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PROFESSIONAL ADVANCEMENT ESCAPE

DR. PETER BLOCH & Doctors-on-Tour present a

CME, CULTURAL & GASTRONOMICAL TOUR OF SPAIN

SEPTEMBER 25 – OCTOBER 7, 2021



The Organizers...

Doctors-on-Tour

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

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

Contact us at - tel: 416-231-8466; toll free: 1-855-DOC-TOUR (362-8687); fax: 1-888-612-1459

e: info@doctorsontour.ca

Dr. Peter Bloch, M.D. - Oakville, On.

Dr. Peter Bloch lived in Chile for 20 years, having started medical school there, but completed his training at Western. He has been a Family Physician in Oakville since 1976 and is an avid world traveller, including his spirited hosting of several extremely successful CME cultural and ecological tours with Doctors-on-Tour since 2005 including Chile, Argentina, Vietnam & Cambodia, Ecuador & the Galapagos, Northern and Southern India, Kenya & Tanzania, Brazil, Spain & Portugal, South Africa, New Zealand, China, Bhutan & Myanmar, Malaysia & Singapore and Iceland. This will be the third time that Peter & Mary have lead a tour to Spain and they are looking forward to introducing fellow travelers to its splendours.

Dr. Bloch may be contacted at -

tel: 905-842-2660, e: 78pbloch@gmail.com



Exclusive winery visits organized by Fernando Garcia, LaVinia Restaurant, Toronto...

Fernando Garcia is Executive Chef and Owner of LaVinia restaurant in Toronto (consistently rated in the top ten ranked restaurants in Toronto on Trip Advisor). Born in Spain and educated at one of the finest cooking schools in Lausanne, Switzerland, Fernando was the Executive Chef at fine dining establishments in California, Vancouver and Piatto in Mississauga (home of the bi-weekly Halton Peel Doctors educational dinner meetings) before opening LaVinia at 2350 Lake Shore Blvd West Toronto in 2013, specializing in fine Spanish cuisine and offering several celebrated Spanish wines through his exclusive connections with vineyards in Spain. www.laviniarestaurant.com



The Destination... Spain

Stretching sun-drenched and untamed to the south of the wild and majestic Pyrenees, this passionate nation works a mysterious magic. Spain is littered with hundreds of glittering beaches; flamenco bailaors (dancers) swirl in flounces of colour; and toreros (bullfighters) strut their stuff in the bullrings. Holidaymakers gather around great pans of steaming paella pitchers of sangria.

Beyond these clichéd images, a vast, unexpected panorama unfolds before you. Emerald green mountains seem to slide into the wild blue Atlantic in the north. Proud, solitary castles and medieval towns are strewn across the interior. White villages glitter in inland Andalucía. Rugged mountain ranges such as the Sierra Nevada are draped across the country. And, the Celtic music of Cantabria, Asturias & Galicia reminds one of the misty lands of Brittany, Scotland and Ireland.

From its Roman relics to Muslim palaces, baroque cathedrals to Modernista constructions, Spain is a treasure chest of artistic and architectural marvels across a matchless cultural palette. More than 30 years of democracy and rapid economic development have spurred Spain's cities to bedeck themselves with sparkling new ornaments. An army of local and international architects have left a slew of daring signature buildings in Barcelona, Bilbao and Madrid, to name a few. Up and down the country, a zest for life creates an intense, hedonistic vibe in its effervescent cities. Indeed, if there is one thing Spaniards love, it is to eat, drink and be merry, whether gobbling up tapas over fine wine in Madrid and the south, or its elaborate Basque Country equivalent, pintxos, over cider in the north.

This 12 day itinerary shows you the highlights of Central and Southern Spain as you visit many of its most famous centers – **Barcelona**, the cosmopolitan capital of Catalonia; **Zaragoza**, with its history of co-habited Muslim, Roman & Jewish cultures; the capital, **Madrid** including its world famous Prado museum; the former Spanish capital, and now UNESCO town, of **Toledo**. Then head into Andalusia in southern Spain, the most history-rich and evocative of Spain's provinces - **Granada**, with its breathtaking Alhambra palace and Arab-flavoured street life; the old city of **Cordoba**, seeing its Jewish Quarter and Grand Mosque and finally **Seville**, the old Moorish capital and current capital of Andalusia with its colossal Gothic cathedral and resplendent Mudéjar palaces.

And combine all this with visits to exclusive local bodegas courtesy of **Fernando Garcia**, Executive Chef and Owner of LaVinia Restaurant, Toronto as you sample one of the country's finest assets, its superior wine collections, as well as experiencing the different gastronomical flavors of the region, including **hands-on cooking classes**. Spanish cuisine is famous the world over because it is flavoursome, healthy, traditional, creative and varied, and also because of its popular restaurants and fine dining, as demonstrated by the international recognition of its chefs. Key ingredients include olive oil, Iberian ham –a source of national pride– and Spanish wine. Rioja produces the most famous Spanish wine, but you will discover other options throughout your journey through Spain.

A rich tapestry of experiences that will leave you hungry, and thirsty, for more....

Further information can be found at –

<http://www.spain.info/> - Spain Tourist Board

<https://www.spain.info/en/query/regional-cuisine-spain/> - Spanish cuisine by region

<https://www.spain.info/en/gastronomic-products/> - Glossary of Spanish food



The Academic Program (approximately 12 CME hours) ...

Complete details of our Academic Program will be provided in your full documentation package, however, as noted in the detailed itinerary, the varied program, suitable for all health care practitioners, will include the following -

- **Academic Conference** in Seville with presentations by Canadian & Spanish medical experts & interactive discussions on current medical issues
- Visit to the **Barraquer Ophthalmology Center** (Barcelona), one of the leading ophthalmology centres in the world to learn about the prevention, diagnosis and treatment of eye conditions.
- Visit to the **Ruber Clinic** (Madrid), a private healthcare facility, to review the facility and meet with local physicians
- Visit to a **public hospital in Granada** to learn about the Spanish healthcare system and meet with local doctors.

In addition, any physician who would like to make a short presentation at the Academic Conference should register their interest by completing the relevant section of the program registration form and the **Group Medical Director, Dr. Peter Bloch** (tel: 905-842-2660, e: 78pbloch@gmail.com) will contact you directly.

A certificate of attendance will be provided to all attendees of the Academic Program.

Tour highlights ...

- Marvel at Gaudi's Barcelona, the astonishing architectural legacy that came to define a city
- Explore Madrid's golden mile of art including the world famous Prado Museum
- Walk the narrow medieval streets of Toledo, La Ciudad Imperial (Imperial City)
- Immerse yourself in the history of the exotic and expansive Alhambra Palace in Granada
- Visit Cordoba, the old Moorish capital of the Caliphate, and its Mezquita (Great Mosque) and the Alcazar
- Imagine the explorations of Christopher Columbus at his tomb in the Cathedral of Seville, Europe's largest Gothic cathedral
- Enjoy a flamenco show and feel the passion of this famous dance
- Savour finest local cuisine in gourmet restaurants and learn how to make it yourself through a hands on cooking class
- Sample exquisite Spanish wines on exclusive vineyard tours

The itinerary...

DAY 1 – Sep 25 (Sat) : Depart Toronto

International overnight flight from Toronto, Canada to Barcelona, Spain.

DAY 2 – Sep 26 : Barcelona (L, D)

Barcelona, is without doubt one of Europe's most exciting cities. It is a place of extraordinary architectural dazzle, achieved by what has been called both Catalan Art Nouveau and Modernisme, by architects Gaudi, Domenech I Montaner and Puig Cadafalch. Monumental sculptures by local masters like Joan Miró adorn public spaces and museums house extraordinary treasures ranging from works of the ancient Romans to those of Pablo Picasso and Salvador Dalí. Barcelona is a city further enhanced by brightly coloured outdoor markets, a magnificent Mediterranean port, and a plentiful array of stylish restaurants. Needless to say, the nightlife is exceptional.



Arrive in Barcelona in the morning after your transatlantic flight and transfer to your hotel. The rest of the morning will be at leisure to recuperate from your transatlantic flight.

Lunch at the hotel. In the afternoon,

Professional program – visit to the **Barraquer Ophthalmology Center**. Founded in 1941, Barraquer is one of the leading ophthalmology centres in the world in the prevention, diagnosis and treatment of eye conditions. It offers comprehensive eyecare to patients from all around the world thanks to a medical team of 30 highly specialized ophthalmologists of recognized professional prestige. After almost 80 years of success and attracting patients from all over the world, the Centre continues undertaking its original mission and has strengthened its trajectory, distinguished by its revolutionary techniques and treatments which have led it become recognized as a pioneering body in its area of specialization. www.co-barraquer.es

Partners program - indulge in an afternoon shopping tour to a variety of establishments - patisseries, delicatessens, outlets specializing in interior design, ceramics, porcelain, glass, etc...an experience that enables you to enjoy some of Barcelona's most inspiring shops on foot while witnessing the vibrancy of everyday life in the city.

In the evening, commence your culinary adventure with a welcome dinner at **El Asador de Aranda** restaurant to enjoy the best of Catalan cuisine.

Overnight in Barcelona.

*In Catalonia good eating is a matter of priority for most. **Catalan cuisine**, which has been subject to so many influences, is sophisticated, flavoursome and varied. Fish and seafood are always fresh, and sausages and meats are of the best quality. This cuisine features delectable cold dishes like *exqueixada* (desalted cod salad), *escalivada* (roast aubergines, onions and red peppers) and *xató* (curly endive lettuce, cod and anchovies). Most popular dishes in Catalan gastronomy are *butifarra* (Catalan sausage with beans), *longaniza* (local spiced sausage) and *fuet* (a delicious type of salami). In addition, Catalonia is one of Spain's great wine-growing regions and where its most popular beverage is the champagne-like cava (sparkling wine).*

DAY 3 – Sep 27 : Barcelona (B)

Breakfast at hotel.

