

**Schedule of Maximum Insurance Proceeds Under the Maccabi Elite Policy**

<b>Chapter 1 Personal Accidents</b>	<b>Chapter 2 Personal Effects</b>		<b>Chapter 3 Third Party</b>	<b>Chapter 4 Loss of Deposit or Trip Cancellation</b>	<b>Chapter 5+6 Medical Expenses and Hospitalization</b>		<b>Chapter 7 Reimbursement of Travel Expenses</b>	<b>Chapter 8 Tracing, Search and Rescue Expenses (for an additional Premium)</b>
Up to 65 Years Old \$15,000	Up to 16 Years old \$925	Over 16 \$1,850	Up to \$150,000	Up to \$6,000	Total of which: \$1,000,000	Reimbursement of Tickets and Service Fees	Up to 49 years old cover of expenses for tracing, search and rescue	
	Maximum cover per item \$350	Maximum cover for all valuables \$450			Medical expenses other than hospitalization \$500,000			Hospitalization expenses \$500,000
	Breaking into vehicle \$300			Medical expenses and hospitalization expenses in respect of exacerbation or pregnancy up to end of 26 <sup>th</sup> week of pregnancy \$200,000			Up to \$80,000	
	Delay in baggage arriving \$170			Medical expenses and hospitalization expenses in respect of pregnancy from the 27 <sup>th</sup> week of pregnancy until end of 30 <sup>th</sup> week of pregnancy \$50,000				
	Restoration of documents \$150			Emergency dental treatment Up to \$600				
From 65 Years Old and up to 75 Years Old \$5,000	Total cover for this chapter will not exceed a sum of \$1850			Escort's expenses Up to \$2,000				
	Extended cover for laptop computer (For additional premium) \$2,000			Further treatment in Israel Up to \$2,000				
				Transfer of corpse Full cover				
				Domestic air/sea rescue Full cover				
				Air ambulance Full cover				

**Deductible** – \$50 per Insured – for every event, to the exclusion of hospitalization.



### **Dear Insured,**

We thank you for purchasing a "Maccabi Elite" traveler's insurance policy and wish you an enjoyable and healthy stay abroad and a safe return to Israel.

The "Maccabi Elite" insurance policy guarantees you peace of mind and security everywhere in the world, via the **International Medical Assistance (I.M.A.)** Call Center.

I.M.A. has vast experience in organizing flights for patients, accompanied by professional medical staff, from anywhere in the world, with follow-up of the course of hospitalization abroad.

The Company's call center will be happy to assist you, in Hebrew or in English , 24 hours a day, 365 days a year, with any urgent medical problem that may arise during the course of your stay abroad.

### **General Guidelines for "Maccabi Elite" Policy Holders:**

In the event of being admitted to hospital or an urgent medical problem, contact the **I.M.A.** call center immediately, and state the following details:

★ First Name, Last Name and I.D. No. ★ Policy Number and Validity ★ Country and region you are calling from ★ Telephone Number (including area code) to call you back.

For the purpose of extending the policy, and subject to conditions, contact the Maccabi branch you purchased the policy from. When the branch is closed, call the "The First Clal" Center, at tel. +972-3-7111172, or from Israel at tel.: 1-700-702-702.

After returning to Israel and in the event of a claim (baggage and/or medical), send the receipts, reports and illness summaries, in addition to any relevant document, as well as the claim form found in the policy itself, to the following address: Clal Health Insurance Company Ltd., Overseas Travel Claims Department – Maccabi Elite, P.O. Box 37080, Tel-Aviv, Zip Code 66180.

Tel: 03-9420424, Fax: 03-6874815

**In a medical emergency and in the event of being admitted to hospital, contact the I.M.A. Call Center immediately at: +972-3-9221088**

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### **Sital-International**

If there is a need to trace the Insured due to his disappearance, you can contact Sital-International. Tel: +972-3-5783050 (24 hours), Fax: +972-3-5783060

## How to Act in the Event of a Claim?

- ★ In the event of an emergency event abroad, you must call the assistance center, at the telephone numbers you received.
- ★ If an incident or damage occurs that may lead to a claim being filed with the insurance company – you must report this to the company as specified below:

### Medical Expenses

Claims for medical expenses must be sent with the documents listed below:

- ★ The computer printout attached to the policy and entitled "Proposal and Schedule for Maccabi Elite Policy".
- ★ Physician's report and/or medical summary from the hospital.
- ★ Receipts (originals only) in respect of payment to the physician / hospital

### Baggage

If baggage or personal effects are lost or stolen or damaged at the airport / port – you must file a claim, first with the air / sea carrier, and after receiving compensation from them, you should contact us, attaching the documents listed below:

- ★ Confirmation from the air / sea carrier regarding the amount they are willing to assume to cover their liability for the damage.
- ★ The computer printout attached to the policy and entitled "Proposal and Schedule for Maccabi Elite Policy".
- ★ A list of the lost items, including their cost. If you have receipts as proof of their purchase, please attach them.

### If Baggage is Lost or Stolen or Damaged Outside the Airport / Port, Please Attach the Documents Listed Below:

- ★ Police report (from the date of the incident).
- ★ The computer printout attached to the policy and entitled "Proposal and Schedule for Maccabi Elite Policy".
- ★ A list of the lost items, including their cost. If you have receipts as proof of their purchase, please attach them.

### Claims Under This Policy Should be Sent to the Address Specified Below:

(Please attach the policy, and bank account details including: Bank Name, Branch Number, Branch Address, Account Number and Name of Account Holder.)

#### **Clal Health – Insurance Company Ltd.**

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

## **Maccabi Elite**

**A special overseas travel insurance policy for members of the Maccabi Health Services**

### **"Maccabi Elite" Policy**

This policy is a contract between Clal Health Insurance Company Ltd. (hereinafter "The Insurer") and the Insured whose name appears in the Schedule (hereinafter "The Insured").

### **PART A – MAIN POINTS OF THE POLICY**

1. In consideration for payment of the insurance premium as stated in Section 3 below, the Insurer will indemnify the Insured for a loss or damage that the Insured or his property sustains during the Insurance Period in respect of the risks covered under this policy. All this subject to the conditions and provisions in the policy. The Schedule attached to this policy constitutes an integral part hereof.
2. The manner in which compensation is paid and the amount of compensation will be in accordance with the conditions and provisions in the policy.
3. The insurance premium will be paid in advance for the entire insurance period.
4. The insurance proposal and the declaration contained therein that were signed by the Insured or his agent form the basis and foundation of this policy and constitute an integral part thereof. The policy was issued by the Insurer in reliance upon the proposal and the declaration.
5. The table "Schedule of Maximum Insurance Proceeds" constitutes an integral part of the policy.

