

# Migdal global journey

## Overseas Travel Insurance



**MIGDAL**

Insurance and finance

## Overseas Travel Insurance Policy

### Migdal Global Journey

Dear Insured,

We thank you for choosing the “Migdal global journey” plan by Migdal Insurance Company.

This booklet contains full information about the plan and insurance coverage, as well as guidelines in case of a claim.

Please note that the above policy is **for a single trip only**.

The scope of insurance coverage is extensive; however, **it does not include coverage for a pre-existing medical condition or its aggravation unless such insurance coverage is specified in the policy schedule and approved by the Company.**

It is important to note that an assistance center for travelers abroad is available to you 24 hours a day.

We wish you a pleasant and safe trip,  
**Migdal Insurance Company Ltd.**

**The attached insurance policy is translated from the Hebrew original convenience purpose only. The original version in Hebrew is the only binding version.**

**In any case of contradiction between the translation and the Hebrew original, the Hebrew version will prevail.**

**Insurance Call Center for  
Travelers Abroad – 24/7**

**IMA Company**

Tel: +972-3-9206912

WhatsApp: 054-9940911

Email: migdal@ima-mc.com

**Magnus Location & Rescue  
Operations Center – 24/7**

Tel: +972-50-8899698

WhatsApp: 050-8899698

Email: sar@magnus.co.il

**Migdal Customers &  
Claims Center**

Tel: 076-8865881

Email:

mokedel@migdal.co.il

## Overseas Travel Insurance Policy

### Migdal Global Journey – Summary of Coverage in the Policy

The coverage under this Policy shall be in accordance with the insurance layers included in the insured's Policy Schedule, and the liability limit for each coverage included in the Policy Schedule shall be as detailed below:

First Insurance Layer Coverage	Insurer's Liability Limit
<b>Total for Chapter 2 and Chapter 3 – Medical Expenses Abroad and Expenses Not Incurred During Hospitalization</b>	\$5,000,000
<b>Hospitalization Expenses Abroad</b>	
Land Evacuation (Clause 2.2.1)	Up to the maximum sum insured
Air/Sea Evacuation (Clause 2.2.2)	Up to the maximum sum insured
Medical Flight (Clause 2.3)	Up to the maximum sum insured
<b>Chapter 3 – Medical Expenses Not Incurred During Hospitalization</b>	
Medical Expenses Not Incurred During Hospitalization (Clause 3.1)	Up to the maximum sum insured
Medications (Clause 3.2)	\$10,000
Emergency Dental Care (Clause 3.3)	\$1,500
<b>Chapter 4 – Reimbursement of Special Expenses Abroad</b>	
Travel Ticket (Clause 4.1.1)	\$1,500
Accommodation Expenses Abroad (Clause 4.1.2)	\$150 per day, up to \$2,500 total
Flight for Companion to Insured's Hospitalization Location Abroad (Clause 4.2)	\$1,500
Transfer of Deceased (Clause 4.3)	Up to the maximum sum insured
Pregnancy up to Week 12 (if first diagnosed abroad) (Clause 4.4)	Up to the maximum sum insured
Rescue (Clause 4.5)	\$1,500
<b>Chapter 6 – Search and Rescue</b>	
<b>Search and Rescue Extension – Included unless excluded by the insured upon purchase</b>	\$500,000 (Subject to deductible of \$15,000)
Transfer to Israel in Case of Hallucinogenic Drug Use (Clause 6.4)	\$2,000

<b>Chapter 7 – Liability towards Third Parties</b>	
<b>Third - Party Liability Extension – Included unless excluded by the insured upon purchase</b>	\$150,000
<b>Chapter 8 – Extensions</b>	
Loss of Payments Due to Trip Cancellation (Clause 8.1.1). As specified in the Schedule according to the plan chosen by the Insured at the time of purchase).	<p><b>Plan 1:</b> \$6,000, including a travel ticket for the Insured up to \$2,000 Ground arrangements up to \$4,000</p> <p><b>Plan 2:</b> \$12,000, including a travel ticket for the Insured up to \$4,000 Ground arrangements up to \$8,000</p>
Refund for travel ticket canceled due to a pandemic-related medical event	\$400 (No deductible)
Loss of Payments Due to Trip Curtailment (Clause 8.1.2, as specified in the Schedule according to the plan chosen by the Insured at the time of purchase).	<p><b>Plan 1:</b> \$6,000, including a travel ticket for the Insured up to \$2,000 and for the companion up to \$1,000 Ground arrangements up to \$3,000</p> <p><b>Plan 2:</b> \$12,000, including a travel ticket for the Insured up to \$4,000 and for the companion up to \$2,000 Ground arrangements up to \$6,000</p>
Loss of Payments Abroad due to pandemic-related medical event	\$150 per day, up to \$1,000 maximum
<b>Increased reimbursement limit for trip cancellation/curtailment during a pandemic (for additional premium)</b>	
Trip Cancellation (due to pandemic)	\$5,000 total, of which the insured’s ticket: \$2,000
Extended or Shortened Stay Abroad (due to pandemic)	\$5,000 total, of which the insured’s ticket: \$2,000
Trip Cancellation due to Military Reserve Call-up (“Order 8”)	\$1,500
Pregnancy Extension (non-high-risk pregnancy) up to week 32 (Clause 8.2)	\$200,000
Extension for Worsening of Pre-existing Medical Condition (Clause 8.3)	\$350,000
Winter Sports Extension (Clause 8.4)	Coverage for an Insured Event occurring due to winter sports, up to the limits specified under the first layer of coverage and the extension for trip cancellation or curtailment (if purchased by the Insured).

Extreme Sports Extension (Clause 8.4)	Coverage for an Insured Event occurring due to extreme sports, up to the limits specified under the first layer of coverage and the extension for trip cancellation or curtailment (if purchased by the Insured).
Competitive Sports Extension (Clause 8.6)	Coverage for an Insured Event occurring due to a competitive sports event, up to the limits specified under the first layer of coverage and the extension for trip cancellation or curtailment (if purchased by the Insured).
<b>Chapter 9 – Baggage Extension</b>	
Total Coverage for Baggage	\$2,500
Single Item Limit	\$300
Valuables (Clause 9.3.1.1)	\$500, but not more than \$300 per single item or set
Suitcase/Bag/Wallet (Clause 9.3.1.2)	\$300
Document Replacement (Clause 9.3.1.4)	\$200
Delayed Baggage Arrival (Clause 9.4)	\$150
<b>Additional Baggage Extensions</b>	
Personal Laptop/Tablet (Clause 9.6)	\$1,500
Mobile Phone or GPS Device (only if explicitly noted on the policy page) (Clause 9.6)	\$1,000
<b>Chapter 11 – Extension for Waiver of Rental Car Deductible</b>	\$1,500

**Deductible (Clause 12.2 of Chapter 12 – General Terms of the Policy):**

**There is no deductible under the Policy, except for:**

- A. In the baggage extensions, if purchased, a deductible of \$30 shall apply to the mobile phone/GPS extension, and a deductible of \$100 shall apply to the laptop/tablet extension.
- B. In the search and rescue extension, in the event of a claim for transfer to Israel due to the use of hallucinogenic drugs, a deductible of \$2,000 shall be deducted.

## Policy Terms – Migdal GLOBAL JOURNEY

### Chapter 1 Definitions

- 1.1. **Insurer's Website** – The website address is [www.migdal.co.il](http://www.migdal.co.il).
- 1.2. **Hospital** – Any institution recognized solely as a hospital by the competent authorities. Institutions serving only as convalescent homes, rehabilitation centers, sanatoriums, clinics, or similar facilities shall not be considered hospitals.
- 1.3. **Trip Cancellation** – Failure by the Insured to depart from Israel abroad during the Policy Period.
- 1.4. **Close Family Member** – Spouse of the insured, father, mother, son, daughter, brother, sister, father-in-law, mother-in-law, grandfather, grandmother, son-in-law, daughter-in-law, grandson, granddaughter, and a business partner in a partnership consisting of only two partners.
- 1.5. **Liability Limit** – The maximum coverage amount the Insurer undertakes to pay the insured in the event of an insurance claim, in accordance with the Policy terms as specified in the Coverage Summary of this Policy.
- 1.6. **Valuables** – any of the following:

Valuable Items Kept with the Insured – Electrical items, electronic or optical equipment such as an e-book reader (Kindle), charger, headphones, streamer/converter, drone, iron, batteries, memory card, shaver, hairdryer/straightener, speaker, electric toothbrush, precious metal, diamond, jewelry, gemstone, watch, camera and its accessories, photographic equipment of any kind, provided it is required to be kept with the Insured, music player, which shall always be with the Insured either in a safe or another secure and protected location.

In addition to the above, valuable items in this category shall not be placed in baggage transported by land, sea, or air.

**Valuable Items Not Kept with the Insured:** electrical items, electronic or optical equipment such as an e-book reader (Kindle), charger, headphones, streaming device/converter, drone, iron, batteries, memory card, electric shaver, hairdryer/straightener, speaker, electric toothbrush, various photography equipment that does not need to be carried on the Insured's person.

Leather clothing, wigs, diving equipment, surfing, paddling, and windsurfing equipment, ski equipment, fur, musical instruments, religious and ritual objects, video cameras and GoPro cameras, bicycles, which do not need to be with the Insured at all times, provided they are stored in a secure and safe place.
- 1.7. **Dollar** – U.S. dollar
- 1.8. **Policy Schedule** – a document attached with this Policy and constituting an integral part thereof, that includes the Policy number, information regarding the Insureds, the

Policy Period, the chapters, and extensions that were purchased, premium and other information relating to the insurance coverage provided under this Policy.

