

DR MEL BORINS & Doctors-on-Tour

BEACHES & CULTURE ON THE “ISLAND OF THE GODS” BALI, INDONESIA

APRIL 25 - MAY 11, 2015

The Organizers...

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 his newly released “A Doctor's Guide to Alternative Medicine-What Works, What Doesn't, and Why” as well as “Go Away Just for the Health of It” and “An Apple a Day - a Holistic Health Primer” He is an avid world traveler including having travelled to Bali on many occasions to investigate traditional healing approaches and he loves the country and it's people. This will be Dr Borins fifth educational escape with Doctors-on-Tour following his leadership of CME tours to Ecuador & The Galapagos (2009), Northern India (2011), Bali (2012), South East Asia (2013) and Southern India (2014). For additional information about Dr. Borins check out his websites at www.melborins.com , www.melborinscreative.com/



Doctors-on-Tour >

Offering interesting and informative professional advancement programs since 2000, Doctors-on-Tour is a specialist division of on-tour, a 100% Canadian owned and operated meeting management and group travel organization, which has developed a niche working with health care professionals and their friends and family to deliver a combination of vacation and education in exotic destinations.

Combining our meeting management and group travel expertise with the specialized knowledge of the doctors that we partner with in these ventures, we offer overseas programs in a relaxed, informal environment (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), New Zealand 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 .

More information about the company, including recent testimonials and downloadable copies of all of our brochures, can be found at our website, www.DoctorsonTour.ca . The company is a licensed retail travel organization under The Travel Industry Act of Ontario (TICO reg # 50009110) and can be contacted at -

tel: 416-231-8466; toll-free:1-855-DOC-TOUR (362-8687), fax :1-888-612-1459, e: info@doctorsontour.ca

The Destination... Bali, Indonesia

Draped languidly across the equator, the charismatic archipelago of **Indonesia** is a smattering of diverse island jewels bobbing around in tropical seas. A visit is a great adventure in waiting – it's truly one of the last intrepid destinations left on the planet. The third most populous nation on earth has an incredible legacy of peoples, cultures and geography just waiting to be explored.

One of the most well known of the islands is **Bali** - a land that seems to have a magnet at its very heart. In Balinese mythology, it is said that the gods created the place to be special. Its purpose is to be a shrine, housing all the deities and the land was sacred and the island goes under many names. Some call it the 'Island of the Gods', others Shangri-La. The 'last paradise', the 'dawning of the world' and the 'centre of the universe' are yet more names for this truly beautiful tropical island inhabited by a remarkably artistic and spiritual people who have created a dynamic society with unique arts and ceremonies.

Like many islands, Bali has developed a world of its own. It not only captures what is special about Indonesia but also has a uniqueness of its own. Daily life is culturally linked to satisfying and appeasing the gods, spirits and demons as the local people celebrate the eternal struggle of "Good and Evil" - the very essence of this largely Hindu island. And, in the midst of breathtaking panoramas of cultivated rice terraces, impressive volcanoes and pristine beaches, lies Bali's main volcano, Gunung Agung, which is still active and considered sacred among local people as it is believed to be the centre of the universe.

The island is small, just 140 km by 80 km and lies between Java, the most highly populated and influential of all the islands, and Lombok, one of the quieter and moderately slower paced islands. Lying just 80 south of the Equator, the island offers a tropical climate with just two seasons a year and an average temperature of around 28o Celsius. It is one of the twenty six provinces of the Republic of Indonesia, divided administratively between eight districts that take their names and boundaries from the island's old Hindu kingdoms.

Economically and culturally, Bali is one of the most important islands of Indonesia. Rice is grown on irrigated, terraced hillsides; other crops include sugar cane, coffee, copra, tobacco, fruits and vegetables. Cattle and hogs are also raised. The Balinese are skilled artisans, particularly in woodcarving and in fashioning objects of tortoiseshell and of gold, silver and other metals. The people are noted for their traditional dance, the distinctive music of the gamelan and for their skills in weaving cloth of gold and silver threads, Songket, as well as for embroidering silk and cotton clothing.

Filled with charm, culture, mysticism and some of the most magnificent scenery on earth, Bali has enchanted visitors for centuries – let it cast it's spell over you as we take you on a journey that you will never forget.....

