



MEDICAL INSURANCE FOR TOURISTS IN ISRAEL - Personal Policies

The Tour and Care Policy is only intended for tourists (not intended for foreign workers – whether they are in possession of work permits, or not).

Please note that policy can only be purchased upon arrival in Israel.

A summary of the covers:

| | The cover | Up to a sum of |
|----|--|---|
| 1. | Maximum sum insured | 100,000\$ |
| 2. | Medical expenses whilst hospitalized in Israel | Full cover in a general – government hospital – up to 90 days |
| 3. | Medical expenses in Israel – whilst not hospitalized | Included in the maximum sum |
| | Doctor's visit | Full cover |
| | Laboratory tests, X-rays, E.C.G., Plaster casts, bandaging | Full cover |
| | Medication | Up to \$200 during the insurance period |
| | Emergency dental treatment | Up to \$200 during the insurance period |
| | Transfer of corpse to country of origin | Up to 5,000\$ |

Maximum age for insurance: Up to age 65 (inclusive)

Maximum insurance period:

- a. For an insured aged 49 – 180 days insurance with a possibility of extending same up to a further 180 days.
- b. For an insured aged 50 - 65 – up to 90 days insurance with a possibility of extending same up to a further 90 days per extension – but not exceeding 360 accumulated days in total.

Summary of Exceptions

The insurance has a preparatory period of 48 hours (except in the case of an accidental event).

The policy shall not cover: any event connected and/or emanating from an existing medical condition; an event which commenced prior to the inception of the insurance or during the preparatory period; AIDS; periodic examinations; pregnancy; birth; baby care clinic (Tipat chalav); use of drugs and/or alcohol; work accident and/or road accident.

In any event, only the full insurance conditions - as detailed in the policy - shall bind the insurer.

Manner of joining – the insurance candidate is to complete a proposal form and a declaration of health and to attach the payment.

Manner of payment – the insurance fees shall be paid in advance for the entire insurance period and to the order of the insurer.

Manner of receiving the services - An insurance card shall be issued to every insured and it to be displayed to the medical service provider. The medical services shall only be provided by service providers who have an agreement with the insurer. The insurance card is personal and may not be transferred.

Insurance fees:

| Age limitation | Maximum insurance period |
|-----------------------|---------------------------------|
| up to 59 | 180 |
| 60 to 65 | 90 |
| 66 to 75 | 45 |

The minimal insurance period for each insured – 7 days

Harel Insurance Company Limited