### **PART B – DEFINITIONS**

1. **The Insurer:** "Clal Health" Insurance Company Ltd.
2. **The Insured:** Anyone whose name is stated in the "Schedule".
3. **Proposal and Schedule for "Maccabi Elite" Policy** – hereinafter "the Schedule" – a form that is attached to the policy including, *inter alia*, the Insured's particulars, the insurance period, a health declaration and a waiver of medical confidentiality.

#### **4. Abroad/Overseas:**

Any country outside the borders of the State of Israel, including the Insured being aboard a ship or an aircraft en route from or to Israel.

The Company will not pay insurance proceeds under this policy, in respect of a claim that manifested in one of the following countries: Iran, Afghanistan, Djibouti, Lebanon, Libya, Malaysia, Niger, Somalia, Syria, Sudan, Saudi Arabia, Iraq, Pakistan, North Korea, Yemen and the territories governed or controlled by the Palestinian Authority.

#### **5. Trip:**

First departure from Israel headed overseas and first arrival back into Israel within the maximum period specified in the "Schedule".

Upon the Insured's return to Israel as stated the insurance period will end.

A policy for a trip that did not commence in Israel or that was issued after the trip commenced or that was issued for part of the actual trip period will not be valid unless approved in advance and in writing by the Insurer's Head Office only.

## 6. Insurance Period:

- a. The insurance period will be as specified in the "Proposal and Schedule to Policy".

In any case the insurance period will not be less than 5 days and will not exceed the period as specified hereunder:

For an Insured who is aged 49 years or less – 180 days  
For an Insured who is from 50 to 64 years old, inclusive – 90 days  
For an Insured who is from 65 to 80 years old, inclusive – 60 days  
For an Insured who is aged 81 years or more – 45 days

- b. The period in respect of loss of deposit or trip cancellation – will start on the day the policy was issued (up to 30 days before the scheduled travel date) and will end on the day of traveling abroad.

## 7. Event:

- a. **Medical Event:** an accident that the Insured was involved in or an illness that he contracted during the insurance period, to the exclusion of an illness for which the Insured was being treated or was under supervision at the time he departed the country or during the 6 months preceding his departure.
- b. **Exacerbation of a Pre-Existing Illness:** a sudden and unforeseeable change in a pre-existing illness for which treatment abroad was crucial and considered emergency treatment provided that it was not exacerbated or changed during the six months preceding the Insured's departure.
- c. Loss or theft of or damage to the Insured's personal effects that were caused during the insurance period.

- 8. Hospital:** An institution abroad that is recognized by the competent authorities as a hospital and that serves only as a hospital.

An institution that also serves as a convalescent home, recuperation center, healing center, sanatorium, rehabilitation institute, nursing home or the like will not be considered a hospital.

## 9. Hospitalization Expenses Abroad:

- a. Hospitalization expenses in a hospital, including payment for physicians, tests and x-rays during hospitalization.
- b. Ambulatory expenses at a hospital.
- c. Expenses related to surgery and intensive care.
- d. Expenses relating to evacuation by air and/or by sea from the location of the event to the nearest hospital.

## 10. Medical Expenses:

- a. Medical treatment expenses including payment for physicians, tests and x-rays other than during hospitalization, expended abroad.
- b. Expenses for medication prescribed by a certified physician or a recognized medical institution, other than during hospitalization.
- c. Receipt of medical treatment in an institution recognized abroad as a hospital and/or a clinic and/or by a certified physician (M.D. only) to the exclusion of treatment in a convalescent home, recuperation home, healing center, sanatorium, rehabilitation institute, nursing home and the like.

**11. Continued Treatment In Israel:** medical expenses that were expended in Israel by the Insured within 6 months of his return to Israel subsequent to a traffic accident and/or a sports-related accident that occurred abroad and is covered under the policy.

Expressly excluded is dental treatment of any type and this even if the treatment related to an event that occurred abroad.

Stipulated that the cover under this section does not include treatment that is provided by an HMO (Kupat Holim) by law.

**12. Air Ambulance:** Flying the Insured with a commercial or regular airline service and/or on a special aircraft, including being accompanied by a medical team of the Insurer or on the Insurer's behalf, suited to the Insured's medical condition and provided that the Insurer's physician determined that the flight was necessary and was possible from a medical standpoint.

**13. Escort:** Another Insured who accompanies the Insured upon departing from Israel with the intention of returning with him.

In any case cover is limited to only one escort, whether a medical escort or other escort, for the period required to escort the patient, in accordance with the requirements of the attending physician overseas, whether he traveled with the Insured in advance or whether he was sent from Israel.

**14. Accident:** a random, sudden event during the insurance period, due to which the Insured sustained unforeseeable physical damage by means of a violent, external, physical and visible cause, to the exclusion of damage caused as a result of verbal violence and constituting the only, exclusive, direct and immediate cause of the Insured's death or permanent disability.

**15. Permanent Disability:** A disability that is caused within 12 months of the accident and which leads to a total, anatomical or functional loss of an organ, limb or parts thereof.

**16. Valuables:** Gold and silver items, jewelry, furs, watches, binoculars, religious articles, cameras and their accessories, video cameras including their accessories and parts, CDs (discs), cellular telephone, electrical appliances, optical equipment and electronic equipment of any type.

**17. Next of Kin/Close Relative:** Wife, husband, father, mother, father-in-law, mother-in-law, son, daughter, brother, sister, grandfather, grandmother, grandson, granddaughter, sole business partner (in a business with two active partners).

**18. Dollar:** US Dollar – to be paid in Shekels according to the Dollar representative rate that is published by the Bank of Israel on the date the payment is made by the Insurer to the Insured or his agent.

**19. Insurance Proceeds:** The amount of compensation or indemnification to be paid by the Insurer to the Insured due to a claim for a loss or damage covered under this policy.

**20. Initial Inquiry:** Carrying out initial inquiries and investigations to trace the location of the Insured, through the State of Israel's Ministry of Foreign Affairs and/or by sending messages to the Insurer's contacts, all pursuant to what is reasonably necessary under the circumstances of the case at hand.