Further information can be found at –

<http://www.balitourismboard.org/>

The detailed itinerary...

Day 1 – April 25, 2015 (Sat) - Depart Toronto for Denpasar, Bali, Indonesia

Depart Toronto at 1.45am on Cathay Pacific Airways via Hong Kong to Denpasar, Bali

Day 2 – April 26 (Sun) – Arrive Bali (D)

Ubud is a remarkable town in the middle of the island of Bali. For more than a century, it has been the island's preeminent centre for fine arts, dance and music. By the early 1960s, Ubud had attained fame as a unique artists' community the entire artistic region around Ubud flourished, including the enclaves of Campuhan, Penestanan, Sanggingan, Nyuhkuning, Padang Tegal, Pengosekon, and Peliatan. Nearby are the centers of wood carving at Mas and of silverware at eluk. Described by many as one of the world's most magical destinations, Ubud, despite the advance of yoga centers, spas, villas, and luxury hotels, remains relatively unchanged and remains the spiritual and cultural centre of the island.



Arrive Denpasar, Bali in the early afternoon. You will be met by your guide from our local tour operator partner in Bali upon arrival who will take you directly to your hotel for check-in. During the transfer your guide will give you some brief information about your hotel, its surrounding and about Bali as well as explaining your program for the following days. Check-in at your hotel and rest of the day free for your own leisure as you take some time to rest from your international flights.

Welcome dinner and overnight at hotel in Ubud.

Day 3 – April 27 (Mon)- Ubud – local villages - Dr. Suryani (B,L,D)

Breakfast at the hotel then proceed to village of Batubulan to watch a cultural performance of Barong and Keris Dance which describes the story of eternal fight between good and evil. Then visit the Sukawati traditional market to discover many of the island's handicrafts.

Lunch will be provided at the Pregina restaurant in the Sanur area.

In the afternoon, all group participants will visit with **Dr. Ketut Suryani**, a Balinese Healer and western trained psychiatrist and former head of the Psychiatry Department at Udayana University.





Considered the “mother” of Bali, Dr. Suryani is a world renowned author and keynote presenter at medical conferences around the world who has spent more than 40 years as a medical and social activist for the people of Bali. Dr. Suryani has written numerous books on spirituality, Balinese culture and education and she is currently the head of the **Suryani Institute of Mental Health** which provides advocacy and numerous mental health services for Balinese. The Institute’s vision is to create a healthy community using biopsychospirit-sociocultural approaches and to implementing the balance and harmony in a Tri Hita Karana concept to reach happiness in life.

<http://www.suryani-institute.com/>

Dinner at Laka-Leke Restaurant including a performance of the Kecak Fire dance.

Overnight at hotel in Ubud.

Day 4 – April 28 (Tues) – Prince Cokorda Rai and Ubud (B,L,D)

Breakfast at the hotel. Continue with a semi-private visit with **Prince Cokorda Rai**, the 79-year young internationally renowned Balinese healer and part of the Royal Family. Observe his healing sessions with local Balinese people. Doctors, psychologists, health professionals and others in the medical field make special trips from around the world to study with and observe his masterful powers and brilliance.

Lunch at Café Wyan. In the afternoon, relax at the pool, pamper yourself at the hotel's spa or take some time to explore Ubud, shopping at the traditional market or wandering the streets that are filled with handmade items, museums, temples, and cafes.

Dinner by the rice field a at Bebek Tepi Sawah. Overnight at hotel in Ubud.

Day 5 – April 29 (Wed) - Ubud – Gunung Kawi Temple, Senang Hati, Tegallalang, Elephant Cave (B,L)



After breakfast there will be an early morning visit to the ancient **Gunung Kawi Temple**, one of the oldest temples in Bali built in the 11th century. Experience the mystery of these historical remains crafted in a side of a small mountain. Surrounded by lush green tropical rice fields -- you'll have a chance to meditate and listen to the silence. Be sure to bring your camera and good walking shoes as there are several steps to reach the temple.

