

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 cover for loss of cash, passports, documents, etc. or for cell phone deposits or trip deposits****

b) Baggage delay

Policy limits: Up to \$75 per day for 3 days (no deductible/co-payment) provided that the length of delay will be more than 24 hours from the arrival of the insured to his destination abroad.

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 Jerusalem office:

P.O.Box 37051, Jerusalem Israel 91370

Helpline: 972-2-622-7999 ext. 112

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).

Claims:

This refund will be paid only if the reason for cancellation is death, illness or injury of the applicant or a close family member.

Proof of loss or non-refund of ticket should be sent to the Jerusalem office address above.

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 Tour and Care 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 \$5,000

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. 116

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

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