21. **Area of Disappearance:** the area in which, according to the information given to the Insurer, the Insured was last seen, or any other area where the Insurer reasonably assumes that the Insured may be located.
22. **Field Investigation:** An attempt by the Insurer's contacts to trace the location of the Insured's whereabouts in the area of disappearance, to be carried out as reason demands under the circumstances of the case at hand.
23. **Search Party:** A party that will go to the area of disappearance for the purpose of searching for and tracing the Insured; the size of the party will be determined as reason demands under the circumstances of the case at hand.
24. **Locating:** Locating the Insured's whereabouts at that time.
25. **Rescue:** Extricating the Insured from his location at that time to a safe haven.
26. **Safe Haven:** The location of the closest settlement to the Insured's whereabouts that has a police station and a hospital.
27. **Lack of Contact:** Lack of direct or indirect contact between the Insured and a close relative and/or an escort traveling with the Insured, as defined in the policy, as well as having no information regarding his whereabouts for 30 consecutive days.
28. **The Notice:** The notice to be given to the Insurer in writing regarding the lack of contact with the Insured.
29. **Emergency Situation:** A situation where there is an unequivocal finding indicating that apparently there is a need to perform an emergency rescue action.
30. **Disappearance:** Delivery of a lack of contact notice to the medical assistance service call center, whose address and telephone numbers are specified in the policy.
31. **"Assistance Center":** Information Center for Medical Assistance for the Insured (International Medical Assistance).

#### **PART C – GENERAL CONDITIONS**

1. **Claims:** Upon the Insured's becoming aware of an event that may constitute grounds for a claim under this policy, he must:
  - a. Inform the Insurer of the event, and furnish, as soon as possible, all the original documents required in the Insurer's opinion to settle the claim.

In the event of being admitted to hospital, you must notify the Assistance Center as soon as possible. **To dispel any doubt, it is hereby clarified that the notice in and of itself does not constitute confirmation of covering the expenses.**

The Assistance Center and/or the Insurer will not be liable for the actual existence of the medical services, their quality, their quantity or the results of their provision, or for any case in which the Insured avoids asking for medical assistance.

- b. **In case of a medical event** – the Insured must furnish a medical summary and/or a medical diagnosis from the hospital and/or the attending physician overseas.
- c. A condition precedent to handling a claim is the Insured's signing the waiver of medical confidentiality form.
- d. **In the case of a baggage claim** – the Insured must furnish the Insurer with a report from the police abroad and/or from the shipping company and/or the airline company and/or the train company stating that a notice was delivered regarding the loss or theft or damage. Furnishing such a report to the Insurer constitutes a condition precedent to handling the claim.
- e. In the event that the damage to the baggage occurred while the baggage was under the responsibility of a shipping company or an airline company, the Insured must furnish the Insurer with a Property Irregularity Report (PIR). The Insured must file a claim with the carrier, and only after he has completed all those proceedings, should submit all the documents to the Insurer, including details of the compensation from the carrier. The Insurer will compensate the Insured, less the amount that was paid or that will be paid by the carrier. Furnishing the compensation letter from the carrier will constitute a condition precedent to handling the claim.
- f. The Insurer reserves the right to refer the Insured to an appraiser and/or an investigator to assess the damage and investigate the event, and the Insured undertakes to cooperate with the appraiser and/or investigator.

The Insurer will bear the cost of the inquiry and/or investigation without prejudicing the right to sue for reimbursement of these expenses.

## 2. **Insurance With Other Companies:**

- a. The Insured must give the Insurer written notice, immediately after he becomes aware of any other insurance and/or additional insurance purchased and/or insurance provided for free, that covers the risks covered under this policy.

In such a case conditions of joint insurance will apply to the policy and the Company will be liable jointly and severally with the other Insurers to pay the insurance proceeds on the basis of indemnification, provided that the Insured signs a statement of subrogation to the Company.

- b. The cover under the policy in the case of a traffic accident is only above the cover according to the bodily injury insurance in the country of the event.

## 3. **Subrogation:**

- a. After insurance proceeds are paid to the Insured, any right the Insured had or has to compensation against a third party, other than by means of an insurance contract, will be transferred to the Insurer, for the amount of insurance proceeds that were paid.
- b. The Insured must take any reasonable action that the Insurer requires of him to enable them to receive the compensation from a third party. The provisions of this condition do not apply to Chapter 1 (Personal Accident Insurance).



4. **Payment of Insurance Proceeds:** Insurance proceeds will be paid in Shekels according to the Dollar representative rate known on the day payment is made by the Insurer to the Insured or his agent.
5. **Duty of Care:** The Insured will care for his property wisely, with reasonable supervision insofar as the security and safekeeping of the property is concerned, to the same degree as if the property was not insured, and will take all reasonable steps to prevent loss, theft and/or damage, or will act to mitigate the loss, theft and/or damage.  
The Insurer reserves the right to deduct part of the claim or to reject it out of hand in any case where this condition has not been satisfied.
6. **Extending the Insurance Period:** The Insurer has the option of extending the insurance period for the Insured, in accordance with definition 6 "Insurance Period" in Part B "Definitions", in the event that no event occurred (to the exclusion of baggage) and subject to the Insured's signing a health declaration.  
A request to extend the insurance period must be submitted approximately one week before the end of the insurance period.
7. **Automatic Extension of the Insurance Period:** In the event that the Insured is late in returning to Israel due to delays with the means of transport that he was due to return with (ship or aircraft) for reasons that were not under his control, the insurance period will automatically be extended for an additional 48 hours.
8. **Deductible:** Each Insured will assume a deductible as specified in the insurance premium Schedule for every event covered under this policy. The deductible will not apply in cases of being admitted into a hospital.
9. **Period of Prescription:** The prescription period of a claim for insurance proceeds under this policy is 3 years from the day the event occurred.
10. **Application of Law:** Israeli laws will govern this policy and the competent Israeli court will have exclusive jurisdiction in any issue in respect of or deriving from this policy.

#### **PART D – GENERAL EXCLUSIONS TO INSURER'S LIABILITY**

The Insurer will not pay for claims deriving from or connected to:

1. Ionizing radiation, radioactive contamination, nuclear processes and any loss or damage due to nuclear substances or nuclear waste.
2. Seizure, expropriation, confiscation or destruction of property by the government, the military, a local authority or a person acting under the authority of the law.
3. Active participation of the Insured in an act of war, a military or police action, a clandestine action such as revolution, rebellion, riots, disturbances, sabotage, strike, illegal action, use of a

weapon, as well as physical harm or any phenomenon resulting from the use of drugs.

4. Illness and/or defect that the Insured suffered from prior to his departure overseas, however an exacerbation of the Insured's medical condition as a result of such an illness and/or defect is covered under this policy, subject to Part B "Definitions", Section 7B.

The insurance proceeds for exacerbation of a pre-existing illness will not exceed what is specified in the insurance proceeds Schedule.

5. Receiving medical treatment abroad, when one of the purposes of the trip is to receive such treatment, or when the Insured is undergoing a medical investigation and/or the Insured is on a waiting list for any surgery and/or medical treatment and/or tests.
6. Periodic checkups, tests and treatment associated with a healing plan (K.U.R.), planned treatments, obtaining additional medical opinions, vaccinations, plastic surgery, cosmetic surgery, laser surgery, the various kinds of prostheses, organ transplant, the various kinds of eyeglasses, contact lenses, hearing aids, orthodontic treatment, treatment of various kinds including pharmaceutical and/or contraceptive for the prevention of pregnancy.
7. Physiotherapy, massages, baths, alternative treatments including chiropractic, naturopathy, homeopathy, acupuncture or any treatment that is not conventional medicine.