Continue to **Senang Hati**, a developmentally disabled NGO facility outside of Ubud that works to build a foundation where society accepts, welcomes, and values the equal participation of people with physical challenges. It's vision is to bring people with physical challenges out of isolation and into society; to build self-worth and provide programs that support their physical and health needs, as well as to teach skills that will assist people with differing abilities to become productive and work towards independence and self-sufficiency, where possible. <http://www.senanghati.org/>

Most of the people are in wheelchairs or other support but all have a indomitable spirit that you feel the minute you arrive. Learn about the work of the foundation and enjoy a mask and dance performance performed by the residents (in wheel chairs). They will also play musical instruments – join in yourself as an accompaniment to this unique performance. There is also a small gift shop that showcases their amazing artwork, all proceeds helping to support the Foundation.

Lunch will also be served at the facility.



In the afternoon, head to **Yeh Pulu**, a site rediscovered in 1925 by archaeologists and covered by moss and shrubs -- yet local people still knew about it and placed offerings at the front of the carvings. Then to **Goa Gajah (Elephant Cave)** - a site mentioned in the Javanese poem Desawarnana written in 1365. An extensive bathing place on the site was not excavated until the 1950s and this appears to have been built to ward off evil spirits.

Continue to **Tegallalang** with its beautiful rice terraces, coconut trees and small river valley.

Evening at leisure. Overnight at hotel in Ubud.



Day 6 – April 30 (Thu) – Ubud – Royal Family - Denpasar (B,L)

Breakfast at the hotel.

This morning, enjoy a **private meeting and tour at the Peliatan Palace with a member of the Peliatan Royal Family**. The village of Peliatan, once the seat of an offshoot of the royalty of Sukawati, is renowned for artistic activities. Their gamelan instrument and dance troupes travel abroad as cultural ambassadors – including one of the living princesses who, in the 1930s, was the first Balinese dancer to travel to the US with Bob Hope and Fred Astaire. Peliatan is also a centre of painting and woodcarving and many artist studios can be found among its Main Street and back lanes.

In the afternoon, see some of the local sites in Denpasar including time for shopping in one of the local markets.

Return to Ubud.

Evening at leisure. Overnight at hotel in Ubud.

Day 7 – May 1 (Fri) – Ubud – Amed (B,L,D)

Amed is the generic name given to a string of villages that line the coast on Bali's northeast corner. The main north-south road roller-coasters through several fishing hamlets as it passes magnificent landscapes of lofty mountains and curving bays of crystal tourmaline waters. The pebble beaches are lined with jukung, brightly painted fishing outriggers and each morning a spectacular sight awaits early risers, as the fishing jukungs return, sometimes laden with catches of baby mackerel. The pace of life here is slow and Amed has remained a backwater for many years, the home of hill farmers, salt makers, and fishermen and has distinctly retained the charm and ambience of old Bali.



After breakfast, depart Ubud for Amed, the perfect next spot in this special cultural immersion experience in Bali. Sightseeing visits on the way will be at **Kerthagosa**, the name of the former **Royal Courts of Justice** in **Klungkung**. Set in a courtyard of ponds, the highlight is an elaborately decorated ceiling featuring the *wayang* style of painting. Then continue to **Goa Lawah (Bats Cave)** also located along the coast of southeastern Bali, where the temple is built around a cave filled with thousands of bats.

Take a late lunch of a delicious Megibung traditional feast in a bamboo restaurant with views across the rolling fields and rice terraces at various stages of harvest depending on the season.

After lunch, continuing through the lush landscapes on spectacular winding roads until Amed, with a great view of the traditional Balinese fishing boats, ready for their morning outings, as you approach the village.

Late afternoon, take a walking tour to the huts up in the Amed hills where the indigenous villagers live and time seems to have stood still.

Dinner and overnight at hotel in Amed.

Day 8 – May 2 (Sat) – Amed (B,L,D)

Enjoy a fantastic early ride on a traditional fishing boat for a morning sunrise you will never forget! Afterwards, relax, or maybe enjoy snorkeling and swimming, at the beach. Lunch will be provided at the Coral View overlooking Lippah Beach.

Free time in the afternoon and then, in the evening, enjoy a special bonfire and BBQ on the beach – an unforgettable evening...singing, guitar playing, dancing... Overnight at hotel in Amed.

