

## WELCOME TO ISRAEL

Dear Student,

Harel Insurance Company welcomes you and it is pleased that you have joined the large family of Harel insureds.

During you stay in Israel in the framework of the educational programs of the Israeli Experience, you will be insured by Harel Insurance Company's medical insurance. On the occurrence of a medical event, the insurance policy grants you a particularly extensive safety net which includes inter alia, cover such as:

- Medical expenses during hospitalization in a hospital in Israel.
- Medical expenses not in the framework of hospitalization.
- Doctor, specialist doctor, laboratory tests, imaging services, medication, emergency dental treatment and more.

**However, it is important to note there are occurrences or instances which are not covered by the policy, such as:** a medical condition existing prior to the date of commencement of the insurance, AIDS, periodic examinations, pregnancy, childbirth, baby care clinics, use of drugs and/or alcohol, use of weapons, work accidents and/or road accidents, sporting activities conducted **outside** the framework of the Israeli Experience programs and sporting activities conducted **without a certified instructor and/or on a free Saturday or free day and/or if all the necessary steps in order to prevent unnecessary risks were not taken.**

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

### **Insured's card**

The insured's card bearing your personal details and which is in your possession, is to be presented whenever requesting medical services. This card is personal and cannot be transferred to another. All the medical services will be provided by means of the service array included in the arrangement with the insurer.

### **Extension of the policy**

In the event of that you choose to extend your stay in Israel after the Israeli Experience program has come to an end and the insurance period is over, you may approach us, or the Israeli Experience in order to extend the policy. Extension of the policy is subject to the insurance company authorization.

### **For information and assistance in locating medical service providers**

**Harel 24 Hour Per Day Center  
1-800-414-422**

We wish you a pleasant stay in Israel.

Harel Insurance Company Ltd.  
Tourists in Israel Insurance Department

**TOUR AND CARE POLICY SUMMARY  
IN THE NAME OF THE ISRAELI EXPERIENCE**

**Below is the cover summary:**

<b>Main points of the cover</b>	<b>Up to a sum of</b>
1. Medical expenses during hospitalization in Israel	Full cover in a general – government hospital: up to 90 days
2. Medical expenses as a result of the deterioration of an existing illness (subject to the insurer's authorization)	Included in the limits of liability
3. Expenses in Israel not during hospitalization	Included in the limits of liability
Doctor's visit	Included in the limits of liability
Laboratory tests, imaging services, ECG, plaster casts, bandaging.	Included in the limits of liability
Medications	Included in the limits of liability
Emergency dental treatment	Included in the limits of liability
4. Transfer of a body to the country of origin	\$5000 / \$10,000
5. Medical expenses as a result of a psychiatric emergency occurrence	\$2000
6. Continued medical expenses abroad in the event of an accidental occurrence which took place in Israel	\$10,000
7. Expenses for transferring the insured to the country of origin (including a companion)	\$10,000
8. Transfer expenses in a psychiatric event – for the insured and a companion	\$1500
9. Evacuation by air and rescue expenses from the site of the occurrence to the nearest hospital	\$50,000
10. Cadets corps	Included in the limits of liability
11. Extreme sports	Included in the limits of liability

**The insurer's limit of liability shall not exceed a sum of \$100,000**

**The only preexisting conditions covered are: e**

**Summary of the exclusions:**

The policy shall not cover: AIDS, periodic examinations, pregnancy, childbirth, infant clinics, use of drugs and/or alcohol, work accidents and/or road accidents.

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

**TOUR AND CARE POLICY ADDENDUM  
IN THE NAME OF THE ISRAELI EXPERIENCE  
ALTERNATIVE A**

Dear Student,

The Tour and Care Insurance Policy which was purchased on your behalf, shall be extended to include the following covers:

1. **Deterioration of an existing illness which was medically balanced for 12 months prior to the insured arriving in Israel** – a sudden and unexpected deterioration of an aforementioned existing illness, necessitating emergency treatment in Israel. The deterioration shall cover asthma, allergy, epilepsy, youth diabetes.

In order to avoid any doubt, the extent of benefits in respect of a deterioration of an existing illness as aforementioned, shall be up to a sum of \$25,000.

The deterioration of an existing illness not noted above shall not be covered unless the policy owner provides the insurer with a full medical declaration and information regarding the insured at least 10 days prior to the student arriving. In any event, the insurer shall be entitled, at its discretion not to confirm receipt of the student's insurance and/or to limit the conditions of the student's entitlement in the policy.