- 1.9. Aggravation of a Pre-Existing Medical Condition** – A sudden and unforeseen deterioration of a pre-existing medical condition, as defined in this policy, **requiring emergency treatment abroad.**
- 1.10. Medical Air Evacuation** – Transport via a regular airline service or a special aircraft, accompanied by a medical team suited to the insured's medical condition, for transfer from abroad to Israel, under the conditions detailed in Clause 2.3 below. This is subject to the Insurer's physician, in coordination with the attending physician abroad, determining that medical intervention may be required during the flight and further provided that medical air evacuation is both possible and medically necessary.
- 1.11. The Insured** – the person/persons listed in the Schedule as Insureds.
- 1.12. The Insurer** – Migdal Insurance Company Ltd.
- 1.13. Proposal** – A request to join the insurance under this Policy.
- 1.14. Abroad** – Any place or country outside the State of Israel, including a ship or aircraft en route to or from Israel, excluding the territories of the Palestinian Authority and enemy states.
- 1.15. Baggage** – Personal belongings owned or possessed by the Insured, accompanying the Insured and / or located in a hotel and / or in a residence where the Insured is staying, for personal use only, excluding business / commercial baggage.
- 1.16. Travel Ticket** –  
**For the purpose of Trip Cancellation** – A travel ticket for public transportation purchased by the Insured in Israel for the purpose of traveling abroad, including domestic or international flights within the Policy Period as part of the planned trip between countries, and including transportation by public vehicle, economy-class flight only, ship, train, or bus between countries.  
**For the purpose of Trip Curtailment** – A travel ticket for public transportation purchased by the Insured abroad in place of the ticket originally purchased upon departure from Israel, for the purpose of returning to Israel from a specific destination at the end of the trip.
- 1.17. Epidemic** – A situation involving a sudden increase in cases of illness that can be attributed to one or more specific countries and is defined as an epidemic by the World Health Organization.
- 1.18. Illness** – A condition of impaired health, the presence of a health issue, a disorder affecting the health of bodily organs, a physical disorder with identifiable signs and symptoms, any abnormal condition, or a functional failure of the body.
- 1.19. Companion** – A person accompanying the Insured based on a physician's instruction abroad or due to an event occurring during the Insured's stay abroad.

- 1.20. Medical Emergency** – Circumstances in which the Insured is in immediate life-threatening danger or at immediate risk of suffering severe or irreversible disability if urgent medical treatment is not provided.
- 1.21. Pre-Existing Medical Condition** – An illness for which the Insured was under treatment or medical supervision at the time of departure abroad or within the three months preceding his departure.
- 1.22. Insured Event** – An accident or illness occurring to the Insured abroad during the Policy Period, entitling compensation or benefits in accordance with the provisions of the Policy.
- 1.23. Prescription** – A medical document signed by a physician, confirming the necessity of treatment with a medication, specifying the method of treatment, the required dosage, and the necessary duration of treatment.
- 1.24. Nuclear Family** – The spouse of the Insured and the children of each of them.
- 1.25. Permanent Disability** – The complete anatomical or functional loss of an organ, limb, or part thereof due to an accident. For the avoidance of doubt, it is clarified that disability and/or cosmetic scarring are not covered under this Policy.
- 1.26. Trip** – A single departure from Israel to abroad and return to Israel within the Policy Period, as specified in the Schedule.
- 1.27. The Service Provider** – A service provider handling Insured Events occurring abroad that are covered under this Policy, whose identity shall be determined from time to time by the Insurer and who has an agreement with the Insurer at the time of the claim under this Policy for its Insureds, in accordance with its terms.
- 1.28. Trip Curtailment** – The termination of the Insured's stay abroad and return to Israel before the planned date as stated in the original return travel ticket.
- 1.29. Physician** – A duly licensed and practicing physician engaged in conventional medicine in accordance with the laws of the country in which they practice.
- 1.30. First Insurance Layer** – The insurance coverage detailed in Part A, Chapters 2-5, and the extensions in Chapter 6-7, unless these extensions were not added to the Policy at the request of the Insured in the Proposal Form, all subject to the general terms of the Policy.
- 1.31. Document Recovery** – A document or documents such as a passport, travel ticket(s), and/or other flight ticket(s) that can be reissued, theater tickets, and similar items, including business documents such as commercial samples, drawings, and business documents.
- 1.32. Accident** – A bodily injury resulting from an abrupt, unforeseeable event that occurred to the Insured during the Policy Period, caused solely, directly, and immediately by an external, visible, and violent means, and which is the sole and direct cause of the Insured's death or disability. It is clarified that injury resulting from illness, cumulative effects of minor injuries (microtrauma), verbal violence, psychological or emotional

harm, mental stress, or brain injury such as TIA/CVA does not fall within the definition of an accident.

**1.33. Policy Period** – The Policy Period as stated in the Schedule, provided that it does not exceed the maximum period specified in Clause 1.34 below. The Policy Period shall not commence before the Insured's departure from Israel and shall not extend beyond the date of the Insured's return to Israel, except for an additional 48 hours in the event of a delay caused by the means of transportation on which the Insured was scheduled to return to Israel.

**1.34. The maximum period –**

**The maximum period for the first insurance layer**

For Insureds up to age 60 (inclusive): Up to 45 days from the date of departure abroad.

For Insureds aged 61-70: Up to 30 days from the date of departure abroad.

For Insureds aged 71-80: Up to 15 days from the date of departure abroad.

For Insureds aged 81-85: Up to 10 days from the date of departure abroad.

For Insureds aged 86-95: Up to 7 days from the date of departure abroad.

**Notwithstanding the foregoing, if the following extensions are purchased, a shortened maximum period for the First Insurance Layer shall apply as detailed below:**

**For those purchasing an extension for a Pre-Existing Medical Condition:**

For Insureds up to age 60 (inclusive): Up to 45 days from the date of departure abroad.

For Insureds aged 61-70: Up to 30 days from the date of departure abroad.

For Insureds aged 71-80: Up to 15 days from the date of departure abroad.

For Insureds aged 81-85: Up to 10 days from the date of departure abroad.

For Insureds aged 86-95: Up to 7 days from the date of departure abroad.

**For those purchasing an extension for pregnancy:** Up to 60 days.

**For those purchasing a Baggage Insurance Extension**

The coverage period shall commence from the moment the Insured leaves their home directly on the way abroad, or if the baggage was handed over to the carrier earlier – from the moment of handover. The coverage shall end upon the Insured's direct return home from abroad, all within the Policy Period as stated in the Schedule.

**1.35. Medications** – A chemical substance intended to treat and/or prevent the aggravation of a clinically measurable, imaging-detectable, and/or pathologically confirmed organic pathology at the time of filing the claim, whose efficacy has been proven and whose use as a medication has been approved by the competent authorities in the country where it was purchased.

## Chapter 2 Medical Expenses Abroad

Upon the occurrence of an Insured Event covered under the terms of this Policy, the Insurer shall indemnify the Insured or issue a letter of guarantee for payment of hospitalization expenses abroad as follows:

**2.1. Hospitalization Expenses Abroad** – Payment for hospitalization and medical services provided in a hospital abroad during hospitalization, including payment for the room, meals, medical treatment, diagnostic tests, operating room, surgeon's fees, intensive care, anesthetist, and medications, **up to the maximum amount specified in the Coverage Summary of the Policy for this clause, provided that medical documents, including a medical diagnosis, are submitted to the Insurer.**

**2.2. Evacuation of the Insured to a Hospital** – If the Insured's medical condition requires transfer to the nearest hospital to their location or evacuation to another hospital suitable for their medical condition, the Insurer shall indemnify the Insured for the evacuation and/or transfer expenses, subject to the provisions below.

**2.2.1. Land Evacuation and/or Transfer** – If the Insured's medical condition permits evacuation and/or transfer by any land transportation means suitable for their medical condition, as determined by the medical assessment of a specialist physician, the Insured shall be entitled to reimbursement of the evacuation and/or transfer expenses up to the maximum sum insured specified in the Coverage Summary of the Policy.

**It is clarified that travel by taxi or private vehicle is not covered under this clause.**

**2.2.2. Sea or Air Evacuation and/or Transfer** – If the Insured's medical condition does not permit evacuation and/or transfer by land transportation, as determined by the medical assessment of a specialist physician, the Insured shall be entitled to reimbursement of evacuation and/or transfer expenses by sea and/or air transportation (including air ambulance), up to the maximum sum insured specified in the Coverage Summary of the Policy. **This entitlement is subject to the Insured notifying the Insurer immediately upon becoming aware of the need for evacuation and submitting a request to the Insurer for prior approval before the evacuation and/or transfer is carried out.**

**2.2.2.1.**

- A. Once the Insurer has been notified of the occurrence of an Insured Event and a written claim for insurance benefits has been filed, the Insurer must take the necessary steps immediately to determine its liability.
- B. The Insured must provide the Insurer, within a reasonable time after being requested, with the information and documents

required to determine liability. If such documents are not in the Insured's possession, they must assist the Insurer as much as possible in obtaining them.

## 2.2.2.2.

- A. If the obligation under Clause 2.2.2 or Clause 2.2.2.1(b) above was not fulfilled on time, and its fulfillment would have enabled the Insurer to reduce its liability, the Insurer shall not be liable for insurance benefits except to the extent that it would have been liable had the obligation been fulfilled.

**This provision shall not apply in any of the following cases:**

- The obligation was not fulfilled or was delayed for justified reasons.
  - The failure to fulfill or the delay did not prevent the Insurer from determining its liability and did not significantly hinder the inquiry.
- B. If the Insured deliberately acted in a manner intended to prevent or hinder the Insurer's determination of liability, the Insurer shall not be liable for insurance benefits except to the extent that it would have been liable had such action not been taken.

**For the avoidance of doubt, it is clarified and emphasized that the Insurer's obligation under this clause and its sub-clauses is solely to provide financial indemnification to the Insured for expenses incurred due to evacuation/transfer. The Insurer is not and shall not be responsible for arranging the evacuation and/or transfer in any manner or form. The Insurer shall bear no responsibility for the evacuation if it was not carried out by or on behalf of the Insurer.**

- 2.3. **Medical Air Evacuation** – The Insurer shall facilitate medical air evacuation in the event of an incident entitling the Insured to reimbursement of medical expenses and shall transfer the Insured to Israel for continued treatment. The method of transfer shall be determined by the Insurer's physician in coordination with the attending physician abroad, after obtaining accurate information about the Insured's medical condition and the availability of treatment at the location where the Insured became ill or was injured.