Day 9 – May 3 (Sun) – Amed – Tirtagangga – Mengwi (B,L,D)



The central part of Bali is famous for its wonderful views with rolling green landscapes, clove and coffee plantations and spectacular terrain including the imposing Mount Batukaru, Bali's second highest peak at 2,276 metres. The town of **Mengwi** has a long and rich history associated with its royal family, and the best modern day manifestation of this is the splendid temple complex at Taman Ayun.

Breakfast at the hotel with time for more relaxing in this calm, picturesque area until midday. Then, depart for Mengwi with a visit to **Tirtagangga** (holy water of the Ganges in Balinese), considered one of the world's most romantic gardens. Gushing springs flowing from beneath an ancient Banyan tree and holy temple fill the myriad reflecting and swimming pools that grace the Water Palace. You will have a chance to swim and relax before lunch at Tirta Ayu restaurant in Tirta Gangga.



Then continue on to **Mengwi** where you will stay in the ancient village at Puri Taman Sari. This is a **Traditional Balinese compound** owned by a member of the royal family of Mengwi, one of Bali's main kingdoms of old, nestled in shady coconut groves, surrounded by ricefields and rivers. This is your chance to see Bali as you would have found it in the 1920's. Enjoy privacy while having the exclusive and unique experience of seeing a private Balinese household in their daily ritual of life as they pray, live, cook and eat..

Traditional dinner and overnight at Puri Taman Sari, Mengwi..

Day 10 – May 4 (Mon) – Mengwi (including Taman Ayun, Monkey Forest, Tanah Lot) (B,L,D)

After breakfast, spend time taking in this small remote village witnessing it's fascinating daily activities.

After lunch, leave the compound to explore more of the local cultural sites, stopping first at **Taman Ayun Temple**, a legacy of its glorious kingdom's era. Pursuant to Papyrus Chronicle of the Mengwi (Lontar Babad Mengwi), this temple was sanctified in the year 1634. Then continue to **Alas Kedaton – Monkey Forest**. Alas Kedaton is a small forest located in the middle of rice fields in Tabanan regency, in the west part of Bali.



The monkeys here are free, gallivanting in the temple yard. They serve as the custodians of the temple, and are always ready to greet visitors. Also, at least 24 types of grove plants have been identified in Alas Kedaton.

At the end of the day, continue to **Tanah Lot** to see the Kecak Dance and a spectacular sunset followed by dinner at Melasti Restaurant by the ocean.

Return to Puri Taman Sari (Mengwi) for overnight.

Day 11 – May 5 (Tues) – Mengwi – Pemuteran (B,L,D)

*When a small group of pioneer investors bought land in the area in the mid-1980s, they vowed to adhere to the ideals of gentle tourism and to create a hideaway for discerning visitors, in which they succeeded. **Pemuteran** is an eco-friendly village that lies in the shadow of mountains to the south and to the north is Menjangan Island, one of the best diving areas in the world.. Pemuteran is considered the capital of the “unseen” or the spirit world and also has the largest area of shallow coral reefs in Bali being easily accessible and free of strong currents and waves making it perfect for swimming, snorkeling and diving.*

Breakfast at hotel then travel to the north west corner of the island to Pemuteran. Witness the magnificence of Bali on the way to this picturesque coastal village. On the way, visit the **Ulun Danu Temple** and **Candi Kanung traditional market**.

Lunch will be provided at local restaurant. Arrive late in the day and witness one of the many spectacular sunsets as you walk along the beach..

Dinner and overnight at hotel in Pemuteran.



Day 12 – May 6 (Wed) – Pemuteran (Sunrise cruise, beach time) (B,L,D)



Awake early to experience another sunrise on a traditional fishing boat for an unforgettable morning. Cameras and videos a must, and, if you are lucky, you may be greeted by a school of dolphins! Afterwards enjoy a delicious breakfast.

Morning visit to **Coral Reef Restoration Project** sanctioned by United Nations and developed by Pak Agung Prana, one of the Bali Institute advisors. The rest of the morning is free to relax at your resort or snorkel at the amazing sea world right next to your hotel.

