

**MACCABI ILIT**  
**Travelers' Insurance That Leads You Abroad**  
**Travel Insurance Policy**

**Clal Health**  
Of the Clal Insurance Pension and Finance Group

**Maccabi**  
Health Services  
Choose from the best there is

**List of Maximum Insurance Sums in Maccabi Elite Policy**

<b>Chapter 1 Personal Accidents</b>	<b>Chapter 2 Personal Cargo</b>	<b>Chapter 3 Third Party</b>	<b>Chapter 4 Loss of Deposit or Cancellation of Trip</b>	<b>Chapter 5+6 Medical and Hospitalization Expenses</b>	<b>Chapter 7 Reimbursement of Travel Expenses</b>	<b>Chapter 8 Location, Search and Rescue Expenses (additional premium consideration)</b>
Up to age 16 \$15,000	Up to age 16 \$925 Above age 16 \$1850 Maximum coverage per item \$350 Valuables \$450	Up to \$150,000	Up to \$6000	Total \$1,000,000 Of which: Medical expenses not during hospitalization \$500,000 Hospitalization expenses \$500,000	Reimbursement of tickets and service fees	Coverage for location, search and rescue expenses
Between ages 16-65 \$25,000	Vehicle break-in \$300 Delayed cargo arrival \$170 Restoration of documents \$150			Medical and hospitalization expenses for progression or pregnancy up to end of Week 26 of pregnancy \$200,000 Medical and hospitalization expenses for pregnancy from Week 27 of the pregnancy and until the end of Week 30 of the pregnancy \$50,000	Up to \$7000	Up to \$100,000
Over age 65- 75 \$7,500	Total coverage for this chapter will not exceed a sum of \$1850 Expansion for laptop (additional premium consideration) \$2000			Emergency dental care Up to \$600 Escort expenses Up to \$2000 Continuation of treatment in Israel Up to \$2000 Transfer of body Full coverage Local air/sea rescue Full coverage Medical flight Full coverage		

**Deductible - \$50 per policyholder – for any event, with the exception of hospitalization**

**Clal  
Insurance**

**International  
Medical  
Assistance**

**Dear Policyholder,**

We thank you for purchasing the "Maccabi Elite" overseas travel insurance policy and we wish you a pleasant and healthy stay overseas and a safe return to Israel.

The Maccabi Elite insurance policy gives you peace of mind, everywhere in the world, by means of the IMA International Medical Assistance call center.

IMA has extensive experience in organizing flights for patients, from anywhere in the world, and in monitoring hospitalization overseas.

The Insurer's call center will be pleased to assist you, in Hebrew, 24 hours a day, 365 days a year, in any medical emergency that may occur during your stay overseas.

**General instructions for holders of the "Maccabi Elite" policy:**

In any case of hospitalization or of a medical emergency, you should immediately contact the IMA call-center and give the following details:

\* First name \* Surname and ID number \* Valid policy number \* Country and area you are calling from  
\* Phone number (including prefix) for return calls.

In order to extend the validity of the policy, subject to conditions, you should contact the Maccabi branch where you purchased the policy. When the branch is closed, call the "First Clal" call center at Tel: 972-3-7111172 and from Israel, call 1-700-702-702.

On returning to Israel and in case of a claim (luggage and/or medical), you should send the receipts, confirmations and case summaries, together with any relevant document and also the claim form contained in the policy, to the following address: Clal Insurance Company Ltd Insurance Company Ltd, Overseas Travel – Maccabi Elite Claims Department, PO Box 37080, Tel Aviv 66180  
Tel: 03-9420424, Fax: 03-6874815

**In a medical emergency and in case of hospitalization, immediately call IMA on +972-3-9221088**

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**Sital-International**

If a Policyholder needs to be found following his disappearance, contact Sital-International  
Phone: 972-3-5783050 (24 hrs), Fax 972-3-5783060

### **How to make a claim?**

- In case of an emergency overseas, you should contact the help center at the phone numbers you have been given.
- If an event or damage has occurred that could result in a claim being filed with the Insurer – you should report it immediately to the insurance company as follows:

### **Medical expenses**

Claims in respect of medical expenses should be sent together with the documents listed below:

- Computer page, contained in the policy called "Maccabi Elite Policy Proposal and Schedule"
- Medical report/and or illness summary from the doctor/ hospital
- Receipts (original only) in respect of payment to a doctor/hospital

### **Luggage**

In case of loss or theft or damage to luggage or to personal articles at an airport / seaport, a claim should be filed, initially to the air carrier / sea carrier and after receiving compensation from this party, you should file your claim together with the documents listed below:

Confirmation from the air carrier/sea carrier as to the amounts borne by it in respect of its liability for the damage.

- Computer page contained in the policy called "Maccabi Elite Policy Proposal and Schedule"
- Details of the articles lost, including their value. If there are receipts proving purchase, please attach them.

### **In case of loss or theft or damage to luggage outside an airport/seaport a claim should be filed together with the documents listed below:**

- Police confirmation (from the date of the event)
- Computer page, contained in the policy called "Maccabi Elite Policy Proposal and Schedule"
- Details of the articles lost, including their value. If there are receipts proving purchase, please attach them.

**Claims under this policy should be sent to the following address:** (Please attach the policy and bank account details, including: bank name, branch number, branch address, account number and account holder name).

Clal Insurance Company Ltd Insurance Company Ltd

Overseas Travel – Maccabi Elite Claims Department PO Box 37080, Tel Aviv 66180 Tel: 03-9420424

**Maccabi Elite**  
**Overseas travel insurance for members of Maccabi Health Services**

**"Maccabi Elite" policy**

This policy is a contract between Clal Insurance Company Ltd Insurance Company Ltd (herein: the Insurer) and the policyholder whose name is recorded in the Schedule (herein: the Policyholder)

**Part A – Policy principles**

1. In consideration of payment of the insurance premiums set forth in Section 3 below, the Insurer will compensate the Policyholder for loss or damage caused the Policyholder or to his property during the insurance period respect of the risks covered in this Policy, subject to the conditions and provisions in the Policy. The schedule attached to this policy forms an integral part thereof.
2. The mode of compensation and the amount of compensation will be in accordance with the terms and provisions of the Policy.
3. The insurance premiums will be paid in advance for the entire insurance period.
4. The policy schedule and the declaration contained therein, as signed by the policyholder or by his representative, constitute the basis for the insurance and form an integral part of the policy. The policy has been issued by the Insurer in reliance upon the proposal and the declaration.
5. The table listing the maximum insurance amounts forms an integral part of the Policy.

