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Harel Tour & Care Policy

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 up to policy limit
• 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	Up to \$400 per year
• 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
- Corona Virus - medical treatment or hospitalization is fully covered under this plan (up to policy limit).

Exclusions to this cover are:

- Pre-existing or chronic conditions (e.g. asthma, Krohn's disease, diabetes)*
- Well-care, routine check-ups
- Pregnancy
- Injuries caused due to alcohol or drugs
- Self inflicted injuries
- Skiing, extreme sports
- Emotional / Psychological conditions

* The full policy conditions are as they appear in the Harel Tour and Care policy (available on request).

* There is also an option to cover pre-existing conditions – contact us for details.

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