

EARLY BOOKING
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SEPTEMBER 9, 2013 &
SAVE \$600 / COUPLE !

PROFESSIONAL ADVANCEMENT ESCAPE
**CME & CULTURAL TOUR OF SOUTHERN INDIA
THE SPICE TRAILS OF KERALA**
(Optional 4 night extension to Delhi / Agra (inc. Taj Mahal)
February 15 - March 1, 2014



The Kerala Backwaters

The Organizers...

doctors-on-tour.ca >

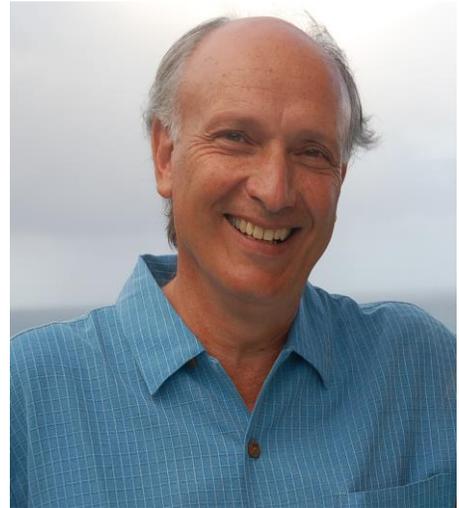
Founded in 2000, doctors-on-tour was created to assist health care professionals in marrying both their vacation and educational requirements. Combining our meeting management and group travel expertise with the specialized knowledge of the doctors that we partner with in these ventures, we offer targeted educational programs in a relaxed, informal environment. We pride ourselves in offering unique, quality programs (with inclusions and activities for both physicians and their partners that differentiate us from other travel providers both in the medical field and outside), to such diverse and intriguing areas as **South America (Brazil, Chile/Argentina, Ecuador/Peru), Africa (Kenya/Tanzania, South Africa, Zanzibar, Kilimanjaro climb), India, South East Asia (Vietnam, Cambodia, Laos & Bali) and Europe (Spain)**. We explore these fascinating destinations and cultures through expert and qualified local guides in a convivial group of your peers highlighting the cultural, ecological, and even sometimes gastronomical, aspects of the region.

From an educational perspective, our programs include interesting and informative presentations on current issues from both local and Canadian experts, and interactive discussions, together with tours of local medical facilities to show you aspects of the local health care and healing methods in the region. By virtue of several of the destination types that we offer, this will often include complimentary and alternative medicine which is becoming increasingly relevant in Western medicine. And we're constantly on the look out for new destination experiences.

More information about the company, including recent testimonials and downloadable copies of all of our brochures, can be found at our website, www.doctors-on-tour.ca. The company is a licensed retail travel organization under The Travel Industry Act of Ontario (TICO reg # 50009110). The company can be contacted at 416-231-8466, toll-free 1-855-DOC-TOUR (362-8687), by fax 1-888-612-1459 or info@doctors-on-tour.ca

Dr. Mel Borins >

DR. MEL BORINS is a practicing Family Physician, and is on active staff at St. Joseph's Health Centre in Toronto. He is a Fellow of the College of Family Physicians of Canada and Associate Professor in the Department of Family and Community Medicine at the University of Toronto. He is a regular contributor to medical journals, and is well known for his writing and public speaking on travel, stress management, psychotherapy, acupuncture, traditional healing, herbs and complementary medicine. Dr. Borins is the author of several books, including *Go Away Just for the Health of It* and "*An Apple a Day - a Holistic Health Primer*" and is an avid world traveler including having travelled to India on six previous occasions where he has investigated local traditional medicine practices and written published articles on the subject. This will be Dr Borins fifth educational escape with doctors-on-tour following his leadership of CME tours to Ecuador & The Galapagos (Spring 2009), Northern India (Feb 2011), Bali (July 2012) and South East Asia (Feb 2013). For additional information about Dr. Borins check out his websites at www.melborins.com , www.melborinscreative.com/



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 – Feb 15, 2014 (Sat) - Depart Toronto for Chennai (evening flight)

Depart Toronto late afternoon.

