entrance in the time honoured fashion. The Fort, completed in the early 18th century, took over 100 years to build and now, although deserted, offers a fascinating insight into the lifestyle of the Moghul ruling families. Lunch at a local restaurant.







In the afternoon, continue the city tour of Jaipur, including the imposing **City Palace**, still home to the Maharaja, although several of the rooms are now open to the public and many antiques and artifacts belonging to the ruling family are housed here, including a collection of weaponry. You will also visit the Hawa Mahal, "Palace of the Winds", and, if time permits, the open-air **Jantar Mantar Observatory** to see the vast astronomical instruments.

Finally, visit the local **S.O.S Children's Village** (a non-profit, non-government, voluntary organization), to view the facilities and where you will be able to provide medical advice to the caregivers. SOS Children's Villages is the world's largest private child welfare organization operating 400 villages in 131 countries. They provide needy children stable homes and the prospect of an independent future. Every child lives in a 'family' house with trained local women serving as 'mothers'.



Dinner and overnight at the hotel in Jaipur.



Day 19 - Dec 13 - Jaipur - Agra (B, L, D)

Breakfast at the hotel and some free time before driving to Agra.



En-route to Agra, visit **Fatehpur Sikri**, the deserted red sandstone city, built by the Great Mughal Emperor Akbar as his capital and palace in the late 16th century. It was abandoned soon after it was built when the local wells went dry and it remains today in much the same condition that it was over 300 years ago. It is complete with palaces and mosques and used to be a town larger than London when it was originally constructed. Now it is an extraordinary place to wander around with its buildings in near perfect condition.

Lunch at a local restaurant before continuing to Agra where, the next morning at sunrise, you will marvel at the splendours of the Tai Mahal.

Dinner and overnight at the hotel in Agra.

Day 20 - Dec 14 - Agra (B, L, D)

Agra in terms of ambiance is still associated with its Mughal period. The Mughals besides being great rulers were also great builders and they preserved their best architectural wonders for Agra & its neighbourhood. It has many wonderful monuments and the Taj Mahal, the greatest of them all, is a masterpiece of Mughal architecture at its best. The massive but elegant Agra Fort, the magnificent Taj, are each unique and outstanding. Their architectural genius can also be seen in the forts, palaces and aesthetically laid out gardens - each one a silent witness to a grand style of a golden era. Great empires have flourished in Agra and then grown to engulf the whole country. Great battles were fought on this soil, as can be gathered from its checkered history. It's line-up of monuments today stand mute testimony to the splendour of a bygone era and the visionary far-sightedness of the many monarchs who once ruled different parts of this state. As visitors walk down the narrow, bustling streets, they can't help but wonder if the man contentedly smoking a hookah is a direct descendant of some bygone Mughal. Even the majority of the buildings in the modern areas of town such as the cantonment, date back over a hundred years.





Breakfast at the hotel followed by a tour of the **Taj** Mahal (one of our previous Doctors-on-Tour groups is shown above).

Little needs to be said about this architectural wonder which is the main raison-de-etre for every tourist's visit to Agra. Built by Shah Jahan, the Taj is a white marble memorial to his beautiful wife Mumtaz Mahal. This monument took 22 years to be completed and was designed and planned by Persian architect Ustad Isa. Apart from its stunning design balance and perfect symmetry, the Taj is also noted particularly for its elegant domes, intricately carved screens and some of the best inlay work ever seen.

Later, visit **Agra Fort** - the seat and the stronghold of the Mughal Empire under successive generations. This was the seat of Mughal rule and administration and the present structure owes its origins to Akbar who erected the walls and gates and the first buildings on the eastern banks of Yamuna River. Shah Jahan added the impressive quarters and the mosque while Aurangzeb added the outer ramparts. Visit its Hall of Public Audience and its Royal Pavilions.







Lunch will be at a local restaurant.

In the afternoon visit **Itmad-ul-Daula** - situated 4 km North of the Taj, on the left bank of the Yamuna, is the perfectly proportioned marble mausoleum Itmad-ud-Daulah. Noor Jehan constructed this splendid marble monument in her father's memory. This double storied marble tomb is replete with mosaic, inlaid with semi-precious stones.