**Part B – Definitions:**

1. The **Insurer**: Clal Insurance Company Ltd Insurance Company Ltd: herein: the "Insurer".
2. The **Policyholder**: Each person whose name is recorded in the Schedule.
3. **"Maccabi Elite" policy proposal and schedule** - Herein, the "Schedule" – a form accompanying the Policy and containing, inter alia, the policyholder's details, the insurance period, health declaration and waiver of medical confidentiality.
4. **Overseas:**  
Any country outside Israel, including whilst the Insured is on a ship or airplane on their way to or from Israel.  
**The Insurer will not pay insurance benefits under this policy, in respect of a claim which arises in any of the following countries: Iran, Afghanistan, Djibouti, Lebanon, Libya, Malaysia, Niger, Somalia, Syria, Saudi Arabia, Sudan, Iraq, Pakistan, North Korea, Yemen and the areas controlled by the Palestinian Authority.**
5. **Trip:**  
The initial departure from Israel for overseas and the initial return to Israel within the maximum period detailed in the Policy.  
On return of the Insured to Israel, the insurance period is terminated.  
**A policy for a trip that did not commence in Israel or which was issued after the trip commenced or which was issued for part of the actual period of travel will be invalid unless confirmed in writing in advance by the Insurer's head office only.**

6. **The Insurance Period:**
- a. **The insurance period is as stated in the proposal.**  
 In any case, the insurance period shall be not less than 5 days and shall not exceed the period stated below:
- |   |          |
|---|----------|
| Policyholder aged up to and including 55 years    | 180 days |
| Policyholder aged 56 up to and including 75 years | 90 days  |
| Policyholder aged 76 up to and including 80       | 60 days  |
| Policyholder aged from age 81                     | 45 days  |
- b. **Period regarding loss of deposit or cancellation of trip** - Commencing on the date of issue of the Policy (up to 30 days prior to the planned date of travel) and ending on the date of leaving for overseas.
7. **Event:**
- a. **Medical event:** An accident occurring to the Insured or a disease affecting him during the Insurance Period, with the exception of a disease for which the Policyholder was undergoing treatment or supervision prior to leaving for overseas or during the six month preceding his departure.
- b. **Worsening of existing disease:** A sudden and unexpected change for the worse in the state of health of the Policyholder as a result of an existing disease the treatment of which is essential as an emergency treatment as long as there has been no change or worsening of the condition 6 months prior to leaving for overseas.
- c. Loss or theft or damage to the Policyholder's personal luggage occurring during the Insurance Period.
8. **Hospital:**  
 An institution overseas which is recognized by the qualified authorities as a hospital only.  
 An institution functioning also as a recuperation facility, a convalescent facility, a remedial facility, sanatorium, or rehabilitation facility or nursing facility shall not be deemed to be a hospital.
9. **Hospitalization expenses overseas**
- a. Hospitalization expenses in a hospital, including payment to doctors, tests, and X-ray photography during hospitalization.
- b. Ambulatory treatments in the hospital
- c. Expenses in respect of surgery and intensive treatment.
- d. Air and/or sea evacuation from the site of the event to the nearest hospital
10. **Medical expenses:**
- a. Medical treatment expenses including payment to doctors, tests, and X-ray photography during treatment not during hospitalization abroad
- b. Expenses in respect of medications bought overseas against a prescription from a doctor or a recognized institution not during hospitalization.
- c. Receipt of medical treatment at an institution recognized overseas as a hospital and/or clinic and or by a qualified doctor (MD only), with the exception of treatment in a recuperation facility, a convalescent facility, a healing facility, sanatorium, or rehabilitation facility or nursing facility
11. **Ongoing treatment in Israel**  
 Medical expenses incurred in Israel by the Policyholder in the 6 months from the date of returning to Israel, as a result of a road accident and/or sports accident that occurred whilst overseas and which are covered under the policy.  
 Dental treatment of any kind is explicitly excluded also if the treatment is due to an event that occurred overseas.  
 It is stipulated that this section does not include treatment that is available by law from a sick fund.

12. **Medical flight:**  
Flight by commercial or regular flight services and/or a special airplane, with the accompaniment of a medical team or on its behalf, suited from a medical point of view to the medical state of the Policyholder on condition that a doctor on behalf of the Insurer determines that the flight is required and can be carried out, from a medical point of view.
13. **Accompanying person:** Another Policyholder who accompanies the Policyholder when leaving Israel, with the intention of returning with him.  
**In any instance, coverage is limited to one accompanying person only, whether a medical escort or any other accompanying person, for the period required for accompanying the patient, in accordance with the requirements of the attending physician overseas, whether he originally travelled overseas with the Policyholder or is sent from Israel.**
14. **Accident:** An unexpected, sudden event occurring during the insurance period, due to which the Policyholder suffers unforeseen bodily injury caused by an external, violent, physical and visible cause, excluding injury resulting from verbal violence, and constituting the only, sole, direct and immediate cause of the death or permanent disability of the Policyholder.
15. **Permanent disability:** Disability occurring within 12 months of an accident occurring resulting in total loss, anatomical or functional of an organ or limb or part of them.
16. **Valuables:** Gold and silver items, jewelry, furs, watches, telescopes, religious items, cameras and their accessories, video cameras including their accessories and parts, CD's, cellular phones, electrical instruments, optical equipment and electronic equipment of any kind.
17. **Close relative:** Husband, wife, father, mother, in-laws, son, daughter, brother, sister, grandfather, grandmother, grandson, granddaughter, sole partner in a business (in a business with two active partners).
18. **Dollar:** USA dollar to be paid in Israeli shekels according to the representative rate published by the Bank of Israel correct as of the date on which payment is made by the Insurer to the order of the Policyholder or to his representative.
19. **Insurance benefits:** Amount of compensation or indemnification to be paid by the Insurer to the Policyholder in case of a claim for loss or damage covered under this policy.
20. **Initial inquiries:** Execution of initial checks and inquiries for finding the place of stay of the Policyholder, by means of the Foreign Ministry of the State of Israel and/or by means of sending messages to the Insurer's contacts, all as reasonably required in accordance with the circumstances of the case.
21. **Area of disappearance:** The area where according to information given to the Insurer, the Policyholder was recently staying or any other area where the Insurer reasonably assumes Policyholder to be located.
22. **Inquiries in the field:** Attempts to find the location of the Policyholder, by the Insurer's contacts in the area of disappearance, to a reasonable degree necessary in the circumstances of the case.
23. **Search party:** A group going out to the area of disappearance for the purpose of searching for and finding the Policyholder, the scope of which will be determined as reasonably necessary in the circumstances of the case.
24. **Detection:** Finding the place of location of the Policyholder at the time.
25. **Rescue:** Removing the Policyholder from his place of location to a place of safety.

