



SMART GROUP

GROUP TRAVEL INSURANCE ABROAD



Looking ahead

PHOENIX SMART GROUP – GROUP TRAVEL INSURANCE ABROAD

We thank you for choosing the "PHOENIX SMART GROUP" Insurance Program

We recommend browsing through the policy brochure where you can read about the coverages included in the insurance program, as well as instructions in the event of a claim

For your information,

The policy is designated for one travel only.

An Assistance Call Center is available 24/7

Tel
+972-3-7331177



Email
info@medassis.org

* If the Policy Holder is hospitalized in a hospital abroad, the assistance call center should be notified immediately for instructions for further treatment.

Phoenix Customer Service Center

Operation Hours Sunday-Thursday | 08:00 - 16:00



Dial from
Israel

03-7338141



Dial from
abroad

+972-3-7338141



WhatsApp

054-9893455



Customer
Service Email

tr@fnx.co.il

* In any case of filing a lawsuit, it is mandatory to follow the guidelines for filing a claim detailed on the Company's website at www.fnx.co.il

We wish you a pleasant and safe travel

The PHOENIX Insurance Company Ltd.

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TABLE OF LIABILITY LIMITS OF THE BASIC POLICY

The following table consists of the summary of the liability limits in different chapters of the basic policy. The stated in this table is subject to the conditions described in this Policy

Coverage	Clause in the Policy	Highest Liability Limit of the Insurer	Deductible
Highest total liability limit for Policy as detailed on the Insurance Details Page			
Medical costs during hospitalization abroad	2.1	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Transfer costs in a land vehicle from the event place to the nearest hospital	2.2	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Aerial or marine evacuation from the event site abroad to the nearest hospital, provided by the Insurer	2.2	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Aerial evacuation to Israel due to an event, provided by the Insurer	2.3	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Medical costs not during hospitalization abroad	3.1	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Prescription medicines not during hospitalization abroad	3.2	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Emergency dental services abroad	3.3	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Search and rescue costs (unless this chapter was not stated in the Insurance Details Page)	Chapter 4	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Reimbursement of special costs abroad	Chapter 5		
Reimbursement of costs for staying abroad outside the insurance period, following an event during the insurance period	5.1	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
		As detailed in the Insurance Details Page	
Flying costs of the accompanying person to the place of hospitalization of the Insured abroad	5.2	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
		As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
		As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Body transportation costs from abroad to Israel, provided by the Insurer	5.3	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Medical costs not during hospitalization , due to pregnancy until 12th week of gestation, first diagnosed abroad	5.4.1	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Medical costs during hospitalization , due to pregnancy until 12th week of gestation, first diagnosed abroad	5.4.2	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Liability to a third party following an event abroad (unless this chapter was not stated in the Insurance Details Page)	Chapter 6	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Extension to basic policy, provided that it was purchased by the Insured and specifically stated in the Insurance Details Page			
Luggage (Indemnification for loss/ theft in offset, Indemnification/compensation from an air carrier/ land/sea/third party liable party)	Chapter 9	As detailed in the Insurance Details Page	
Item value	9.2.1	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Valuables	9.2.2	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Theft of luggage/backpack/purse	9.2.3	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Indemnification for necessities due to a delay of luggage arrival abroad	9.2.4	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Documents recovery costs	9.2.5	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page

Coverage	Clause in the Policy	Highest Liability Limit of the Insurer	Deductible
Loss of payments for cancellation/shortening of travel	Chapter 10		
Loss of payments due to travel cancellation	10.1	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Loss of payments due to travel shortening	10.4	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Extreme sports	Chapter 11	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Winter sports	Chapter 12	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Competitive sports	Chapter 13	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Theft of a mobile phone and/or its accessories abroad	Chapter 14	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Theft of a camera abroad	Chapter 15	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Theft of a tablet/laptop abroad	Chapter 16	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Costs with regards to unexpected worsening abroad of a routine pregnancy up until 32nd gestation week of an Insured aged less than 46	Chapter 17	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page
Worsening of a previously medical condition	Chapter 18	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
SMART INTERNATIONAL GROUP	Chapter 19	Included in the highest liability limit in the policy	As detailed in the Insurance Details Page
Special costs before and after going abroad due to a pandemic	Chapter 20	As detailed in the Insurance Details Page	As detailed in the Insurance Details Page

PART A – BASIC POLICY

CHAPTER 1 | Definitions

The definitions in this chapter shall apply to all the Policy chapters, its attachments and parts, unless otherwise specifically stated.