**For the avoidance of doubt, any travel tickets held by the Insured and/or the Companion shall be assigned to the Insurer.**

**It is clarified and emphasized that the Insurer's obligation under this clause is to arrange the medical air evacuation as stated, in any manner or form, to the extent that it is possible under the circumstances of time and place where the Insured is located.**

**The Insurer's total liability under Chapter 2 (Medical Expenses Abroad) and Chapter 3 (Medical Expenses Not Incurred During Hospitalization) combined shall be up to the maximum amount specified in the Coverage Summary of this Policy**

## **Chapter 3 – Medical Expenses Not Incurred During Hospitalization**

The Insurer shall indemnify the Insured for medical expenses that were paid in consequence of an Insured Event covered under the terms of this Policy as follows:

- 3.1. Medical Expenses** – The amount required from the Insured for medical services received abroad, including: payment to a licensed physician, diagnostic tests, X-rays and/or imaging tests, and a loaned medical device outside of hospitalization. These services must have been provided by a licensed physician or a recognized medical institution for an Insured Event and not as part of hospitalization, **up to the maximum amount specified in the Coverage Summary of this Policy for this clause. Reimbursement is subject to the Insured providing the Insurer with a medical report and/or medical documents from abroad, including a medical diagnosis.**
- 3.2. Prescription Medications** – Medications purchased abroad based on a prescription, up to the maximum amount specified in the Coverage Summary of this Policy for this clause. **This clause does not cover medications that the Insured takes on a regular basis.**
- 3.3. Emergency Dental Treatment** – Up to the amount specified in the Coverage Summary of this Policy for this clause.

**Emergency dental treatment includes one or more of the following examinations and/or treatments:** examination and X-ray of the painful tooth and/or teeth, temporary filling, a suitable prescription for pain relief (excluding the cost of the prescribed medication) if the tooth cannot be treated at that time, urgent extraction, drainage of an abscess from an infected tooth, temporary reattachment of fallen crowns, and the removal of an inflamed nerve, provided that the Insured was not scheduled for this treatment in advance.

## Chapter 4 – Reimbursement of Special Expenses Abroad

The Insurer shall indemnify the Insured for additional special expenses incurred due to an Insured Event covered under the terms of this Policy, which occurred during the Policy Period, as follows:

### 4.1. Reimbursement of Expenses Due to Stay Abroad Beyond the Policy Period

If an Insured Event covered under the terms of this Policy occurs abroad, and based on an explicit medical opinion from the attending physician abroad, the Insured is unable to return to Israel on the originally scheduled date stated in the Schedule due to a threat to their health and life, and this determination is approved and accepted by a physician on behalf of the Insurer, the Insurer shall cover the Insured's expenses as detailed below, up to the maximum amount specified in the Coverage Summary of this Policy for each coverage.

4.1.1. **Travel Ticket:** The Insurer shall indemnify the Insured for the cost of a travel ticket to Israel for the Insured and for one Companion only, up to the maximum sum insured specified in the Coverage Summary of this Policy for this clause. If the Insured and/or the Companion are entitled to a refund for the cancellation of the original travel ticket, the Insurer shall only pay the difference between the cost of the newly purchased travel ticket for the Insured and/or the Companion and the price of the original travel ticket.

4.1.2. **Accommodation Expenses Abroad:** The Insurer shall indemnify the Insured for the cost of additional stay at a hotel and/or other suitable accommodation in the destination country for the Insured and/or the Companion beyond the original Policy Period, as detailed in the Schedule, up to the maximum sum insured specified in the Coverage Summary of this Policy for this clause.

### 4.2. Expenses for Airfare of a Companion to the Insured's Place of Hospitalization Abroad

If the Insured is hospitalized abroad due to an event requiring hospitalization exceeding 48 hours, the Insurer shall pay for one Companion the cost of purchasing a travel ticket to the Insured's place of hospitalization, the cost of public transportation from the airport to the hospital or hotel upon arrival in the destination country, the cost of public transportation back to the airport for the return to Israel, and the cost of accommodation in a hotel and/or other suitable lodging in the destination country, all up to the Sum Insured specified in the Coverage Summary of this Policy for this clause.

**For the avoidance of doubt, coverage is provided for one Companion and for one occurrence only per event, provided that the Insured does not already have a Companion, as defined in this Policy.**

**The Companion's identity shall be determined by the Insured. If the Insured is unable to determine the Companion's identity, it shall be determined by a representative acting on behalf of the Insured.**

**4.3. Transfer of body**

In the event of the Insured's death due to an Insured Event covered under this Policy, the Insurer shall bear the expenses for the transfer of the Insured's body from the place of the event to Israel, including by air transport, up to the Sum Insured specified in the Coverage Summary of this Policy for this clause.

**4.4. Pregnancy up to the 12<sup>th</sup> week first diagnosed abroad**

The Insurer shall bear medical expenses not incurred during hospitalization abroad as a result of pregnancy that was first diagnosed abroad through documented medical diagnosis during the Insured's stay abroad, as detailed below.

4.4.1. Expenses for a doctor's visit and laboratory tests required solely for the initial evaluation and diagnosis of pregnancy, provided that these expenses were incurred up to and including the 12<sup>th</sup> week. It is clarified that the condition stating that expenses are covered only up to and including the 12<sup>th</sup> week does not apply in cases where the Insured was hospitalized before the 12<sup>th</sup> week and was discharged thereafter.

4.4.2. Medical expenses during hospitalization abroad. As part of these expenses, the Insurer shall cover medical expenses incurred during hospitalization, hospitalization fees, and medical services provided in a hospital during hospitalization, including payment for diagnostic tests, imaging tests, operating room, medical treatment, surgeon's fees, anesthetist, intensive care, prescription medications, and room and meals covered in a semi-private ward (2-3 beds) or a private ward, provided that these expenses were incurred up to and including the 12<sup>th</sup> week. It is clarified that this condition, limiting coverage to expenses incurred up to and including the 12<sup>th</sup> week, does not apply in cases where the Insured was hospitalized before the 12<sup>th</sup> week and was discharged thereafter.

4.4.3. The Insurer shall not be liable and shall not pay insurance benefits under Clauses 4.4.1-4.4.2 for any claim(s) arising from or related to:

**4.4.3.1.** An elective abortion not due to an ectopic pregnancy.

**4.4.3.2.** Routine prenatal care expenses, follow-up tests, routine examinations, and genetic testing. Expenses incurred after the 12<sup>th</sup> week of pregnancy (inclusive), provided that the Insured was not hospitalized before the 12<sup>th</sup> week and discharged thereafter.

**4.4.3.3.** Routine pregnancy tests, treatments, or any test for genetic diagnosis. For the avoidance of doubt, it is clarified that hospitalization and treatment for a medical condition that cannot be postponed until returning to Israel shall be covered by the Insurer.

## 4.5. Evacuation

Expenses for the Insured's evacuation from a country where a coup or change of government has occurred, posing a threat to the Insured's life or freedom, up to the Sum Insured specified in the Coverage Summary of this Policy. Subject to the provisions of this clause, the Insurer shall bear the evacuation expenses only to a neighboring country bordering the country where the Insured is located, provided that no threat to the Insured's life exists in that country.

**It is clarified and emphasized that the Insurer's obligation under this clause is solely to provide financial indemnification to the Insured for expenses incurred due to the evacuation. The Insurer is not and shall not be responsible for arranging the evacuation in any manner or form.**

## **Chapter 5 – Exclusions for the First Insurance Layer (Chapters 2, 3 and 4 inclusive)**

**In addition to the limitations, restrictions, and exclusions detailed in Clause 12.1 of the general terms of the Policy, and the conditions and exclusions specified in each of the Chapters of the First Insurance Layer, the following special limitations, restrictions, and exclusions shall apply to the First Insurance Layer:**

**The Insurer shall not be liable and shall not pay insurance benefits for any claim(s) arising from or related to:**

- 5.1. Routine examinations not related to an active medical condition and/or routine tests and/or periodic check-ups and/or regular or routine medications and treatments prescribed for the Insured prior to travel and/or medications that were lost, damaged, or expired.**
- 5.2. Hospitalization and medical expenses for procedures that could have been postponed until the Insured's return to Israel or in cases where treatment could continue in Israel and the return is medically feasible.**
- 5.3. Preventive treatment for Acquired Immune Deficiency Syndrome (AIDS).**
- 5.4. Organ transplantation.**
- 5.5. Treatments of the following types: physiotherapy, mechanotherapy, hydrotherapy, naturopathy, homeopathy, alternative treatments, therapeutic programs, acupuncture, chiropractic treatment, periodontal surgery and/or treatment performed by a dentist, dental treatment (except for emergency dental treatment), mental disorders and/or psychiatric illnesses, cosmetic or aesthetic surgery and/or treatment.**
- 5.6. Medical or other accessories, including eyeglasses, sunglasses, prescription glasses, contact lenses, hearing aids, and prosthetic devices of any kind, except in cases where a medical device is installed abroad due to an accident abroad, as specified in Clause 3.1 of Chapter: Medical Expenses Not Incurred During Hospitalization.**
- 5.7. Communication and telephone expenses, including expenses incurred for communication between the Insurer and the Insured or their representative for handling an event or clarifying coverage terms. Expenses related to excess baggage, food, and subsistence expenses incurred during the event for the Insured, Companion, and/or Close Family Member.**

## Chapter 6 – Search and Rescue

This Chapter shall be included in the Policy under the Insured's name as part of the First Insurance Layer unless the Insured requested its removal at the time of purchasing the Policy.

- 6.1.1. **Disappearance Area** – The area where, according to the information provided to the Insurer, the Insured was last known to be located, or any other area where the Insurer may reasonably assume the Insured could be present.
- 6.1.2. **Location** – The process of determining the Insured's current whereabouts.
- 6.1.3. **Field Inquiry** – An attempt to determine the Insured's location by the Insurer's local contacts in the Disappearance Area, conducted as reasonably required under the circumstances of the case.
- 6.1.4. **Preliminary Inquiry** – The initial investigation and verification to locate the Insured's whereabouts through the Israeli Ministry of Foreign Affairs and/or by sending messages to the Insurer's designated contacts, all as reasonably required under the circumstances of the case.
- 6.1.5. **Close Family Member** – Including but not limited to the Insured's spouse, parents, children, siblings, grandparents, grandchildren, and/or any other person whose name and address were specified in the insurance Proposal in addition to the Insured.
- 6.1.6. **Notification** – A written notice given to the Insurer regarding the loss of contact with the Insured.
- 6.1.7. **Loss of Contact** – The inexplicable and unknown cessation of communication that previously existed between the Insured and a Close Family Member and/or a Companion traveling with the Insured, resulting in the absence of any information regarding the Insured's whereabouts for more than 30 consecutive days, provided that the Loss of Contact occurred during the Policy Period.
- 6.1.8. **Rescue** – The removal of the Insured from their current location to a Safe Location.
- 6.1.9. **Safe Location** – The nearest populated area to the Insured's location that has both a police station and a hospital.
- 6.1.10. **Disappearance Event** – The submission of a Notification regarding Loss of Contact to the Insurer's designated emergency center.
- 6.1.11. **Emergency Event** – An event occurring to the Insured during the Policy Period, accompanied by clear and explicit information from a Close Family Member, based on verified information and/or other reasonable and substantial evidence, indicating the need for an urgent Location and/or Rescue operation due to the Insured being in life-threatening danger.
- 6.1.12. **Search Mission** – A mission deployed to the Disappearance Area for the purpose of searching for and locating the Insured, the scope and composition

of which shall be determined by the Insurer as reasonably required under the circumstances of the case.