Lunch at the hotel and then explore the local sites. Dinner with local Balinese families and an opportunity to learn more about the local culture directly from the villagers. There will also be an evening visit to Melanting temple for a night ceremony.

Overnight at hotel in Pemuteran.

Day 13 – May 7 (Thu) – Pemuteran (Menjangan Island - beach time & snorkeling) (B,L,D)

Breakfast at hotel, then drive / cruise to **Menjangan Island**, an island off the western tip of Bali famous for being one of the best diving and snorkelling spots in the region. Named after a local species of deer (hence the name of the island is also often translated as Deer Island), Menjangan Island is technically part of **West Bali National Park**. The habitat is very varied with rainforest, dry savanna, acacia scrub and lowland forests, as well as more mountain forests in the higher centre. There are also some pockets of dense mangrove forest. Over 160 bird species are found in the park, including the near extinct Bali Starling, as well as several mammals including the Banteng (a species of wild cattle). Java Rusa and Indian Muntjac deer, wild boars and leopard cats.

Enjoy the day snorkeling or relaxing by the beach. Lunch is included.

Dinner and overnight at hotel in Pemuteran.



Day 14 – May 8 (Fri) – Pemuteran – Sanur (B,L,D)



Sanur is Bali's oldest upscale resort area and is a mature beach-side town. Despite the abundance of restaurants and accommodation, it has a quiet and relaxed feel to it. It is an excellent base for exploring some of Bali's southern sites or relaxing at the end of a circular tour of the island.

The northern part of Sanur beach was used as the landing site for the Dutch invasion troops during the Dutch intervention in Bali (1906). During World War II, Sanur was again the entry point through which the Japanese forces landed to occupy the island of Bali.

Breakfast at hotel and relax until midday. After lunch, head south through the eastern aspects of the island for your final two nights in Sanur Beach.

Before dinner, Dr. Mel Borins will make his keynote address entitled "A Doctor's Guide to Alternative Medicine- What Works, What Doesn't and Why" based on his newly released book of the same name. He will also provide an overview of Traditional Healing Around the World with specific references to **Balinese Traditional Healing** followed by group question and answer session regarding Different Balinese Healing Practices.

Dinner and overnight at hotel in Sanur.

Day 15 – May 9 (Sat) – Sanur (B,D)

Breakfast at your hotel and your final day is at leisure - maybe some shopping for local Balinese handicrafts, see how the local jewelry is made or visit other arts interests in the area. Or just relax at your hotel by the pool or in the ocean. Lunch on your own and in the afternoon head to Jimbaran beach where you will have a chance to go for a final swim in the mild waters before enjoying a **Farewell Seafood BBQ dinner right on the beach** while watching a beautiful sunset.

Overnight at hotel in Sanur.

Day 16 – May 10 (Sun) – Sanur – Denpasar – Hong Kong (B)

Breakfast at the hotel. Transfer to Denpasar airport for your return flight to Toronto on Cathay Pacific Airways with an enforced one night stopover in Hong Kong.

Overnight at hotel in Hong Kong.

Day 17 – May 11 (Mon) - Hong Kong - Toronto (B)

Depart Hong Kong for Toronto on Cathay Pacific Airways (arrival in Toronto on May 11)

Bali Images



Hotels and resorts...

Location	Hotel / resort
Ubud (5 nights)	Furama Villas & Spa http://furamavillasandspa.com/ubud/
Amed (2 nights)	Arya Amed Beach Resort http://www.aryaamed.com/
Mengwi (2 nights)	Puri Taman Sari http://puritamansari.com/
Pemuteran (3 nights)	Amertha Resort & Spa http://www.amerthabalivillas.com
Sanur (2 nights)	Puri Santrian Beach Resort & Spa http://www.santrian.com/puri/
Hong Kong (1 night)	Novotel Hong Hong Citygate Hong Kong http://www.novotel.com/gb/hotel-6239-novotel-hong-kong-citygate/index.shtml

Accommodation is in first class hotels and resorts - In the unlikely event that a property needs to be changed it will be substituted with one of a similar standard

The price... Cdn \$5,795 / person

Pricing (exc. Insurance) / per person	Includes air from Toronto All pricing is in Cdn\$ unless otherwise noted
Per person (double occupancy)	\$5,795
Single supplement	\$1,300
Single share fee	\$ 300 **
Transportation / hotel taxes and fees	\$ 565
Academic program registration fee	\$ 550 (per MD registrant)
Payable locally	
- International airport departure tax (approx)	Rupiah 200,000 (approx US\$20)
- Entry visa	US\$35

** 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.

The rates quoted above are the same for both physicians and non-physicians/spouses (with the exception of the Academic program registration fee payable by the physician) – however, 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.