8. **Pregnancy**, whether the Insured knows of the pregnancy prior to departing Israel or whether she learns of the pregnancy abroad, unless explicitly stated in the Schedule and an additional premium was paid for such cover prior to the Insured's departing the country, and provided that at the end of the insurance period stipulated in the policy, the Insured will not be more than 30 weeks pregnant, as described below:

- a. Within the framework of the extended cover for pregnancy, medical expenses and hospitalization expenses as a result of a medical event connected to the pregnancy up to the end of the 30<sup>th</sup> week of the pregnancy only, will be covered. To dispel any doubt, no insurance proceeds will be paid for an event and/or damage the Insured sustained after the 30<sup>th</sup> week of her pregnancy.
- b. Despite that stated in Section 8a above, no insurance proceeds will be paid in respect of general tests, periodic tests and treatments, bed rest, miscarriage after the 30<sup>th</sup> week of pregnancy, medical expenses, hospitalization expenses or other expenses related to treating the newborn, fetus or premature baby.

The insurance proceeds for this extended cover will not exceed what is specified in the insurance proceeds Schedule.

9. **Acquired Immune Deficiency Syndrome (AIDS)**, unless explicitly stated in the Schedule and an additional premium for this cover was paid prior to the Insured's departure from Israel.

a. **The Cover** – in the event of a sudden and unexpected change in the Insured's state of health deriving from the Acquired Immune Deficiency Syndrome (AIDS), and provided that no exacerbation and/or change in the illness occurred during the six months preceding the Insured's departure overseas – within the framework of the extended cover, medical expenses and hospital expenses, loss of deposit or trip cancellation, and reimbursement of travel expenses, will be covered, all as defined in the policy.

The total insurance proceeds for this extended cover will not exceed \$50,000, provided that:

1. The Insured's trip was approved in advance and in writing by a medical expert in allergies and clinical immunology or an expert in infectious diseases working at a recognized medical center to treat patients suffering from the Acquired Immune Deficiency Syndrome (AIDS).
2. The cover is limited to 30 days from the day of the Insured's departure from Israel, although not exceeding the insurance period.

10. **Snow skiing, Including Snowboarding, and/or Water Skiing**, unless explicitly stated in the Schedule and an additional premium was paid for this cover.

**This cover is limited up to the age of 65.**

11. **Extreme Sports**, unless explicitly stated in the Schedule and an additional premium was paid for this cover. This cover will include participation in the following extreme sports: mountain climbing (that reasonably requires the use of ropes or accompaniment of a guide), entering caves by means of ropes,

diving requiring use of breathing apparatus, abseiling, rafting, bungee, hang gliding, tandem skydiving (with an instructor), surfing, kayaking, kitesurfing.

**This cover is limited up to the age of 40.**

12. The Insured's death or injury as a result of engaging in competitive sports, organized competition and/or training in the framework of a sports association and/or team, or in Krav Maga / combat sports.

13. An accident as a result of flying / boating (except as a paying passenger on an aircraft / ship licensed to transport passengers flying / sailing in the framework of a scheduled and ordinary licensed flight / cruise which is operated by a crew certified to transport passengers).

14. Illness or injury that is self-inflicted, whether willfully or not, insanity, alcoholism, drug use, unnecessarily exposing oneself to risks (except when trying to save life), psychiatric treatment, mental disorders, fears, anxieties, depression, stress, suicide and/or attempted suicide.

15. Cardiac surgery, cardiac catheterization, implantation of a pace maker, are not included in the policy if they are not immediately subsequent to a severe and acute event that occurred overseas.

16. An accident that was caused as a result of a traffic accident where the Insured who was driving the vehicle did not have a valid local license in the country the event occurred and/or a valid Israeli license and/or a valid international license, even if

the country where it occurred does not require a license to drive the vehicle.

To dispel any doubt, a case where the driver was required by law in the country the event occurred to insure the vehicle with mandatory insurance or any other insurance, and he did not execute such a valid policy, is expressly excluded.

17. An accident caused as a result of the Insured's profession which involves manual labor and/or physical labor, or his involvement in an illegal activity.

To dispel any doubt, this policy does not cover any accident that falls within the employer's liability according to Israeli law.

18. Traveling in taxis, visas, commissions, surcharges, taxes, telephone calls, faxes, legal expenses, professional fees, interest, bank expenses, fines, and the like.
19. Consequential damage of any type, including expenses deriving from loss and waste of time for any reason, cancellation of a transaction including postponement, delay, loss of market or damage to reputation, loss of working days and salary, sick days, loss of enjoyment, mental anguish, pain and suffering, nursing assistance, social assistance, and the like.

## CHAPTER 1 – PERSONAL ACCIDENTS

**The Cover** – In the event of an accident (as defined in the policy) that constitutes a direct, single and immediate cause, unrelated to any other cause, of the Insured's death or permanent disability within 12 months of the accident, the Insurer in Israel will pay:

- a. **In the event of the Insured's death:** to the Insured's legal heirs or executors of estate or administrators of his will, the amount specified in the insurance proceeds Schedule.

b. **In the event of permanent disability:**

1. The degree of medical disability the Insured sustained as a result of the insurance event under this policy will be determined according to the relevant tests established for injuries of the type referred to in Part A, in the Addendum to Regulation 11 of the National Insurance Regulations (Determining Disability for Work Related Injuries) 5616-1956, below in this section "the tests" (the determination of disability as stated does not apply any provisions of the National Insurance Law and its Regulations to this policy).
2. If the injury was not specified in the tests established in Part A of the Addendum of Regulation 11 of the National Insurance Regulations, the degree of disability will be determined by a physician authorized on the Insurer's behalf, based on a similar injury among the injuries established in the tests.
3. If the Insured has a cause of action also from the National Insurance Institute due to the occurrence of the insurance event, the National Insurance Institute's determination in respect of the degree of the Insured's disability deriving from the insurance event will be binding also upon the parties to this policy.

4. To avoid any doubt it is hereby clarified that determining the disability pursuant to this policy will not be influenced by the degree of disability determined for the Insured pursuant to any legislation other than the Regulations under the National Insurance Institute Law defined above.
  5. A disability that existed before the accident will be taken into account for the purpose of determining the degree of disability.
- c. It is hereby declared and agreed that if the Insured disappears and nothing is heard of him during a period of no less than 180 days due to the loss, disappearance of an aircraft with its passengers, or the sinking or absolute destruction of a seagoing vessel or other means of transport, that the Insured was known to be traveling on, this will be considered as a death resulting from an accident. The compensation pursuant to this section will only be paid after the beneficiary or beneficiaries to whom the insurance proceeds are being paid sign an undertaking to reimburse any amount of insurance proceeds with the addition of linkage differentials linked to the Consumer Price Index, if it transpires that the Insured is still alive or that the conditions for payment of the insurance proceeds have not been satisfied.
- d. The total insurance proceeds under this chapter will not exceed what is specified in the insurance proceeds Schedule.