Drive from Agra to Delhi for your international flight from Delhi back to Canada leaving in the early morning of December 15.

Day 21 - Dec 15 (Fri) - Return flight : Delhi - Toronto

Return flight to Toronto, arrival into Toronto on December 15.

The hotels	
Delhi (2 nights)	The Lalit New Delhi
	http://www.thelalit.com/the-lalit-delhi/ Four Points by Sheraton
Jaipur (2 nights)	http://www.starwoodhotels.com/fourpoints/property/overview/index.html?propertyID=3499
Agra (1 night)	DoubleTree by Hilton Hotel Agra
	http://doubletree3.hilton.com/en/hotels/india/doubletree-by-hilton-hotel-agra-AGRDTDI/index.html

Accommodation will be in first class hotels. (In the unlikely event that a property needs to be changed it will be substituted with one of a similar standard)



The price (to extend your stay...) Cdn \$2,480 / person

Pricing (exc. Insurance)

Per person (double occupancy) – standard room \$2,480 Single person supplement \$630 Transportation / hotel taxes and fees (per person) \$230

Included in the price (Cdn\$2,480):

- Domestic flight from Cochin to Delhi
- Modern, air conditioned transportation (bottled water provided daily)
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 5 nights in first class properties
- 5 breakfasts, 5 lunches, 5 dinners in a combination of hotel and local restaurants
- Comprehensive daily itineraries including escorted tours of local cultural sites and museums
- All admission fees (except those specifically noted above)
- Services of a local English speaking cultural expert and guide
- Porterage at hotels

Exclusions

- Beverages
- Digital camera and video fees at certain attractions
- Gratuities for local tour escort and driver
- Airport departure taxes
- Travel insurance please note, travel insurance (including medical and trip interruption coverage) is highly recommended for this tour. Coverage is available through Doctors-on-Tour please check for further details in our brochure (page 23)
- All items of a personal nature such as telephone / internet usage, laundry services etc

Misc information you need to know...

Travel documentation and visas (as at June 2017)

Travel documentation and visas

An entry visa is required for Canadian citizens for entry into India. Cost for Canadian passport holders, US\$\$69 (details of how to apply for your visa will be provided at time of booking). In addition, your passport must have an expiry date no earlier than 180 days after your scheduled departure date from India.

Mandatory vaccinations

There are no mandatory vaccinations required at the present time for entry into India.

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

^{**} Note: this extension will not be escorted from South India to North India but you will receive the services (local representative, cultural guides / tour escort) of our local tour operator partner in India upon your arrival for the duration of this optional extension to North India.



Travel insurance information... Coverage available through Manulife Insurance

We strongly recommend that you take out travel insurance to protect you against the unexpected due to, in particular, limited provincial health care coverage afforded to Canadians while traveling overseas and the cancellation provisions inherent in your booking. We offer two insurance coverage options –

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

All-Inclusive package – provides coverage for all the components in the non-medical package, plus unlimited health coverage while in the destination

Note, if you believe you may have coverage through your **credit card** we would strongly advise checking with the credit card company the actual coverage afforded to ensure it covers medical, trip cancellation and trip interruption as not all of these items are covered (or may only offer limited coverage as to trip duration or insured \$amount in the event of a claim sometimes as low as only \$1,000 per person) by all kinds of cards.

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

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

Our insurance premiums (dependent upon your age at the time of purchasing insurance and your total tour costs) are below -