1.1 Policy Holder	Anyone who contracts with the Insurer in an agreement for travel insurance abroad for a group of insureds that is one of the following – An employer, corporation, service provider or HMO, and subject to their definition and the conditions specified in the Supervision of Financial Services (Insurance) (Group Healthcare Insurance) Regulations, 5769-2009, and in accordance with the information on the Insurance Details Page, the Policy Holder declares and undertakes that for the purpose of being a Policy Holder, he acts in faith and diligence for the benefit of the Insureds only, and he does not have and will not have any benefit from being the Policy Holder.
1.2 Insurer	The Phoenix Insurance Company Ltd.
1.3 Insured	In accordance with the agreements with the Policy Holder and as specified in the Insurance Details Page.
1.4 Policy	This insurance agreement, between the Policy Holder and/or the Insured and the Insurer, specifying the insurance coverages, exceptions, conditions, including the Insurance Details Page, in the offer, the medical condition statements and attachments to this insurance agreement, insofar as they were added and specified in the Insurance Details Page.
1.5 Basic Policy	Insurance coverage as specified in chapters 1-8, included.
1.6 Offer	Request to join this Policy.
1.7 Insurance Details Page	Document attached to this Policy and comprising an integral thereof, including the policy number, Insureds' details, insurance period, purchased chapters and addendums, premium and other details regarding the insurance coverage according to this Policy, including exceptions.
1.8 Abroad	Any land outside of Israel, including a ship, or a plane on their way to Israel or from it, with the exception of the territories of the Palestinian Authority, enemy states as defined by the Israeli Ministry of Foreign Affairs, and any land that the Insurer will exclude, as detailed on the Insurance Details Page.
1.9 Travel	One exit from Israel abroad and one return to Israel during the insurance period, as specified in the Insurance Details Page, unless otherwise stated in the Insurance Details Page.
1.10 Insurance Period	<p>The insurance period will begin with the Insured leaving Israel and returning to it, for a period not exceeding a maximum of 180 days or a longer period, as stated on the Insurance Details Page. Additional 48 hours, if a delay was caused by the means of transportation in which the Insured was about to return to Israel.</p> <p>1.10.1 Maximum insurance period for the coverage "Unexpected worsening of a routine pregnancy abroad": Up to 30 days or a longer period, as specified in the Insurance Details Page.</p> <p>1.10.2 Regarding luggage insurance – The insurance period shall start from the moment the Insured left his home on the way abroad or if he/she has turned the luggage to the carrier before, from the drop-off moment and shall end upon his/her return directly home, all within the insurance period.</p>
1.11 Total Liability Limit Cap to the Basic Policy	The limit of the accumulated insurance compensation sums by the force of the basic policy including its extensions, as specified in the Insurance Details Page , subject to the additional caps specified in regard to the different coverages inside the Policy. It shall be clarified that during the whole insurance period, including its extensions, the total of the insurance compensations shall not exceed the total range specified on the Insurance Details Page.
1.12 Event	An accident or disease caused to the Insured abroad during the insurance period, excluding an accident or disease related to a previously known medical condition.
1.13 Accident	A sudden event that was not planned by the Insured and which caused him damage, which is covered by the Policy, except for damage caused as a direct result of illness.
1.14 Disease	Improper health condition, existing medical issue, organs health malfunction, physical malfunction with recognizable signs and symptoms, any improper condition or physical malfunction, including physical damage as a result of an accident.
1.15 Previously Known Medical Condition	<p>A disease due to which the Insured underwent treatments or was monitored during his/her leave abroad or during six months prior to his leaving, not including cases when the treatment was the goal of the trip.</p> <p>Worsening of a previous medical condition: An adverse, sudden, and unexpected change in the health condition of the Insured, due to a previous medical condition, which the Insured could not postpone medically until returning to Israel.</p>

