

By Hilit Insurance Agency

Tourist Insurance Proposal

We are honored to present, in writing, our proposal to insure students from abroad who arrive in Israel for long / short periods of time.

About Harel Insurance Company

Harel Insurance Company from the merging of **Shiloah** Insurance Company and **Sahar-Zion** Insurance Company, is the oldest and most leading company in Israel for health insurance in general and health insurance for tourists and for those who travel abroad in particular.

The company's extensive experience gives it a high capacity for development of products and insurance plans that adapt to the progress and development of medicine in Israel and in the world and to the needs of the population.

Harel has international ties with the largest additional insurance companies in the world and with Lloyd's, which allows the clients to receive coverage and enjoy security and stability.

Harel was chosen to be a Global Partner of international giants such as:

Chubb, Ace, Royal & Sun Alliance, as a result it insures in Israel the Israeli affiliates of a large number of multinational companies that operate in Israel.

A variety of Insured customers

Harel Insurance Company is the leading company in the tourists and foreigner's insurance industry in Israel, adjusting insurance plans for the needs of the insured population.

Within this operation we insure:

- Institutions of higher education- students living in Israel for educational and research purposes in all of the institutions of higher education in Israel.
- Special projects by the Jewish Agency.
- Na'ale Program- teens who immigrate without their parents.
- S.L.H program- students before their parents.
- Israel Experience- teens who come to Israel for long a short periods.
- Youth and Pioneering.
- Yeshiva students in Israel.
- Foreign Ministry laborers.
- Foreign workers.
- Diplomats.
- Etc...



TOUR AND CARE Policy

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	\$5,000 Up to

Exceptions summary

The insurance policy will not cover any occurrence that is related to\or is due to a medical state prior to the insurance policy, pregnancy and childbirth, drug and\or alcohol use, work related accidents, car accidents, use of weapons.

-Complete terms of the policy will require the insurer-

- * Booking a doctor's visit 24 hours a day.

Insurance policies

Harel offers its customers a choice between two insurance policies:

Policy number 1- medical services through the "**Harel**" array of services.

Policy number 2- medical services through the "**Clalit Health Services**" array of services.

The choice between the service policies will be made during the application for medical insurance.

Policy number 1- "Harel" private service system

Harel offers its customers a nationwide medical system, support and assistance when needed as:

Support and assistance services

"Harel" hotline works 24 hours a day and is staffed by skilled and professional representatives.

Harel Insurance Company Ltd – Travel Insurance Division and Foreign Employees





"Harel" hotline services include:

- *Booking a house visit 24 hours a day- close monitoring after the visit.
- *Assistance locating service providers.
- *Issuance of financial liabilities for running special tests and paying hospitals.
- *General information regarding eligibility during an insured event.

The benefits of the "Harel" medical system

- * A nationwide medical array of services including doctors, specialists, laboratories, imaging services, institutes and network pharmacies.
- *Agreements with every hospital in Israel.
- *Private medical service with no need to encounter any bureaucratic structural mechanisms.
- *Private services with no administrative or other committees.
- *A foundation of medical services given at private clinics as well which allows extremely high availability.
- *Condensation and adjustment of medical service according to need and location of the insured person.
- *Extensive and long lasting business relationship with the most leading medical service providers in Israel providing appropriate solutions, immediately and in high availability according to the needs of the insured person and with no bureaucracy.

Policy number 2- array of services- "Clalit Health Services"

All of the "Clalit Health Services" clinics and pharmacies, nationwide, will be available for the insured person.

The medical services will only be given after displaying a valid "membership card".

Emergency room- referral to the emergency room will be made by a referring physician only.

(It is not possible to reserve for groups in this policy).

Sincerely,
Harel Insurance Company Ltd.
Overseas travel insurance division
Foreign workers and tourists in Israel