- 6.1.13. **End of Search Period** – The date on which the Insurer notifies the Close Family Member that the Sum Insured has been exhausted or upon the completion of an additional six-month period during which the Insurer has conducted a Field Inquiry following the return of the Search Mission, in accordance with the terms of this extension, whichever occurs first.

## 6.2. The Insured Event

The Insured Event is the Disappearance Event of the Insured abroad or an Emergency Event of the Insured abroad, in accordance with the provisions of this extension, during the trip.

## 6.3. Coverage under this extension

**Upon the occurrence of the Insured Event, the Insurer shall perform the following actions subject to the Policy terms and this excess hereunder:**

### 6.3.1. Locating the Insured

Within seven business days from the occurrence of the Disappearance Event and after the Insurer has received full details regarding the Insured's last known location, the Insurer shall initiate a Preliminary Inquiry.

For the purpose of this clause, full details shall mean the Insured's planned travel itinerary, last known location, individuals with whom the Insured was in contact during the trip, and/or any other reasonable details required by the Insurer.

- 6.3.2. If, after seven days from the commencement of the Preliminary Inquiry, the Insured's location has not been determined, the Insurer shall initiate a Field Inquiry.
- 6.3.3. If, after seven days from the commencement of the Field Inquiry, the Insured's location has still not been determined, the Insurer shall establish a Search Mission. The Search Mission shall be deployed to the Disappearance Area and shall operate to locate the Insured's whereabouts.
- 6.3.4. At the earlier of the following: one month after the Search Mission has departed for the Disappearance Area, or upon determining the Insured's location, or upon exhausting the Sum Insured as specified in the Coverage Summary of this Policy, or upon confirmation of the Insured's death, the Insurer shall cease its search activities for the Insured through the Search Mission.

**For the avoidance of doubt, it is hereby clarified that in a case where there is a clear and definitive finding indicating that there is no need to conduct the Preliminary Inquiry and/or Field Inquiry, but rather an urgent Rescue operation is required, the Insurer shall make every effort to carry out the Rescue as soon as possible.**

- 6.3.5. After the cessation of search activities for the Insured through the Search Mission, as detailed in Clause 6.3.4 above, the Insurer shall continue conducting a Field Inquiry for an additional period of six months (hereinafter: the “Additional Six Months”), provided that the Insured’s death has not been confirmed.
- 6.3.6. At the end of the Additional Six Months, the Insurer shall cease all search activities, and its obligations under this clause shall be considered as fulfilled.
- 6.3.7. For the avoidance of doubt, it is hereby clarified and declared that while the Insurer shall conduct search activities for the Insured as detailed in this clause, the Insurer’s obligation under this clause does not guarantee the Insured’s location. The failure to locate the Insured shall not be considered a breach and/or non-fulfillment of the Policy’s terms by the Insurer.

### **6.3.8. Rescue of the Insured**

If the Insured is located during the search periods and it is determined that they are unable to reach a Safe Location on their own due to a health condition and/or another physical limitation covered under the terms of the Policy, the Insurer shall make every effort to rescue the Insured.

#### **6.3.8.1. Maximum sum insured**

Upon the occurrence of the Insured Event, the Insurer shall bear the expenses for locating and rescuing the Insured under this extension, up to the Sum Insured specified in the Coverage Summary of this Policy (hereinafter: the “Maximum Sum Insured”).

**Upon exhaustion of the Maximum Sum Insured, the Insurer shall be entitled to cease all search and/or rescue activities for the Insured under this extension at any stage, and the Insurer’s liability under this clause shall terminate.**

**For the avoidance of doubt, it is clarified that under no circumstances shall insurance benefits or any portion thereof be paid to the Insured or any representative on their behalf. The Insurer shall pay the Maximum Sum Insured exclusively to the Service Provider, only after approving the search and rescue expenses in advance and in writing, in accordance with this Policy.**

#### **6.3.8.2. End of the search period**

At the end of the search period, if the Insured has not been located and/or rescued, the Insurer shall notify a Close Family Member of the Insured that the Insured has not been found and that the Insurer is ceasing search operations. Within 15 days from the date of providing notice of the cessation of searches, the Insurer shall send a report to one of the Close Family Members, detailing the actions

taken by the Insurer to locate the Insured, the timelines in which these actions were carried out, any information received regarding the Insured's whereabouts (if any), and any information received, if available, regarding the Insured's health condition.

#### **6.3.9. Special Exclusions for this Extension**

**In addition to the general exclusions in the Policy, the Insurer shall not be liable under this extension and shall not pay insurance benefits in any of the following cases:**

**6.3.9.1. The Insurer shall not pay insurance benefits under this annex for an Insured Event occurring in any of the following countries: any Arab country, Afghanistan, Mauritania, Malaysia, Indonesia, Oman, Niger, Somalia, Sudan, Chad, the Central African Republic, Djibouti, North Korea, Yemen, an enemy state, or a country that does not permit search and rescue operations within its territory, or areas under the control or administration of the Palestinian Authority.**

**6.3.9.2. Any case involving the Insured's active participation in military, war-related, police, revolutionary, rebellion, riot, civil disturbance, sabotage, or illegal activity.**

**6.3.9.3. If the Insured refuses to cooperate with the Insurer's representatives and/or a Close Family Member and/or refuses to return to Israel.**

**6.3.9.4. In cases where the Insured's liberty has been restricted, whether lawfully or unlawfully.**

**6.3.9.5. The Insurer shall be released from its obligations under this extension if it is determined that after the issuance of the Policy or shortly thereafter, a coup and/or regime change and/or military, political, or other change has occurred, preventing entry to and/or exit from the affected country or preventing the Insurer from fulfilling its obligations under this clause.**

#### **6.4. Coverage for transfer to Israel in the event of use of hallucinogenic drugs**

##### **6.4.1. Definitions**

**Hallucinogenic Drugs** – drugs as meant by these terms in the Dangerous Drugs Ordinance [New Version] 5733-1973 and/or other psycho-active substances, except for heroin.

##### **6.4.2. The Insured Event**

Mental impairment suffered by the Insured during the Policy Period as a result of the use of hallucinogenic drugs while abroad, which led to a deterioration in the Insured's judgmental capacity.

## 6.4.3. Undertaking of the Insurer

### 6.4.3.1. Expenses for the transfer of the Insured to Israel

The Insurer shall bear the expenses for transferring the Insured to Israel up to a total amount of \$15,000 (USD), including a Companion. The method of transfer to Israel shall be determined solely by the Insurer after obtaining the necessary information regarding the Insured's mental condition.

If it is determined that the Insured is unable to return to Israel independently due to their mental condition, the Insurer shall make every effort to rescue and return the Insured to Israel.

In any case, the Insurer shall not bear the cost of travel to Israel that the Insured would have been required to pay had the Insured Event not occurred.

6.4.3.2. It is clarified that coverage under this clause shall be provided by the Insurer and/or a Service Provider on its behalf and is subject to a deductible of \$2,000 per Insured Event.

**6.4.3.3. In addition to the general exclusions of the Policy, the Insurer shall not be liable for expenses under this clause if the Insured is in a physical or mental condition that prevents the Insurer's representatives from lawfully carrying out the rescue or transferring the Insured to Israel.**

## Chapter 7 - Liability towards Third Parties

**This Chapter shall be included in the Policy under the Insured's name as part of the First Insurance Layer, unless the Insured requested its removal at the time of purchasing the Policy.**

The Insurer shall indemnify the Insured for damage caused by the Insured to a Third Party for bodily injury or property damage that occurred abroad during the Policy Period, for which the Insurer is liable to the Third Party under the Torts Ordinance.

The Insurer's liability under this clause shall not exceed the Sum Insured specified in the Coverage Summary of the Policy for coverage under this Chapter.

### **Exclusions to Chapter 7: Liability towards Third Parties**

**7.1. Insurance benefits shall not be paid under this Chapter when the Insurer's liability toward a Third Party falls under any of the following liabilities or arises directly or indirectly therefrom:**

- 7.1.1. Employer's liability, contractual liability, or liability toward a Close Family Member of the Insured.**
- 7.1.2. Liability due to an intentional act, malicious act, or illegal act.**
- 7.1.3. Liability arising from animals owned by, under the control of, in the possession of, or under the supervision of the Insured.**
- 7.1.4. Liability resulting from a trade, business, or profession.**
- 7.1.5. Liability due to ownership, possession, or use of land, buildings (except when occupied for temporary residential purposes), motor vehicles, aircraft, or watercraft.**

### **7.2. Statute of Limitations**

Notwithstanding the provisions of Clause 13.7 of the Policy general terms, third-party liability does not become time-barred as long as the claim of the third party against the Insured has not become time-barred.

## Chapter 8 – Extensions

Each of the extensions set forth in this Chapter shall apply only on the condition that the Schedule states expressly that the extension subject matter of the claim is included in the Policy in the name of the Insured on the date of occurrence of the Insured Event.

It is clarified that the terms of the exclusions are subject to the general terms of the Policy and in the event of discrepancy between the general terms of the Policy and the terms of the exclusion, the terms of the exclusion shall take precedence.

### 8.1. Extensions for trip cancellation or curtailment

#### 8.1.1. Trip cancellation

The Insurer shall indemnify the Insured in the event of Trip Cancellation for the loss of non-refundable deposits or prepaid expenses, or for payments the Insured is obligated to pay, up to the Sum Insured specified in the Schedule under the Insured's name for this extension. This includes, for example, accommodation expenses (hotel, guesthouse, vacation apartment, resort village), travel tickets, and rental car costs.