26. **Place of safety:** The settled location close to where the Policyholder is found, where there is a police station or a hospital.
27. **Loss of contact:** Loss of direct or indirect contact between the Policyholder and close relative and/or the accompanying person travelling with the Policyholder as they are defined in the Policy, and also the absence of any information as to his location for a continual period of 30 days.
28. **Notice:** A notification given to the Insurer of absence of contact with the Policyholder.
29. **Emergency:** An instance where there is unequivocal prima facie evidence pointing to the need for carrying out urgent rescue activity.
30. **Case of disappearance:** The delivery of notification of absence of contact to the medical assistance service center, the address and telephone numbers of which are detailed in the Policy.
31. **"Help Center":** The information and assistance center for the Policyholder (International Medical Assistance).

### Part C – GENERAL TERMS

1. **Claims:** On the Policyholder becoming aware of an event which could result in the filing of a claim according to this policy, he will:
  - a. He will inform the Insurer and will submit as soon as possible all of the original documents which in the Insurer's opinion are required for the purpose settling the claim  
  
In case of hospitalization he will inform the Help Center as soon as possible. **In order to remove any doubt, it is hereby stated for sake of clarity, that the notification of itself does not constitute confirmation of coverage of the expense.**  
The Help Center and/or the Insurer will not be responsible for the existence of the medical services, their quality, quantity or the results of their provision, and in any instance where the Policyholder avoids seeking medical assistance.
  - b. **In case of a medical event** - The Policyholder is required to submit a case summary or diagnosis from a hospital and/or the attending physician overseas.
  - c. A prior condition for handling a claim is the signature of the Policyholder on a waiver of medical confidentiality form.
  - d. **In the case of a luggage claim** – The Policyholder will submit to the Insurer police confirmation from overseas and/or from the shipping company and/or from the airline company and/or from the railroad company, of notification having been given of the loss, theft or damage. Submission of the form to the Insurer is a prior condition for handling the claim.
  - e. Loss, damage or theft caused when the luggage was in the possession of a person or entity engaged in air, sea or land transportation, a Property Irregularity Report (PIR) is to be submitted. The Policyholder is required to file a claim with the carrier and only after having exhausted all of the proceedings will submit all documents including details of compensation by the carrier. The Insurer will compensate the Policyholder less the amount paid or to be paid by the carrier. Submission of a compensation letter from the carrier is a prior condition for handling the claim.
  - f. The Insurer reserves to itself the right to direct the Policyholder to an appraiser and/or investigator for the purpose of appraising the damage and investigating the event and the Policyholder undertakes to cooperate with the appraiser and/or investigator.



The Insurer will bear the cost of the checking and/or investigation without waiving its right to claim recovery of these expenses

**2. Insurance by other companies:**

a. The Policyholder is required to give written notice immediately on becoming aware of any other and/or additional insurance has been purchased and/or insurance which is provided free of charge covering the risks covered under this Policy. In this case, the policy condition relating to coinsurance will apply and the Insurer will be responsible separately and together with the other insurers for payment of the insurance benefits on an indemnification basis, on condition that the policyholder signs on a subrogation instrument in favor of the Company.

b. The coverage under the policy in case of a road accident is only in excess of any bodily injury insurance in the country in which the event took place.

**3. Subrogation:**

a. On giving the insurance benefits, any rights of compensation that the Policyholder may have had or will have with respect to a third party, not by virtue of an insurance contract are transferred to the Insurer in the amount of the insurance benefits paid.

b. The Policyholder is required to take any reasonable action that will enable the Insurer to receive compensation from a third party. The provisions of this condition do not apply to Chapter 1 – (personal injury insurance).

**4. Payment of insurance benefits:** Insurance benefits will be paid in Israeli shekels according to the representative rate of the dollar known on the date of execution of the payment by the Insurer to the order of the Policyholder or his representative.

**5. Requirement of due care:**

The Policyholder will act in a sensible manner with his property, with reasonable care in respect of securing the property and maintaining it in the same manner as if it is not insured and will take all reasonable measures in order to prevent loss, theft and/or damage or will act so as to reduce the loss, theft and/or damage.

The Company reserves to itself the right to deduct part of the claim or to dismiss it outright in any case where this condition is not fulfilled.

**6. Extension of the insurance period:** The Insurer may extend the insurance period for the Policyholder, in accordance with definition 6 "Insurance Period" in {Part B – "Definitions"}, on condition that no event (apart from luggage) has occurred and subject to the signature of the Policyholder on a health declaration.

**The request for extension of the insurance period should be submitted one week prior to the end of the insurance period.**

**7. Automatic extension of the insurance period:** If the Policyholder is delayed in his return to Israel, as a result of a delay in means of transportation (ship or airplane) by which he was due to return, for reasons that are not under his control, the insurance period will be extended automatically for an additional period of 48 hours

**8. Deductible:** For any event covered according to the policy, every Policyholder will bear a deductible as set forth in the insurance amounts list. The deductible will not apply in case of hospitalization.

**9. Limitation:** The limitation period on a claim for insurance benefits under this Policy is 3 years from the date of occurrence of the event.