This morning, enjoy a half day city tour. Start with a visit to the most emblematic places of city, Catalunya Square, where all the biggest most popular events happen. Follow along the famous Ramblas street, with its characteristic market of flowers and birds in the morning and then walk around the Gothic Quarter, where you will see amongst other things the Plaza Sant Jaume (seat of the Town Hall and the regional government headquarters), Casa Milà “La Pedrera” house and visit inside the Cathedral. Afterwards, experience Modernist art, so synonymous with Barcelona, which arrived via the hands of the famous Catalan Architect, Antoni Gaudí at the beginning of the XXth century and which has forever marked the appearance of city to modern-day Barcelona - visit La Sagrada Familia (Holy Family church), and marvel at the astonishing interior, where the ceiling reaches seventy meters high, and see its richly and symbolically decorations.



Afternoon and evening at leisure to explore this fascinating city independently.

Overnight in Barcelona.

DAY 4 – Sep 28 : Barcelona - Zaragoza (B, L)

Zaragoza is a liberal and welcoming city, the result of the influence of the four cultures that have marked its character. Founded by the low Iberian under the name of Salduie in the confluence of the rivers Ebro, Huerva and Gállego, it would later be Roman (Cesaraugusta), the Royal Arabic capital (Sarakosta) and Christian capital of the Kingdom of Aragón, which, in its maximum splendour, comprised the territories of the current Aragón, Catalonia, Valencia, the Balearic islands, the island of Sicily, the dukedom of Naples and the Greek dukedoms of Athens and Neopatria, and which would be key in the foundation of the current concept of Spain. The so-called "casco viejo" (historic city centre), contains most of the history of Zaragoza.



The buildings, palaces and churches reflect the different styles and the exchange among cultures. In the Square of El Pilar, you will find the Gothic cathedral of La Seo and the Basilica of El Pilar, one of the main places of worship to Virgin Mary of the Christianity, with frescoes by Francisco de Goya. The Arab palace of the Aljafería, current headquarters of the Aragonese Parliament, is one of the best exponents of Muslim art outside of Andalusia.

Breakfast at hotel.

Drive to **Carinera**, close to Zaragoza to visit a local winery, **Solar de Urbezo**, for a tour of the facility and sampling of a collection of their varietals.

The winery was founded in 1995 by Santiago Gracia Ysiegas. His vocation was to elaborate grapes from the vineyards of the Gracia-Campillo family, striving for a total guarantee of purity and quality in their wines. The winery is located in Carinena, in the region of Aragon, 45 km from Zaragoza and cultivates Grenache, Carignen, Tempranillo, Merlot, Cabernet-Sauvignon, Syrah and Chardonnay grapes that ensure, together with the climate and soil, complex and well-balanced wines of a distinct character. The culture of wine growing in Carinena is one of the most ancient in Spain; it goes back to the 3rd century, when the Romans inhabited this land. The cultivation of grapes was maintained throughout time and still constitutes an essential part in the way of life, economy and historical heritage of the area.

www.solardeurbezo.es

Lunch will be at **La Rebotica**, a reference point for typical Aragonese cuisine in this small town.

*The **Aragonese cuisine** has a rural and mountainous origin. Being in a land where lambs are raised on the slopes of the Pyrenees, lamb and pork dishes are famous. Roast lamb (asado de ternasco), lamb is cooked with garlic, salt and bacon fat. Pork dishes are also very popular. Among them: Magras con tomate, roasted pork leg and Almojábanas de Cerdo. The most notable condiment is garlic-oil. Cured ham from Teruel and Huesca are used often. Among the cheeses, Tronchon is notable.*

In the afternoon, continue to **Zaragoza** for a tour of this historic city where you will see The University of Zaragoza, Imperial Aragon Canal, the River Ebro, and the Misericordia Bullring before visiting the Basilic of Our Lady of El Pilar - the emblematic symbol of the city, dedicated to the Virgin of El Pilar, Spain's patron virgin where in the walls you will see several frescoes painted by Goya. And finally, La Seo (the old cathedral).

Evening at leisure to explore the busy nightlife of Zaragoza.

Overnight in Zaragoza.



DAY 5 – Sep 29 : Zaragoza - Madrid (B, D)

Europe's third largest city, and Spain's capital, **Madrid** stands at the very centre of Spain – geographically, culturally and politically. Madrid not only offers the culture and good times of a sophisticated, modern city but it also retains the charm and elegance of its early years. The power and glory of Madrid is reflected in its parks, plazas, boulevards and in the pride and panache of today's Madrilenos. For all its international veneer, however, the city remains thoroughly Spanish, and Old Madrid has been designed on a human scale rather than a monumental scale. Among the splendid attractions of Madrid are the Prado Museum; home to masterworks of Goya, Velazquez and El Greco; the 19th century Villahermosa Palace now the Thyssen-Bornemisza Museum; the Reina Sofia Art Centre showcasing more than 300 modern works by Dali, Miro & Picasso among others; the 18th century Royal Palace on the lovely Plaza de Oriente; the bustling Puerta del Sol with its many shops, restaurants and tapas bars and Retiro Park for strolling while admiring local artists and buskers.

Breakfast at hotel.

In the morning depart for **Madrid** with a stop en route in charming town of **Medinaceli** declared a Historic-Artistic Ensemble, in the province of Soria.

Free time for independent lunch and visit.

Free time for independent lunch and visit. Medinaceli's historic quarter has the Property of Cultural Interest designation and there are traces of the Romans, Arabs and Christians in the village and its surroundings. Among its many attractions, the Roman arch from the 2nd and 3rd centuries, the only one with three arcades that is preserved in Spain; the 16th century Gothic era collegiate church and the Convent of Santa Isabel, funded in 1528 by Clarist nuns. Highlights among the civil buildings include the magnificent palace of the Dukes of Medinaceli, from the 17th century with its interior houses of Roman mosaics; and to the north, the remains of an old Arab castle.



Mid afternoon, continue through the landscapes of Castilla-Leon to Madrid, to Spain's cosmopolitan capital, Madrid.

Dinner will be at **Restaurant Palacio de Cibeles**. The restaurant is located on the white facade of the palace in the historic centre of Madrid and features traditional Spanish cuisine updated by Chef Adolfo Muñoz of the emblematic Adolfo restaurant in Toledo (which you will also visit later in the tour). The restaurant has been awarded two Repsol suns, a national prize for gastronomy.

Overnight in Madrid.

Madrid is a melting pot for cuisine from all over the peninsula. **Traditional Madrid dishes** include the cocido adrilène (a type of stew). Callos or tripe is another of the typical dishes identified with local cuisine. Also, the humble and savory sopa de ajo (garlic soup) and caracoles (snails). Typical desserts are barquillos (rolled wafers) or buñuelos (fritters filled with custard, cream, chocolate, etc.).

DAY 6 – Sep 30 : Madrid (B, L)

Breakfast at hotel.

Professional program – Early morning visit to the **Ruber Clinic** to review the facility and meet with local physicians to learn about the Spanish healthcare system.

Partners will commence the morning city tour to visit panoramically some of the city's main avenues including Gran Via and Castellana Avenue where monumental fountains are located which have become famous as venues where soccer fans (in this soccer crazy city...) have celebrated important victories (Cibeles for Real Madrid and Neptuno for Atletico Madrid).



Late in the morning, and following the hospital visit, the physicians will join the rest of the group to explore the world famous **Prado Museum**. Opened in November 1819 the Prado Museum (Museo Nacional del Prado) was created with the double aim of showing the works of art that belonged to the Spanish Crown and demonstrate to the rest of Europe that Spanish art was of equal merit of any other national school. It features one of the world's finest collections of European art, from the 12th century to the early 19th century, based on the former Spanish Royal Collection and not only houses the largest collection of Velazquez and Goya masterpieces, but other genial artists can be found such as Rembrandt, El Greco, Rubens, Titian, Hieronymus Bosch, Tintoretto, Caravaggio, Van Dyck and Albrecht Durer. Although founded as a museum of paintings and sculpture, it also contains important collections of more than 8.000 drawings, 5,000 prints, 1,000 coins and medals and almost 2,000 decorative objects and works of art. Sculpture is represented by more than 1,000 works and by a smaller number of sculptural fragments. The painting collection compromises about 7,800 paintings of which only about 900 are at public display, mainly because the museum's lack of space for it. A recently opened wing enlarged the display area by about 400 paintings, and it is currently used mainly for temporary expositions. El Prado is one of the most visited sites in Madrid, and it is considered to be among the greatest museums of art in the world. www.museodelprado.es



Lunch will be at **Las Cuevas del Duque** (The Duke's Caves). This unique restaurant is located in the caves of an 18-century building that originally serviced the Alba manor house as food cellars and goods warehouse. During the Spanish Civil War, the building was badly damaged, but The Duke's Caves were renovated and became a restaurant in 1960 and for six decades it has been a reference for lovers of history and classical culinary art in the capital. The specialty is Iberians with knife-cut ham and roasts of Segovia-style lamb and suckling pig but its menu features a variety of creative recipes and culinary specialties, where differentiated quality agri-food products prevail.



*The capital of Spain has become a melting pot of people, cultures and gastronomies. Madrid accepts all types of influences from all types of cooking. It does have its own dishes but rather has made modifications to dishes from other Spanish regions which have become "**madrileño**" over time.*

But if we wish to really understand Madrid's cuisine, we must not forget "cocido" (meat, potato and chickpea stew) and tripe. Although neither of these two dishes was originally from Madrid, it is true to say that it was this city that gave them their special character. "Cocido madrileño" could be defined as a combination of all the "cocidos" prepared in the rest of Spain and its preparation depends more on the availability of products and the climate than anything else. As a result, the chickpea has become the most valued pulse in the region. It is in fact used in many more traditional dishes other than the "cocido", such as the chickpea and vegetable stew and is often served with spinach and cod. However, the chickpea is not the only pulse used in Madrid's cooking. Others which have acquired special status are the lentil, which is eaten with "chorizo", and the haricot bean. Notable dairy products are: rice pudding, meringue milk, cheese, and curd and some important fruits and vegetables are Aranjuez strawberries and melons. Madrid is rich in religious confectionery, with sweets such as chocolate con churros and buñuelos.