8.1.1.1. The Insured must, to the best of his ability, cancel the trip at the earliest opportunity when it becomes apparent that the trip must be canceled, and notify the relevant parties (such as a travel agent, hotel, airlines, etc.) about the cancellation.

If the Insured delays notifying all relevant parties, resulting in additional damages, such as higher cancellation fees or any other damages, the additional damages will be deducted from the compensation the Insured is entitled to under this Policy.

8.1.1.1.1. If the obligation mentioned in Clause 8.1.1.1 above was not fulfilled on time, and fulfilling it would have allowed the Insurer to reduce its liability, the Insurer shall not be liable for insurance benefits except to the extent that it would have been liable had the obligation been fulfilled. This provision shall not apply in any of the following cases:

The obligation was not fulfilled or was delayed for justified reasons.

The failure to fulfill or the delay did not prevent the Insurer from determining its liability and did not hinder the assessment.

8.1.1.1.2. If the Insured or the Beneficiary deliberately took action that would prevent the Insurer from determining its liability or would hinder the assessment, the Insurer shall not be liable for these insurance benefits, except to

the extent that it would have been liable had such action not been taken.

8.1.1.2. The Insurer shall indemnify the Insured under this clause for cancellation only in consequence of one of the following events that occurred during the Policy Period:

8.1.1.2.1. Death of the Insured or a Close Family Member due to a cause not included in the exclusions of the Policy.

8.1.1.2.2. Illness of the Insured or a Close Family Member not included in the exclusions of the Policy, for which hospitalization of at least 24 hours in a hospital was required, or an illness that affects the Insured's normal life routine in the week prior to the scheduled travel date.

8.1.1.2.3. Flight cancellations of regular airline services due to riots, civil unrest, or a war officially declared in the destination countries, preventing the flight from taking place.

8.1.1.2.4. Cancellation of the trip within 14 days before the scheduled departure date, if a fire, explosion, malicious damage, storm, or flood occurred at the Insured's home, or if the Insured was required to be personally present for a police investigation due to a break-in or attempted break-in at their home or business.

8.1.1.2.5. A. Cancellation of the trip due to the Insured's emergency draft for reserve duty under a special draft notice and/or military reserve call-up (Order 8) by an authorized military authority during the trip or a part thereof, provided the notice was issued to the Insured within 7 days prior to the original scheduled departure date for the trip abroad.

B. Cancellation of the trip for the Insured who is in the standing army due to participation in operational activities. "Operational activity" for the purpose of this clause means a military operation lasting no more than 72 hours.

The Insured must provide the Insurer with written and signed confirmation from the approving authority stating that the operational activity prevented the Insured from traveling abroad, and that due to this operational activity, the Insured was required to cancel

the trip. “Approving authority” for this clause means a commander/officer with the rank of at least Brigadier General.

8.1.1.2.6. **In the event of an epidemic**, as defined in Clause 1.17 in the definitions chapter of the general terms of this Policy, which results in the cancellation of a trip according to the cases specified in this clause only, the Insurer shall indemnify the Insured and/or the Insured’s Close Family Members (who hold an active Policy with the Insurer for overseas travel insurance and the extension for trip cancellation and curtailment for the same trip) for the proportional share of the expenses paid by the Insured for the travel ticket only, that are non-refundable and/or were prepaid and are non-refundable, and for which no reimbursement can be obtained from another source, up to a total of \$400 (USD) per Insured’s travel ticket, subject to the limits stated in the Coverage Table of the Policy. The Insurer will pay according to Clause 8.1.1.2.6 above only due to the following cases and under the conditions that occurred during an epidemic after purchasing this extension.

1) A fever or other symptoms that may indicate a disease epidemic, discovered in the Insured, immediate family, or companion at the airport during pre-flight screening, and as a result of which the Insured, immediate family, or companion are prohibited from boarding the flight, provided that the refusal is not due to the Insured failing to hold the necessary permits and documentation required for leaving the country or entering the destination country, as per the instructions of the relevant authorities in Israel and/or the destination country regarding the prevention of epidemic spread.

2) The Insured, immediate family, or companion contracted an illness during the week prior to the scheduled departure date, for which an epidemic event has been declared.

3) The Insured and/or immediate family are in home isolation as reported to the Ministry of Health, starting within 14 days prior to the scheduled departure date. A qualification period of 3 days shall apply under this

clause, starting from the date of purchasing this extension, during which no insurance coverage is available for an Insured Event that occurs within this period.

For the avoidance of doubt, it is clarified that the coverage for an event as defined in Clause 8.1.1.2.6 (epidemic) is not in addition to the undertaking made in Clause 8.1.1.2 above, and the Insured will be entitled to coverage under only one of the sub-clauses listed in Clause 8.1.1.2, whichever is lower, subject to the limits specified.

The undertaking of the Insurer in the case of trip cancellation under Clause 8.1.1 shall not exceed the amount specified in the Coverage Summary included in the Policy for this coverage.

## **8.1.2. Trip curtailment**

The Insurer shall indemnify the Insured and one Companion only in the event of a necessary and unavoidable trip curtailment, for the proportional share of the following expenses paid by the Insured and for which no reimbursement can be obtained, calculated on a daily basis for each lost day of the planned trip, up to the amount specified in the Schedule for the Insured under this extension.

The expenses covered under this clause include:

8.1.2.1. Loss of non-refundable deposits or prepaid payments that the Insured is obligated to pay for expenses related to the Insured's trip, such as hotel reservations (guesthouse, vacation apartment) and rental car.

Travel tickets held by the Insured and/or the Companion shall be assigned to the Insurer.

The Insured shall be entitled to indemnification under this clause for trip curtailment only due to one of the following events that occurred during the Policy Period:

8.1.2.1.1. A medical event that occurred abroad to the Insured, which, according to a certified doctor's approval abroad, required the Insured to change the planned return date to Israel, and the original travel ticket purchased could no longer be used.

8.1.2.1.2. The death of the Insured for a reason not included in the exclusions of the Policy.

8.1.2.1.3. The hospitalization of a Close Family Member due to an accident or illness for a reason not included in the exclusions of the Policy.

8.1.2.1.4. Death of a Close Family Member due to an accident or illness, for a reason not included in the exclusions of the Policy.

8.1.2.1.5. **A. In the case of an epidemic**, as defined in Clause 1.17 of the Definitions chapter of the Overseas Travel Insurance Policy, which requires the Insured to extend or shorten their stay abroad due to the events specified in this clause only, the Insurer shall indemnify the Insured and/or the Close Family Members (who hold an active Policy with the Insurer for overseas travel insurance and the extension for trip cancellation and curtailment for the same trip) for the proportional share of the expenses prepaid by the Insured (such as accommodation and rental car costs) and/or accommodation expenses in case of an extended stay abroad beyond the Policy Period, up to \$150 (USD) per day and/or for a travel ticket to Israel and/or the difference between the existing travel ticket and the alternative ticket, for which no reimbursement can be obtained from another source, up to a total of \$1,000 (USD), subject to the limits stated in the Coverage Table in the Policy.

**B.** The Insurer shall pay according to Clause 8.1.2.1.5 (epidemic) only due to the following events and provided that they occurred abroad during an epidemic, to the Insured and/or Close Family Members and/or Companion after purchasing this extension:

- 1) Fever or other symptoms that may indicate an epidemic disease, discovered in the Insured, immediate family, or companion at the airport, which resulted in the Insured and/or the immediate family and/or companion being prohibited from boarding the flight back to Israel.
- 2) The Insured, immediate family, or companion abroad contracted an illness for which an epidemic event was declared.
- 3) The imposition of a lockdown in the destination country abroad, which prevents the Insured from flying back to Israel on the scheduled date. For this purpose, a “lockdown” refers to a siege of a country that restricts the entry or exit of aircraft to or from it.

For the avoidance of doubt, it is clarified that the coverage for an event as defined in Clause 8.1.2.1.5 (epidemic) is not in addition to the undertaking in Clause 8.1.2.1. The Insured will be entitled to coverage under only one of the clauses, whichever is lower, subject to the limits specified.

For the avoidance of doubt, the Insured shall waive his right to compensation for an unused flight ticket from a third party in favor of the Insurer upon the Insurer's request.

**8.1.3. Eligibility for Trip Cancellation or Curtailment in case the Immediate Family Purchased this Extension:** In the case where a Close Family Member has purchased this extension for trip cancellation or curtailment for any of the family members, and one family member is entitled to insurance benefits under one of the cases listed in the Policy for this extension, all other Close Family Members will also be entitled to insurance benefits.

**8.1.4. Special exclusions for this Chapter**

**In addition to the limitations, restrictions and exclusions in this Policy, the following special limitations, restrictions, and exclusions shall apply to this extension:**

**8.1.4.1. Participation in a criminal or unlawful act, according to criminal law in Israel, by any person upon whom the travel plans rely, except for delay due to a subpoena to testify in court.**

**8.1.4.2. A claim for a proportional refund for an original travel ticket that was used for travel to and from Israel or was exchanged for another by the carrier in the case of a delayed return, trip curtailment, or termination.**

**8.1.4.3. A law or government regulation, delay, modification, or change of the scheduled timetable by an airline, failure to provide information about any part of the planned vacation (including error, omission, or failure) by any service provider that forms part of the planned trip, or by a travel agent or tour organizer through whom the trip was booked.**

**8.1.4.4. Refusal of the Insured to embark on the trip or to shorten the trip or stay abroad due to any reason other than those mentioned in the above clauses.**

**8.1.4.5. Travel expenses and the re-financing of a trip abroad following the cancellation or curtailment of the trip or stay abroad.**

**8.1.4.6. Failure to notify the travel agent, tour organizer, transportation provider, or accommodation service provider immediately upon realizing that the trip needs to be canceled or curtailed.**

**8.1.4.7. Travel and accommodation expenses incurred by the Insured that would have been spent even without the occurrence of the medical event or the return to Israel.**

The eligibility for this extension shall commence from the date of purchasing the insurance, as specified in the Schedule.