Day 2 – Feb 16 – 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 arrival) 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 – Feb 17 – 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 – Feb 18 - 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 are of interest.

Lunch at a local restaurant in Kanchipuram.

Afternoon at leisure to spend at the resort in Mahabalipuram.

Dinner at hotel. Overnight in Mahabalipuram

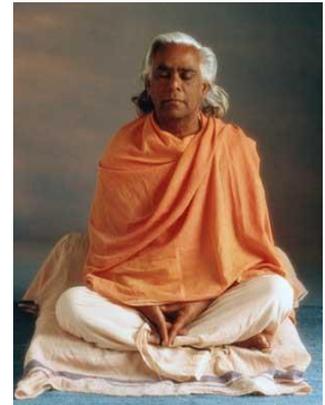
Day 5 – Feb 19 - Chennai – Madurai by air (B,L,D)



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.

Breakfast at hotel and then return north along the Bay of Bengal to 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 Ayurvedic 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, non-government, 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.



Dinner at hotel. Overnight in Madurai.

Day 6 – Feb 20 - 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 including a visit to the **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 – Feb 21 - 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 an evening visit to a **local dispensary** in Munnar – a dispensary provides free healthcare, arranging health checkup camps and awareness programs for the local people.

Dinner at hotel. Overnight in Munnar.

Day 8 – Feb 22 - 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 – Feb 23 – 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 – Feb 24 - 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 private **boat cruise on Lake Vembanad** - a relaxing journey ideal for birdspotters as you may see native kingfishers, golden-backed woodpeckers, flycatchers, teal and Siberian stork.

Dinner at resort. Overnight in Kumarakom.

Day 11 – Feb 25 – 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 – Feb 26 – 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 Kerala 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 is on your houseboat while dinner will be at one of the backwater resorts where you will enjoy local cultural activities and a **cooking class** in the local Kerala cuisine.

Return to houseboat for overnight stay on the lake (Note: Air conditioning on the houseboat is from 9pm – 6am).



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 13 – Feb 27 – 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 two visits to learn about Ayurvedic Medicine, a system of natural medicine dating back over 5000 years.

First, 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 – Feb 28 - 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 a visit to the **Punarnava Ayurveda Hospital** in Cochin to meet with physicians and learn about Ayurvedic treatments. Appropriately, the word Punarnava, means “gain new”. Punarnava also refers to a medicinal plant [Borrheavia diffusa], widely used in Ayurveda. The hospital is also famous for its specialty panchakarma treatment. <http://www.punarnava.net/index.php>

Non-physicians will have an escorted walk to the Local Bazaar / Broadway – an area running parallel to the Marine Drive which was the city’s traditional commercial area in yesteryear – excellent shopping for clothes and spices.

Afternoon at leisure for independent activities.

If you are extending your trip to Northern India (**Delhi / Agra**), **you will take an early 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, dinner will be at a local restaurant followed by a transfer to the airport for your Mar 1 return flight to Toronto -

Day 15 – Mar 1 (Sat) – Cochin – Toronto (Arriving Toronto Mar 1)

International flight (early am Mar 1) – Cochin to Toronto.

Images of Kerala...



The hotels...

Location

Mahabalipuram (3 nights)

Madurai (1 night)

Munnar (2 nights)

Thekkady (2 nights)

Kumarakom (2 nights)

Kerala Backwaters (1 night)

Cochin (1 night)

Hotels

Radisson BLU Resort Temple Bay

<http://www.radissonblu.com/hotel-mamallapuram>

Heritage Madurai

<http://www.heritagemadurai.com/>

Tea County

<http://www.teacountymunnar.com/>

Spice Village

<http://www.cgearth.com/spice-village>

Vasundhara Sarovar Premiere

<http://www.sarovarhotels.com/Kumarakom-vasundhara-sarovar-premiere.shtml>

Houseboat

Hotel Dream Cochin

<http://www.dreamcochin.com/>

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 \$5,295 / person
(Early Booking Price valid until September 9, 2013 – save \$300/person)**