In the afternoon, continue your city tour see some of its most emblematic sites. During the different historical periods, the city grew from the old town known as Madrid of the Habsburgs (the Dynasty from the XV to XVIII century), where Madrid became the capital of a huge Empire. Visit the charming corner of the downtown area seeing places such as the Plaza Mayor, Plaza de la Villa and more.

Then visit the impressive **Royal Palace**, former residence of the Spanish Kings (which today still remains in use for important official ceremonies) beautifully furnished and decorated, and admire the official Reception rooms, Museum area, Royal Chapel, Throne room and the private rooms of King Carlos III and Queen Isabel II.



Evening at leisure.

Overnight in Madrid.

DAY 7 – Oct 1 : Madrid – Toledo (B, D)



*The saying goes that if you only had one day to spend in Spain, it should be spent in **Toledo** and the city is known as La Ciudad Imperial (Imperial City) for a reason; this is Iberia's Rome with a cultural array of mosques, synagogues, churches and museums, plus the added high of a lofty setting, perched on a rocky ridge above Río Tajo. Like the Middle East grafted onto Catholic Spain, Toledo's labyrinth of narrow streets, plazas and inner patios is reminiscent of the medinas (towns) of Damascus or Fez. Yet from Toledo's heart rises the Gothic grandeur of the cathedral and the grim composure of the Alcázar fortress. The artistic legacy bequeathed by the city's former inhabitants of Romans, Jews and Muslims is reflected in this intriguing mosaic of architecture, as well as in its cultural values.*

Breakfast at hotel.

Today take the short drive south into **Castilla-La-Mancha**, a land famous for its arts and crafts, for the unique monuments to be seen in its towns and cities, and for being the setting for the adventures of the famous literary hero Don Quixote of La Mancha, to the former Spanish capital, and now UNESCO town, of **Toledo**.

Soak in the atmosphere of this historic citadel as you tour its many sites and relics – the **Cathedral**, one of the finest in Europe, with stained glass windows, intricate woodwork and wrought-iron grilles, plus a sacristy that doubles as a fine arts museum; the **Iglesia de Santo Tome** where you can see El Greco's greatest masterpiece, "The Burial of the Count Orgaz"; and the dazzling Moorish-designed **Synagogue Sta Maria la Blanca**. Wander around the narrow streets, taking time to relax at the main square, Plaza de Zocodover, before touring outside the walls where it is important to capture the city's dramatic profile, as immortalized on the canvases of El Greco.



In the afternoon, escape the confines of the walled city to visit **Viñedos Cigarral Santa María** by Adolfo. Take a tour of the vineyard, learn about the wine making process and taste the family's Pago del Alma wine. Afterwards, participate in a **cooking class** to introduce you to the diverse cuisine of the area and finish off the day with an exquisite dinner sampling the best of Castilla-La Mancha cuisine.

<https://cigarralsantamaria.com/>

*In **Castilla-La Mancha**, the culinary habits reflect the origin of foods eaten by shepherds and peasants. Wheat and grains are a dominant product and ingredient. They are used in bread, soups, gazpacho manchego, crumbs, porridge, etc. The cuisine is quite diverse and includes delicious meats, fresh trout and another local delicacy, river crabs and one of the most abundant ingredients is garlic. Popular dishes are mountain rabbit, hare, migas (fried breadcrumbs), morteruelo (pork liver pate), pistos asadillo (roast peppers and tomatoes with garlic) and gazpacho manchego. Sweets include turrón (nougat) and yemas (small egg-yolk cakes). Two products in particular symbolise the gastronomy of the area: manchego cheese and Valdepenas wine.*

Overnight in Toledo.



DAY 8 - Oct 2 : Toledo – Granada (B, L)



Granada has a beautiful, scenic setting with the snow-capped Sierra Nevada mountain range towering in the background. It was an important Islamic kingdom in middle age but it reached its maximum splendor in XIVth century, when the city was the capital of the Islamic kingdom Nasrid, the last Islamic kingdom in the peninsula and a very sophisticated royal family, promoting the development of literature, art and science. In 1492 finally, it passed to the Crown of Castile, transforming the city.

Nothing typifies Granada like the Alhambra, the hilltop 13th-century fortress palace of the Nasrid kings, and its cypress tree-studded Generalife gardens. Sense the presence of sultans and courtesans of an earlier era roaming the halls and patios intricately embellished with cedarwood, stucco and geometric mosaics. A fascinating district in Granada is the Alcaiceria close to the Cathedral, a neighbourhood of narrow streets and alleyways decorated with Moorish-styled arches. It was originally the site of the Great Bazaar of Granada in medieval times but was burnt down in 1843. Today it is home to a number of craft and souvenir shops selling ceramics, silks, jewellery and spices. The Albaicin is an old Arab Quarter made up of a labyrinth of narrow streets and a walk through this neighbourhood with its ancient Spanish/Muslim architecture will take you back to historical times on a trip to Spain. The city is situated on the banks of the River Darro with its 5 bridges and a stroll will be rewarded with a wonderful array of distinguished Arab houses, ancient churches and mosques, lovely plazas convents as well as many pleasant bars and restaurants.

Breakfast at hotel. This morning, leave Toledo and continue south through Castilla-La-Mancha into Andalusia, the most history-rich and evocative of Spain's autonomous regions with a great diversity of landscapes - mountain ranges, countryside and its coasts on both the Mediterranean and Atlantic. Home of flamenco, sherry, and the country's most spectacular festivities and bullfights it also offers three of the grandest cities in all of Europe: Seville, Granada, and Córdoba.

Arrive in Granada where lunch will be at **Restaurant El Coso**. Located in the Plaza de Toros de Granada, the restaurant building dates back to 1928, and each dish is a unique experience of Mediterranean flavours and aromas.

After lunch, you will have a free time to commence your exploration of this historic city independently.

Andalusia cuisine reflects the melting pot of cultures evident in the region. The Romans taught the Andalusians how to cultivate wheat and vines and used the fish from the seas to produce the best "garum" in the empire. The Arabs taught the Andalusians how to grow fruit and vegetables. They used irrigation systems and improved the cultivation of olive trees and the production of oil and of all the Spanish regions, this region uses the most olive oil in its cuisine.

Bordering the Mediterranean and Atlantic, its seas provide many types of fish including sole, sea bass, white sea bream, red snapper, snapper, hake, red mullet, sardines, anchovies, plaice, king prawns, octopus and crayfish and typically imaginative dishes include red tuna cooked with onions and melva fish stew. The Andalusian market garden has an abundance of varied products as the southern aspect of the region allows for the harvesting of 5 plantings of most fruit and vegetables per year, which means that strawberries, eggplant, artichokes, tomatoes, leeks, and a cornucopia of fruit and veg are available year-round. The most famous cold soup, Gazpacho, is from this region and other cold soups include poleá, zoque, salmorejo and almorojo (an almond soup). Other notable dishes include paellas, fried fish (often called pescaíto frito), gambas (shrimp), oxtail stew, Andalusian tripe, the jamones (hams) of Jabugo, Valle de los Pedroches and Trevélez. Typical drinks in the area include anise, wine and sherry.



In the evening, experience a Flamenco show at **Las Cuevas "Los Tarantos"** located within a former cave home in the Sacromonte neighborhood of Granada. Founded in 1972 by Don Jose and Dona Concepcion Martin Quesada Maya Maya, the cave was transformed into a special venue for Zambra style flamenco, typical of the region of Granada.

Overnight in Granada.

Flamenco is a form of popular artistic expression representing a long-standing tradition that appears on the UNESCO's list of Intangible Cultural Heritage of Humanity.

The art form combines vocal music, dance and musical accompaniment rooted fundamentally in Andalusia and other regions like Murcia and Extremadura. This cultural expressive vehicle dating back to the 18th century is the most emblematic of Andalusian folklore and the most renowned form of artistic expression in Spain. Flamenco has become a true identity for numerous communities, such as the gypsy ethnic group, where it is transmitted from generation to generation through dynasties of artists, families, flamenco clubs, numerous important festivals, schools and flamenco tablaos, whose numbers are growing each year.

Flamenco artists are able to express a multitude of different feelings through the medium of vocal music (cante) and dancing (baile). Cante can not only be accompanied by the flamenco guitar, but also by castanets, a percussion box known as "el cajón", hand-clapping and heel-clicking, whose rhythms are broken down into diverse "palos" or varieties (toná, soleá, seguiriya, fandango, sevillanas, etc.) based on factors, such as the song's character or origin. Baile, in turn, has a complex technique and its interpretation varies according to the individual performer.

DAY 9 - Oct 3 : Granada (B, D)

Breakfast at hotel.

Physicians - Early morning visit to a local hospital in Granada to continue to learn about the Spanish healthcare system and meet with local doctors.

Partners will have a city tour visiting the **Cathedral** and the **Royal Chapel**. Its stunning interior contains some wonderful sculptures and interesting glass windows.

The Chapel, is the burial place of many Catholic Monarchs who were the unifiers of the different peninsula kingdoms in the 15th century, including Queen Isabella (who encouraged Christopher Columbus to sail across the Atlantic). Dating back to 1506, it was constructed in Gothic style, when Renaissance style building had been going on in Castile for some time. It is famous for its mosaics and includes works by Doménico Fancelli and Spanish Masters such as Gil de Hontañón, Juan de Badajoz el Viejo and Lorenzo Vázquez.



In the afternoon, visit the **Alhambra Palace****, a UNESCO World Heritage Site, which overlooks the city from the top of a hill. Granada's Cathedral. It has an extensive series of beautiful palaces and gardens dating back to the 14th Century. It has been a fortress, a palace and a city within a city. Its architecture is dazzling. In the centre of the **Alhambra** is the immensely large Palace of Charles V, a magnificent example of Spanish Renaissance architecture. This complex was the residences of the Kings of Granada. Adjacent to the Alhambra is the **Generalife**, the "**Garden of Paradise**" and a series of beautifully laid-out gardens containing courtyards, archways, pathways, pools, fountains, waterfalls and flowers.

** tickets to the Alhambra Palace are strictly capacity controlled and must be purchased well in advance. They cannot be purchased on a group basis as specific individual names are required and there is therefore always the possibility that they may not be available at the time of an individual traveler's registration with us.