**Exclusions to the Insurer's Liability for Personal Accidents (Chapter 1):**

1. The cover pursuant to this chapter does not apply to Insureds aged 75 and over.

2. This chapter does not cover temporary disability and/or full or partial temporary inability to work as a result of an accident.
3. An accident that was caused as a result of a traffic accident where the Insured who was driving the vehicle did not have a valid local license in the country the event occurred and/or a valid Israeli license and/or a valid international license, even if the country where it occurred does not require a license to drive the vehicle.  
To dispel any doubt, a case where the driver was required by law in the country the event occurred to insure the vehicle with mandatory insurance or any other insurance, and he did not execute such a valid policy, is expressly excluded.

**CHAPTER 2 – PERSONAL BAGGAGE INSURANCE (ON THE BASIS OF FIRST DAMAGE)**

**The Cover** – The Insurer will indemnify the Insured for the loss or theft of or direct damage to his personal baggage accompanying the Insured that occurred during the insurance period. The insurance period in relation to baggage will begin from the moment the Insured leaves his home en route overseas or if he delivered his baggage to the carrier earlier – from the moment it was delivered, and will end upon him returning from overseas directly to his home, all during the insurance period as stated in the Schedule, provided that:

- a. The total insurance proceeds under this chapter do not exceed what is specified in the insurance proceeds Schedule.
- b. The total insurance proceeds in respect of valuables will not exceed what is specified in the insurance proceeds Schedule.

- c. In any case the total insurance proceeds per item or set of items or pair of items will not exceed the amounts stated in the Schedule per item (insurance proceeds Schedule table).
- d. Reconstructing travel documents including passport and airline tickets up to the amount specified in the insurance proceeds Schedule.
- e. **A delay in the arrival of baggage:** the Insurer will pay for the need to purchase clothing and essential items the Insured needs, due to being temporarily without baggage because of the carrier's error in sending it.  
On condition that:
  - 1. The delay in the baggage arriving exceeds 12 hours from the time the Insured reaches his destination abroad.
  - 2. The Insured will furnish confirmation regarding the duration of the delay and receipts for the purchased items.
  - 3. The Insured is not entitled to compensation if a claim was filed for that same item of baggage pursuant to this section and pursuant to Chapter 2 (personal baggage insurance) at one and the same time.
  - 4. The total insurance proceeds for the delay in the baggage arriving will not exceed that specified in the insurance proceeds Schedule.
- f. **Extended cover for laptop computer** (in consideration of payment of an additional premium)
  - 1. The Insurer will indemnify the Insured for the theft or loss abroad of a laptop computer during the same period of time that the Insured himself was traveling and which accompanied him during the travel period.

- 2. The total insurance proceeds for the extended cover for a laptop computer will not exceed that specified in the insurance proceeds Schedule.

**3. Basis of Indemnification:**

If the Insured purchased a replacement for the laptop computer that was stolen or lost, the Insurer will pay the replacement cost provided that the laptop computer that was lost or stolen was not, on the day of the event, more than two years old.

If the Insured cannot prove the age of the laptop computer that was lost or stolen or if it was more than two years old, the insurance proceeds will be paid on the basis of the real monetary value of the computer that was lost or stolen less depreciation that will be no less than 25%.

**4. Exclusion to Cover Pursuant to Section F – Extended Cover for Laptop Computer**

In addition to the general exclusions to the Insurer's liability in Part D of the policy and the exclusions to the Insurer's liability in the personal baggage insurance (Chapter 2), no insurance proceeds will be paid pursuant to this extended cover in any of the following instances:

- a. Normal wear and tear, normal deterioration, corrosion, rust, breakage, mechanical or electrical fault, scratches, partial damage to a computer, damage and/or defect as a result of a defect in manufacturing.
- b. Loss and/or damage to the means of database.
- c. Loss and/or damage by virtue of the manufacturer's and/or supplier's warranty certificate and/or pursuant to another law.

- d. Loss and/or damage and/or theft of a laptop computer from a vehicle including a case of a vehicle being stolen with all its contents.
- e. A computer that is handed over to an airline / transportation company will be the carrier's liability.
- f. Consequential damage.

### **Exclusions to The Insurer's Liability Regarding Personal Baggage Insurance (Chapter 2):**

The Insurer will not pay for the loss or theft of or damage to personal baggage deriving from or connected with:

- 1. Theft from a motorized vehicle (except from a public vehicle) unless up to the amount specified in the insurance proceeds Schedule and expressly provided 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 glass or the closure mechanisms were broken into and broken by force and by means of violence.
- 2. Loss or theft of or damage to: cash money, checks, documents, traveler's checks, postage stamps, rolls of film, contact lenses, hearing aids, medical devices, false teeth, eyeglasses, suitcases, breakable objects, bottles of drink or food, televisions, videos, cassette recorders, computers, computer parts, software or any computer accessory.  
Despite the foregoing, the policy will cover suitcases and/or fragile objects subject to the fact that they were lost, stolen or damaged as a result of fire.

- 3. Loss or theft of or damage to commercial business samples.
- 4. Normal wear and tear, erosion, gradual deterioration, breakage, mechanical or electrical fault.
- 5. Damage caused by stains, spilling of material and liquids or food over the Insured's baggage, dirt, scorching.
- 6. Assessing Damage to Baggage:  
In the event that the Insured does not have receipts of purchase, the value of the damaged property will be assessed by the Insurer, however in any case the maximum payment to be paid for the loss or theft of or damage to baggage will be the value of the item, new, less wear and tear of no less than 35%.
- 7. Consequential damage of any type.

### **CHAPTER 3 – LIABILITY TO THIRD PARTIES**

**The Cover** – The Insurer will indemnify the Insured for his legal liability to a third party up to the insurance amount specified in the insurance proceeds Schedule due to:

- a. Death or physical injury as a result of an accident to any person who is not a member of the Insured's family or who at the time of the accident was not employed by or was not in the service of the Insured or accompanying him.

- b. Damage as a result of an accident to property that does not belong to the Insured or a member of his family, or to someone accompanying him or to any person in the service of the Insured, and likewise provided that the property was not under their care or supervision, provided that the liability derives from an accident that occurred abroad during the insurance period.