1.16	Liability Limit Table	Table attached to this Policy, specifying the coverages, the maximum coverage amount that the insurance company is obligated to pay the Insured in case of an Insurance Event in accordance with the insurance conditions and the deductible sums.
1.17	Hospital	An institute abroad recognized by the authorities and used as a hospital only. Not including an institute which is a sanatorium and/or rehabilitation institute.
1.18	Deductible	The Insured part in the costs related to the relevant insurance event as specified in the Liability Limits Table. The obligation of the Insurer to pay the insurance compensations shall be only after the Insured has paid the deductible and only relating to the Insured costs exceeding these deductibles.
1.19	Medical Costs During Hospitalization	Payment for hospitalization and medical costs provided in a hospital abroad during hospitalization for at least 24 hours in the hospitalization departments/emergency room and/or ICU, including the payment for the room, the food, the physician's examinations, diagnostic tests, operation room, surgeon's fee, ICU, anesthesiologist and medications, all this provided that all of the above was found necessary due to an event as defined in section 1.12 and given to the Insured abroad during hospitalization, during the insurance period, and all subject to Chapter 2 of the Policy.
1.20	Hospitalization Day	Insured detention in the department in the hospital in accordance with a certified physician's instructions, for 24 continuous hours or as part of nightly hospitalization (the Insured accommodation in the hospital department and not in the emergency room) For the avoidance of doubt, the hospitalization of the Insured in the hospital as part of outpatient treatment shall not be considered as hospitalization.
1.21	Medical Costs Abroad Not During Hospitalization	Payment to a certified physician, diagnostic tests, medications purchased abroad in accordance with prescription of a recognized physician or medical institute, X-Rays and/or imaging tests recommended by a certified physician to be performed immediately and without delay until the Insured is back in Israel, as a result of an event as defined in Section 1.12, a borrowed accessory related to an accident, all provided that all of the above was given to the Insured abroad not during hospitalization, during the insurance period and no more than specified in the Liability Limit Table (insofar as a limit is determined), as specified, and in accordance with the aforesaid Chapter 3 of the Policy.
1.22	Medical Transportation	<p>Transportation in a regular air service and/or in a special aircraft with accompaniment of a medical team adapted medically to the medical condition of the Insured, transferred from abroad to Israel, subject to the following accumulated conditions:</p> <p>1.22.1 The medical transportation was implemented by or provided by the Insurer.</p> <p>1.22.2 A medical expert provided by the Insurer has determined that a need for medical intervention could arise during the flight.</p> <p>1.22.3 A medical expert provided by the Insurer has determined that the medical transportation is necessary and medically possible.</p> <p>All as specified and in accordance with the aforesaid in Chapter 2, Section 2.3 of the Policy.</p>
1.23	Physician	Legally valid certificate holder, practicing conventional medicine in accordance with the laws of the country he/she is working. Not including the Insured himself/herself or a closely related person as defined in Section 1.26.
1.24	Prescription	Medical document signed by a physician, who confirmed the need of a specific medication, determined further treatment, required dosage and the required period of treatment.
1.25	Medication	Chemical or biological material designed to treat a medical condition, prevent its worsening (including prevention of development of additional medical conditions), or prevent its recurrence, as a result of a disease or an accident.
1.26	Close Relative	Spouse of the Insured, including same gender spouse, a parent, son/daughter (even if any of them are a step or adopted son/daughter), a sister, grandfather/grandmother, grandson/granddaughter.
1.27	Accompanying Person	A person accompanying the Insured in accordance with the orders of a physician abroad, or as a result of an event during the Insured stay abroad.
1.28	Travel Cancellation	Non-leave of the Insured from Israel abroad at the start of insurance period.
1.29	Travel Shortening	The return of the Insured from abroad to Israel before the end of the insurance period.
1.30	Travel Ticket	<p>In the event of travel cancellation – The ticket to a travel on a public transport purchased by an Insured in Israel for traveling abroad, including internal flights or flights between countries during the insurance period as part of the planned travel, including public transportation (plane in economy class only, ship, train or bus only) between countries;</p> <p>In the event of travel shortening - A ticket for public transportation purchased by the Insured abroad, instead of the ticket he/she purchased while leaving Israel, in order to return to Israel from a specific destination at the end of the travel ("An alternative travel ticket").</p>
1.31	Assistance Company	A company on behalf of the Insurer engaging with medical events abroad.
1.32	Public Vehicles	Bus, train, public marine transport, regular flight approved by the authorities in economy class only.