Dinner will be at **Restaurant Mirador de Morayma** located in a traditional country house in Granada's ancient Moorish quarter, the Albayzín. This elegant restaurant has a breathtaking view of the Alhambra and features an exquisitely mastered variety of traditional Granadian cuisine, as well as a wide range of wines, including the owner's own ecological wine produced at Alquería de Morayma, a country estate in the Alpujarra region.

Overnight in Granada.

DAY 10 - Oct 4 : Granada - Cordoba – Seville (B, L)

Cordoba has been the centre of several civilizations, Roman, Arabic and Christian which have all left their mark on the city. It became a city of great importance, when originally founded by the Romans, but reached its zenith under the rule of the Moorish Muslims, especially between the 9th and 10th centuries, when it became the capital of the Caliphate and, at which time, it was the most populated city in the world with close to 1 million inhabitants. It therefore has many archaeological sites from each period of occupation including the Alcazar (fortress) built by the Christians in 1328, the remains of a Roman wall, a temple, forum, amphitheatre and, from the Moors occupation, The Great Mosque of Cordoba.



Cordoba's medieval quarter is called "La Judería" (The Jewry) as it was once the home of the Jewish community. It is now a labyrinth of winding, narrow streets, shady courtyards and picturesque squares. It also has several interesting museums including the Centro Flamenco Fosforito, probably the best flamenco museum in Andalusia and the Museo de Bellas Artes (Museum of Fine Arts), the main art gallery of Cordoba mainly exhibiting paintings by local masters.

Breakfast at hotel.

This morning, continue north west through Andalusia to the old Caliphate capital of **Cordoba**.



Enjoy a city tour of Cordoba starting at the **Great Mosque of Cordoba**, also known as the Mezquita. It is one of the world's largest and greatest Islamic buildings and is a symbol of the importance and sophistication of the Islamic period as it related to Cordoba at a time when it was Western Europe's largest and most cultural city. Its sober external appearance of the building is a huge contrast with the fabulous spectacle inside, a world of 850 columns and arches, in granite and marble, combining many colors. Following the conquest of Cordoba by the Christians, the Mezquita was used as a cathedral which took 250 years to complete and because of this, shows off a range of architectural styles including Gothic, Renaissance and Baroque.

Then walk through the old **Jewish quarter** (La Judería) with its narrow streets and small squares and see the nearby Roman bridge which is still in use. Finish in the **Alcazar**, a royal residence of Christian medieval kings from 1328 and where Ryes Catolicos lived and organized all battles for the expulsion of Muslims in the peninsula, in 15th century. This fortress, includes a castle with battlements and attractive gardens.



Lunch will be at **Bodegas Mezquita Céspedes** located at the foot of the Mezquita, in the heart of Córdoba's Jewish Quarter specializing in traditional Cordoban cuisine.

After lunch, enjoy the landscapes of the endless olive trees as you continue west through Andalucia to your final base of the tour, Seville.

Evening at leisure.

Overnight in Seville.

DAY 11 - Oct 5 : Seville (B, D)



Sevilla is Andalucía's most self-assured, and most sophisticated city - the hometown of the passionate Carmen and the lusty Don Juan and probably the most ornately decorated city in Spain. No country does baroque like the Spanish, and no city does Spanish baroque like Sevilla, where the style represents the hybrid offspring of Moorish decoration and the Catholic insistence on turning every abstract curlicue of Islam into a Christian angel's wing.

It is a city of undeniable monumentality hosting 3 UNESCO World Heritage Sites, the Real Alcázar Palace, the largest Gothic Cathedral in Europe and the General Archive of the Indies. La Giralda, the tower attached to the cathedral, is a city icon affording a spectacular viewpoint of the city with its courtyards of orange trees, typical in Andalusia, and a bird's eye view of the Cathedral itself.

As the first major city in the heart of Andalucía to return to Spanish hands, Sevilla has a markedly Christian countenance, and the city is studded with churches and former convents funded by the riches that flowed into the city from its 16th to 18th century trade monopoly with the New World when it became the port and location of all institutions that controlled all trade with America. Today, it is the beautiful capital of Andalusia, famous for the liveliness of its celebrations, the grandeur of its processions, flower-filled balconies and patios.

Sevilla cuisine is influenced by North Africa as evidenced in the honey-sweetened pastries and the abundant dates, almonds, saffron, and lemons. Gazpacho was made here with almonds and garlic long before tomatoes arrived from the New World, and breads are still baked in ancient ovens.

Breakfast at hotel.

Physicians - Morning medical conference at the hotel in Seville with both Canadian and local speakers. The keynote presentation will be on the Spanish Health Care System and discussion of common issues and challenges in Canada and Spain.

Partners - free time to start to explore this delightful walking city independently.

In the afternoon, enjoy a city tour, starting at the **Cathedral** - the third largest in the world after the Vatican and St. Paul's in London, built on the site of a 12th Century mosque, the minarets of which still exist. It is also an art gallery as it contains well-known works by artists such as Goya, Murillo and others. Inside the cathedral is the monumental tomb of Christopher Columbus supposedly containing his bones brought here from Cuba in 1898. The main chapel has possibly the largest altar in the world with a gold leaf design of the story of Jesus. The **General Archive of the Indies** is one of the most important document collections about the conquest of the New World. It is housed in a 16th Century building and has 80 million pages of documents! This is open to the public with exhibits including maps and documents relating to Spain's Colonial days. It is a story about Spain's discoveries, explorations and conquests with letters written by Christopher Columbus on display. Marvel at the views of the city from the cathedral's tower, **La Giralda**.



Then, a walk in the Quarter of Santa Cruz, a colorful maze of alleys, small squares and nice gardens and a visit to Maria Luisa Park and Plaza de España (Square of Spain).

Finally, visit the Alcazar Palace built in the 1300's but expanded and reconstructed many times over the centuries. Today, it is still used as a Royal Palace with many rooms, magnificent halls and courtyards all hidden behind the walls. The Alcazar is divided into sections dating through a succession of eras which include Moorish (11th-12th Century), Gothic (13th Century), Mudéjar (14th Century), and Renaissance (15th-16th Century). The heart of the Alcazar is the Mudéjar Palace with its Mudéjar architecture (the Mudéjars were the Moors who stayed on in Spain after the Christians took over the region). There are also extensive gardens which are exotic in style with both Moorish and Renaissance influences.



Dinner at **Restaurant Antigua Abacería de San.Lorenzo.**

Literally translated as San Lorenzo Old Grocer's Shop, this unique, charming family run restaurant is located in an old Sevillian 17th century house and serves quality traditional Andalusian dishes. It initially functioned as grocer's shop where, as was the traditional custom year's ago, while the shopkeeper was selling his products, he used to invite the customers to try them and share a glass of wine with them. Now it is just as well known as one of the best, and most authentic, eating experiences in Seville but feel free to also purchase and take home with you some of the best chickpeas, beans and lentils, tinned natural vegetables, honey, jams, tinned fish, Iberian ham, a great variety of goat, cow and sheep cheese, bread varieties, wines, spirits and the best olive oils and vinegars for dressings. The restaurant is also famous for its seasonal traditional cakes such as the toast of Mari Carmen, the bagpipes and the rociana bakes of the County, the Moorish pestiños and the pine nuts of Cantillana and the "blankets" of Castilleja.

For those clients who have perhaps already experienced our Spanish gastronomical tour Northern Spain including San Sebastian and Bilbao, this is a very similar experience to Restaurant Caso Rufo in Bilbao.

Overnight in Seville.

DAY 12 - Oct 6 : Granada – Jerez de la Frontera – Seville (B, L, D)

Breakfast at hotel.

Today, you will experience a full day tour to **Jerez de la Frontera**, one of the Andalusian provincial towns on the "Route of the Whitewashed Villages" and just a short one hour drive south of Seville .

Dating back nearly 3,000 years, this attractive town is one of the noblest towns in the Cádiz region and brings together the splendour of aristocratic palaces with the popular flavour of typically Andalusian houses. It is well known for its horses and flamenco and has a historic center that has been declared a historic artistic site including an Alcazar dating from the 11th and 12th centuries, during the city's period under Moorish rule. It is well known for its annual Horse Show and Royal Andalusian School of Equestrian Art.

However, the town is probably most famous for the production of its fortified sherry wines as it is part of Spain's exclusive "sherry triangle" which includes the towns of Jerez, El Puerto de Santa María and Sanlúcar de Barrameda. These famous sherries were founded in Jerez in 1835 by Manuel González Angel and its casks of golden sherry are shipped around the world.

Take a tour of the old historic center and visit one of the local sherry wineries, **Bodegas Tío Pepe**, to learn about the sherry wine making process and sample some tastings. Discover the traditional dried and sweet sherry wines as well as the Brandies of Jerez, Vermouths and Sherry Vinegars. A light tapas lunch will be included.



Return to Sevilla in late afternoon.

Farewell Dinner is at **Casa Manolo Leon Guadalquivir** located across the river from the Jardines del Guadalquivir in the heart of the neighborhood of San Lorenzo in a 19th century Andalusian manor house. The restaurant was opened in 1999 by brothers Agustín and Manolo León and offers traditional Andalusian cuisine with an avant-garde touch.

Overnight in Seville.

DAY 13 - Oct 7 (Thu) : Seville – Toronto (B)

Transfer from your hotel to Seville airport for your return flight back to Canada (arrival in Toronto same day, Oct 7)

The hotel bases...

Location	Hotel
Barcelona (2 nights)	Hotel Barcelona Centre (4*) http://www.hotelescenter.es/en/hotel-barcelona-center/
Zaragoza (1 night)	NH Collection Gran Hotel de Zaragoza (4*) http://www.nh-hotels.com/hotel/nh-gran-hotel-de-zaragoza
Madrid (2 nights)	Hotel Riu Plaza de España (4*) https://www.riu.com/en/hotel/spain/madrid/hotel-riu-plaza-espana/
Toledo (1 night)	Hotel Eugenia de Montijo Autograph Collection (4*) https://www.fontecruzhoteles.com/es/hotel-eugenia-de-montijo/
Granada (2 nights)	Nh Collection Granada Victoria (4*) https://www.nh-hotels.com/hotel/nh-collection-granada-victoria
Seville (3 nights)	Hotel Las Casas de la Juderia (4*) https://www.lascasasdelajuderiasevilla.com/

As detailed above, your accommodation will be in 4 star hotels – in the unlikely event that a hotel needs to be substituted it will be of a similar standard.