2. **Medical expenses abroad up to a sum of \$10,000** – in the event of an accidental occurrence initially occurring in Israel, the insured shall be entitled to continued treatments abroad subject to the following accumulative conditions:
  - 2.1 The medical treatments shall be provided as an immediate and direct continuation in respect of an occurrence which occurred in the course of the insurance period.
  - 2.2 The insured is not entitled to cover of these expenses from any other factor whatsoever.
  - 2.3 The insured is entitled to the type of treatments required abroad according to the policy conditions.
  - 2.4 The insured and/or whomsoever on its behalf approached the insurer to receive its written authorization for execution of the treatment.
3. **Medical expenses in Israel as a result of an emergency psychiatric event** – up to a sum of \$2000. (Anxiety attack – payment to the emergency room following an anxiety attack shall be covered in the framework of an emergency psychiatric event).

4. **Expenses for transfer abroad**
  - 4.1 The expenses of transferring the insured back to the country of origin – in the event of a medical occurrence which took place during the insurance period, the insurer shall bear the costs of transferring the insured back to the country of origin as well as the expenses of a companion, up to a sum of \$10,000, all under the express condition that a doctor on behalf of the insurer determined that there is a medical need to perform a transfer as aforementioned and an additional condition that the insured's life is not in danger.
  - 4.2 In the event of the insured's suffering a psychiatric event, the aforementioned expenses and those of the insured's companion shall be limited to a sum of \$1,500, all according to the conditions determined in paragraph 4.1 above.
5. **Air evacuation and salvage expenses from the place of the occurrence in Israel to the nearest hospital** – the insurer shall bear expenses as aforementioned, however, no more than \$ 50,000 under the following accumulative conditions:
  - 5.1 Transfer of the insured by land evacuation was impossible.
  - 5.2 The need for evacuation was immediate and an emergency, seeing that failure to do so would endanger the insured's life.
  - 5.3 The insurer and/or whomsoever on its behalf confirmed the evacuation in advance.
6. **Emergency flight for a close family member** – in the event of an accidental occurrence and the insured being in a condition requiring assistance 24 hours a day (with the insurer's advance confirmation) or in the event of the insured being hospitalized in Israel following an occurrence requiring an invasive surgical procedure and the insured's hospitalization exceeds 10 days – the insurer shall pay the cost of purchase of an economy class travel ticket to Israel up to a sum of \$1000 in respect of one close family member only.
7. **Cadet Corps** – during the students stay in Israel cover will also be provided in the framework of Cadet Corps and Israel Defense Force camp activities.
8. **Extreme sport activities as detailed hereunder:** riding donkeys, camels and horses, bicycles, jeeps, ranger vehicles and all terrain vehicles; aquatic sport including: kayaks, 'banana', inflatable inner-tire tubes, pedal boats, tornado boats, swimming pools and bathing in the sea; extreme sport including repelling, omega, rope parks, paintball, bow and arrow performed in the framework of the group program of the Israeli Experience in the course of their stay in Israel.
9. Paragraph 3.4 – the sum limit in respect of medications shall be cancelled.
10. **Preparation period** – cancelled.

11. **Deductible** – cancelled.

**The rest of policy conditions and exclusions shall remain unchanged.**

## **Private Medical Array Deployed Nationwide**

Harel places a nationwide medical array at the disposal of its insureds - as well as support and assistance when required, as detailed hereunder:

### **Support and assistance services**

The Harel Center is operative 24 hours a day and is manned by highly skilled and professional service representatives.

#### **The Harel center services include:**

- **Summoning a house call 24 hours a day – the doctor's house call services shall be provided by the Natali company.**
- Assistance in locating medical service providers.
- Issuing monetary undertaking for performance of special tests and payments to hospitals.
- Upon the occurrence of an insured event, provision of general information regarding entitlement.

### **The advantages of Harel's medical array**

- A medical array deployed nationwide including doctors, specialist doctors, laboratories, imaging services, institutes and a chain of pharmacies.
- Contractual arrangements vis-a-vis all in hospitals in Israel.
- Private medical service without a need to contend with bureaucratic structural mechanisms.
- Private services without administrative and other committees.
- A medical array infra-structure provided also by private clinics enabling exceptionally high availability.
- Reinforcement and adaptation of the medical array in accordance with the insureds' demand and location.
- An extensive, multi year business relationship vis-a-vis Israel's leading medical service providers, enabling the provision of appropriate, immediate solutions with high availability in accordance with the insureds' needs and without any bureaucracy.

**And above all this, a senior and experienced team of workers providing personal attention which will assist you at all times.**

<b>ALL THE MEDICAL SERVICES ARE PROVIDED WITHOUT A DEDUCTIBLE</b>
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