Pricing (exc. Insurance) / per person	Inc. Air from Toronto
Per person (double occupancy)	
- registrations up to August 24, 2012	\$5,295
- registrations after August 24, 2012	\$5,595
Single supplement	\$1,400
Single share matching fee	\$ 300 **
Transportation / hotel taxes and fees	\$ 590
Academic program registration fee	\$ 500 (per MD registrant)
Payable locally	US\$40
- International airport departure tax (approx)	

** 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.

REPEAT CUSTOMER DISCOUNT

If you have travelled with doctors-on-tour before, you are eligible for our Repeat Customer Discount. Simply deduct 1% for each separate tour that you have travelled with the company on up to a maximum of 3% (ie travelled on one previous tour, deduct 1%; two tours, 2%; three or more tours, 3%). Please note, this discount is applicable to the base price (eg above \$5,295) plus single supplement / share matching fee and optional extensions only – it is not applicable to transportation / hotel taxes and fees, travel insurance and/or the academic program registration fee. In addition, it 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.

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
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 12 nights in first class properties (including 1 night on a Kerala houseboat)
- 12 breakfasts, 12 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
- Private boat cruise on Vembanad Lake, 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

Exclusions -

- Beverages (both soft drinks and alcoholic beverages)
- Digital camera and video fees at certain attractions
- Gratuities
- Airport departure taxes
- Visa fees for India (visas should be obtained in advance of arrival – cost \$64/person at July 2013)
- Travel insurance
- All items of a personal nature such as telephone / internet usage, laundry services etc

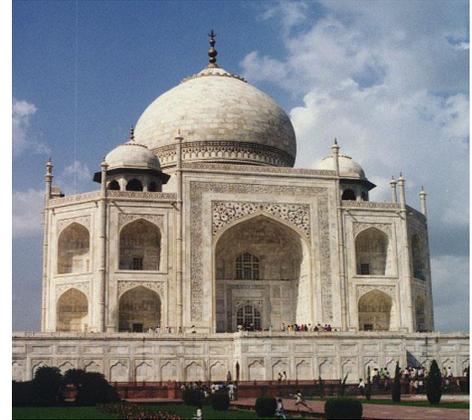
OUR PROGRAMS HAVE LIMITED CAPACITY AND ARE SUBSCRIBED FOR MANY MONTHS IN ADVANCE AND THEREFORE RECOMMEND REGISTERING (WITH A NON-REFUNDABLE DEPOSIT OF \$500 PER PERSON, PLUS APPLICABLE TRAVEL INSURANCE PREMIUM) AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION.

REGISTER BY SEPTEMBER 9, 2013 AND SAVE \$600/COUPLE !!

OPTIONAL EXTENSION – DELHI & AGRA (INC TAJ MAHAL)

(4 NIGHTS : FEBRUARY 28 – MARCH 4, 2014)

The north of India 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. Museums, monuments to the myriad of dynasties that have established their capital in Delhi over the centuries, great shopping and wonderful restaurants. And, of course, no visit is complete to this fascinating country without seeing **Agra** and the world famous, iconic **Taj Mahal**



Day 14 – Feb 28 – Cochin - Delhi (B)

*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 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. Evening at leisure. Overnight in hotel in Delhi.

Day 15 – Mar 1 – Delhi – Agra (B, L, D)

*In terms of ambiance, **Agra** 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, and 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. Today, Agra, with its laid -back lifestyle and its immense wealth of architecture, handicrafts and jewellery, is still one of the leading centres of art, science, commerce and culture in India.*

Breakfast at hotel.

Travel this morning by road to Agra and check in at the hotel

Lunch at a local restaurant.



In the afternoon, visit the **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. It comprises many fairy-tale palaces, such as the Jahangir Palace and the Khas Mahal, built by Shah Jahan; audience halls, such as the Diwan-i-Khas; and two very beautiful mosques

Dinner and overnight at hotel in Agra.

Day 16 – Mar 2 – Agra - Delhi (B, L, D)

Breakfast at hotel.

This morning, experience the **Taj Mahal**. 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.



doctors-on-tour at the Taj Mahal

Return to Delhi by road arriving late afternoon. Lunch at a local restaurant en route.