### **Exclusions to Third Party Liability Insurance (Chapter 3):**

Compensation under this chapter will not be paid by the Insurer in respect of the Insured's liability deriving from:

1. Possession or ownership of buildings, yards or land.
2. Possession or ownership or use of a motor vehicle and/or a vehicle of any type, a seagoing vessel or an aircraft.
3. Trading, manufacturing, distribution and repair of any products as well as engaging in his business, profession and/or vocation.
4. Participating in organized sports, competitions or participating in a sports event, unless he took part as a spectator.
5. A contract imposing liability upon the Insured that he would not have been liable for without such a contract.
6. Liability due to animals belonging to the Insured or under his control or in his possession or under his care, and also while horseback riding.

7. Liability due to snow skiing including snowboarding and/or water skiing and while using a sled or skis and this even if an additional premium was paid to cover snow skiing including snowboarding and/or water skiing.

8. Employer's liability, contractual liability or liability to the Insured's family.

9. Liability due to a deliberate act, a malicious act or an illegal act.

10. Legal expenses deriving from any criminal proceedings.

### **CHAPTER 4 – LOSS OF DEPOSIT OR CANCELLATION OF TRIP BEFORE IT BEGINS**

**The Cover** – The Insurer will indemnify the Insured for the loss of deposits that are not returned or payments paid in advance or that are required to be paid by the Insured in the case of a necessary and unavoidable cancellation of a trip due to:

- a. Illness or hospitalization or death of the Insured or a close relative.
- b. A serious accident to the Insured necessitating that he be confined to bed on the travel date.
- c. An epidemic that does not enable the Insured to depart for overseas because the airport/port is closed in the destination country for which he purchased the flight / cruise ticket.



d. The Insured being called up for reserve duty pursuant to a special call-up order (Order 8) by a competent military entity due to a military emergency situation and the special order was delivered to the Insured after issuing this policy.

The cover under this section will apply only to the person drafted.

e. The total insurance proceeds under this chapter will not exceed what is specified in the insurance proceeds Schedule.

#### **Exclusions To Loss of Deposit or Cancellation of Trip Before It Begins (Chapter 4):**

1. A claim deriving directly or indirectly from any of the Insureds not wanting to travel or because of his financial situation.
2. A claim deriving directly or indirectly from an omission in giving notice to the travel agent or insurance agent or trip organizer or transportation service provider or board and lodgings service immediately upon learning that the trip must be cancelled.
3. Trip cancellation expenses deriving from the Insured's pre-existing state of health and/or prior illness due to which the Insured was being treated or under supervision at the time of departure overseas or during the 6 months preceding that, as well as trip cancellation expenses deriving from the pre-existing state of health and/or prior illness of a close relative, as defined in the policy, who resides in Israel continuously.

## **CHAPTER 5 – HOSPITALIZATION EXPENSES ABROAD**

**The Cover** – The Insurer will pay the hospital or will indemnify the Insured for expenses for hospitalization abroad including surgeon's fees and intensive care incurred due to an "event" abroad.

The total insurance proceeds under this chapter will not exceed what is specified in the insurance proceeds Schedule.

#### **Extended Cover – The Cover Under this Chapter is Extended to Cover:**

a. Reasonable expenses due to the escort staying additional time at a hotel, beyond the period of insurance, and airline ticket expenses, provided that a medical opinion was furnished by a competent physician or hospital abroad determining that without the additional stay the Insured's life may be at risk.

The total insurance proceeds for this extended cover will not exceed what is specified in the insurance proceeds Schedule.

b. Travel expenses from Israel for a close relative who is required pursuant to medical advice abroad to stay with the Insured who is staying overseas alone.

The total insurance proceeds under this extended cover will not exceed what is specified in the insurance proceeds Schedule.

c. In the event that the Insured dies, the Insurer will pay the Insured's legal heirs or the executors of the Insured's estate the expenses of transferring the body to Israel.

- d. The Insurer is entitled to compel the Insured to return to Israel for further treatment, if this is possible from a medical point of view, at any time during the period. In such a case the Insurer will assume the full cost of such a transfer for the Insured and for one escort only.
- e. Air ambulance to Israel, costs associated with air transport of the Insured for the purpose of receiving treatment in Israel as defined above. **The Insurer's liability pursuant to this section is contingent upon the Insurer's approval in advance and on the flight being carried out by the Insurer or by a party appointed by the Insurer.**
- f. Domestic air and/or sea rescue expenses, in an emergency, from the location of the event to the nearest hospital.

## **CHAPTER 6 – MEDICAL EXPENSES ABROAD**

**The Cover** – The Insurer will indemnify the Insured for medical expenses expended abroad, other than during hospitalization, that were incurred due to an "event" abroad.

The total insurance proceeds for this chapter will not exceed what is specified in the insurance proceeds Schedule.

**Extended Cover – The Cover Under this Chapter is Extended to Cover:**

Continued medical treatment in Israel subject to Section B "Definitions", Section 11.

The total insurance proceeds for this chapter will not exceed what is specified in the insurance proceeds Schedule.

## **EXCLUSIONS TO THE INSURER'S LIABILITY FOR HOSPITALIZATION EXPENSES (CHAPTER 5) AND MEDICAL EXPENSES (CHAPTER 6):**

The Insurer will not assume payment in the following cases:

1. The Insurer will not assume payment of hospitalization expenses, medical expenses and other expenses in respect of actions and/or expenses that are not necessary from a medical standpoint and which can be postponed until the Insured returns to Israel.

The Insurer is entitled to compel the Insured to return to Israel for continued treatment, if his return to Israel is possible from a medical standpoint, at any time during the period.

2. Additional expenses that were incurred during the Insured's hospitalization in a private room or in first class or in a room that was adapted to serve him only, in a hospital, clinic or institution for medical supervision, unless this was medically necessary and there is confirmation of this from the attending physician abroad.

3. Expenses of dental and periodontal treatment , except for emergency treatment by a dentist (one visit only) provided that the treatment was rendered as first aid only, in order to relieve pain.

The total insurance proceeds for this extended cover will not exceed what is specified in the insurance proceeds Schedule.