Total insurable costs (\$/person)	NON-MEDICAL INCLUSIVE								ALL-INCLUSIVE PLAN							
Age >	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
4000 - 4500	345	353	396	438	496	734	848	1126	426	433	539	620	977	1216	1637	1719
4500 - 5000	372	380	429	476	539	799	913	1202	453	460	571	658	1021	1275	1713	1806
5000 - 5500	399	407	461	514	582	864	977	1278	480	487	604	696	1064	1335	1788	1892
5500 - 6000	426	434	494	552	625	929	1042	1353	507	514	636	733	1107	1394	1864	1979
6000 - 6500	453	461	526	590	669	994	1107	1429	534	541	669	771	1150	1454	1940	2065
6500 - 7000	480	488	558	627	712	1058	1172	1504	561	568	701	809	1193	1513	2015	2151
7000 - 7500	507	515	591	665	755	1123	1237	1580	588	595	733	847	1237	1572	2091	2238
7500 - 8000	534	542	623	703	798	1188	1301	1656	615	622	766	885	1280	1632	2166	2324
8000 - 8500	561	569	656	741	841	1253	1366	1731	642	649	798	922	1323	1691	2242	2411
8500 - 9000	588	596	688	779	885	1318	1431	1807	669	676	831	960	1366	1751	2318	2497
9000 - 9500	615	623	720	816	928	1382	1496	1882	696	703	863	998	1409	1810	2393	2583
9500 - 10000	642	650	753	854	971	1447	1561	1958	723	730	895	1036	1453	1869	2469	2670
10000 - 10500	669	677	785	892	1014	1512	1625	2034	750	757	928	1074	1496	1929	2544	2756
10500 - 11000	696	704	818	930	1057	1577	1690	2109	777	784	960	1111	1539	1988	2620	2843
11000 - 11500	723	731	850	968	1101	1642	1755	2185	804	811	993	1149	1582	2048	2696	2929
11500 - 12000	750	758	882	1005	1144	1706	1820	2260	831	838	1025	1187	1625	2107	2771	3015
12000 - 12500	777	785	915	1043	1187	1771	1885	2336	858	865	1057	1225	1669	2166	2847	3102
12500 - 13000	804	812	947	1081	1230	1836	1949	2412	885	892	1090	1263	1712	2226	2922	3188
13000 - 13500	831	839	980	1119	1273	1901	2014	2487	912	919	1122	1300	1755	2285	2998	3275
13500 - 14000	858	866	1012	1157	1317	1966	2079	2563	939	946	1155	1338	1798	2345	3074	3361
14000 - 14500	885	893	1044	1194	1360	2030	2144	2638	966	973	1187	1376	1841	2404	3149	3447
14500 - 15000	912	920	1077	1232	1403	2095	2209	2714	993	1000	1219	1414	1885	2463	3225	3534



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

For residents of Canadian provinces other than Ontario, insurance regulations state that travel insurance should be taken out directly with Manulife Insurance, albeit through a direct web link hosted on our web site, ie you should purchase your travel insurance policy by clicking on the Manulife Insurance button in the "Useful Links and Files" section of our Myanmar & Bhutan web page within the Upcoming Programs section of www.DoctorsonTour.ca.

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

www.doctorsontour.ca/manulife-travelinsuranceguide.php

Non Canadian residents should make their travel insurance arrangements independently, as our travel insurance provider, Manulife insurance, only allows for travel insurance coverage to be sold to Canadian residents.



Testimonials...

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

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

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

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

Andrea Maurice – Vietnam / Cambodia, 2007

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

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

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

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

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

"I do not have words to express my appreciation and admiration for the your hospitality and service provided by your company and your partners on the ground in India"

Dr. Sudhir Pandya – Northern India, 2009

"A wonderful trip. It was amazing to see so many different animals co-existing on the beautiful African plains. The Kenyan and Tanzanian people we met were gracious and welcoming.

Our host/trip manager was excellent - very bright, knowledgeable, good problem solver, great people skills - a delightful man who really made our trip memorable. Our guide/driver was also excellent - very knowledgeable, an excellent driver and keen to make our safari experience a good one. We had lots of fun and learned a lot from him.

I loved the parks and reserves - the Serengeti and Ngorongoro are absolutely amazing".

Andrea Maurice, Toronto - Kenya & Tanzania - March, 2010

"The guides throughout the trip were superb, well informed with excellent local knowledge and willing to discuss any topic! The visits to the local hospitals were excellent. A fantastic tour!"

Dr. Linda Stirk, Toronto - Ecuador & The Galapagos (and Peru), 2010

"We had a great visit to the Falls. Stefani was a very helpful guide. The hotel and facilities were fabulous. The tour overall was an exciting experience. Thanks to you both and lan for the hard work and planning.