Rest of day at leisure.

Dinner and overnight at hotel in Delhi.

Day 17 – Mar 3 – 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 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 to visit 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. Then on to **Raj Ghat**, the simple, but deeply moving, memorial to Mahatma Gandhi

Lunch will be provided at a local restaurant before an afternoon in **Old Delhi**. 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, and the **Jama Masjid**, the greatest mosque in India and completed in 1658 by Shah Jahan who also built the Taj Mahal,. 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 "rickshaw-walas" and the clatter and whirr of furious industry.



Check in to your hotel for dinner and some rest before being transferred to the airport early on Mar 4 for your international return flight to Toronto. .

Day 18 – Mar 4, 2014 (Tues) - Delhi – Toronto

International return flight from Delhi to Toronto.

The hotels...	
Delhi (Feb 28)	Radisson Blu Hotel New Delhi Paschim Vihar http://www.radissonblu.com/hotel-newdelhipaschimvihar
Agra (Mar 1)	Wyndham Grand www.wyndhamgrandagra.com
Delhi (Mar 2, 3)	The Lalit New Delhi www.thelalit.com

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 \$1,200 / person
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Pricing (exc. Insurance)

Per person (double occupancy) – standard room	\$1,200
Single person supplement	\$ 460
Transportation / hotel taxes and fees (per person)	\$ 140

Included in the price (Cdn\$1,200):

- Domestic flight from Cochin to Delhi
- Modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 4 nights in first class properties
- 3 breakfasts, 3 lunches, 3 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

Exclusions

- Beverages (both soft drinks and alcoholic beverages)
- Digital camera and video fees at certain attractions
- Gratuities
- Airport departure taxes
- Travel insurance`
- All items of a personal nature such as telephone / internet usage, laundry services etc

Insurance information...

We strongly recommend that you take out travel insurance to provide you with peace of mind 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 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

Deluxe 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.

Total insurable costs	NON-MEDICAL PACKAGE						DELUXE PACKAGE				
	0-54	55-59	60-64	65-69	70-74	75-79	0-54	55-59	60-64	65-69	70-74
Age>											
5000 - 5500	338	354	411	465	534	733	396	406	502	591	904
5500 - 6000	361	378	441	501	575	783	419	430	530	625	944
6000 - 6500	383	402	471	537	617	833	442	453	557	659	983
6500 - 7000	406	426	500	572	658	882	464	475	585	693	1,023
7000 - 7500	429	449	530	608	700	932	486	498	613	727	1,063
7500 - 8000	451	473	559	644	741	982	509	521	642	761	1,103
8000 - 8500	474	497	590	679	783	1,031	531	544	670	795	1,142
8500 - 9000	497	521	619	715	824	1,081	553	567	698	829	1,182
9000 - 9500	519	544	649	751	866	1,131	576	590	726	863	1,221
9500 - 10000	542	568	678	786	907	1,180	598	612	754	897	1,261

Misc information you need to know...

Travel documentation and visas

An entry visa is required for Canadian citizens for entry into India (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 arrival date into India as well as having at least 2 consecutive blank pages for issuance of the visa.

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.

Testimonials...

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

"A thoroughly enjoyable week – informative lectures, well organized tours and great company!
Dr. Dagnija Kalnins, Port Credit – Los Cabos, Mexico, 2003

"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

"I would like to thank you very much for a wonderful trip.
The Galapagos experience and the snorkeling was memorable.
I especially loved the Amazon rainforest/jungle experience.
That was the highlight of my trip. I loved every second of it.
The overnight (Achuar village) experience was the absolute best.
Your planning of the trip was personal and perfect.
Your choice of guide was impeccable. Carlos was the best guide we have ever had in our travelling experience.
The group bonded and I would to travel again with them.
My wife and I have done quite a bit of travelling in the past few years, and your expertise and personal touch made
the trip worry-free, professional, interesting, knowledgeable, and extremely unique.
We will definitely travel with you again.
In fact, we are already saving money for our next trip with you."
Dr. Rick Black, Ancaster - Ecuador & The Galapagos, 2009