SAMPLE MENU

CULTURAL, GASTRONOMICAL & CME TOUR OF SPAIN

SAMPLE MENU FROM A PREVIOUS PROGRAM

REST. ASADOR DE ARANDA BARCELONA

SEPTEMBER 27th - DINNER

Assorted entrances at the center of table:

Morcilla de Burgos (Black pudding)

Croquetas caseras (Home-made croquettes)

Pimientos con bonito del norte (Red peppers with tuna)

Jamón de Jabugo (Jabugo cured ham)

Escalibada de verduras con anchoas (Roast vegetables with anchovies)

Lechazo asado en horno de leña (Roast baby lam in wood-fired oven)

Chuletillas a la brasa (Roast lamb chops)

Ensalada (Salad)

Hojaldre de la casa (Home-made millefeuille)

Orujo y rosquillas (Liquor and ring-shaped pastries)

Vino tinto Ribera del Duero (Red wine from Ribera del Duero region)

Agua mineral (Mineral water)

Café (Coffee)

Copa de Cava (Glass of Cava sparkling wine)

The price... Cdn \$6,995 / person
(Early Booking Price valid until May 31, 2021 – save \$500/person)

Pricing (exc. Insurance) / per person - Cdn\$	Including Air (from Toronto)
Per person (double occupancy)	
- registrations up to May 31, 2021	\$ 6,995
- registrations after May 31, 2021	\$ 7,495
Single supplement	\$ 1,580
Single share matching fee (A)	\$ 300 **
Transportation / hotel taxes and fees	\$ 715
Academic program registration fee (per MD registrant)	\$ 800

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

REPEAT CUSTOMER DISCOUNT

If you are one of our many repeat clients, having travelled with Doctors-on-Tour on one of our previous educational tours, 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.

COST EFFICIENT INVOICING !

For **invoicing** purposes re Academic Program registrants and their companions, we can also provide a separate invoice with the registrant's air cost plus 100% of the accommodation costs included in the registrant's invoice.

CANADIAN \$ PRICING !

Please note, unlike many programs offered by other companies which are quoted in US\$ (and are also usually land only prices excluding air fare), **our prices remain in Canadian\$** - and, with a premium now of around 30% (at March 2021) when paying in US\$, this makes a significant difference.

ONLINE REGISTRATION FORM

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

<https://fs22.formsite.com/Doctorsontour/SPA2109RegistrationForm/index.html>

Full program information may also be found at –

<http://www.doctorsontour.ca/cme-programs-spain-upcoming-2109.php>

REGISTER BY MAY 31, 2021 AND SAVE \$1,000/COUPLE !!

Inclusions and Exclusions...

Inclusions -

- International flights from Toronto to Barcelona, Spain and from Seville, Spain to Toronto
- Private, modern, air-conditioned coach transportation (including bottled water)
- All meet and greet services and arrival and departure transfers
- 4 star hotel accommodation
- 11 breakfasts, 6 lunches, 6 dinners (featuring the different cuisine types of the region, including **cooking class**)
- Drinks (wine, soft drinks) included with all lunches and dinners (except meals in hotels)
- Comprehensive daily itineraries including escorted tours of local cultural sites and museums, attractions and shows.
- All admission fees (except those specifically noted above)
- Tours of local bodegas (wineries) highlighting the different grapes of the regions, including **wine tasting**
- Fully escorted program including services of local English speaking cultural guides
- Porterage (at hotels)
- CME program including tours of various local medical facilities spouses (Academic Program Certificate provided) with separate programs for spouses
- Hosting by our Group Leader and Medical Director, Dr. Peter Bloch and his wife, Mary

Exclusions -

- Any meals or activities not mentioned above
- Beverages (with the exception of wine and soft drinks with all lunches and dinners as stated above)
- Gratuities for local tour escort / guides and drivers
- Airport departure taxes
- Travel insurance – please note, **travel insurance (including medical and trip interruption coverage) is highly recommended** for this tour. Coverage is available through Doctors-on-Tour with Manulife Insurance – please check for further details in our brochure (page 25)
- All items of a personal nature such as telephone / internet usage, laundry services etc

THIS PROGRAM HAS LIMITED CAPACITY AND, AFTER THE SUCCESS OF OUR PREVIOUS SPAIN PROGRAMS, WE HAVE ALREADY RECEIVED A HIGH LEVEL OF PRE-REGISTRATIONS FROM CLIENTS AND ARE EXPECTING IT TO BECOME FULLY SUBSCRIBED QUICKLY.

WE THEREFORE RECOMMEND REGISTERING (WITH A DEPOSIT OF \$500 PER PERSON, PLUS APPLICABLE TRAVEL INSURANCE PREMIUM) AS SOON AS POSSIBLE IN ORDER TO GUARANTEE YOUR RESERVATION.

REGISTER BY MAY 31, 2021 AND SAVE \$1,000/COUPLE !!

BOOK WITH CONFIDENCE – LIFETIME TRANSFERABLE DEPOSITS !!

Full details of our Travel and Book with Confidence policy at www.doctorsontour.ca/covid-19-travel-with-confidence.php

Misc information you need to know...

Travel documentation and visas

An entry visa is not required for Canadian citizens for entry into Spain but your passport must have an expiry date no earlier than 3 months after your scheduled departure date from the country.

Citizens of other countries should check their requirements at <https://cibtvisas.ca/>

Mandatory vaccinations

None at the present time, however, there is a possibility that, by the date of this tour, the Spanish Immigration authorities may require proof of vaccination against COVID-19 to be allowed entry into Spain.

Recommended medical precautions

In the new COVID world, you should plan to bring -

- Hand sanitizer
- Anti-bacterial wipes
- Face mask (wearing a mask will likely be the expected norm at this stage, whether in sites or indoors)
- Personal refillable water bottle

COVID-19

We recognize that, for the foreseeable future at least, COVID-19 has significantly changed the travel experience. We are continuously monitoring the developing situation in all of our worldwide destinations through guidance provided by the PHAC, CDC and WHO and we have been working with our exclusive local destination partners to ensure that travel to any destination that we offer is able to re-commence as safely as possible. Our new **Travel with Confidence** policy features new health and safety procedures from the moment you arrive to the moment you leave, with as little disruption as possible from your overall travel experience and this his policy will evolve as time goes on and as we continue to monitor the ongoing situation in each destination

In addition to a Wellness Declaration Form that we will require you to complete and submit before joining your tour, each destination will have their own health screening requirements for entry. Screening will likely involve completing a COVID-19 questionnaire upon arrival at Immigration and may include the requirement of evidence of recent negative COVID-19 test results, temperature screening and/or proof of vaccination against COVID-19. A particular destination's requirements may obviously be subject to change as each country's specific situation evolves and we are monitoring each of our planned destinations in order that we may provide you with the most specific up to date information which will be provided to you prior to your tour balance payment being due.

Complete details of our Travel with Confidence policy including a list of our **COVID-19 health & safety protocols**, flexible booking conditions and Q&A regarding travelling during COVID-19 may be found at -

<http://www.doctorsontour.ca/covid-19-safety-protocols.php>

Travel insurance information... Coverage available through Manulife Insurance

We strongly recommend that you take out travel insurance to protect you against the unexpected due to, in particular, limited provincial health care coverage afforded to Canadians while traveling overseas and the cancellation provisions inherent in your booking. We offer the following insurance coverage options through Manulife Insurance, one of Canada's leading insurance providers –

NON-MEDICAL INCLUSIVE PLAN

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 cancellation penalties if you should have to cancel due to medical, or other listed, reasons either relating to yourself or a member of your immediate family. It also covers you for trip interruption costs short notice return flight home etc) for medical reasons again, either relating to yourself or an immediate family member as well as flight and travel accident and baggage insurance.

ALL INCLUSIVE PLAN

This plan provides coverage for all the components in the Non-medical Inclusive plan, plus unlimited health coverage while in the destination

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

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

PREMIUM PROTECTION PLAN ("PPP")

As a third option, Manulife is now also offering a new enhanced travel insurance policy, their **Premium Protection Plan ("PPP")**. This is Manulife's most comprehensive coverage, providing all the same types of coverage as the All-Inclusive plan (above) but with higher covered amounts in most areas. It is also a simplified policy in so much that, whereas the All-Inclusive plan and Non-medical Inclusive plan (above, and as is the case with most insurance company travel policies) have a list of specific covered events, the **PPP offers cancellation coverage for any unexpected and unforeseen event** (ie., any event, situation or circumstance that is beyond your control that prevents you from travelling) with only a few exclusions that apply.

An overview of the PPP may be found by clicking [here](#)

A comparison of the enhanced benefits provided by the PPP compared to Manulife's regular All Inclusive plan may be found by clicking [here](#)

And, in these uncertain times, a major benefit of the PPP is that coverage for reimbursement of inherent cancellation penalties under the **Cancel For Any Reason (CFAR)" coverage is increased to 80%** of the cancellation penalties incurred for all cancellation **up to 7 days or more before departure**.

Please note, the PPP is only available to clients under the age of 75 (at the date of purchase of the insurance coverage) and **must be purchased at the same time as the travel tour booking is made** (72 hour grace period).