**8.1.5. Increase in the Refund Limit for the Trip Cancellation and Curtailment Extension - The option to increase the refund limit for the Insured for coverage during an epidemic, as outlined in Clauses 8.1.1.2.6 and 8.1.2.1.5 above, provided that the increased refund limit was purchased as part of the Trip Cancellation and Curtailment extension purchase and in exchange for additional premiums, and this is explicitly stated in the Schedule. The refund limit for Clauses 8.1.1.2.6 and 8.1.2.1.5 above will be as follows:**

**1) Increased Refund Limit for Clause 8.1.1.2.6 (except in the case of home isolation under Clause 8.1.1.2.6(3)):**

**8.1.5.1.** In the case of purchasing the increased limit as outlined above, the undertaking of the Insurer for payment due to loss of payments resulting from trip cancellation for the Insured and/or the Close Family as detailed above, and subject to the terms and conditions specified in Clauses 8.1.1.2.6(2). The Insurer's liability in Clause 8.1.1.2.6 above will include the loss due to the loss of non-refundable deposits or prepayments that the Insured is required to pay for trip-related expenses, such as hotel reservations (guesthouses, vacation apartments) and rental cars, up to a total of \$5,000 (USD), with up to \$2,000 (USD) per travel ticket for the Insured, subject to the limits stated in the Coverage Table of the Policy. **It is clarified that the increased refund limit in this clause does not apply in the case of home isolation as detailed in Clause 8.1.1.2.6(3).**

**Additionally, it is clarified that the total amount in this clause replaces the total amount stated in Clause 8.1.1.2.6 above and does not add to it (except as stated in Clause 8.1.1.2.6).**

**Increasing the refund limit for Clause 8.1.2.1.5:**

**8.1.5.2.** In the case of purchasing the increased limit as outlined above, the undertaking of the Insurer due to an extended stay abroad as a result of a medical event caused by an epidemic, which requires the Insured to extend or shorten their stay abroad in accordance with the conditions and exclusions specified in Clause 8.1.2.1.5 above, for the loss of non-refundable deposits or prepayments that the Insured is obligated to pay for trip-related expenses, such as hotel reservations (guesthouses, vacation apartments) and rental cars, will

be up to a total of \$5,000 (USD), with up to \$2,000 (USD) for a travel ticket for the Insured, subject to the limits stated in the Coverage Table in the Policy. **It is clarified that the total amount in this clause replaces the total amount stated in Clause 8.1.2.1.5 above and does not add to the undertaking of the Insurer in Clause 8.1.2.1.5.**

**It is further clarified that the purchase of the increased refund limit as outlined will only increase the refund limit as specified above and as stated in the Coverage Table in the Policy. The other conditions of coverage in these clauses will apply without change.**

## **8.2. Extension for pregnancy to an Insured up to week 32**

This Clause shall be valid and applicable only if the pregnancy complications extension has been purchased in the name of the Insured and is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy

### **8.2.1. The Insured Event**

An unexpected deterioration in the course of a normal pregnancy for the Insured, requiring medical treatment abroad during the Policy Period.

8.2.2. Upon the occurrence of an Insured Event, the Insurer shall indemnify the Insured according to the terms of the First Insurance Layer for the coverage outlined in the following Chapters and Clauses:

Chapter 2: Medical Expenses Abroad

Chapter 3: Medical Expenses Not Incurred During Hospitalization

Chapter 4 –

- Clause 4.1: Reimbursement of Expenses Due to Stay Abroad Beyond the Policy Period.
- Clause 4.2: Expenses for the Transport of a Companion to the Insured's Place of Hospitalization Abroad.
- Clause 4.3: Transfer of Body.

Additionally, if the Insured has purchased the Trip Cancellation and Curtailment Extension, the Insurer shall also cover losses due to trip cancellation and/or curtailment.

It is clarified that under hospitalization and medical expenses in Chapters 2 and 3, medical expenses related to pregnancy, premature birth, and the associated treatment or hospitalization of the newborn, fetus, or premature baby, including medical evacuation, will be covered by the Insurer. These expenses will also be covered in cases where the Insured cannot return to Israel due to a medical reason before the 32nd week of pregnancy, and the

newborn and/or premature baby is born after this week, up to the amount specified in the Coverage Summary for this extension.

### **8.2.3. Exclusions for this Extension**

**In addition to the limitations, restrictions, and exclusions outlined in this Policy, the following special limitations, restrictions, and exclusions shall apply to this extension:**

**The Insurer shall not pay and shall not be liable for claims arising from and/or related to: elective abortion.**

## **8.3. Extension for Aggravation of a Pre-existing Medical Condition**

This clause applies and is valid only if the extension for aggravation of a pre-existing medical condition was purchased in the name of the Insured and is explicitly stated on the Schedule, and all within the limits specified in the summary of coverage for this Policy under this extension.

### **8.3.1. The Insured Event**

Aggravation of a pre-existing medical condition of the Insured during the Policy Period.

### **8.3.2. Upon the Occurrence of an Insured Event the Insurer shall indemnify the Insured under the primary layer for the coverage specified in the following chapters and clauses:**

Chapter 2: Medical expenses abroad.

Chapter 3: Medical expenses not incurred during hospitalization.

Chapter 4 –

- Clause 4.1: Reimbursement of expenses due to extended stay abroad beyond the Policy Period.
- Clause 4.2: Expenses for flying a companion to the Insured's place of hospitalization abroad.
- Clause 4.3: Transfer of body.

Extension for loss of payments due to trip cancellation and/or trip shortening, if purchased by the Insured.

Notwithstanding the above, it is clarified that the expenses covered under this extension are only those that were incurred out of necessity and could not have been postponed until the Insured's return to Israel, whether at the originally scheduled return date or at an earlier date.

### **8.3.3. Exceptions to This Extension**

**In addition to the limitations, restrictions, and exclusions specified in this Policy, the following special limitations, restrictions, and exclusions shall apply to this extension:**

**8.3.3.1. Heart surgery or implantation of a pacemaker, unless immediately following a myocardial infarction that occurred abroad.**

**8.3.3.2. Routine examinations, screening tests, or checkups, or tests and treatments that could have been deferred until the Insured's return to Israel as mentioned above, and/or regular medications and treatments prescribed for the Insured prior to their trip.**

## **8.4. Winter sports extension**

This clause shall be valid and applicable only if the Winter Sports Extension has been purchased in the name of the Insured and is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy.

### **8.4.1. Definitions**

Winter Sports: Skiing, snowboarding, sledding, cross-country skiing, snowshoeing, and snowmobiling, conducted at a designated site during the declared operating hours of the site and on designated trails.

8.4.2. In the event of an Insured Event, the Insurer shall indemnify the Insured according to the terms of the First Insurance Layer for the coverage outlined in the following Chapters and Clauses:

Chapter 2 – Medical Expenses Abroad

Chapter 3 – Medical expenses not incurred during hospitalization

Chapter 4 –

- Clause 4.1: Reimbursement of expenses due to stay abroad beyond the Policy Period.
- Clause 4.2: Expenses for the transport of a companion to the insured's place of hospitalization abroad.
- Clause 4.3: Transfer of body.
- Clause 4.4: Pregnancy up to the 12<sup>th</sup> week, diagnosed for the first time abroad.

Additionally, the Insurer shall indemnify the Insured for loss of payments due to trip cancellation and/or curtailment if purchased by the Insured.

**8.4.3. In addition to the limitations, restrictions, and exclusions specified in this Policy, the following special limitations, restrictions, and exclusions shall apply to this extension:**

**An event in which the Insured did not adhere to the basic safety rules of the activity site or framework in which the activity took place.**

## 8.5. Extreme Sports Extension

This Clause shall be valid and applicable only if the Extreme Sports Extension has been purchased in the name of the Insured and is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy.

### 8.5.1. Definitions

Extreme Sports means any sport activity included in the list of extreme sports, which is available on the company's website and is valid on the purchase date of the Policy of the Insured.

8.5.2. Upon the occurrence of an Insured Event, the Insurer shall indemnify the Insured according to the terms of the First Insurance Layer for the coverage outlined in the following Chapters and Clauses:

Chapter 2 – Medical Expenses Abroad

Chapter 3 – Medical Expenses Not Incurred During Hospitalization

Chapter 4 –

- Clause 4.1: Reimbursement of Expenses Due to Stay Abroad Beyond the Policy Period.
- Clause 4.2: Expenses for the Transport of a Companion to the Insured's Place of Hospitalization Abroad.
- Clause 4.3: Transfer of Body.

Additionally, the Insurer shall indemnify the Insured for loss of payments due to trip cancellation and/or curtailment if purchased by the Insured.

**8.5.3. In addition to the limitations, restrictions, and exclusions specified in this Policy, the following special limitations, restrictions, and exclusions shall apply to this extension:**

- **A claim arising from and/or related to the Insured being pregnant, except for pregnancy up to the 12th week, diagnosed for the first time abroad.**

## 8.6. Competitive Sports Extension

This Clause shall be valid and applicable only if the Competitive Sports Extension has been purchased in the name of the Insured and is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy.

### 8.6.1. Definitions

**Competitive Sports** – engagement in sports, including training for a competition abroad, and/or a training camp abroad, and/or coaching in preparation for a competition abroad in connection with a sports competition, whether as part of an association, sports team, or independently, and subject

to the list of competitive sports disciplines mentioned on the Insurer's website, as updated from time to time.

- 8.6.2. The Insurer shall pay the Insured for an event that occurred during the Policy Period for this plan, as specified in the Policy Details Page, in which the Insured was injured abroad as a result of participating in competitive sports, in accordance with the provisions of the following Chapters and Clauses only, and up to the liability limits for each, according to the terms of the First Insurance Layer:

Chapter 2 – Medical Expenses Abroad

Chapter 3 – Medical Expenses Not Incurred During Hospitalization

Chapter 4 –

- Clause 4.1: Reimbursement of Expenses Due to Stay Abroad Beyond the Policy Period.
- Clause 4.2: Expenses for the Transport of a Companion to the Insured's Place of Hospitalization Abroad.
- Clause 4.3: Transfer of Body.
- Clause 4.4: Pregnancy Up to the 12<sup>th</sup> Week, Diagnosed for the First Time Abroad.

Additionally, the Insurer will indemnify the Insured for loss of payments due to trip cancellation and/or curtailment if purchased by the Insured.

### 8.6.3. Exclusions for Competitive Sports

**In addition to the limitations, restrictions, and exclusions specified in this Policy, the following special limitations, restrictions, and exclusions shall apply to this extension:**

**An event in which the Insured did not adhere to the basic safety rules of the activity site or framework in which the activity took place.**

**Any competitive sports activity not included in the list of competitive sports on the Insurer's website, unless it was pre-approved and explicitly stated in the Policy Details Page.**

## Chapter 9 – Baggage Extension (accompanying personal baggage)

This Chapter shall be valid and applicable only if the Baggage Extension has been purchased in the name of the Insured and is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy.