**10. Applicable law and jurisdiction:** The laws of the State of Israel will apply to this policy and the qualified Israeli court will be sole jurisdiction in anything connected with or arising from the policy.

## Part D – General exclusions to Insurer's liability

The Insurer will not pay in respect of claims arising from or connected with:

1. Ionizing radiation, radioactive pollution, nuclear processes and any loss or damage resulting from nuclear material or nuclear waste.
  2. Seizure, confiscation, requisition or destruction of property by a government, army, local authority or by any person acting in accordance with the law.
  3. Active participation by the Policyholder in war, military, police activity or underground activity such as revolution, mutiny, disturbances, riots, sabotage, strike, illegal action, use of weapons and also bodily injury or any phenomenon resulting from use of drugs.
  4. Disease and/or defect from which the Policyholder suffered prior to leaving for overseas, although a worsening of the Policyholder's medical condition as a result of such a disease and/or defect is covered under this Policy, subject to Part B – "Definitions", Section 7b. Benefits in respect of a worsening of an existing disease shall not exceed that set forth in the insurance amounts list.
  5. Receipt of medical treatment overseas, where one of the purposes of the trip is for that purpose, or when the Policyholder is undergoing medical examinations and/or the Policyholder is on a waiting list for surgery or medical treatment and/or is undergoing tests of any kind.
  6. Periodical check-ups, vaccinations, tests and treatments relating to remedial programs (KUR), elective treatments, obtaining additional medical opinions, plastic surgery, cosmetic surgery, laser surgery, prostheses of all kinds, organ transplants, spectacles of all types, contact lenses, hearing devices, orthodontic treatments, treatments of all kinds, including drug therapy and/or protective contraceptive means.
  7. Massage treatments, baths, alternate treatments including chiropractics, naturopathy, homeopathy, acupuncture, and any type of non-conventional medical treatment.
  8. **Pregnancy**, whether or not the Policyholder was aware of the pregnancy prior to leaving for overseas and if it was discovered whilst overseas, unless explicitly stated in the Schedule and an additional premium has been paid for this coverage prior to the Policyholder leaving Israel, and on condition that by the end of the insurance period stated in the Policy, the Policyholder is not past the 30<sup>th</sup> week of pregnancy, as detailed below:
    - a. Within the framework of the pregnancy extension, coverage will be given for medical and hospitalization expenses as a result of a medical event relating to pregnancy up to the end of the 30<sup>th</sup> week of pregnancy only. To remove any source of doubt, insurance benefits will not be paid in respect of an event and/or damage caused to the Policyholder after the 30<sup>th</sup> week of pregnancy.
    - b. Notwithstanding that stated in section 8a above, insurance benefits will not be paid in respect of general check-ups, periodical tests and treatments, lying-in, miscarriage beyond the 30<sup>th</sup> week of pregnancy, medical expenses, hospitalization expenses and other expenses relating to treatment of a new-born baby, fetus or premature baby.
- The insurance benefits in respect of this extension shall not exceed that set forth in the insurance amounts list.
9. Auto-immune deficiency syndrome (AIDS), unless explicitly stated in the Schedule and an additional premium has been paid prior to the Policyholder leaving Israel.
    - a. The coverage – In case of a sudden and unforeseen change in the state of health of the Policyholder arising from auto-immune deficiency syndrome (AIDS) and on condition that there was no worsening and/or change of any kind in his illness in the six months preceding the insurer's departure overseas, the extension will cover

medical expenses and hospitalization expenses, loss of deposit or trip cancellation, and refund of travel expenses, all as defined in the policy. The insurance benefits in respect of this extension will not exceed \$50,000 and on condition that:

1. The Policyholder's trip was approved in advance and in writing by the Insurer and by a doctor specializing in allergy and clinical immunology or a specialist in infectious diseases working in a medical center which is recognized for the treatment of patients suffering from auto-immune deficiency syndrome (AIDS).
  2. The coverage is limited to 30 days from the date of departure of the Policyholder for overseas but not more than the period of coverage.
10. **Snow ski, snowboard and/or water ski**, unless stated explicitly in the Schedule and an additional premium having been paid in respect of this coverage.  
**This extension is limited to up to age 70.**
11. **"Extreme sport"** – Unless stated explicitly in the Schedule and an additional premium having been paid in respect of this coverage. This coverage will include participation in extreme sports, such as: mountain climbing (reasonably requiring the use of ropes or accompaniment by a guide), entry into caves using ropes, diving requiring the use of breathing equipment, rappelling, rafting, Banji, hang-gliding, tandem parachuting (parachuting accompanied by a trainer) , rafting, gliding, wave surfing, kayaking, kait surfing)  
**This extension is limited to up to age 70.**
12. The death of the Policyholder or his injury as a result of engagement in competitive sport in an organized competition and/or training within the framework of a sports association and or team, and also touch wrestling.
13. **Accident as a result of flight/sailing** (except for travel on an aircraft/sailing vessel licensed for the purpose of transportation of traveler flying / sailing within the framework of regular scheduled flights/sailing and licensed for transportation of travelers by a licensed crew).
14. Disease or injury caused maliciously or non-maliciously and independently, insanity, alcoholism, use of narcotics, and needless exposure to danger (except during attempts to save life), psychiatric treatment, mental disturbances, fears, anxiety, depression, stress, suicide or attempted suicide.
15. Cardiac surgery, cardiac angioplasty, cardiac pacemaker implantation, are not included in the insurance if they are not immediately resulting from a severe acute event occurring overseas.
16. Accident, caused as a result of a road accident and in which the Policyholder was driving a vehicle without a local license valid in the country of the event and/or a valid Israeli license and/or a valid international license, even if there was no need for a license to drive vehicles in the country where the event occurred.  
To remove any doubt, explicitly excluded is a case where the driver is required to insure the vehicle under compulsory insurance or other insurance in accordance with the law in the country where the event occurred and failed to take out such valid insurance.
17. Accident caused as a result of the occupation of the Policyholder entailing manual labor and/or physical labor or the involvement of the Policyholder in illegal activity.  
In order to remove any doubt, this Policy does not cover any accident falling within the definition of employer's liability, under Israeli law.
18. Travel in taxi-cabs, permits, commissions, imposts, taxes, telephone calls, faxes, legal expenses and fees, interest, bank expenses, fines and such like.
19. Collateral damage of any kind, including expenses arising from loss and waste of time for any reason, cancellation of a business transaction, including suspension, delay, loss of market, loss or damage to reputation, loss of work days and salary, sick days, loss of enjoyment, distress, pain and suffering, nursing assistance, social assistance and such like.