1.33 Dollar	United States dollars. The dollar exchange rate will be determined according to the representative dollar exchange rate, as published by the Bank of Israel.
1.34 Pandemic	A situation in which there is a sudden increase in cases of illness that can be attributed to one country or to several countries, which are defined as a pandemic according to the World Health Organization.
1.35 Luggage	Personal luggage accompanying the Insured or found in a hotel or in an apartment he/she is staying abroad, not including commercial/business luggage.
1.36 Carrier	The operator of the transportation used by the Insured to get from Israel abroad, from another country back to Israel, within the boundaries of the same country abroad, or between different countries abroad, such as: airline company, sailing company, bus company, trains, taxis, transportation company.
1.37 Valuables	<p>Which are one of the following:</p> <p>Valuables attached to the Insured: Pricy metal, diamonds, jewelries, precious stones, watch, electronic equipment (not including cameras and its accessories, any photography equipment, computer/s, including laptop, tablets and its accessories, mobile phone and its accessories), music player included in the luggage, which shall be with the Insured at any time, or in a safe or in a secure, guarded place. In addition to the abovementioned, valuables in this category shall not be inside the luggage which shall be sent by land, sea, or air.</p> <p>Valuables not attached to the Insured: Skiing equipment, diving equipment, wave surfing equipment, rowing and wind surfing equipment, fur, musical instruments, sacred accessories, which the Insured must not be with him/her on any time, provided that the Insured stored them in a safe, guarded place.</p>
1.38 Item	One unit of the luggage (for example: single clothing item) or a collection of items from the luggage, or a group of items from the luggage, or a system of items from the luggage, including system-accompanied (for example: dinnerware set, pieces suit).
1.39 Nuclear Family	Spouse of the Insured and children of each one of them.
1.40 Definitions for Search and Rescue Costs Coverage	<p>1.40.1 Primary Investigation: Implementation of checks and primary investigation in order to locate the Insured, via the Ministry of Foreign Affairs of Israel and/or by sending notifications to the Company contacts, all as necessary, in a legitimate matter and in accordance with the circumstances.</p> <p>1.40.2 Disappearance Site: The area where (according to the information given to the Insurer) the Insured was last staying, or any other area where the Insurer might assume logically that the Insured might be staying at.</p> <p>1.40.3 Investigation in the Field: An attempt to locate the place where the Insured is staying by the Insurer's contact persons in the disappearance area, which shall be performed as necessary.</p> <p>1.40.4 Search Delegation: A delegation that will go to the area of disappearance for the purpose of searching and locating the Insured, the scope of which will be determined as reasonably required in the circumstances of the case.</p> <p>1.40.5 Locating: Locating the whereabouts of the Insured.</p> <p>1.40.6 Rescue: Removal of the Insured from his place of residence to a place of safety.</p> <p>1.40.7 Safe Place: The closest populated area to the place where the Insured is located, where a police station and a hospital is to be found.</p> <p>1.40.8 Lack of Contact: Lack of direct or indirect contact between the Insured and a close family member and/or with an accompanying person who traveled with the Insured, as defined in the basic policy, as well as the lack of any information about his whereabouts for 30 consecutive days.</p> <p>1.40.9 The Notification: A notification given to the Insurer in writing regarding the lack of contact with the Insured.</p> <p>1.40.10 Emergency: A case in which there is an unequivocal finding that indicates that an urgent rescue operation is necessary.</p> <p>1.40.11 Disappearance Case: Notification of lack of contact to the assistance company, whose address and telephone numbers are listed in the basic policy and on the Insurer's website.</p> <p>1.40.12 End of the Search Period: The date of the Insurer's notification to a close family member of the Insured of The exhaustion of the insurance amount as specified in the Liability Limit Table for this plan or at the end of six months in which the Insurer conducted an on-site investigation after the return of the search delegation.</p> <p>1.40.13 The Rescue Unit: The Phoenix SOS Rescue Unit managed by Magnus Search & Rescue or any other company on behalf of the Insurer.</p>