Inclusions and Exclusions...

Inclusions –

- Round trip international flights from Toronto to Denpasar, Bali (Cathay Pacific Airways)
- Private, modern, air conditioned coach transportation
- All meet and greet services and arrival and departure transfers
- Accommodation for a total of 15 nights in first class properties
- 14 breakfasts, 12 lunches, 12 dinners in a combination of hotel and local restaurants
- Non alcoholic beverages with meals (one bottle of water or soft drink; tea or coffee)
- Comprehensive daily itineraries including escorted tours of local cultural sites and museums
- Special Balinese performances
- Sunrise traditional fishing boat rides
- Visits with Balinese visionaries, royal families, healers, academics
- Sacred temple sites/ceremonies
- Private palace tour with Balinese royal family
- Academic program and visits to local medical facilities as indicated in the itinerary
- All admission fees (except those specifically noted in the itinerary)
- Services of a local English speaking cultural expert and guide
- Porterage at hotels

Exclusions –

- Beverages unless specifically mentioned above
- Gratuities for guide
- Visa fees for Indonesia (US\$35) - visa available upon arrival
- Local departure tax (approximately US\$20)
- 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.
- All items of a personal nature such as telephone / internet usage, laundry services etc

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

OUR PROGRAMS HAVE LIMITED CAPACITY AND WE 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. PLEASE NOTE OUR EARLY BOOKING DEADLINE OF DECEMBER 22, 2014 TO SAVE \$600 / COUPLE

Misc information you need to know...

Travel documentation and visas (as at November 2014)

Travel documentation and visas

An entry visa is required for Canadian citizens for entry into Indonesia - this may be obtained upon arrival in Denpasar, Bali. In addition, your passport must have an expiry date no earlier than 6 months) after your scheduled departure date from Bali, as well as having at least one completely blank page.

Mandatory vaccinations

There are no **mandatory** vaccinations required at the present time for entry into Indonesia (unless you have travelled to a Yellow Fever infected country in the six months prior to arrival in Indonesia, in which case proof of Yellow Fever vaccination is required at immigration).

A list of our medical **recommendations** will be provided closer to departure (this will include up to date MMR, Hepatitis A and B, typhoid vaccinations)

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				
Age>	0-54	55-59	60-64	65-69	70-74	75-79	0-54	55-59	60-64	65-69	70-74
5500 - 6000	386	405	472	536	615	838	448	460	567	670	1,010
6000 - 6500	410	430	504	575	660	891	473	484	596	705	1,052
6500 - 7000	434	456	535	612	704	944	497	509	626	742	1,094
7000 - 7500	459	481	567	650	748	997	521	532	657	778	1,137
7500 - 8000	483	507	598	689	793	1,051	544	557	687	814	1,179
8000 - 8500	508	531	631	727	838	1,104	568	582	716	851	1,221
8500 - 9000	531	557	662	765	881	1,157	592	607	746	888	1,265
9000 - 9500	556	582	694	804	927	1,210	616	631	777	923	1,307
9500 - 10000	580	608	726	841	971	1,264	640	656	807	960	1,350
10000 - 10500	602	632	753	874	1,009	1,307	662	680	834	993	1,388
10500 - 11000	623	657	780	906	1,047	1,350	684	704	861	1,025	1,426
11000 - 11500	645	681	807	939	1,084	1,393	705	728	888	1,057	1,463
11500 - 12000	666	705	834	971	1,122	1,436	727	753	915	1,090	1,501
12000 - 12500	688	730	861	1,003	1,160	1,480	748	777	942	1,122	1,539
12500 - 13000	710	754	888	1,036	1,198	1,523	770	801	969	1,155	1,577
13000 - 13500	731	778	915	1,068	1,236	1,566	792	826	996	1,187	1,615
13500 - 14000	753	802	942	1,101	1,273	1,609	813	850	1,023	1,219	1,652

For residents of Ontario, simply enter the applicable premium from the above table on the registration form when registering for the program.