## Chapter 1 – Personal accidents

1. **Coverage** - In the case of an accident (as defined in the policy) constituting the direct, sole cause, regardless of any other factor, of the death or permanent disability of the Policyholder, within 12 months of the date of the accident, the Insurer will pay:
  - a. **Case of death:** To the Policyholder's legal heirs or the managers of his estate or the executors of his will, the amount set forth in the insurance benefits list
  - b. **Case of permanent disability of the Policyholder:**
    1. The level of medical disability caused the Policyholder as a result of an insurance event under this policy will be determined in accordance with the relevant tests stipulated for the type of injury in Part A, in the Annex to Regulation 11 of the National Insurance Regulations (Determination of Level of Disability for Work Injuries), 1956, herein in this section "the Tests" (the said determination of disability is not such as to apply to this Policy any provision of the National Insurance Law and its Regulations).
    2. If the injury is not set forth in the Tests stipulated in Part A in the Annex to Regulation 11 of the National Insurance Regulations, the level of disability will be determined by a qualified doctor on behalf of the Insurer according to an injury similar to it, from the injuries stipulated in the Tests.
    3. If the Policyholder has grounds for claim also against the National Insurance Institute as a result of the occurrence of an insurance event, the ruling by the National Insurance Institute as to the Policyholder' level of disability resulting from the insurance event will also be binding upon the parties to this Policy.
    4. In order to remove any source of doubt, it is hereby stated that the determination of disability according to this Policy, will not be affected by the level of disability determined for the Policyholder in accordance with other legislation, apart from the Regulations pursuant to the National Insurance Law as defined above.
    5. Existing disability prior to the accident will be taken into account in determining the rate of disability.
  - c. It is hereby declared and agreed that if the Policyholder disappears and nothing is heard of him for a period of not less than 180 days as a result of the loss, disappearance of an airplane with its passengers or the sinking or total destruction a sailing vessel or any means of transport, it being known that the Policyholder was travelling on it, this will be deemed as death as a result of accident. The compensation under this section will be paid only after the beneficiary or beneficiaries sign on an undertaking to repay any insurance benefits amount that was paid, including Consumer Price Index linkage differences if the Policyholder is still alive or the conditions for payment of the insurance benefits have not been fulfilled.
  - d. The total insurance benefits under this Chapter will not exceed that set forth in the insurance amounts list.

### Exclusions to the Insurers liability for personal injuries (Chapter 1)

1. The coverage under this Chapter does not apply to policyholders aged 75 or over.
2. This chapter does not cover temporary disability and/or full or partial work disability resulting from the accident.
3. An accident, caused as a result of a road accident and in which the Policyholder was driving a vehicle without a local license valid in the country of the event and/or a valid Israeli license and/or a valid international license, even if there was no need for a license drive vehicles in the country where the event occurred.

In order to remove any doubt, explicitly excluded is a case where the driver is required to insure the vehicle under compulsory insurance or other insurance in accordance with the law in the country where the event occurred and failed to take out such valid insurance.

## **Chapter 2 – Personal luggage insurance (on first damage basis)**

**Coverage** - The Insurer will indemnify the Policyholder for the loss or theft or direct damage to the personal luggage accompanying the Policyholder, during the insurance period. The insurance period for luggage will commence from the moment the Policyholder leaves his house on his way overseas, or if he previously handed his luggage to a carrier, from the moment of delivery and until his return from overseas directly to his home, all within the insurance period stated in the Schedule, and on condition that:

- a. The total insurance benefits under this Chapter will not exceed that stated in the insurance amounts list.
- b. The total insurance benefits in respect of valuables will not exceed that stated in the insurance amounts list.
- c. In any instance, the total insurance benefits per item or set of items or pair of items will not exceed the amounts stated in the list per item (insurance amounts list table).
- d. Replacement of travel documents including passport and air ticket up to the amount stated in the insurance amounts list.
- e. **Late arrival of luggage:** The Insurer will pay for the need to purchase clothes and essential items needed by the Policyholder, as a result of being left temporarily without luggage as a result of a dispatching error by the carrier.

It is stipulated that:

1. The duration of delay in the arrival of the luggage is over 12 hours from the time of arrival of the Policyholder at his destination overseas.
  2. The Policyholder will submit confirmation of the duration of the delay and receipts for the purchase of the articles.
  3. The Policyholder is not entitled to compensation if a claim has been filed in respect of the same item according to this section and according to Chapter 2 (Personal Luggage Insurance) at the same time.
- f. **Laptop computer extension** (in consideration of payment of an additional premium)
1. The Insurer will indemnify the Policyholder in respect of the theft or loss overseas of a laptop computer at the same time as travelling during the trip undertaken by the Policyholder and which was in his possession him during the period of the journey.
  2. The total insurance benefit for the laptop computer extension will not exceed the amount stated in the insurance amounts list
  3. **Basis of indemnification:**  
  
If the Policyholder purchases a replacement for the laptop that was stolen or lost, the Insurer will pay the costs of replacement, on condition that the age of the computer that was lost or stolen at the date of the event was no more than two years.  
If the Policyholder is unable to prove the age of the lost article or its age is over two years, the insurance benefits will be paid on the of the real value of the lost computer, less depreciation that will be not less than 25%
  4. **Exclusions to coverage under Section f. – Laptop extension**

In addition to the general exclusion to the Insurer's liability under Part D of the Policy and the qualifications to the Insurer's liability under Personal Luggage Insurance (Chapter 2), insurance benefits will not be paid under this extension in any of the following cases:

- a. Regular wear and tear, corrosion, rust, breakage, mechanical or electrical breakdown, scratches, damage to computer parts, damage and/or defect as a result of a manufacturing defect.
- b. Loss and/or damage to data storage media.
- c. Loss and/or damage by virtue of the manufacturer's warranty and/or of the supplier and/or by law.
- d. Loss and/or damage and/or theft of the computer in a vehicle including in case of theft of the vehicle with its contents.
- e. A computer that is handed to the airline/transportation company and is under the responsibility of the carrier.
- f. Collateral damage.