In the case where the baggage is under the responsibility of a carrier, the Insurer will pay insurance benefits beyond the amount to be paid by the carrier, up to the amount specified in the Coverage Summary for this extension in the Policy.

9.1. The Insurer shall indemnify the Insured in the event of loss, theft, and/or damage to their accompanying Baggage during the Policy Period as stated in the Schedule, up to the maximum amount specified in the Coverage Summary for this Policy, but not exceeding the actual value of the baggage, less depreciation, which will be calculated according to Clause 10.4 below.

9.2. The Insured must attach a report from the local police and/or confirmation from the local police regarding the filing of a complaint for the loss or theft from the event location abroad. In the case of a claim under the responsibility of a carrier, a complaint must also be made to the airline or the relevant authority responsible for the public vehicle from which the baggage was stolen and/or damaged.

For the avoidance of doubt, it is clarified that in the case of loss, if the Insured does not have a police report, confirmation and/or documentation from the relevant authorities and/or entities regarding the loss notification (such as the lost and found department at a train/bus station, airports, car rental offices, etc.), and/or the Insured's declaration regarding the loss, will be accepted as evidence for the claim.

9.3.

9.3.1. The maximum insurance benefits for baggage will be subject to the insurance amount limit for the entire chapter and the coverage clauses, as specified in the Coverage Summary for the Policy, and according to the following:

9.3.1.1. Valuables - as defined in the Definitions Chapter

9.3.1.2. Value of a suitcase, bag, or wallet

9.3.1.3. Maximum liability per item: \$300

9.3.1.4. Indemnification for document recovery - as defined in the Definitions Chapter of the Policy

9.4. **Delay in Arrival of Baggage** - Up to the amount specified in the Coverage Summary of the Policy, provided the delay is more than 24 hours from the time the Insured arrives at their destination abroad, subject to the presentation of confirmation from the airline about the delay, and the Insured provides receipts for the purchase of essential items, provided they were purchased by the Insured within 72 hours from the time of arrival at their destination and no later than the time the baggage arrives at the destination.

## **9.5. Extension for Loss/Theft of Portable Personal Computer/Tablet**

This Clause shall be valid and applicable only if the Baggage Extension has been purchased in the name of the Insured and is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy.

9.5.1. In addition to the coverage provided in the Baggage Chapter, under the coverage for valuables, the Insurer will indemnify the Insured for the loss or theft of a portable personal computer/tablet, as detailed in the proposal, if the loss or theft occurred abroad during the Policy Period and provided the Insured submits a report issued by the local police and/or confirmation from the local police about the Insured filing a complaint regarding the theft event, which includes details of the theft circumstances and the model of the portable personal computer/tablet.

For the avoidance of doubt, it is clarified that in the case of loss, if the Insured does not have a police report, confirmation and/or documentation from the relevant authorities and/or entities about the loss notification (such as in a lost and found department at a train/bus station, airports, car rental offices, etc.), and/or the Insured's declaration regarding the loss will be accepted as evidence for the claim.

9.5.2. The maximum indemnification amount to be paid by the Insurer to the Insured for damage, theft, and/or loss of a portable personal computer/tablet under this Clause shall not exceed the amount specified in the Coverage Summary for the Policy, and in any case, the compensation value will not exceed the actual value of the portable personal computer/tablet.

The aforementioned is subject to a deductible of \$100.

9.5.3. The Insured will be entitled to insurance benefits under this extension, according to the terms of the Baggage Extension as modified by this extension, provided the Insured took reasonable precautions to protect the portable personal computer/tablet from theft, including constant supervision of the portable personal computer/tablet by the Insured, keeping it in a safe or other secured and protected place.

9.5.4. For the avoidance of doubt, it is clarified that this extension does not cover any damage of any kind to the portable personal computer or tablet, whether direct or consequential, including breakage or mechanical or electrical malfunction.

## **9.6. Extension for Loss/Theft of Mobile Phone or GPS Device**

This Clause shall be valid and applicable only if the Baggage Extension has been purchased in the name of the Insured and this is explicitly stated in the Schedule, and all subject to the amount specified in the Coverage Summary for this extension in the Policy.

- 9.6.1. In addition to the coverage provided in the Baggage Chapter under the coverage for valuables, the Insurer will indemnify the Insured for the loss or theft of a mobile phone or GPS device, as detailed in the proposal, if the aforementioned loss or theft occurred abroad during the Policy Period, provided the Insured submits a report from the local police and/or confirmation from the local police regarding the Insured's complaint about the theft event, which should detail the circumstances of the theft and the model of the mobile phone or GPS device.
- 9.6.2. For the avoidance of doubt, in the case of loss, if the Insured does not have a police report, confirmation and/or documentation from the relevant authorities and/or entities about the loss notification (such as in a lost and found department at a train/bus station, airports, car rental offices, etc.), and/or the Insured's declaration regarding the loss will be accepted as evidence for the claim.
- 9.6.3. The maximum amount of indemnification to be paid by the Insurer to the Insured for damage, theft, and/or loss of the mobile phone or GPS device under this Clause shall not exceed the amount specified in the Coverage Summary for the Policy. In any case, the compensation value will not exceed the actual value of the mobile phone or GPS device, subject to a deductible of \$30.
- 9.6.4. The Insured shall be entitled to insurance benefits under this extension, in accordance with the terms of the extension, provided the Insured took reasonable precautions to protect the mobile phone or GPS device from theft, including constant supervision of the mobile phone or GPS device by the Insured, keeping it in a safe or other secured place. If the GPS device is installed/fixed in a vehicle, theft from a locked vehicle will be covered by the Insurer.
- 9.6.5. For the avoidance of doubt, it is clarified that this extension does not cover any damage of any kind to the mobile phone or GPS device, whether direct or consequential, including breakage or mechanical or electrical malfunction.

**Chapter 10 – Exclusions to the Baggage Extension, Chapter 9 above**

The Insurer shall not pay claims arising from or related to:

- 10.1. Cash, checks of any kind, stamps, photographic films, various tickets (non-replaceable flight tickets, train, bus, theater, or other event tickets, etc.), computer software, USB drives, CDs, loss or damage to business tools and/or commercial goods, including business samples, food products, beverages, cigarettes, glasses, contact lenses, medical devices and accessories, including dentures, hearing aids, medication, any other cellular device or GPS device (unless an appropriate extension was purchased), umbrellas, parasols, works of art – whether the damage and/or loss occurred to an individual item or the entire Baggage.**
- 10.2. For the avoidance of doubt, it is clarified that cases arising from regular wear and tear, depreciation, gradual deterioration, breakage, or mechanical or electrical malfunction, as well as damage caused by moths, confiscation, and/or seizure, shall not be covered.**
- 10.3. Loss or damage caused to valuables as defined in the Policy, which were not kept on the Insured's person, in a handbag attached to them, or stored in a locked safe or another secure place. It is clarified that this exclusion does not apply to items that are unlikely to be carried on the Insured's person for an extended period of time or items that are inherently not in use for a large part of the day.**
- 10.4. Additionally, it is clarified that this exclusion does not apply to cases where the navigation device is installed in a vehicle, and its theft occurred from a locked vehicle.**
- 10.5. In the event that the damaged property was new and the Insured has purchase receipts proving this, the damage will be assessed by the Insurer (without depreciation). No Value Added Tax (VAT) will be deducted from the compensation amount for purchases made in the country where the item was bought. If the Insured does not have receipts for purchases made before the date of the damage, the Insurer will assess the value of the damaged property, but in any case, the maximum payment for the loss or damage to any Baggage will be the value of the item as new, less 35% depreciation.**

**In the case of valuables made of precious metals, diamonds, jewelry, gemstones, and wristwatches, the value of the damaged property will be assessed by an expert appraiser prior to the occurrence of the Insured Event, and the payment will be up to the ceiling specified in the Coverage Summary for valuables.**
- 10.6. Baggage that was in the custody of an air carrier – in this case, the Insured must file the claim against the carrier or a third party. The Insurer will indemnify the Insured only for the amount exceeding the indemnification amount paid by the carrier, up to the Insurer's liability limit under this Policy. If the Insured does not**

receive the indemnification amount from the carrier or third party (hereinafter the “Indemnification Amount from the Carrier”) within a reasonable time from filing the claim to the carrier and/or third party, the Insurer will pay the insurance benefits up to the limit specified in the Coverage Summary in the Policy, on the condition that the Insured signs all required documents in order to recover the Indemnification Amount from the Carrier. It is clarified that upon the Insurer paying the benefits as per this Clause, the right of the Insured to Indemnification Amount from the Carrier will transfer to the Insurer.

- 10.7. The Insurer shall not be held liable for any consequential damages.
- 10.8. Loss or theft of a personal computer/tablet and/or camera due to confiscation or seizure.
- 10.9. Loss, damage, or theft of software and/or programs that are part of the portable personal computer/tablet or software not directly related to it.
- 10.10. Damage or an Insured Event caused by the Insured’s behavior deviating from the standard behavior of a reasonable Insured, where the Insured acted with gross negligence, accompanied by a reckless or indifferent state of mind, and their actions caused the Insured Event.

Notwithstanding the foregoing, it is clarified that the Insurer shall not exclude damage or an Insured Event when gross negligence contributed partly to the occurrence of the Insured Event.

## Chapter 11 – Extension for Waiver of Rental Car Deductible

This Clause shall be valid and applicable only if this Extension has been purchased in the name of the Insured and is explicitly stated in the Coverage Summary in the Schedule, and all subject to the amount specified in the Coverage Summary of the Policy for this extension.

### 11.1. Definitions

11.1.1. **The Insured:** A person whose name is listed in the rental agreement with the rental company, covered under this Extension.

11.1.2. **Deductible:** the part of the Insured in the expense in respect of the theft or damage caused to the vehicle in accordance with the car rental agreement.

### 11.2. Insured Event

The Insurer will indemnify the Insured for the deductible that the Insured bore or must bear, in the case of accidental damage to property caused to the vehicle or including theft of the vehicle or accidental damage to third-party property as a result of using the vehicle while it is rented by the Insured from the rental company for use abroad for social, private, or business travel purposes, and which occurred during the Policy Period for this Plan, as stated in the Policy Details, up to the amount specified in the Coverage Summary of the Policy.