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

<https://www.igoinured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

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

Total insurable costs (\$/person)	NON-MEDICAL INCLUSIVE								ALL-INCLUSIVE							
Age>	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
4000 - 4500	406	406	454	487	536	743	1,040	1,040	474	474	581	669	878	999	1,472	1,472
4500 - 5000	440	440	494	534	590	817	1,135	1,135	508	508	622	716	932	1,060	1,567	1,567
5000 - 5500	474	474	535	582	644	892	1,229	1,229	542	542	662	763	986	1,121	1,661	1,661
5500 - 6000	507	507	575	629	698	966	1,324	1,324	575	575	703	810	1,040	1,181	1,756	1,756
6000 - 6500	541	541	616	676	752	1,040	1,418	1,418	609	609	743	858	1,094	1,242	1,850	1,850
6500 - 7000	575	575	656	723	806	1,114	1,513	1,513	643	643	784	905	1,148	1,303	1,945	1,945
7000 - 7500	609	609	697	771	860	1,189	1,607	1,607	677	677	824	952	1,202	1,364	2,039	2,039
7500 - 8000	642	642	737	818	914	1,263	1,702	1,702	710	710	865	999	1,256	1,424	2,134	2,134
8000 - 8500	676	676	778	865	968	1,337	1,796	1,796	744	744	905	1,047	1,310	1,485	2,228	2,228
8500 - 9000	710	710	818	912	1,022	1,411	1,891	1,891	778	778	946	1,094	1,364	1,546	2,323	2,323
9000 - 9500	744	744	859	960	1,076	1,486	1,985	1,985	812	812	986	1,141	1,418	1,607	2,417	2,417
9500 - 10000	777	777	899	1,007	1,130	1,560	2,080	2,080	845	845	1,027	1,188	1,472	1,667	2,512	2,512
10000 - 10500	811	811	940	1,054	1,184	1,634	2,174	2,174	879	879	1,067	1,236	1,526	1,728	2,606	2,606
10500 - 11000	845	845	980	1,101	1,238	1,708	2,269	2,269	913	913	1,108	1,283	1,580	1,789	2,701	2,701
11000 - 11500	879	879	1,021	1,149	1,292	1,783	2,363	2,363	947	947	1,148	1,330	1,634	1,850	2,795	2,795
11500 - 12000	912	912	1,061	1,196	1,346	1,857	2,458	2,458	980	980	1,189	1,377	1,688	1,910	2,890	2,890
12000 - 12500	946	946	1,102	1,243	1,400	1,931	2,552	2,552	1,014	1,014	1,229	1,425	1,742	1,971	2,984	2,984
12500 - 13000	980	980	1,142	1,290	1,454	2,005	2,647	2,647	1,048	1,048	1,270	1,472	1,796	2,032	3,079	3,079
13000 - 13500	1,014	1,014	1,183	1,338	1,508	2,080	2,741	2,741	1,082	1,082	1,310	1,519	1,850	2,093	3,173	3,173
13500 - 14000	1,047	1,047	1,223	1,385	1,562	2,154	2,836	2,836	1,115	1,115	1,351	1,566	1,904	2,153	3,268	3,268
14000 - 14500	1,081	1,081	1,264	1,432	1,616	2,228	2,930	2,930	1,149	1,149	1,391	1,614	1,958	2,214	3,362	3,362
14500 - 15000	1,115	1,115	1,304	1,479	1,670	2,302	3,025	3,025	1,183	1,183	1,432	1,661	2,012	2,275	3,457	3,457

Total insurable costs (\$/person)	PREMIUM PROTECTION PLAN (PPP)		
Age>	0-69	70-74	75+
4000 - 4500	675	1,296	Coverage not available if age 75 or over at the date of purchasing insurance
4500 - 5000	750	1,440	
5000 - 5500	825	1,584	
5500 - 6000	900	1,728	
6000 - 6500	975	1,872	
6500 - 7000	1,050	2,016	
7000 - 7500	1,125	2,160	
7500 - 8000	1,200	2,304	
8000 - 8500	1,275	2,448	
8500 - 9000	1,350	2,592	
9000 - 9500	1,425	2,736	
9500 - 10000	1,500	2,880	
10000 - 10500	1,575	3,024	
10500 - 11000	1,650	3,168	
11000 - 11500	1,725	3,312	
11500 - 12000	1,800	3,456	
12000 - 12500	1,875	3,600	
12500 - 13000	1,950	3,744	
13000 - 13500	2,025	3,888	
13500 - 14000	2,100	4,032	
14000 - 14500	2,175	4,176	
14500 - 15000	2,250	4,320	

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

For residents of Canadian provinces other than Ontario, insurance regulations state that travel insurance should be taken out directly with Manulife Insurance, albeit through a direct web link hosted on our web site, ie you should purchase your travel insurance policy by simply following the link below to take advantage of our preferred rates with Manulife) via our company's exclusive Manulife link:

<https://www.igoinsured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

Non-Canadian residents

For residents of countries outside of Canada (including the USA), insurance regulations allow us to sell "**Trip Cancellation**" insurance (this policy includes both trip cancellation and trip interruption coverage but not medical coverage). Hence it is not possible for non-Canadian residents to purchase either the All Inclusive or Premium Protection plans from Manulife. We do find that many of our overseas clients already have medical insurance through other channels and therefore, if this is the case, you may purchase "Trip Cancellation" coverage by following the link below to purchase the "Trip Cancellation" insurance policy (taking advantage of our preferred rates with Manulife) via our company's exclusive Manulife link:

<https://www.igoinsured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

IMPORTANT INFORMATION

Travel insurance that may be available through your credit card

When considering any of the travel insurance policies above, 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. Also, most coverage through credit card benefits does not include Cancel For Any Reason (CFAR) coverage.

COVID-19

Due to its worldwide impact, COVID-19 has been deemed by all travel insurance companies, including Manulife, to be a "Known Event" at the time of the insurance policy purchase and hence the majority of claims relating to COVID-19 are excluded for both trip cancellation and medical insurance coverage in most circumstances, with the two most common situations that will apply to travelers being summarized below –

- Canadian Government Level 3 (Avoid All Non-Essential Travel") or Level 4 (Avoid All Travel) Advisory in place regarding the travel destination at the date of claim
Any claims due to COVID-19 relating to either trip cancellation coverage or medical insurance coverage in destination are excluded
*Note: Manulife Insurance have recently announced that they will be offering a separate additional policy which will cover travelers for any medical costs in destination related to COVID-19 for clients traveling when a travel advisory is in place. **Details of this policy (COVID-19 Pandemic Medical Plan) may be found below.***
- Canadian Government Level 3 (Avoid All Non-Essential Travel") or Level 4 (Avoid All Travel) Advisory is NOT in place regarding the travel destination at the date of claim
Medical claims in destination relating to COVID-19 are covered
Trip cancellation claims relating to the client cancelling due to concerns regarding travelling to the destination because of COVID-19 are excluded

Note: However, trip cancellation claims *will* be covered if you need to cancel your trip for one of the following events –

- You become ill due to COVID-19 *before* your departure from Canada and need to cancel your trip; or
- You experience an involuntary loss of employment due to COVID-19

Therefore, because trip cancellation claims relating to COVID-19 (with the exception of you contracting COVID or losing your job due to COVID-19) are not covered, it is even more important to purchase one of the insurance policies above at the same time as your travel tour booking is made in order that you have **Cancel For Any Reason (CFAR) coverage to protect yourself against cancellation penalties should you decide to cancel.**

COVID-19 PANDEMIC MEDICAL PLAN

The COVID-19 Emergency Pandemic Travel Plan for Travelling Canadians is designed to help cover medical expenses, including medical expenses if you have tested positive for COVID-19, in your destination. It also includes Trip Interruption insurance for hotel and meal expenses, and for a return flight if you are required, by a medical professional, to quarantine or self-isolate due to a positive COVID-19 test result or contact tracing. The plan provides for COVID-19 related medical expenses in destination such as emergency treatment, hospital allowance up to \$1.0m per insured (as well as coverage for up to \$5.0m per insured for any non COVID-19 related medical expenses).

This insurance is only available to Canadian residents and you must have a valid government health insurance plan in place for the duration of your trip.

This policy is sold separately from any other Manulife travel insurance policy as a standalone plan and can be purchased at any time before your departure, although for peace of mind we do recommend that you purchase the coverage at the same time as your trip booking. The insurance premium is determined by your age, the duration of your travel and the plan for which you qualify which may only be determined by completing an online insurance questionnaire on Manulife's web portal at the link below -

<https://www.igoinsured.com/Direct/ManulifeGlobal.aspx?ag=ONTOTPR&lang=E>

Once you have accessed this page, click on "Get a free quote", then "Quote/Purchase",
Step 1: "Enter Trip Details" - enter your general information on this page and click "Get Quote"
Step 2: "Select insurance plan" – select Manulife COVID-19 Pandemic
This will take you to an online medical questionnaire which will determine your eligibility and the applicable premium.

Testimonials

"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 your hospitality and service provided by your company and your partners on the ground in India"
Dr. Sudhir Pandya – Northern India, 2009

"A wonderful trip. It was amazing to see so many different animals co-existing on the beautiful African plains. The Kenyan and Tanzanian people we met were gracious and welcoming.
Our host/trip manager was excellent - very bright, knowledgeable, good problem solver, great people skills - a delightful man who really made our trip memorable. Our guide/driver was also excellent - very knowledgeable, an excellent driver and keen to make our safari experience a good one. We had lots of fun and learned a lot from him.
I loved the parks and reserves - the Serengeti and Ngorongoro are absolutely amazing".
Andrea Maurice, Toronto – Kenya & Tanzania – March, 2010

"The guides throughout the trip were superb, well informed with excellent local knowledge and willing to discuss any topic!
The visits to the local hospitals were excellent. A fantastic tour!"
Dr. Linda Stirk, Toronto - Ecuador & The Galapagos (and Peru), 2010

"We had a great visit to the Falls. Stefani was a very helpful guide. The hotel and facilities were fabulous. The tour overall was an exciting experience. Thanks to you both and Ian for the hard work and planning.
Drs. Hirsch and Indra Rastogi, Ancaster – Brazil, 2011

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

"We found this tour to be a wonderful adventure... even more than we had anticipated. The planning and attention to detail on the ground ensured we had a comprehensive introduction to the many wonders of Ecuador. I will definitely consider participating in another program and will be certain to share details with my colleagues"
Dr. Alison Kelford, Oakville - Ecuador & the Galapagos, 2011

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

Dr. Steven Traplin, Guelph – **Spain Gourmet tour, 2011**

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

Dr. Peter Bloch, Oakville – **Spain Gourmet tour, 2011**

"Our guide was excellent, enthusiastic and knowledgeable. Cooking classes were good and the hotels were excellent"

Dr. Barbara Flanagan, Charlottetown – Vietnam, Laos & Cambodia, 2012

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

Dr. Janel Gracey, London – Bali, 2012

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

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

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

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

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

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

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

Dr. Linda Rapson, Toronto – 2013

"We enjoyed our extension to the UAE and saw an amazing amount in a short time. Our guide was very helpful, informative and pleasant and we appreciated how he was able to inform us about the country, it's people and customs. Excellent!"

