



POLICY CONDITIONS

1. Baggage Coverage:

a) For personal items brought on the Israel trip

Cover: Loss due to fire, water damage, theft, accidental loss or damage (when not due to gross negligence).

Policy Limits: Up to \$800 (with a \$50 deductible/co-payment). This is limited to \$250 for any one item.

There is no coverage for loss of cash, passports, documents, cell phones, and trip/phone deposits.

b) Baggage delay

Policy limits: If the luggage is delayed for more than 24 hours from the arrival of the insured to Israel only, the insured will receive up to \$75 per day for 3 days (no deductible/co-payment).

Claims:

Please provide:

1. Receipt of purchase or latest website value of item
2. In case of theft or loss: Police report
3. Baggage delay: confirmation by tour operator or airline and receipts of purchase from baggage delay period.

Please submit claims to our office by email including a full description of the incident: chai.ctas@gmail.com

2. Trip Cancellation:

If this cover has been purchased ahead of time; we will refund loss due to trip cancellation (for connecting domestic flights only). Policy limits: \$200 or as purchased on your application.

Claims:

This refund will be paid if the reason for cancellation is death, illness or injury of the applicant or a close family member or delay or change of Taglit flight to or from Israel.

Proof of loss or non-refund of ticket should be sent to chai.ctas@gmail.com .

Health Insurance:

TABLE OF BENEFITS

| Hospitalization* | | |
|---------------------------------------------|-----------------------------------------------------------------|--|
| Hospital accommodation | Paid up to policy limit \$100,000 / 90 days | |
| Nursing care, drugs and surgical dressings | | |
| Surgeons, anesthetists, and physicians fees | | |
| Theater charges and intensive care | | |
| Pathology, X-rays, MRI, CT scans | | |
| Out-patient treatment | | |
| Specialists | Contracted specialists /doctors/laboratories Paid in full | |
| Pathology, X-rays and diagnostic tests | | |
| Costs for treatment by family doctors | | |
| Out-patient surgical operations | | |
| MRI, CT and PET scans | | |
| Other benefits | | |
| Prescribed drugs and dressings | Paid up to policy limit | |
| Emergency dental treatment | Up to \$300-at contracted dentist | |
| Emergency ambulance service | Paid in full (if patient is subsequently hospitalized) | |
| Road accidents | Covered by Compulsory Government Insurance | |
| English speaking customer service line | 24-hour | |

* Cover is by surgeons and medical staff on duty at time of injury or illness

Exclusions to this cover are:

Pre-existing or chronic conditions (e.g. asthma, Crohn's Disease, diabetes), well care/ routine checkups, pregnancy, injuries due to drug abuse or alcohol, self-inflicted injuries, skiing, extreme sports, emotional/psychological conditions.
N.B. The full policy conditions are as they appear in the Harel policy (available on request).

Please note: Many of the exclusions in Section A are covered in Section B.

Section B. Required Pre-existing Cover (This is the cover that you are purchasing)

1. Additional coverage (included).

A sudden and unexpected deterioration of a pre-existing condition where;

A) The condition has been stable for 6 months preceding arrival in Israel

B) If the conditions are the result of an accident, there was no hospitalization in the 6 months preceding arrival in Israel.

(Excluded: cancer treatment, AIDS, transplants, dialysis, M. S. Cystic Fibrosis, active psychiatric conditions).

Cover up to \$15,000.

2. Extended cover in home country.

1. If such treatment is an immediate continuation of the treatment in Israel.

2. If such ongoing treatment is not covered in your home country.

3. If you have applied to the insurer (Harel) before undergoing the treatment.

Cover up to \$10,000.

3. Emergency Psychiatric Treatment

Cover up to \$2,000

4. Emergency overseas evacuation

1. If there is no danger to life due to evacuation.

2. If the insurance company's doctor decides that there is a medical necessity for the evacuation.

Cover up to \$30,000

5. Emergency Psychiatric evacuation (including accompanying adult).

Cover up to \$1,500

6. Emergency air evacuation in Israel to nearest hospital

Cover up to \$10,000.

7. Family re-unification

1. In case of surgery or need for 24 hour supervision.

2. With the prior agreement of the insurance company.

8. Cover for economy-class air ticket for one family member. Cover up to \$1,000.

9. Cover for extreme sport – Up to \$10,000

10. Cover for prescription medicines – Up to basic policy limit.

11. No deductible/Co-payment.

Claims:

Service is through contracted hospitals/doctors/medical centers, so usually no payment is necessary.

For all queries, please call:

Egert and Cohen Insurance

Helpline: 972-2-622-7999 ext. 115

Harel 24- hour helpline: 1-800-414-422 or 03-754-7020

Email: chai.ctas@gmail.com
Israel contact number: (+972)2-622-7999