"We thoroughly enjoyed the recent trip to East Africa.
All lodges were excellent. The event was a huge success. A lifetime highlight"
John Bright - Kenya & Tanzania – March, 2010

“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

“In addition to exploring the fantastic sights, and tastes, 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

“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 there spouses were lots of fun. I would be happy to do another trip! “
Dr. Steven Traplin, Guelph – Spain Gourmet tour, 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 Southeast Asia tour was a great success. Ellen and I are resonating with the sights, sounds and smells from the visit! “ Dr. Ron and Ellen Pace, Waterloo – Vietnam, Laos & Cambodia, 2012

“We really enjoyed the tour of Bali and we were glad that we could do it with Dr. (Mel & Bonnie) Borins who showed us the real Bali and not the tourist angle. Every moment was an experience of it’s own. Thank you so much for organizing such a unique experience”
Dr. Nilam Clerk & Shobha Amin, Toronto - Bali, 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

“We had a magical time in Machu Picchu - such a spiritual time at day break - our guide was great! Memorable and well organized. Many thanks for the fabulous trip - 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

“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, never an easy job in a group that size, different

personalities, etc....but he really was exceptional. Lacuma was also fantastic, very capable and organized. So....well done!!"

Dr. Susan Smith, Fredericton, N.B. – 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 trip of a life time!"

Dr. Edo Teku, Toronto - Vietnam, Cambodia & Laos, 2013

"Excellent trip – hotels, guides, food and company and we saw such wonderful sites. Mel (Borins) was a great trip leader"

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 – Brazil, 2013



doctors-on-tour - Spain



doctors-on-tour - Ecuadorian Amazon



doctors-on-tour - India



doctors-on-tour - Bali

And about your Group Leader and Medical Director, Dr. Mel Borins

“Mel was an excellent tour leader”

Dr. Peter Lavelle - Northern India, February 2011

“Mel & Bonnie were great!”

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

“I would travel with Mel & Bonnie again without hesitation”

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

“Great, Great tour leader”

Dr. Martin McIntyre - Northern India, February 2011

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

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

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

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

“Mel (Borins) was a great trip leader”

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

The fine print...

The Terms & Conditions contained herein are the terms under which on-tour.ca and doctors-on-tour.ca (being operating brands of Britcan International Consulting (B.I.C.) Inc) 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 rooms. A guaranteed non-refundable deposit of \$500 per person (together with the applicable travel insurance premium is required with your reservation request. Tour extensions are also subject to additional non-refundable deposits as detailed in our brochure. Reservations made for travel within 95 days of your departure 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.

FINAL AND/OR BALANCE DUE PAYMENT: Guaranteed payment of all balances due is no later than 95 days 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. Credit card payments require that the passenger complete and sign our Booking Form as verification of their approval for the credit card to be charged both for the initial deposit 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 electronic mail communication). No services will be provided without receipt of the signed Booking 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) are as follows: 95 – 61 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 doctors-on-tour.ca of any or all components of the travel services offered herein, doctors-on-tour.ca 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.

TRAVEL INSURANCE: To protect against cancellation charges, we strongly recommend purchasing Cancellation Protection and Travel Interruption Insurance. Cancellation insurance must be purchased at time of initial deposit. 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 doctors-on-tour through RBC 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. Tour participants must also ensure that they comply with all visa and health requirements of countries they intend to visit. A tourist entry visa is required for entry into India which must be obtained prior to departure. 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 .

PRICNG 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: Accommodations on twin occupancy basis, is provided at the 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. Local accommodation ratings in overseas destinations outside of Canada may not always be consistent between individual properties in that particular destination nor are they necessarily comparable to an equivalent rating in North America. The right is reserved to substitute hotels/cruise ships should conditions warrant such change for reasons beyond our control. Rooms/cabins are assigned by the respective supplier(s) on a run-of-the-house basis, in category (ies) as specified in the itinerary

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

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 doctors-on-tour.ca and doctors-on-tour.ca bears no responsibility for such illness or inconvenience. doctors-on-tour.ca 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: doctors-on-tour.ca 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.

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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.

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