1.41 Extreme Sports	The Insured's activity in one or more of the following branches of activity as part of a hobby only: Bicycle or motorcycle off-road riding, motocross, 4X4 dirt road riding, sea motorcycle, racing boats, surfing, windsurfing, water skiing, kayaking, rafting, bananas, parachuting, scuba diving including deep diving (provided the Insured holds a suitable and valid Israeli diving license), sailing a yacht, kit surfing, cliff surfing, abseiling, mountain and cliff climbing, bungee jumping, wall climbing, hot air ballooning, skydiving, gliding/hovering, base jumping, hunting, extreme driving, sand surfing, cave entry using ropes, extreme riding.
1.42 Winter Sports	The Insured's activity in one or more of the following branches of activity is carried out as part of a hobby only: Surfing with skis, sleds, snowboards, cross-country skiing (Cross Country), and snowmobiles.
1.43 Competitive Sports	Practice in sports, including training for competition abroad and/or training camp abroad and/or training for a competition abroad in connection with a sports competition, whether as part of an association, sports group or independently, including martial arts (including Krav Maga, Judo, Karate, wrestling, boxing, thai boxing, Taekwondo, fencing), ball games (including football, handball, basketball, volleyball, futsal, netball, footvolley, rugby, bowling), racket games (including Ping Pong, Ice Hockey, Tennis, Baseball, Badminton, Cricket, Softball), boating, swimming, formal swimming, skiing, sea skiing, running, triathlon, Iron Man, bicycle, dance, rhythmic gymnastics and/or ground, athletics, horse riding, weightlifting, ice skating, motorcycle racing, car racing, boat racing, Queen of the Desert, extreme sports, winter sports.
1.44 Insurance Premiums	The premium that the Insured must pay as specified on the Insurance Details Page.
1.45 Insurer's Website	www.fnx.co.il

CHAPTER 2 | Medical Expenses During Hospitalization Abroad

The Insurer will pay the Insured in the event of an incident, reimbursement of medical costs when hospitalized abroad within the insurance period, as specified in the Insurance Details Page in the table of the Insurer's liability limits and offsetting additional costs used under this limit:

2.1	Hospitalization fees and medical services provided at a hospital during hospitalization, including payment for a diagnostic examination, imaging tests, operating room, physician's treatments, surgeon's salary, anesthesia, intensive care, prescription drugs, the room and the food as long as they pay at their price level as is considered normal in the country, the place to provide care in a ward with 2-3 semi-private beds.
2.2 Evacuation and/or Transfer of the Insured to a Nearby and/or Suitable Hospital	<p>To the extent that the Insured's medical condition requires his transfer to a hospital nearest to his place of residence or transfer of the Insured from a clinic/hospital to another hospital suitable for his medical condition, the Insured will be entitled to indemnification from the Insurer for evacuation and/or transfer costs subject to Sections 2.2.1 and 2.2.2.</p> <p>2.2.1 Evacuation and/or Transfer by Land: If the Insured's medical condition allows evacuation and/or transfer by means of land transportation designated for transporting the sick or injured in accordance with the assessment of a physician on behalf of the Insurer, the Insured will be entitled to reimbursement of such evacuation and/or transfer costs.</p> <p>For the avoidance of doubt, travel by taxi or private vehicle is not covered by this section.</p> <p>2.2.2 Air or Sea Evacuation through the Insurer: If the Insured's medical condition does not allow evacuation by land transport, in the opinion of a physician on behalf of the Insurer, the Insured will be entitled to evacuation through the Insurer from his place of hospital, as long as the Insured's medical condition requires transfer to a hospital through the Insurer to another hospital suitable for the treatment of his medical condition, by means of a designated air or sea means of transport for the transfer of the sick or injured when land transport cannot be assisted.</p> <p>It is hereby clarified and emphasized that the insurance coverage in this section is for arranging air or sea evacuation, as far as possible in the circumstances of the time and place where the Insured resides, subject to the Insured's medical condition, availability of suitable aircraft or sailing and all according to the Insurer or someone its behalf.</p>
2.3 Medical Flight Abroad Through the Insurer	<p>Transfer of the Insured to Israel through the Insurer in accordance with the provisions of Section 1.22 for further hospitalization or treatment in Israel. Flight tickets held by the Insured and/or an accompanying person to Israel will be redeemed for the benefit of the Insurer and the consideration received for them will be used to reduce the costs of medical flying.</p> <p>It is hereby clarified and emphasized that the insurance coverage in this section is for the regulation of medical flying, as far as possible in the circumstances of the time and place where the Insured resides, subject to the medical condition of the Insured and the availability of commercial flights or ambulance aircraft and all in accordance with the decision of the Insurer or someone on its behalf.</p>
2.4 Lack of the Insurer's Liability for Arranging Evacuation and/or Transfer	It is hereby clarified and emphasized that the insurance coverage in sections 2.2.2, 2.3 is for indemnification and arrangement of evacuation and/or transfer in these sections, but the Insurer is not liable for situations where arrangement of evacuation and/or transfer in any way or form is not temporarily possible or at all, due to time circumstances and the place where the Insured resides.

CHAPTER 3 | Medical Costs Not During Hospitalization Abroad

The Insurer will pay the Insured in the event of an incident, reimbursement of medical costs not while being hospitalized abroad within the insurance period, as specified in the Insurance Details Page in the table of the Insurer's liability limits, except for emergency dental care abroad and/or emergency treatment for gums abroad, where there is a cover limit, as specified in the table of the Insurer's liability limits and offsetting additional costs used under this limit. The following are medical costs not during hospitalization abroad:

3.1	Certified physician treatment, diagnostic tests, imaging tests, prescription drugs or medical device installed due to an accident.
3.2 Prescription Drugs	Prescription drugs instructed by a treating physician in the dosage and quantity required to treat the Insured's medical condition within the insurance period only (medications that the Insured takes regularly will not be covered).
3.3 Emergency Dental Care Abroad and/or Emergency Treatment of Gums Abroad	The Insured will be entitled to emergency services and first aid abroad, including due to an existing condition, in accordance with the treatments listed below, and only them: Temporary filling in case of extensive caries or open cavity in the tooth, sensitivity prevention material in case of exposed tooth neck, adhesion of a fallen tooth crown, nerve extraction or embalming material in case of acute inflammation, drainage of an abscess and/or treatment of occlusion in the case of an abscess at the source of the tooth, treating gums in case of food compression, flushing and/or medication in case of capillary inflammation, pain relief in case of pain after tooth extraction, release of pressure sores in case of pressure sores under an existing denture, treatment for relief or cessation of pain in case of additional treatment resulting from toothache, prescribing a suitable painkiller in case the tooth cannot be treated at the same time. The treatments will be covered when the Insured's medical condition requires immediate treatment, provided that the Insured is not summoned for this treatment in advance.

CHAPTER 4 | Search and Rescue Costs Abroad (Via Service Provider on behalf of the Insurer)

This chapter is included in the basic policy unless the Insured has requested it to be removed and the chapter was not specified on the Insurance Details Page.