### **Exclusion to the Insurer's liability under personal luggage insurance (Chapter 2)**

The Insurer will not pay for the loss or theft or damage to personal luggage arising from or related to:

1. Theft from vehicles (except public transport vehicles) except up to the amount set forth in the list of insurance amounts and on the explicit condition that at the time of the theft, the doors, windows and all other openings of the vehicle were properly closed and locked and that the locks or the windows or closing systems were broken into and broken by force and by violent means.
2. Loss, damage or theft of cash money, checks, documents of any kind, travelers checks, postage stamps, photographic film, contact lenses, hearing instruments, medical equipment, dentures, spectacles, suitcases, fragile articles, bottles of drinks or food, television sets, video, tape, computers, computer parts, software and all computer accessories.  
Notwithstanding the aforementioned, the Policy will cover suitcases and/or fragile articles and subject to them being lost, stolen or damaged as a result of fire.
3. Loss, damage or theft of commercial business samples.
4. Usual wear and tear, usual deterioration, breakage, mechanical or electrical defect.
5. Damage caused by stains, spillage of material, fluids or food on to the insured luggage, dirt, or scorching.
6. Appraisal of damage:  
If the Policyholder does not have purchase receipts, the value of the property will be assessed by the Insurer, but in any instance the maximum amount paid in respect of the loss or theft or damage to the luggage – will be value of the items as new less wear and tear that will be not less than 35%.
7. Collateral damage of any kind.

### **Chapter 3 - Liability towards a third party**

**Coverage** - The Insurer will indemnify the Policyholder in respect of his legal liability towards a third party up to the amount stated in the insurance amounts list, for:

1. Death or bodily injury as a result of an accident to any person who is not a member of his family or who at time of the accident was not employed or in the service of the Policyholder or accompanying him.  
**The Insurer will indemnify the Policyholder in respect of reasonable legal expenses over and above the aforementioned liability limit.**
2. Accidental damage to property, which does not belong to the Policyholder or to a member of his family or accompanying person or any person in the service of the Policyholder, and also on condition that the property was not under their supervision or care and on condition that the liability arises from an accident which occurred overseas during the insurance period.

### **Exclusions to coverage - Liability towards a third party insurance (Chapter 3)**

Insurance benefits will not be paid under by the Insurer, in respect of the liability of the Policyholder towards a third party arising from:

1. Ownership or possession of buildings or land or premises.
2. Ownership or possession or use of a motor vehicle and/or means of transport of any kind, aircraft or sailing vessel.
3. Commerce, manufacturing, distribution and repair of products of any kind and also engagement in his business and/or profession or vocation.
4. Participation in organized sport, competitions or participation in a sporting event of any kind, unless taking part as a spectator.
5. A contract imposing liability on the Policyholder for which he would not have been responsible in the absence of the contract.
6. Liability in respect of animals belonging to the Policyholder or under his control or in his possession or under his supervision and also when riding on horses.
7. Liability arising from engagement in snow skiing, including snowboard and/or water skiing and when using sleds or skis and this also if an additional premium is paid for snow skiing including snowboard and /or water skiing.
8. Employers' liability, contractual liability or liability towards the family of the Policyholder.
9. Liability in respect of a willful act, malicious act or illegal act.
10. Legal expenses arising from criminal acts of any kind.

#### **Chapter 5 – Loss of deposit or trip cancellation prior to its commencement**

**Coverage** - The Insurer will indemnify the Policyholder for loss of non-refundable deposits or payments made in advance in Israel or which need to be paid on behalf of the Policyholder in case of necessary and unavoidable cancellation of the trip, as a result of the following:

- a. Illness or accident or hospitalization or death of the Policyholder or a close family relative.
- b. Serious accident causing the Policyholder to be bed-ridden at the date of the trip.
- c. An epidemic which does not enable the Policyholder to leave for overseas due to closure of the airport in the country of destination for which he purchased a flight and/or sailing ticket.
- d. The Policyholder is called up for reserve duty under a special command (Order 8) by a qualified military authority as a result of a military emergency and the special command is given to the Policyholder after taking out this policy.  
**The coverage under this section will apply only to the person who receives the command.**
- e. The total insurance amount under this Chapter will be as set forth in the insurance amounts list.

#### **Exclusions to cover under loss of deposit or trip cancellation prior to its commencement (Chapter 4)**

The Insurer will not pay in respect of claims arising from or relating to:

- a. A claim arising directly or indirectly from unwillingness of any of the Policyholders to go on the trip or of his economic position.
- b. A claim arising directly or indirectly from an omission in giving notice to a travel agent or insurance agent or trip organizer or provider of travel or accommodation and services immediately on becoming aware of the need to cancel the trip.
- c. Travel cancellation expenses arising from an existing medical condition and/or existing disease of the Policyholder in respect of which the Policyholder was undergoing treatment or supervision when leaving for overseas or in the 6 months prior to that date and also cancellation expenses arising from an existing medical condition and/or existing disease of a close relative, as define din the Policy, living continuously in Israel.

## **Chapter 5 – Hospitalization expenses overseas**

**Coverage** – The Insurer will pay to the hospital or will indemnify the Policyholder in respect of hospitalization expenses overseas including surgeon's fees and intensive care as a result of an "event" overseas.

The total insurance benefits under this Chapter will not exceed that stated in the insurance amounts list.