Drs. Hirsch and Indra Rastogi, Ancaster – Brazil, 2011

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

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

Dr. Alison Kelford, Oakville - Ecuador & the Galapagos, 2011



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

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

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

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

"Our guide was excellent, enthusiastic and knowledgeable. Cooking classes were good and the hotels were excellent" Dr. Barbara Flanagan, Charlottetown – Vietnam, Laos & Cambodia, 2012

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

Dr. Janel Gracey, London – Bali, 2012

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

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

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

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

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

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

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

Dr. Linda Rapson, Toronto – 2013

"Our group had a great time during our Delhi extension, and of course, the visit to the Taj Mahal at sunrise was breath-taking. The hotels were fantastic and the food excellent"

Helle Tosine, Toronto – North India extension, 2013

"Just back from the South India tour and it was amazing!!! I am already keen to return to the north on one of your tours. I am a total convert to the Doctors on Tour trips!! I really enjoyed the varied itinerary...Kumar was outstanding, very professional and certainly made the trip run smoothly in a group that had so many different personalities.... he really was exceptional. Lacuma was also fantastic, very capable and organized. So....well done!!"

Dr. Susan Smith, Fredericton, N.B. – South India, 2013

"Kumar and Lakuma were wonderful guides and enriched our experience immensely. This was a wonderful tour – thanks!" Dr. Jeff Sloan, Napanee, On. – South India, 2013

"Lakuma (our guide) was very good – knowledgeable, well organized and pleasant. The Kerala backwater cruise was beautiful and the Kerala Palace an exceptionally beautiful property. As usual, Dr. Peter & Mary (Bloch) were spectacular hosts. A wonderful trip!"

Andrea Maurice, Toronto, On. - South India, 2013



"We enjoyed our extension to the UAE and saw an amazing amount in a short time. Our guide was very helpful, informative and pleasant and we appreciated how he was able to inform us about the country, it's people and customs. Excellent!" Drs Christopher & Margaret Ibey, Parry Sound, On. – United Arab Emirates, 2013

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

Dr. Ron Eliosoff, Ottawa - South India, 2013

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

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

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

Dyana Driscoll, Toronto - Brazil, 2013

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

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

"Fantastic experience! Every detail to perfection."

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

"Had a great time! Very well organized"

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

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

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

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

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

"We had a wonderful trip. Places we stayed during the tour were all very nice and every one had a good time. Your local tour manager was wonderful, extremely helpful and very well organized. Thanks again for all your help" Dr. Kumar Banerjee, Vancouver, B.C. - South India, 2014

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

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

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

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

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

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



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

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

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

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

"The trip to South Africa was awesome - I would rank it up there with my favorite so far with Doctors on Tour. The people in our group were wonderful - it was a total joy and I can see now why South Africa is one of your favorite destinations" Dyana Driscoll, Toronto, On.- South Africa, 2015

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

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

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

You all were interesting and gracious, Terima Kasih. Salamat Jalan"

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

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

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

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

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

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

Dr. Les Marien, Orangeville, On - New Zealand, 2016

"An enjoyable and enlightening tour"

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

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

"A most excellent tour escort - genial, helpful, very knowledgeable and organized. Very well chosen sights and experiences"

Dr. Michael Garner, Montreal, Qc. - South Africa, 2016

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

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

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

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

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

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

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



Doctors-on- Tour – Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour - Spain



Doctors-on-Tour - Chile & Argentina



Doctors-on-Tour - South East Asia



Doctors-on-Tour - China



The fine print...

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

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

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

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

CANCELLATIONS & CHANGES: The deposit amounts (for both the main tour and any optional extensions reserved) are non-refundable. Cancellation penalties for bookings cancelled by the client after the final balance due date (95 days before departure; 105 days before departure for programs which include a cruise component) are as follows: 95 – 61 (105 - 61 days for programs which include a cruise component) days before departure – 25% of total price paid; 60 – 31 days – 50% of total price paid; 30 days or less – 100%. (Notwithstanding the foregoing, any domestic Canada flight purchased as an additional service to the advertised package is 100% non-refundable irrespective of the date of cancellation). If payments are not received by their due dates, we reserve the right to cancel the booking without further notice. There will be no refund for unused land arrangements after departure from North America. In the event of the cancellation by DOT/OT/BIC of any or all components of the travel services offered herein, DOT/OT/BIC will have no responsibility beyond the refund of all monies received from the client, which will be deemed to constitute full settlement. Individual airfares purchased outside of our groups air blocks are subject to different rules and cancellation fees. Some airfares may be non-refundable once the booking is confirmed regardless of when it was made. Details will be provided at the time of booking confirmation.