## **CHAPTER 7 – REIMBURSEMENT OF TRAVEL EXPENSES AND ADDITIONAL EXPENSES**

**The Cover** – The Insurer will indemnify the Insured for the expenses specified below:

- a. Additional reasonable expenses for returning to Israel that were necessarily and unavoidably incurred due to death, grave physical injury or illness of a close relative, as defined in the policy, who resides in Israel continuously, and whose life, pursuant to the determination of a competent attending physician, is at risk, and therefore the Insured is required to change the date of his return to Israel and cannot use the airline ticket he has.
- b. Additional reasonable expenses for returning to Israel as a result of a medical event that the Insured suffered from and which is covered under the policy, and due to which the Insured was compelled, with the approval of a competent physician abroad, to change the date of his return to Israel and could not use the airline ticket he had, or in the case of death or kidnapping of the Insured or escort.
- c. The compensation to the Insured under this chapter is contingent on the Insured having departed from Israel with an airline ticket including a return trip to Israel. The compensation will not exceed the cost of purchasing a new airline ticket of the same type as the original ticket purchased by the Insured when departing for overseas, less the amount the Insured is credited for due to not using the original ticket and provided that the maximum compensation amount does not exceed what is specified in the insurance proceeds Schedule.
- d. Reasonable expenses due to an additional stay by the Insured in a hotel abroad beyond the insurance period, provided that a written medical opinion from a competent physician or hospital abroad was furnished stating that without the additional stay, the Insured's life may be at risk.  
The insurance proceeds for this extended cover will only apply in respect of the Insured who took sick or was injured in an event.
- e. The Insurer will compensate the Insured for a proportional reimbursement of ground arrangements in the event that he was hospitalized in a hospital and did not use these services.
- f. The Insurer will compensate the Insured for a proportional reimbursement of ground arrangements due to a medical event as defined under the terms of the policy for the Insured or for a close relative, as defined in the policy, who resides in Israel continuously. This is calculated proportionally for each whole day that the trip was shortened from the moment the Insured arrives in Israel.
- g. The total insurance proceeds under this chapter will not exceed what is specified in the insurance amounts Schedule.

**EXCLUSIONS TO THE INSURER'S LIABILITY REGARDING REIMBURSEMENT OF TRAVEL EXPENSES AND ADDITIONAL EXPENSES (CHAPTER 7):**

1. The Insurer will not pay for travel and accommodation expenses borne by the Insured that he would have expended even without the occurrence of the medical event or the return to Israel.
2. Insurance proceeds will not be paid in respect of travel expenses and refinancing for a trip to Israel, abroad.

3. Costs for returning to Israel will be limited to the cost of an airline ticket in economy class only.
4. Proportional reimbursement will not be paid for the original airline ticket that was used to depart and return to Israel or that was exchanged for another by the carrier in the event of the trip being cut short or terminated.

## **CHAPTER 8 – TRACING, SEARCH AND RESCUE EXPENSES (IN CONSIDERATION OF AN ADDITIONAL PREMIUM)**

### **a. Tracing and Searching**

In the event of a disappearance the Insurer will carry out the following actions:

1. Within seven business days of the disappearance, and after the Insurer receives full details about the Insured's last whereabouts, the Insurer will begin an initial inquiry. For the purpose of this section "full details" means – the itinerary for the Insured's planned trip, his last known whereabouts, people he was in contact with during the course of the trip and/or any other reasonable detail that the Insurer may require.
2. If at the end of seven days from the day the Insurer began carrying out the initial inquiry, the Insured's whereabouts is not located, the Insurer will begin a field inquiry.

3. If at the end of the seven days from the day the Insurer began the field inquiry, the whereabouts of the Insured is not located, the Insurer will put together a search party.

The search party will depart for the area of the disappearance and will act to locate the whereabouts of the Insured.

4. At the end of one month after the search party departs for the area of the disappearance and/or if the location of the Insured's whereabouts becomes known and/or upon exhausting the limits on liability regarding the tracing, search and rescue as specified in the insurance proceeds Schedule and/or it becomes known that the Insured has died (the earlier of them) the Insurer will stop its activities to trace the Insured by means of the search party.
5. If there is an unequivocal finding indicating that there is no need to conduct an initial inquiry or a field investigation, but rather an urgent rescue action, the Insurer will do its utmost to act as soon as possible for the rescue to be carried out.
6. After the actions to locate the Insured by means of the search party have ended as described in Section a.4. above and for a period of six additional months the Insurer will continue to conduct a field investigation provided that it has not learned of the Insured's death.

At the end of the six additional months (the end of the search period for the purpose of this chapter) the Insurer will stop all actions and its obligations pursuant to this policy will come to an end.

**To dispel any doubt, it is hereby clarified and declared that the Insurer's undertaking in accordance with this policy does not guarantee that the Insured will be found.**

**The Insurer will do its utmost in an attempt to carry out the above, in accordance with the conditions of the policy.**

**Not finding the Insured, despite the Insurer's efforts and actions to trace him, will not be considered a breach and/or non-fulfillment of the conditions of the policy on the part of the Insurer.**

**b. Rescue**

If the Insured is located during the course of the search period and it becomes apparent that he cannot reach a safe haven by himself due to damage to his health and/or another physical restriction, covered under the terms of the policy, the Insurer will do its best to rescue the Insured.

**c. End of Search Period**

1. Upon reaching the end of the search period and in the event that the Insured has not been found and/or rescued, the Insurer will inform a close relative of the Insured / the Insured's next of kin, as defined in the policy, that the Insured was not found and that the Insurer is stopping the search activities.
2. Within 15 days of giving the notice pertaining to stopping the search, the Insurer will issue a report specifying the actions the Insurer carried out to locate the Insured, the timetables according to which the actions were carried out, information

that was received regarding the Insured's whereabouts and any information that was received regarding the state of the Insured's health.

- d. The total insurance proceeds in this chapter, Sections a, b, c, will not exceed that specified in the insurance proceeds Schedule.

**EXCLUSION TO THE INSURER'S LIABILITY REGARDING TRACING, SEARCH AND RESCUE EXPENSES (CHAPTER 8):**

In addition to the exclusions and general exceptions in Part D of the policy, insurance proceeds will not be paid pursuant to this chapter in each any of the following cases:

1. The Insured participated in an act of war, a military or police action, a clandestine action, a revolutionary, rebellion, riots, disturbances, sabotage, or other illegal action.
2. The Insured refuses to cooperate with the Insurer's representatives and/or refuses to return to Israel.
3. The Insured's freedom was denied against his will, whether lawfully or unlawfully.
4. The Insured is under the influence of drugs, intoxicating substances or alcoholic drinks in such a way that prevents the Insurer from lawfully carrying out the rescue.

5. The Insurer will be discharged of its obligations under this policy if it becomes apparent that after the policy was issued or near the time it was issued, a revolution and/or change in regime and/or any military and/or political and/or other change occurred preventing from the possibility of entering and/or exiting that country and/or preventing the Insurer from carrying out its obligations under this policy.
6. To dispel any doubt, it is hereby clarified that the Insurer will be entitled to terminate any action under this policy at any stage, when the cost of the action and/or actions it was carrying out to fulfill its obligations exceeds the amount of insurance proceeds as specified in the insurance proceeds Schedule, and upon exhausting all the insurance proceeds as specified in the insurance proceeds Schedule, the cover will come to an end.
7. Upon terminating activity as stated above, the Insurer will so inform the deliverer of the notice.
8. Under no circumstances will the Insured and/or anyone on his behalf be entitled to receive insurance proceeds or part thereof in respect of tracing, search and rescue.
9. Expenses in respect of tracing, search and rescue will be covered provided that they were approved by the Insurer in advance and in writing.