### **Extensions – Coverage under this Chapter is extended to cover:**

- a. Reasonable expenses in respect of additional stay of an accompanying person in a hotel, beyond the insurance period, and air ticket expenses, on condition that a medical opinion is provided by a qualified doctor or hospital overseas stating that were it not for the additional stay, the life of the Policyholder would be endangered.  
The total insurance benefits under this extension will not exceed that stated in the insurance amounts list.
- b. Travel expenses from Israel of a close relative which is necessary according to a medical opinion overseas, to stay with the Policyholder who is alone overseas.  
The total insurance benefits under this extension will not exceed that stated in the insurance amounts list.
- c. In the case of the death of the Policyholder, the Insurer will pay to his legal heirs or the executor of his estate, the expenses entailed in bringing the body back to Israel.
- d. The Insurer will be entitled to require the Policyholder to return to Israel for continuing treatment, if his return is possible from a medical point of view, at any time during the insurance period. In this case, the Insurer will bear the full costs of transferring the Policyholder and one accompanying person.
- e. Medical flight to Israel, expenses for air transfer of the Policyholder for treatment in Israel as defined above. **The Insurer's liability under this section is contingent upon the prior consent of the Insurer for the execution of the flight by the Policyholder or by someone appointed by it.**
- f. Local air and/or sea rescue, in case of emergency, from the event location to a close by hospital.

## **Chapter 6 – Medical expenses overseas**

**Coverage** – The Insurer will indemnify the Policyholder for medical expenses incurred overseas, not during hospitalization, as a result of an "event" overseas.

The total insurance benefits under this Chapter will not exceed that stated in the insurance amounts list.

### **Extensions – Coverage under this Chapter is extended to cover:**

Ongoing medical treatment in Israel subject to Part B "Definitions", section 11.

The total insurance benefits under this extension will not exceed that stated in the insurance amounts list.

### **Exclusions to coverage to the Insurer's liability for Hospitalization Expenses (Chapter 5) and Medical Expenses (Chapter 6):**

The insurer will not bear payment in the following instances.

1. The Insurer will not be responsible in respect of hospitalization expenses, medical expenses and other expenses in respect of actions and/or expenses that are not essential from a medical point of view and which can be postponed until the return of the Policyholder to Israel.



The Insurer will be entitled to require the Policyholder to return to Israel for continuing treatment, if his return is possible from a medical point of view, at any time during the insurance period.

2. Additional expenses incurred during hospitalization of the Policyholder in a private room or in a first class department or in a room specially adapted for his use in the hospital, clinic or institution for medical supervision, except in case of medical necessity and confirmation of which has been given by the attending physician overseas.
3. Dental and periodontal treatment expenses, except for emergency treatment by a dentist (one visit only) on condition that the treatment is given only as first aid for the alleviation of pain. The total insurance benefits under this extension will not exceed that stated in the insurance amounts list.

## **Chapter 7 – Refund of travel expenses and additional expenses**

**The coverage:** The Insurer will indemnify the Policyholder for the following expenses:

- a. Reasonable additional expenses for returning to Israel necessarily and unavoidably incurred as a result of the death, serious bodily injury or illness of a close relative, as defined in the Policy, living continually in Israel, who according to the determination of the attending physician is in danger of dying, as a result of which the Policyholder needs to change his date of return to Israel and is unable to use the flight ticket being held by him.
- b. Reasonable additional expenses for returning to Israel as a result of a medical event which is covered under the policy, in respect of which a qualified doctor overseas confirms that he is forced to change his date of return to Israel and is unable to use the flight ticket held by him or in case of the death or abduction of the Policyholder or the person accompanying him.
- c. The compensation of the Policyholder under this Chapter is contingent upon the Policyholder having left Israel with a flight ticket including return to Israel. The compensation will not exceed the price of purchasing a new flight ticket of a type identical to the original flight ticket purchased by the Policyholder on leaving for overseas, less that amount by which the Policyholder is credited in respect of non-usage of the original ticket and on condition that maximum compensation amount does not exceed that stated in the insurance amounts list.
- d. Reasonable expenses in respect of additional stay of the Policyholder in a hotel overseas, beyond the insurance period, on condition that a medical opinion is provided by a qualified doctor or hospital overseas stating that were it not for the additional stay, the life of the Policyholder would be endangered.  
The insurance benefits under this extension will apply only to the Policyholder who is injured or has become ill in an event.
- e. The Insurer will compensate the Policyholder in respect of the pro-rata refund of land arrangements, if they were not used as a result of being hospitalized.
- f. The Insurer will compensate the Policyholder in respect of the pro-rata refund of land arrangements as a result of a medical event as defined under the terms of the policy, to the Policyholder or a member of his family living continually in Israel. To be calculated pro-rata for each complete day of truncation of the trip from the moment the Policyholder arrives in Israel.
- g. The total insurance benefits under this Chapter will not exceed that stated in the insurance amounts list.

### **Exclusions to the Insurer's liability for the refund of travel expenses and additional expenses (Chapter 7):**

1. The Insurer will not pay for travel and stay expenses borne by the Policyholder and which would have been incurred by him even if the medical event or return to Israel had not occurred.

2. Insurance benefits will not be paid in respect of travel expenses and refinancing overseas of any trip to Israel.
3. Expenses for returning to Israel will be limited to the price of a tourist class air ticket only.
4. No pro-rata refund will be paid in respect an original air ticket that was used for leaving or returning to Israel or which was changed for another by the carrier in case of truncation or cessation of a trip.

## **Chapter 8 – Detection, search and rescue (in consideration of an additional premium)**

### **a. Detection and search**

- a. On the occurrence of a disappearance, the Insurer will carry out the following actions:
  1. Within seven business days, from when the disappearance occurs, and after the Insurer has receive full details on the location the last place of stay of Policyholder, the Insurer will commence an initial inquiry. For the purpose of this section, "full details" means – the Policyholder's planned tour route, last-known place of stay, the people with whom he was in contact during the tour and/or any other reasonable detail requested by the Insurer.
  2. If after seven days from the Insurer commencing carrying out the initial inquiry, the location of the Policyholder has not been detected, the Insurer will start making inquiries in the field.
  3. If after seven days from the Insurer commencing field inquires, the location of the Policyholder has not been detected, the Insurer will set up a search party. The search party will go out to the area of disappearance and will act to detect the location of the Policyholder.
  4. At the end of one month of the search party leaving the area of disappearance and/or if the location of the Policyholder is found and/or on exhaustion of the liability limit for the detection, search and rescue and/or if the death of the Policyholder becomes known (the earlier of them) the Insurer will cease its activity by means of the search party.
  5. Where an unequivocal finding points to there being no need for an initial inquiry or field inquiry, but urgent rescue activities instead, the Insurer will do everything in its power to act as early as possible to carry out the rescue.
  6. After cessation of the activities for detecting the Policyholder by means of the search party as described in section a.4 above and over a further period of six months the Insurer will continue field inquiries only, on condition of the death of the Policyholder has not become known.