### 11.3. Exclusions for the Deductible Waiver Extension for Rental Vehicle

**In addition to the exclusions and limitations in the Base Policy, the Insurer shall not be liable and shall not pay insurance benefits under this Plan for any claim(s) arising directly and/or indirectly from any of the following cases or occurring during or in connection therewith:**

11.3.1. **Consequential damage of any kind.**

11.3.2. **Use of the vehicle when the Insured driving did not have a valid driver's license for the country of the event. If no valid driver's license is required in the country of the event for the relevant vehicle, coverage under this Plan will only apply if the Insured had a valid Israeli driver's license and/or a valid international driver's license for the type of vehicle the Insured was driving.**

11.3.3. **Mechanical failure of the vehicle, damage to the tires, unless the damage resulted from an accidental event.**

11.3.4. **Use of the vehicle contrary to the terms of the rental agreement.**

11.3.5. **Use of the vehicle for any type of competition.**

11.3.6. **Malicious act and/or criminal act performed by the renter and/or driver.**

11.3.7. **Use of the vehicle off paved roads or on roads not designated for use by all types of vehicles.**

## Chapter 12 Exclusions and General Terms

- 12.1. Without prejudice to the exclusions specified in each Chapter and in addition thereto, the Insurer will not pay insurance benefits under this Policy for any claim(s) arising from or related to any of the following cases, or occurring during or in connection therewith:**
- 12.1.1. Ionizing radiation, nuclear fission, nuclear fusion, radioactive contamination, or radioactive radiation of any kind. Flights or cruises not as a passenger on a regular aircraft approved by the authorities.**
  - 12.1.2. Participation in military activity or drills, or in military or pre-military training of any kind.**
  - 12.1.3. Active participation by the Insured in actions such as: war, invasion, acts of foreign enemy, hostilities, military action (whether declared or not), civil war, insurrection, revolution, rebellion, sedition, military or unlawful government, riots and civil commotion, sabotage, terrorism, activities, military or pre-military drills or trainings, of any kind.**
  - 12.1.4. Loss of sanity or attempt thereof, madness, drug use not prescribed by a doctor, use of prescription drugs in the country they were purchased that were not prescribed by a licensed physician.**
  - 12.1.5. Preventive treatment for Insureds who are not carriers or infected with the acquired immune deficiency syndrome (AIDS).**
  - 12.1.6. Extreme sports included in the list on the Insurer's website and/or winter sports, unless the appropriate extension was purchased.**
  - 12.1.7. Sports activities within sports clubs or training within a sports club for pay.**
  - 12.1.8. Consequential damages of any kind, including but not limited to, loss of enjoyment, pain and suffering, emotional distress, nursing care, loss of work days, wages, and sick days.**
  - 12.1.9. In addition, no coverage shall be provided for food and/or meal expenses incurred during the Insured Event by the Insured, their companion, or a Close Family Member, except in cases where such expenses are included as part of hospitalization.**
  - 12.1.10. A traffic accident where the Insured driving the vehicle did not have a valid driver's license for the country of the event. If a valid driver's license is not required in the country of the event for the relevant vehicle, coverage under this Policy will apply only if the Insured had a valid Israeli driver's license and/or a valid international driver's license for the type of vehicle being driven.**
  - 12.1.11. Expenses for taxis, visas, commissions, taxes, telephone calls, faxes, legal fees and attorney's fees, banking fees, fines, etc.**

## 12.1.12. Intoxication and/or drug use.

### 12.2. Filing a claim

12.2.1. If an Insured Event that involves hospitalization of the Insured or the Beneficiary, as applicable, occurs, the Insured must notify the Insurer immediately, as soon as possible after becoming aware of it. The Beneficiary must notify the Insurer immediately upon becoming aware of the Insured Event and of his entitlement to Insurance Benefits, and must direct the hospital or attending physician to the Insurer or the assistance company for approval, in accordance with the terms of the Policy.

12.2.1.1. A. Once the Insurer has been notified of the occurrence of the Insured Event and has received a written claim for payment of Insurance Benefits, the Insurer must immediately take all necessary steps to determine its liability.

B. The Insured or the Beneficiary, as the case may be, must deliver to the Insurer, within a reasonable time after receiving a demand to that effect, the information and the documents that are required for the purpose of determining the liability, and if these are not in his possession, he must help the Insurer to obtain them, to the extent that the Insured can obtain them.

12.2.1.2. If the obligation under Clause 12.2.1.1 was not fulfilled on time, and its fulfillment would have allowed the Insurer to reduce its liability, the Insurer shall only be liable for Insurance Benefits to the extent that it would have been liable had the obligation been fulfilled. This provision shall not apply in the following cases:

The obligation was not fulfilled or was delayed due to justified reasons.

12.2.1.3. The failure to fulfill or the delay did not prevent the Insurer from inquiring its liability and did not hinder the inquiry process.

12.2.1.4. If the Insured or the Beneficiary deliberately acted in a manner that prevented or hindered the Insurer from determining its liability, the Insurer shall only be liable for Insurance Benefits to the extent that it would have been liable had such action not been taken.

12.2.1.5. The Insured shall cooperate with the Insurer before and after filing his claim and shall do everything in his power to enable the Insurer to determine its liability and its scope of payment under the Policy.

12.2.1.6. The Insured may not, without the Insurer's written consent, admit liability or undertake any obligations that bind the Insurer.

12.2.1.7. The Insurer shall be entitled to conduct, in the name of the Insured, any legal proceedings arising from liability under this Policy or

related to such claim. The Insurer undertakes to act in cooperation with the Insured in an effort to protect his legitimate interests, including his reputation.

12.2.1.8. Claims under this Policy shall be filed in accordance with the instructions for claim filing forms available on the Insurer's website.

12.2.1.9. Without derogating from the foregoing, the Insured shall provide the Insurer with a waiver of medical confidentiality, allowing all his physicians and/or any other institution or entity, in Israel or abroad, to provide to the Insurer any medical information in their possession regarding the Insured. The waiver of medical confidentiality shall be used to obtain information necessary for determining rights and obligations under the Policy.

### **12.3. Deductible**

A Deductible shall apply to Insured Events under the following extensions, if purchased by the Insured:

- Extension for loss/theft of a laptop/tablet.
- Extension for loss/theft of a mobile phone or GPS device.
- Claims for transfer to Israel due to the use of hallucinogenic drugs.

### **12.4. Insurance in other companies**

If the Insured is entitled to indemnification as a result of the occurrence of the Insured Event also from a third party not by virtue of the insurance contract, the aforementioned right is transferred to the company from the time the company paid the insurance benefits and according to the rate of benefits paid by the company, and without prejudice to the right of the Insured to recover first from the third party indemnification exceeding the insurance benefits the Insured received under this Policy. If the Insured receives indemnification from a third party, which was due to the company under this clause, the Insured must transfer it to the company. If the Insured compromises, waives, or performs any other action that affects the company's right, the Insured must indemnify the company for the purpose of this matter. The Insured agrees to cooperate as required to enable the company to exercise its rights as mentioned. The provisions of this clause do not apply if the Insured Event was caused unintentionally by a person from whom a reasonable insured person would not have claimed compensation or indemnification, due to a close family relationship or an employer-employee relationship.

### **12.5. Policy Currency**

Any payment in Israeli currency under this Policy shall be made according to the exchange rate of the relevant currency on the date of payment to the Insured by the Insurer.

## **12.6. Extensions**

The definitions, exclusions, and general conditions of the first insurance layer apply to the extensions as well. In any case, they are valid, provided they were purchased by the Insured and explicitly stated in the Policy Schedule, as long as the first insurance layer is valid.

## **12.7. Statute of Limitations**

The limitation period for filing a claim for insurance benefits is 3 years as of the occurrence of the Insured Event.

## **12.8. Extension of the Policy Period**

12.8.1. If the Insured requests an extension of the Policy Period from the insurance company before the expiration of the current Policy Period, the insurance company will extend the insurance until the requested period or until the maximum Policy Period ends. This extension will be under similar coverage terms and price as the Policy currently marketed by the Insurer, without re-evaluating the pre-existing medical condition, without a qualification period, and the company will not require the Insured to sign a declaration stating that they will not file a claim against the insurance company in the future.

12.8.2. If the insured requests an extension of the Policy Period from the insurance company after the expiration of the current Policy Period, the insurance company will extend the insurance from the date of the request until the requested period or until the maximum Policy Period ends, under the conditions stated in Clause 12.8.1.

## **12.9. Extension of Policy Period in Case of Hospitalization Abroad**

If the Insured is hospitalized abroad and the Policy Period specified in this Policy expires during their hospitalization, this Policy shall remain fully in effect as long as the hospitalization days have not ended as specified in this Policy.

If the Insured is hospitalized and during his hospitalization the Policy Period ends and the Insured is discharged from the hospital, but the attending physician, with the Insurer's approval, determines that the Insured cannot return to Israel due to his health condition, the Policy Period will be extended according to this Policy or until the date determined in a medical certificate stating that the Insured can return to Israel.

Such an extension will be made after all relevant medical documents are provided, and only with written approval from the Insurer. In this case, a new policy will be issued to the Insured for an additional premium, under the terms and conditions determined by the Insurer.

12.10. In cases where the Insurer did not fulfill its duty to disclose that the first insurance layer does not cover medical expenses abroad resulting from a pre-existing medical condition, the Insured shall be entitled to retroactively purchase this extension, even if an Insured Event has occurred due to the pre-existing medical condition, and will be required to pay the insurance premiums for this period.

## **12.11. Cancellation of Policy**

12.11.1. If the Policy is canceled by the Insured before leaving the country, and there was no claim arising therefrom, the Insured shall be refunded the insurance premiums paid to the Insurer.

12.11.2. After the Insured has left the country, the Insured shall be entitled to a proportional refund of the insurance premiums for the days not spent abroad in the case of an early return, provided that no claim has been filed under this Policy and that the request is submitted to the Insurer by the Insured no later than 30 days from the date of their return to Israel.

## **12.12. Governing law and jurisdiction**

Any legal proceeding under this Policy or arising therefrom shall be governed by the laws of the State of Israel and one of the courts in Israel shall have exclusive and sole jurisdiction in anything relating to and arising out of such a proceeding.



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Insurance and finance

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