Drs Christopher & Margaret Ibey, Parry Sound, On. – United Arab Emirates, 2013

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

Dr. Ron Eliosoff, Ottawa - South India, 2013

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

Dyana Driscoll, Toronto – Brazil, 2013

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

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

"Fantastic experience! Every detail to perfection."

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

"Had a great time! Very well organized"

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dyana Driscoll, Toronto, On.- South Africa, 2015

"Bob and I enjoyed the time shared with each of you in Bali, My expectations for the tour were met and exceeded .It really was a small window into the Balinese culture. To (our group leaders) Bonnie and Mel, Thanks! Hope this isn't our last tour.

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

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

"This was the best trip I have ever attended"

Jim Spence, Richmond Hill, On. - **Spain Gourmet, 2015**

"I found the trip to Spain to be a great combination of site-seeing, CME and amazing gourmet meals and wines selected by an internationally famous chef. We visited several famous vineyards and were able to sample their wines. The visit to an ophthalmological institute was especially memorable, we watched lens surgery in close up. The visit was very well organized with time to explore cities on our own, as well as tours of architectural wonders. I strongly recommend this tour as a great experience"

Dr. John Cocker, Stouffville, On - **Spain Gourmet, 2015**

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

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

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

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

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

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

"The tour guides in each country were excellent. Fabulous trip!"

Dr. Gail Neild, Woodbridge, On. – Vietnam, Cambodia & Laos, 2016

"An enjoyable and enlightening tour"

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

"A great exposure to Balinese culture and the spiritual aspects behind their healing philosophy"

Dr. Karyn Klapecki, Toronto, On. - Bali, 2016

"I am in withdrawal, eating salad. Good for the body, not as good for the soul as the food last week! What an awesome group of people to get to know! We felt truly blessed to enjoy Spain with all of you."

Dr. Wendy Reimer, Breslau, ON – **Spain Gourmet, 2016**

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

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

"Myanmar was very well organized and our guide was excellent - the best I have ever had! The sites and activities in Bhutan were very enjoyable and the local medical facilities and clinics that we visited as part of the CME were good"

Dr. Brenda Cholin, North Battleford, SK - Myanmar & Bhutan, 2017

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

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

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

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

"Everything was excellent! We had a wonderful time. Hotels were superb. Thank you again for the well organized, all details worked out, great trip!"

Dr. Andrea Cordas, Burlington, On. – South India, 2017

"It was our first trip with your company. John and I loved it. The itinerary was perfect. Busy days followed by quieter ones. Lorna and Ashley were lovely and so capable! The coordination was superb. Thank you. We had the trip of a lifetime!"

Dr. John Gapski, Mississauga, On. – Ecuador & Galapagos, 2017

"We really enjoyed traveling with an interesting group of professionals which gave us the opportunity to visit places where the public normally does not have easy entry. Excellent pre-departure information and the tour was well-balanced with a mixture of historic and social highlights, while travelling through very different landscapes and areas of the country. The public/private health care system was well described on the Groote Schuur Hospital tour and the children's song and dance performance at SOS children's village in Cape Town was touching. Our local tour guide was outstanding [5+++] and provided excellent context for the political, economic and social aspects of SA. He was calm, professional, responded quickly to everyone's needs and was very proud of his country".

Helle & Tony Tosine, Toronto, On. – South Africa, 2017

"We really enjoyed New Zealand and the services provided by your company. The Academic Conference presentations were top caliber and contained information useful to both the specialist and generalist. I enjoyed getting to know and learning from the other group participants. We would recommend this trip and plan to travel with Doctors on Tour again".

Dr. John Britt, Winston-Salem, NC - New Zealand, 2018

We enjoyed our trip very much. The hotels we stayed in were superb, the itinerary was great and the guides, both in Bhutan and in Myanmar, were fabulous. Overall it was a wonderful, memorable trip. Thank you very much!

Dr. Sabine Ernsting, Adelaide, South Australia - Bhutan & Myanmar, 2018

So many highlights – favorites include Cape of Good Hope, Table Mountain, Kapama Game Reserve – because of excellent game rangers and trackers – saw the big 5 and so much more. Our local escort – excellent!!! Bus drivers also excellent. Coaches comfortable – great bonus to be able to charge cell phones inside buses. Bottom line – Awesome experience!!"

Dr. Cinda Lee, Toronto, ON - South Africa, 2018

"I found this to be a very well organized trip. It exceeded my expectations. I'd like to repeat it, but I'll join your other trips instead. Too much to see and to learn in this world."

Dr. Kas Tuters, Toronto, ON – Bali, 2018

"I totally loved Singapore and Malaysia. The local escorts were honestly a ten star. There was nothing they would not do for us".

Dyana Driscoll, Toronto, On. – Malaysia & Singapore, 2018

"This was an exceptional trip – thanks again! Everything was perfectly well orchestrated. It feels like we have been travelling for more than two weeks. We have learned so much. We will definitely recommend this trip to our friends. We have seen so many things. We have had exceptional guides. The group we travelled with was fantastic! Again, an amazing adventure!"

Dr. Collette Deslandres-Leduc, Montreal, Qc. – Ecuador and Peru, 2018

"Good guides, amazing sightseeing, loved the Patagonia cruise"

Dr. Chantal Breton, Kirkland, Qc. - Argentina & Chile, including Patagonia cruise, 2019

"Thanks for sending along (the song that you wrote about Bali) and for everything else. your stories, tips, enthusiasm, quiet presence and good company. This trip was certainly quite special. Please also pass on my thanks to Bonnie. Take good care"

Dr. Louise Lefort, Ottawa, On. – Bali, 2019

"This was an excellent unique tour combining both the cruise and a varied land component with spectacular sights ! Great group and local tour escort and cruise staff!"

Dr. Evelyn Brett, Toronto, On. – Iceland circumnavigation cruise and land, 2019

"Peter & Mary Bloch did an excellent job leading the group. The guides and others were very helpful and excellent - Amit 5*, plus Sheva and team. I thoroughly loved the trip. It exceeded my expectations. The people are so sweet and lots of smiles! This is a great place to visit."

Dr. Vickie Carducci, Kilworthy, On. - Northern India, 2019

"Malaysia was exhilarating! We had a wonderful, adventurous time, especially in the Borneo Rainforest. The local guides (Malek and Hirzan) were very friendly and helpful, very well versed in the history of Malaysia and we learnt a lot. The canopy walk was breathtakingly hair-raising. The tour was very well organized and the optional stay in Singapore was very relaxing. We look forward to more of your tours in the future".

Dr. Shiraz Walji, Calgary, AB - Malaysia & Singapore, 2019

"Our guide was excellent! Really enjoyed Singapore."

Dr. Trevor George Lewis, North York, On – Malaysia & **Singapore**, 2019

"Fantastic trip – well organized, packed with loads of things to do and see – but did not feel 'superficial'. Just loved the opportunity to do and see so much. The group was fantastic – made new friends. Ian was a great tour leader"

Dr. Lorraine Manzig, Toronto, ON – Ecuador & the Galapagos, 2019

"Your tours are great. Thanks for the experience!"

Dr. Ikenna Ezeilo, Lethbridge, On. – South East Asia, 2020

And about your Group Leaders and Medical Director, Dr. Peter, and Mary, Bloch (Oakville, On.)

"Very well organized ! - Peter & Mary were excellent in encouraging productive and enjoyable interactions between group members which resulted in a cohesive and unified group and resulted in the whole tour unfolding smoothly"
Dr. Elizabeth Weber, Toronto - Spain, 2011

"Peter and Mary were excellent hosts (as usual). It was particularly helpful having Peter at the ATMs which seemed to mystify me. It was also wonderful having Peter talk about Chile - growing up there, his summers in Vina - our own personal tour guide!
Andrea Maurice, Toronto – Chile & Argentina, 2012

"As usual, Dr. Peter & Mary (Bloch) were spectacular hosts. A wonderful trip!"
Andrea Maurice, Toronto – South India, 2013

"I am writing to let you know how much we enjoyed our recent trip to India. We all agreed that Peter and Mary were exceptional hosts. They were incredibly warm and welcoming and were on top of situations as they arose"
Dr. Ron Eliosoff, Ottawa - South India, 2013

"I want to give you some feedback on our amazing trip to South Africa. Our guide Craig was exceptional; lunch at La Petite Ferme was a highlight, great food, wine and scenery; in Swaziland, glass factory was very good the candle factory was great; Kapama River (Game) Lodge - amazing ! Soweto - great ! Overall it was a great trip, the group was easy to get along and of course Peter and Mary were great group leaders!"
Dr. Steve and Marg Szarka, Hamilton, On. - South Africa, 2014

"It was an amazing trip thru Vietnam, Cambodia & Laos. It exceeded all our expectations. Peter and Mary (Bloch) were gracious hosts. Their thirst for adventure and generosity of spirit added so much to our trip. The group we traveled with were a great bunch and we hope to cross paths in the future. The CMEs were informative and I enjoyed seeing the varied medical sites in each country"
Dr. Tom Stark, Timaru, New Zealand - Vietnam, Cambodia & Laos, 2014

"Thank you, Peter & Mary - you are wonderful at doing this !"
Dr. Linda Cohen, Montreal, Qc. - Vietnam, Cambodia & Laos, 2014

"Our guide was absolutely fabulous - she took superb care of us and added so much to the trip through her knowledge of New Zealand history, flora and fauna. Peter and Mary (Bloch) were wonderful medical leaders - calm, helpful, interesting and vivacious- kudos to them."
Drs. Peter & Louise Bobechko, Toronto, On. - New Zealand, 2015

"Mary & Peter were definitely an 11 (out of 10). I thought they were absolutely amazing, kind and friendly"
Dianne Fournier, Toronto, On. - China, 2016

"Excellent tour guide - Excellent meals! Peter and Mary did a great job."
Dr. Sy Lam, Calgary, AB - South Africa, 2017

"That was a great trip. (Dr.) Peter & Mary (Bloch) are excellent leaders"
Dr. Yaso Kancherla, Burlington, On. - Iceland circumnavigation cruise and land, 2019

"Peter and Mary Bloch – great hosts, helped bring participants closer and engage as a group"
Dr. Jack Richman. Oakville, On. - Iceland circumnavigation cruise and land, 2019

"Thanks to you and Mary for your all your care and attention. It was a fantastic trip. Sorry we slept through happy hour 😊 "
Dr. Sonia and Joel Kurtz, Toronto, On. - Iceland circumnavigation cruise and land, 2019

"Peter & Mary Bloch did an excellent job leading the group. The guides and others were very helpful and excellent - Amit 5*, plus Sheva and team. I thoroughly loved the trip. It exceeded my expectations. The people are so sweet and lots of smiles! This is a great place to visit."