At the end of the additional six months (the end of the search period for the purposes of this Chapter) the Insurer will cease all activity and its obligations according to this policy will come to an end.

**To remove any doubt, it is hereby stated explicitly and declared hereby that the Insurer's obligation, pursuant to this policy, shall not be such as to promise the detection of the Policyholder.**

**The Insurer will do everything in its power and experience to carry out the aforementioned, in accordance with the terms of the policy.**

**Non-detection of the Policyholder, despite the Insurer's efforts and its activity to detect him, shall not be deemed a breach and/or non-fulfillment of the terms of the policy on the part of the Insurer.**

b. **Rescue**

If the Policyholder is found during the period of search and it is clear that he is unable to reach a place of safety unassisted, because of damage to his state of health and/or other bodily limitation, which is covered under the terms of the policy, the Insurer will do everything in its power to rescue the Policyholder.

c. **End of the search period**

1. At the end of the search period and if the Policyholder has not been found and/or rescued, the Insurer will inform a close relative of the Policyholder, as defined in the policy, that the Policyholder has not been found and the Insurer will cease activity searching for him.
2. Within 15 days of giving notice of the cessation of searching, the Insurer will issue a report detailing the actions that were taken by the Insurer in searching for the Policyholder, the timetables under which the actions were carried out, information received regarding the place of stay of the Policyholder and any information received as to the state of health of the Policyholder.

- d. The insurance benefits for this Chapter under sections a, b and c will not exceed that stated in the insurance amounts list.

**Exclusions to the Insurer's liability for detection, search and rescue expenses (Chapter 8):**

In addition to the general qualifications and exclusions in Part D of the policy, insurance benefits will not be paid under this Chapter, in any of the following instances:

1. The Policyholder participates in war, military, police, underground activity, revolution, mutiny, disturbances, riots, sabotage or other illegal action.
2. The Policyholder refuses to cooperate with representatives of the Insurer and/or refuses to return to Israel.
3. The freedom of the Policyholder is denied him against his will, whether legally or illegally.
4. The Policyholder is under the influence of drugs, intoxicating materials, or alcoholic drinks in a manner such that the Insurer is prevented from legally carrying out the rescue.
5. The Insurer will be exempt from its obligations under the policy if it becomes clear that after taking out the policy or around the time of it being taken out a revolution and/or change in regime and/or military change and/or political change and/or other preventing the possibility of entry and/or exit from that country and/or preventing the Insurer from carrying out its obligations under the policy.
6. In order to remove any doubt, it is hereby stated that the Insurer will be permitted to cease all action under this policy at any stage, when the cost of the action and/or actions carried out by it in fulfillment of its obligations exceeds the amount of the insurance benefits and on exhaustion of the entire insurance benefits in this Chapter, the coverage will come to an end.
7. On the said cessation of activity, the Insurer will inform the person who notified of this.
8. In no case will the Policyholder and/or anyone on his behalf be permitted to receive the insurance benefits or part of them in respect of the detection, search and rescue.
9. Expenses in respect of detection, search and rescue will be covered in condition that they are approved by the Insurer **in advance and in writing.**

**CLAL  
INSURANCE**

**FORMS FOR YOU TO COMPLETE  
IF YOU HAVE A CLAIM**

**CLAL  
INSURANCE**

To: Clal Insurance Company Ltd Insurance Company Ltd	Medical Confidentiality Waiver Instrument
<p>I the undersigned, wish to inform you that during my stay overseas on date _____ I was in need of hospitalization as a result of _____ and I incurred medical expenses in an amount of * _____</p> <p>As a result of the accident/illness detailed above, I am unable to use the original flight ticket and I was forced to purchase an additional flight ticket **</p> <p>I request that you refund to me the expenses in respect of this claim, in accordance with the terms of the Policy.</p> <p style="text-align: right;">Yours faithfully</p> <p>Date _____ Signature _____</p> <p>* Please attach medical confirmations and receipts as required ** Please attach the previous flight ticket and the medical confirmations - as required Please attach an international credit card declaration Please attach the policy in any case of claim</p>	<p>I the undersigned _____ (Surname) (First Name)</p> <p>ID Number _____, residing at _____ (Town) _____ (Street) (House no.)</p> <p><u>Name of attending physician</u> _____</p> <p>hereby release any doctor and any medical institution and its workers from the requirement of medical confidentiality, and I hereby request that Clal Insurance Company Ltd Insurance Company Ltd and its representative any document that may be required by them regarding my illness, medical condition, treatment given me, its results and/or any other information regarding my medical condition.</p> <p>Date _____ Signature _____</p> <p>Please attach in case of a claim</p>

CLAL  
INSURANCE

To:  
**Clal Insurance Company Ltd Insurance Company Ltd**

I, the undersigned, hereby wish to inform you that during my stay overseas, damage/loss occurred to my personal luggage which accompanied me, as detailed below and the confirmations attached hereto\*.

Policyholder name \_\_\_\_\_

Address \_\_\_\_\_  
(Town) (Street) (No.) (Zip code) (Home Tel.)  
(Mobile)

Date of damage	Event time:	Event location	Description of damaged article	Purchase date	Claim amount

Notice of event given to:  Police :  Airline company :  Railroad company :   
(Other) \_\_\_\_\_

Documents attached for proof:  Police conformation  Carrier confirmation  Receipts or credit card printouts  
 International credit card declaration:  Other \_\_\_\_\_

Policyholder's declaration:

I hereby declare that all of the details given by me above are complete and exact, and all of the above is true and correct.

signature \_\_\_\_\_ Date \_\_\_\_\_ Policyholder

\* Please attached receipts and conformation as required

\*\* Please attach the policy in any case of claim