TRAVEL INSURANCE: To protect against cancellation charges, we strongly recommend purchasing Cancellation Protection and Travel Interruption Insurance. In the event of illness, medical and hospital expenses are the traveler's responsibility and no refunds will be made, partial or total, for the purchased tour. We strongly urge that you purchase either the Non-Medical insurance (ie Cancellation Protection and Travel Interruption Insurance) or Deluxe Insurance (Non-Medical coverage plus Health coverage) packages offered by our DOT/OT/BIC through Manulife Insurance.

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

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

- Bhutan, Brasil, China, India, Kenya, Myanmar, Tanzania, Vietnam (tourist entry visa, or a visa pre-approval letter in some cases, must be obtained prior to departure from Canada)
- Cambodia, Laos, Zambia (tourist entry visa may be obtained upon arrival in the destination)
- For entry into Argentina, a reciprocity fee is payable (this must be paid prior to leaving Canada)



A tourist entry visa is not required for entry into Bali (Indonesia), Ecuador, New Zealand, Peru, South Africa, Spain and any country on our Eastern Europe program.

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

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

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

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

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

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

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

OPTIONAL TOURS, EXCURSIONS AND TRIP EXTENSIONS: It is our intent to operate any Optional Extensions on a private group basis. However, should the number of participants be of an insufficient level, we reserve the right to either -

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

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

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

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

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



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

FORCE MAJEURE: DOT/OT/BIC shall not be liable for any claims, losses, damages, costs, expenses, delays or loss of enjoyment, of any nature or kind whatsoever, resulting from events beyond our or a supplier's reasonable control, including but not limited to acts of God, strikes, lockouts or other labour disputes or disruptions, wars, blockades, insurrections, riots, earthquakes, weather conditions, floods or acts or restraints imposed by government authorities.

OUR RESPONSIBILITIES: DOT/OT/BIC makes arrangements with airlines, tour operators, ground handlers, hotels/lodges, cruise lines, car rental companies & other independent parties to provide you with the travel services and other services you purchase. Although we take care in selecting these suppliers, we have no control over them and, therefore, cannot be responsible for their acts or omissions. In the unlikely event that a hotel / lodge / cruise ship described in this brochure is not available we reserve the right to provide an alternate hotel / lodge / cruise ship of the equivalent standard. We also reserve the right to substitute another airline if the particular airline described in this brochure is not available.

The travel services provided are subject to the applicable provincial Travel Industry Acts and Regulations and are subject to the conditions imposed by these suppliers and their liability is limited by their tariffs, conditions of carriage, tickets and vouchers and international conventions and agreements.

DOT/OT/BIC shall not be responsible for any loss, damage or injury, whether physical or mental, or to property, resulting from any delay, substitution or deficiency of quality of equipment or service, or any act, omission, negligence or commission of any party supplying any of the services or accommodation herein, its agents, servants, employees, subcontractors or for any claims for such loss, damage, or injury, whether physical or mental, arising therefrom, or from any cause that arises by reason of actions of parties other than DOT/OT/BIC. In the event that it becomes necessary or advisable for the comfort or well being of the passengers, or for any reason whatsoever, to alter the itinerary or arrangements, such alterations may be made without penalty to DOT/OT/BIC. The right is reserved to withdraw any or all tours should conditions warrant, also to decline to accept or retain any passengers as members of the tours. DOT/OT/BIC can assume no responsibility for lost tickets or coupons. The liability of DOT/OT/BIC for any loss, damage or injury, whether physical or mental, arising from its own acts, omissions or negligence, is limited to the price of the services purchased.