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

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

Testimonials...

What our participants have said about our previous 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

"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 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

"A great idea to be able to combine the two countries in one visit as it allows one to compare and contrast. The choice to meet with local physicians in both private and public hospitals provided an opportunity to experience health care outside of Canada"
Dr. Edo Teku, Toronto - Chile, Argentina and Patagonia Cruise, 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

"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, its people and customs. Excellent !"

Drs Christopher & Margaret Ibey, Parry Sound, On. – United Arab Emirates, 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

"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

"The experience was fantastic. Thoroughly enjoyed ourselves"

Dr. Pat Stansberry, Sherwood Park, AB - Ecuador (Galapagos) & Peru, 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, Fredericton, N.B. - South Africa, 2014

"We had a wonderful trip. Places we stayed during the tour were all very nice and every one had a good time. Your local tour manager was wonderful, extremely helpful and very well organized. Thanks again for all your help"

Dr. Kumar Banerjee, Vancouver, B.C. - South India, 2014

"The trip was amazing , beyond my wildest expectations!!"

Dr. Kathy Hoegler, Guelph, On. - 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

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 - Northern India, February 2011

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

Dr. Serge Puksa - Northern India, February 2011

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

Finally, a personal word from your Group Leader and Medical Director, Dr. Mel Borins from a previous Doctors-on-Tour program that he led to Bali -

“We wish you would have been there on Jimbaran Beach at the closing dinner to hear the amazing feedback from our tour. I asked everyone to share their favourite moment, how they have been changed by our trip and what they will be taking home with them to Canada. The responses were amazing. People were touched deeply by the experience.

Many people said one of their favourite experiences was the special temple visit at night in Permuteran with Agung Prana.

People loved the snorkeling and the sunsets and connecting with the spirituality of Bali.

They appreciated the beautiful smiling, welcoming, kind people of Bali which they never would have discovered by themselves.

People appreciated our guide Suardana and our driver Wayan

They loved the immersion in the culture and being in people's homes. Many people said they have become believers and more aware of their spirituality.

They had a glimpse of the real Bali just as we had intended.

Bonnie and I were thrilled with the positive feedback and the gratitude that people had for us leading the tour.

Our dream was to share Bali as we know it and our dream was fulfilled.

If you would like to see some of my photos then you can visit

https://picasaweb.google.com/105464744501560145113/BaliBagus?authkey=Gv1sRgCPKK2v-k_bSmDA&feat=email#

Thank you for all your hard work making this possible”.

Dr. Mel, and Bonnie, Bonnie Borins, Toronto (Group Medical Director) – Bali, 2012



Doctors-on-Tour - Spain



Doctors-on-Tour - Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour - Bali

The fine print...

The Terms & Conditions contained herein are the terms under which on-Tour and Doctors-on-Tour (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/lodge/camp 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 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 of any or all components of the travel services offered herein, doctors-On-Tour 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 Indonesia which must be obtained prior to departure to Indonesia (see <http://www.indonesia-ottawa.org/> . 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. For late bookings, express delivery of documents will require a courier delivery fee of \$30 to cover extra handling and processing.

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 properties 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, 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 properties should conditions warrant such change for reasons beyond our control. Rooms 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 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: on-Tour / Doctors-on-Tour 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 on-Tour / Doctors-on-Tour who bear no responsibility for such illness or inconvenience. on-Tour / Doctors-on-Tour 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: on-Tour / Doctors-on-Tour 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 : on-Tour / Doctors-on-Tour 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 described in this brochure is not available we reserve the right to provide an alternate hotel / lodge 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.

on-Tour / Doctors-on-Tour 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 doctors-On-Tour. 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 on-Tour / Doctors-on-Tour. 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. on-Tour / Doctors-on-Tour can assume no responsibility for lost tickets or coupons. The liability of on-Tour / Doctors-on-Tour 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.