



EXOTIC EXCURSION

Berber hospitality filled 15-day tour through Morocco

By Norma Meyer
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In dizzyingly exotic Morocco, I'll scurry past snake charmers and lurching cobras, hang onto a bouncy camel for dear life and haggle for bargains in mysterious carpet-swathed ancient medinas.

And now, in the serene far-flung mountains, I'm stooped inside a cubbyhole limestone cave watching a crouching 75-year-old Berber nomad named Ahmed hospitably brew mint tea for me while his ba-ling sheep graze nearby. A father of five with a weather-beaten, lined face, he's cloaked in a traditional beige djellaba robe and tagelmust turban wrapped on his head and under his chin's graying beard. Although he speaks no English, he welcomes a dozen of us who are on a rugged half-day hike in the spectacular sheersided Todra Gorge when we stumble into his rocky makeshift camp.

"American, Barack Obama," my Berber translator-guide soon tells him, pointing to me, the lone Yankee, as we sip hot tea inside a fraying goat-hair tent.

"Ahh," the septuagenarian's crinkly eyes light up. He nods at his 3-year-old son — yes, his son — who

it turns out is also named Barack. (Ahmed's wife is much younger, plus "nomads are very strong," my grinning guide later explains.)

This memorable encounter — and many more — occurs on my captivating 15-day, 1,200-mile road trip crisscrossing the North African country in a tour van with small-group adventure company Exodus Travels. We journey past crumbling fairy-tale fortresses on the palm-tree-garnished "Route of a Thousand Kasbahs," explore UNESCO World Heritage sites that look straight out of a Hollywood movie (in fact, "Gladiator" was filmed at one medieval mud-brick enclave), and with our Exodus guide Mohamed are immersed in the colorful indigenous Berber culture at every stop. (So far, I've swallowed an ocean full of "Berber Whiskey," the always-offered sweet mint tea that is ceremoniously poured into little clear glasses from a height — as nomad Ahmed did — to show respect to guests. Most Berbers are Muslims and abstain from alcohol.)

For added atmosphere, we sleep in centuries-old mosaic-festooned homes (riads), a quirky casbah-motif hotel and a Berber desert tent camp set deep

in titanic sand drifts near Algeria. "Balak! Balak!" shout donkey cart drivers, meaning "Move aside!" which I do, although I'm distracted by two furry severed camel heads dangling from the camel meat shop in Fez's narrow, hustle-bustle UNESCO-lauded medina. The ninth century-founded old town is a mesmerizing twisty maze of 9,400 skinny lanes, alleys and dead ends jammed with merchandise-packed souks (spices, olives, rugs, brocade sequined gowns for Moroccan brides who may have up to seven changes of clothes during their wedding), and intricate zellij-tiled mosques, cedar-carved Islamic academies and iron-doored residences. Our local guide, Aziz, sternly warns us to follow him; he says — jokingly, I think — that female tourists who get lost end up in harems. It's living history on sensory steroids — catan-wearing craftsmen loudly pound copper and brass into teapots, pans and lanterns; weavers spin silk from agave cactus into rainbow-bright bedspreads and scarves, and gag-smelly tanneries produce leather goods from animal hides dipped into vats of dye.

Forty-eight hours after frenetic Fez, we're in the expansive peaceful desert on a crisp February day. I've ridden a camel before, but the one I teeter upon this time is surely

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TOP: Camel herders in Morocco cross the Erg Chebbi dunes, a sweeping sea of sand reaching skyscraper heights in some places. BOTTOM: Tantalizing spices have been used for centuries in Moroccan cooking, and are found at markets everywhere.

After a hard fall in the Rockies, why won't Trip Mate pay my claim?

O: I recently took a Grand Circle tour of the Canadian Rockies. I purchased travel insurance through Trip Mate.

While I was on the tour, I tripped on uneven concrete in front of the Waterton Lodge in Waterton, Alberta, and slammed down directly onto my right knee. I was treated in a local hospital and, two days later, managed to get to the airport and fly home. A subsequent MRI revealed that I had suffered a fractured patella.

I contacted Trip Mate, and a representative



CHRIS ELLIOTT
The Travel Troubleshooter

advised me to file two claims — one for my medical expenses and one for trip interruption. Trip Mate paid most of the interruption claim. On the medical claim, a representative advised me to submit my claim to my primary insurance carrier. I've done that, and it has covered everything except \$828. I've resubmitted the claim to Trip Mate, but it

hasn't paid. Do I have to file a lawsuit to get the money? — Sondra Wolf, Marlton, N.J.

A: I'm sorry you couldn't finish your trip in the Canadian Rockies. It's one of the most scenic places in North America, and I hope you'll have an opportunity to finish the trip someday when your knee heals.

Your case is a reminder not only of the importance of travel insurance, but also the fact that some trip coverage is secondary. For you, that meant you had to first file a claim with your primary health insurance. Trip Mate will

then cover the rest, which for you is \$828.

Your problem also underscores the reality that travel insurance claims can take weeks or months to process. You want your travel insurance company to process its claims carefully, of course, but both of these claims should have been settled a long time ago.

Many have suggested that foot-dragging is part of the travel insurance industry's business plan. While it's true that some travelers just give up when they don't get their money, I have no evidence that the slowness is intentional or systemic.

I'm proud of you for sticking with it. A look at your paperwork showed that you had two perfectly valid claims. You also followed my proven methods for a resolution — you were patient, persistent and polite. Actually, you were very patient. I don't blame you for wanting to go to court after your long wait.

When a travel insurance company takes its sweet time with a claim, you can always rattle its cage. I publish the names, numbers and email addresses of the Trip Mate customer service executives on my nonprofit consumer advocacy site.

I reviewed your paperwork, and it appeared you'd done everything correctly. There was only one thing left to do: Ask Trip Mate about your claim. I contacted the company on your behalf to find out if maybe you'd incorrectly filled out a claim form. In response, Trip Mate express-mailed checks for the entire balance due.

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