**ATTACHED ARE FORMS TO BE COMPLETED IN THE CASE OF A CLAIM**

Doctor's Report דו"ח הרופא		CLALHEALTH Clal Insurance Pensions & Finance Group
Dear Sirs, Please complete your patient's medical report hereunder and attach it to your original invoice. <b>As per Policy conditions you are entitled to collect from insured a US\$ 50 Deductible for each medical event.</b>		52, MENACHEM BEGIN RD. Post: p.o.box 37080 Tel-Aviv 66137 ISRAEL MACCABI
Thanking you for your cooperation, Clal		
1. Surname _____ First Name _____ Age _____ Date of Onset _____		
2. Diagnosis _____ <input type="checkbox"/> Accident. <input type="checkbox"/> Acute illness. (elective, cosmetic & mental illnesses are NOT COVERED under this policy).		
3. Short case History (if more space required, please use back of page) _____		
4. Nature of Complaints _____		
5. Medicine Prescribed _____		
6. Treatment took place: <input type="checkbox"/> At my office from _____ to _____ Number of treatments _____ <input type="checkbox"/> At home or hotel from _____ to _____ Number of treatments _____		
7. Amount of your bill with specification for each treatment separately: (please attach originals invoices/bills/receipts and full medical report).		
Physician's signature and stamp <input checked="" type="checkbox"/> _____ Full name _____		
Address _____ Date _____		

Please complete your <u>patient's</u> medical report	52 Menachem Begin Rd. P.O. Box 37080 66137 Tel-Aviv Israel	MACCABI
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1. \_\_\_\_\_ Date of Onset \_\_\_\_\_


2. Diagnosis  
 Accident  Acute illness (Elective surgery, cosmetic surgery, and mental illness are NOT COVERED under this policy.)

3. Short Case History (if more space required, please use back of page)

7. Amount...  
(Please attach original invoices/bills/receipts and full medical report.)

Physician's signature and stamp



<b>Traveller's Insurance - Hospital Report</b> דו"ח בית החולים	 Clal Insurance Pensions & Finance Group
To the Hospital's admitting office.	52, MENACHEM BEGIN RD. Post: p.o.box 37080 Tel-Aviv 66137 ISRAEL <b>MACCABI</b>
<b>As per Policy conditions you are entitled to collect from insured a US\$ 50 "Deductible" for each medical event.</b>	
Please, notify IMA (International Medical Assistance) immediately of this case. All accounts together with your MEDICAL REPORT should be sent to us.	
Thanking you for your cooperation, <b>Clal</b>	
1. Surname _____ First Name _____ Age _____ Date of Admittance _____	
2. Cause of hospitalization: <input type="checkbox"/> Accident. <input type="checkbox"/> Acute illness.    (elective, cosmetic & mental illnesses are NOT COVERED under this policy).	
3. Diagnosis _____	
4. Short case History _____	
5. Nature of Complaints _____	
6. Has Patient been Discharged? _____ (Yes/No.)    Date _____    Diagnosis upon Discharge _____	
7. Remarks _____	
8. Name of Hospital _____    Name of attending Physician _____	
Signature and Stamp <input checked="" type="checkbox"/> _____ Date _____ Place _____	

All <u>bills</u> together with your MEDICAL REPORT should be <u>sent to us</u> .	52 Menachem Begin Rd. P.O. Box 37080 66137 Tel-Aviv Israel	MACCABI
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2. Cause of hospitalization:  Accident     Acute illness    (Elective surgery, cosmetic surgery, and mental illness are NOT COVERED under this policy.)
4. Short Case History
6. Has Patient been Discharged? \_\_\_\_\_ (Yes/No)
8. Name of Hospital \_\_\_\_\_ Name of Attending Physician



**CLAL HEALTH**

*Clal Insurance Pensions & Finance Group*

Attn: **Clal** Health Insurance Company Ltd.

I, the undersigned, hereby request to notify you that while traveling abroad on \_\_\_\_\_ I needed to be admitted into hospital as a result of \_\_\_\_\_ and I incurred medical expenses amounting to a sum of \* \_\_\_\_\_

Due to the accident/illness specified above, I was unable to use the original airline ticket and I was forced to purchase an additional airline ticket \*\*

I ask that you reimburse me for the expenses relating to this claim in accordance with the policy conditions.

Sincerely,

Date \_\_\_\_\_ Signature \_\_\_\_\_

\* Please attach medical confirmation and receipts as required.

\*\* Please attach previous airline ticket and medical confirmation as required.

Please attach statement form regarding international credit card.

Please attach the policy in any case of a claim.

### WAIVER OF MEDICAL CONFIDENTIALITY\*

I, the undersigned, \_\_\_\_\_  
(Last Name) (First Name)

I.D. No. \_\_\_\_\_ Residing in \_\_\_\_\_  
(City)

At address \_\_\_\_\_  
(Number) (Street)

Name of Attending Physician \_\_\_\_\_

Hereby release any physician and any medical institution and its employees from their duty of medical confidentiality, and hereby request to remit to Clal Health Insurance Company Ltd. and its agent any documents they require regarding my illness, my medical condition, the treatment I have received, its results, and/or any other information pertaining to my medical condition.

Date \_\_\_\_\_ Signature \_\_\_\_\_

\* Please attach in the case of a claim.



**CLAL HEALTH**

*Clal Insurance Pensions & Finance Group*

Attn: **Clal** Health Insurance Company Ltd.

I, the undersigned, hereby request to notify you that while traveling abroad, damage/loss was sustained to the personal baggage I carried with me, as described below and in the reports attached hereto\*.

Insured's Name \_\_\_\_\_ Address \_\_\_\_\_  
(City) (Number) (Street) (Zip Code) (Home Tel.) (Mobile Tel.)

Date damage occurred:	Time of event:	Place of event:	Description of the damaged object	Date purchased	Amount of claim
Circumstances of the event:					

Notice pertaining to event was delivered to the:  Police  Airline Company  Railway Company  (Other) \_\_\_\_\_  
 Documents attached as proof:  Police Report  Carrier's Report  Receipts or Credit Printout  
 International Credit Card Statement Form  Other \_\_\_\_\_

The Insured's statement:

I hereby declare that all the details submitted above are complete and accurate, and everything stated above is true and correct.

Date \_\_\_\_\_ Insured's Signature \_\_\_\_\_

\* Please attach receipts and reports as required.

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