

Details of Coverage for Pre-existing conditions:

Sudden Deterioration of Pre-existing illnesses/medical conditions where:

- a) The condition has been stable for the 12 months preceding the arrival in Israel.
- b) If the conditions are the result of an accident, there was no hospitalization in the 6 months preceding the arrival in Israel.

Total coverage up to \$10,000

Exclusions:

- 1) Any condition for which the treatment was expected / for which a doctor in the applicant's home country recommended the applicant not travel to Israel / for which the applicant was on a waiting list for an operation or treatment.
- 2) AIDS, transplants, M.S., dialysis, C.F., sexual diseases, mental conditions, malignant diseases (such as cancer).
- 3) No cover for routine upkeep and medications related to the pre-existing condition.
- 4) Applicants over 49 years of age.
- 5) Applicants who do not have basic Tour and Care insurance or where the premium for the basic policy has not been paid.

Annual Premium:

To age 29:	\$200
30 – 39:	\$250
40 – 49:	\$300

If you wish to purchase pre-existing cover, please contact our insurance broker: <http://www.egertcohen.co.il/contact.asp>