Dr. Vickie Carducci, Kilworthy, On. - Northern India, 2019

"Very good tour – very good guides, very good, friendly and helpful group leaders, Peter and Mary – a pleasure! Excellent tour organization and visits."

Dr. Michael Garner & Dr. Jeanne Teitelbaum, Montreal, QC – Northern India, 2019



Doctors-on- Tour – Ecuadorian Amazon



Doctors-on-Tour - India



Doctors-on-Tour – Spain



Doctors-on-Tour - Chile & Argentina



Doctors-on-Tour – South East Asia



Doctors-on-Tour – China

The fine print...

Please take the time to read and understand the Terms and Conditions of booking set out below prior to booking a tour with us.

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

Due to the current COVID situation, we are offering more **flexible terms and conditions** for all **reservations received and deposited up to and including April 30, 2021 for all tour departures up to December 31, 2021**. Where different to our standard Terms and Conditions, these flexible terms and conditions are noted in *italics* (and are highlighted in yellow) in the relevant section below.

1. RESERVATIONS & DEPOSIT: Early reservations are recommended to guarantee your reservation as several of the accommodation providers with which we make arrangements on your behalf have limited capacity. All services are strictly on a request basis, both for air travel and land requirements and subject to availability of seats and hotel/lodge/camp rooms and cruise cabins. A guaranteed non-refundable deposit of \$500 per person (\$700 per person for programs which include a cruise component, \$1,000 per person for Iceland cruises), together with the applicable travel insurance premium, is required with your reservation request. Tour extensions and, where applicable, seat upgrades in aircraft cabin categories higher than economy, are also subject to additional non-refundable deposits as detailed in each specific program's brochure. Reservations made for travel within 95 days (105 days for programs which include a cruise component) of the travel date will require full payment at the time of reservation. Certain non-standard arrangements may require higher deposit and the same will be advised to you at the time of booking. Please be aware that some airfares (outside of our group air blocks) require full payment at time of booking and will be advised to you accordingly at the time of your booking confirmation.

If you decide to change your plans and no longer wish to participate in the particular tour that your deposit has secured, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date.

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

For our land based programs, balance payments are now due 65 days prior to your departure and for our programs that include a cruise component, balance payments are now due 95 days prior to your departure. In certain circumstances, and depending on group air arrangements, payment for air seats may be required earlier.

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

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

If you decide to change your plans and no longer wish to participate in the particular tour that your deposit has secured, your deposit may be transferred to any of our overseas programs (either the same destination at a future date or a different destination) so long as you notify us before the tour balance payment date.

Cancellation penalties for bookings cancelled by the client after the final balance due date (65 days before departure; 95 days before departure for programs which include a cruise component) are as follows: 65 – 46 (95 - 46 days for programs which include a cruise component) days before departure – 25% of total price paid; 45 – 31 days – 50% of total price paid; 30 days or less – 100%.

5. TRAVEL INSURANCE: To protect against cancellation charges, we strongly recommend purchasing Cancellation Protection and Travel Interruption Insurance. In the event of illness, medical and hospital expenses are the traveler's responsibility and no refunds will be made, partial or total, for the purchased tour. We strongly urge that you purchase either the Non-Medical Inclusive insurance (ie Cancellation Protection and Travel Interruption Insurance), All Inclusive insurance (Non-Medical coverage plus health coverage), or the Premium Protection Plan insurance package (All Inclusive coverage with higher coverage limits) offered by DOT/OT/BIC through Manulife Insurance. COVID-19 is currently viewed as a pre-existing situation by all insurance companies, including Manulife Insurance, and therefore is an exclusion under those policies that include health insurance, ie All Inclusive and Premium Protection Plan insurance packages. For coverage relating to COVID-19 health claims while on your tour, Manulife offers separate coverage, ie COVID-19 Pandemic Travel Insurance. Some countries may require proof of medical insurance, including specifically for COVID-19.

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

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

- Bhutan, Brasil, China, India, Kenya, Myanmar, Tanzania, Vietnam (tourist entry visa, or a visa pre-approval letter in some cases, must be obtained prior to departure from Canada), Cambodia, Laos, Zambia (tourist entry visa may be obtained upon arrival in the destination)
- A tourist entry visa is not required for entry into Argentina, Bali (Indonesia), Chile, Ecuador, Iceland, Japan, Morocco, New Zealand, Malaysia, Peru, Singapore, South Africa, Spain and any country on our Eastern Europe program.

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

While COVID-19 remains an ongoing issue, some countries may introduce specific medical requirements for entry which may completing medical wellness declarations upon arrival and/or proof of a negative COVID-19 test and/or proof of having received an approved COVID-19 vaccination. Proof of medical insurance, including specifically for COVID-19, may also be required. As regulations and requirements continue to change by country, we will notify you of any specific necessary requirements for your destination closer to departure.

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.

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

8. 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.

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

10. 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.

11. AGE & HEALTH REQUIREMENTS:

Minimum Age: The minimum age for the majority of our tours is 12 at the time of travel.

Maximum Age: We have no upper age limit for our tours though we inform you that our tours may include some components for which group members need to be in good physical condition in order to be able to participate. We will provide details on mandatory and recommended health requirements but it is your responsibility to ensure that you obtain proper and detailed medical advice at least 6 weeks prior to travel for the latest health requirements and recommendations for your destination and how they impact your own personal health situation.

12. 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.

13. OPTIONAL TOURS & EXCURSIONS AND TOUR EXTENSIONS: It is our intent to operate any optional tours & excursions and tour 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.

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

15. SEATING ASSIGNMENT ON FLIGHTS: Our air arrangements are made via group contracts with the airlines and are therefore subject to more restrictive airline Terms & Conditions and policies than seats purchased individually from airline web sites. If you have a particular seat request, we will do our best to fulfill it subject to the policies of the airlines. Certain airlines assign group seating automatically for which the specific location within the group block is out of our control and to which the airlines do not provide access for us to change specific seat locations; and several airlines do not allow for specific advance seat assignment at all in which case specific seats will be assigned at airport check-in.

16. 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.

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

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

19. ACCEPTANCE OF RISK:

You acknowledge that participation in overseas travel involves a degree of personal risk and that you may be visiting places where the political, cultural and geographical attributes present dangers and physical challenges greater than those present in our daily lives. You acknowledge that you are choosing to travel at a time where you may be exposed to epidemics and/or pandemics including, but not limited to, the COVID-19 virus. We will take all reasonable steps to ensure your safety and may require you to follow additional safety protocols on your trip.

We use information from government foreign departments and reports from our own contacts in each destination, including our local destination supplier partners, assessing whether the itinerary should operate. However, it is also your own responsibility to acquaint yourself with all relevant travel information, including applicable health and safety risks and the nature of your itinerary. You acknowledge that your decision to travel is made in light of consideration of this information and you accept that you are aware of the personal risks attendant upon such travel. To the fullest extent permitted by law, we accept no liability in relation to these additional risks.

20. FORCE MAJEURE: DOT/OT/BIC shall not be liable for any claims, losses, damages, costs, expenses, delays or loss of enjoyment, of any nature or kind whatsoever, resulting from events beyond our or a supplier's reasonable control, including but not limited to acts of God; war; civil commotion or insurrection; riot; blockade or embargo; fire; explosion; breakdown; union dispute, strike, lockout or other labor disputes or disruptions; earthquake; epidemic, pandemic or other health emergency; flood; windstorm or other extreme weather event; lack or failure of courses of supply; passage of any law, order, proclamation, regulation, restraint, ordinance, demand, requisition or requirement or any other act of any government authority, whether or not foreseeable, which would make it dangerous or not viable for a trip to commence or continue.

21. OUR RESPONSIBILITIES: DOT/OT/BIC makes arrangements with a network of third party suppliers, ie., airlines, tour operators, ground handlers, accommodation providers, cruise companies, activity providers, coach and transfer companies, car rental companies, tour and local guides, government agencies, and other independent contractors and individuals to provide you with the travel services and other services you purchase. Although we take care in selecting these third party suppliers, we have no control over them and, therefore, cannot be responsible for their acts or omissions. In the unlikely event that a particular hotel / lodge / cruise ship described in this brochure is not available we reserve the right to provide an alternate hotel / lodge / cruise ship of the equivalent standard. We also reserve the right to substitute another airline if the particular airline described in this brochure is not available.

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

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

22. SEVERABILITY: In the event that any term or condition contained in these Terms & Conditions is unenforceable or void by operation of law or as being against public policy or for any other reason then such term or condition shall be deemed to be severed from this contract or amended accordingly only to such extent necessary to allow all remaining terms and conditions to survive and continue as binding.

23. PRIVACY POLICY: Any personal information that we collect about you will be handled in accordance with our Privacy Policy and may be used for any purpose associated with the operation of a trip. In making this booking you consent to this information being passed on to the relevant persons such as our agents, service providers or other suppliers to enable us to operate the trip or, if permitted by any relevant e-marketing spam laws, to send you marketing material in relation to our events and special offers.