4.1 Insurance Event	The Insurance Event is the disappearance of the Insured abroad that occurred during the coverage period for this plan as stated in the Insurance Details Page.
4.2 The Insurer's Commitment	<p>If the Insurance Event occurs, the Insurer will bear the costs necessary to locate and rescue the Insured through a service provider on behalf of the Insurer, as specified in the Insurance Details Page, provided that the overall liability limit for the Policy has not been used and subject to the conditions and exceptions listed below.</p> <p>4.2.1 Locating the Insured:</p> <p>In the event of the Insurance event, the Insurer will perform the following actions:</p> <p>4.2.1.1 Within seven business days of the occurrence of the Insurance Event and after the Insurer has received full details about the Insured's last place of residence, the Insurer will commence a preliminary inquiry. For the purposes of this clause, "full details" - the Insured's planned trajectory, the place of his last known stay, people with whom he was in contact during the trip and/or any other reasonable details that will be required by the Insurer.</p> <p>4.2.1.2 If, at the end of seven days from the date on which the Insurer commences the initial investigation, the Insured's place of residence is not located, the Insurer will begin conducting an investigation in the area of disappearance.</p> <p>4.2.1.3 If, at the end of seven days from the date on which the Insurer began conducting the investigation in the area of disappearance, the Insured's place of residence is not located, the Insurer will establish a search delegation.</p> <p>The search delegation will go to the disappearance area and will work to locate the Insured's whereabouts.</p> <p>4.2.1.4 At the end of a month from the departure of the search delegation to the area of disappearance and/or upon learning of the Insured's whereabouts and/or upon exhausting the limit of liability for locating and rescuing as specified in the liability limit for this plan and/or upon learning of the Insured's death (whichever is earlier), the Insurer will cease its actions for finding the Insured through the search delegation.</p> <p>4.2.1.5 Where there is an unequivocal finding that indicates that there is no need for a preliminary or field investigation, but for an urgent rescue operation, the Insurer will do everything in its power to act as soon as possible to carry out the rescue.</p> <p>4.2.1.6 After the cessation of operations to locate the Insured through the search delegation as specified in clause 4.2.1.4 above and for a further period of six months, the Insurer will continue to conduct an on-site investigation, provided nothing is known of the Insured's death and the liability for locating and rescuing is not exhausted.</p> <p>4.2.1.7 At the end of the additional six months (end of the search period for the purpose of this chapter), the Insurer will cease any action and its commitments under this plan with respect to locating and rescuing will come to an end.</p>

	<p>4.2.1.8 For the avoidance of doubt, it is hereby clarified and stated that there is no obligation on the part of the Insurer, in accordance with this plan, to ensure the locating of the Insured. The Insurer shall do all in its power in an attempt to carry out the above, in accordance with the terms of the plan. Failure to locate the Insured, despite the Insurer's efforts and actions to locate him, will not be considered a violation and/or non-fulfillment of the terms of the plan by the Insurer.</p> <p>4.2.2 The Insured Rescue:</p> <p>Should the Insured be located during the search period, and it turns out that he cannot reach a place of safety on his own, due to damage to his health and/or other physical limitation covered under the basic policy conditions, the Insurer will do his best to rescue the Insured.</p> <p>4.2.3 End of Search Period:</p> <p>At the end of the search period and in the event that the Insured is not located and/or rescued, the Insurer will notify a close relative of the Insured, as defined in the basic policy, that the Insured has not been located and the Insurer stops searching for him. Within 15 days from the date of notification of the cessation of the searches, the Insurer will send a report detailing the actions performed by the Insurer to locate the Insured, schedules according to which the actions were performed, information received about the Insured's whereabouts and any information received about the Insured's health.</p>
<p>4.3 Exceptions to the Search and Rescue Costs Plan</p>	<p>In addition to the exceptions and conditions set forth in the basic policy, the Insurer will not pay insurance benefits according to this plan, in respect of any claim or claims deriving out of any of the following cases or occurring during or in connection with them:</p> <p>4.3.1 The Insurer will not pay insurance benefits under this plan, for a claim that occurred in a country that does not allow and/or enables the activity of Israeli search and rescue teams and/or in situations, in which the rescue team is in real danger and no coverage will be given in any of the following countries: Azerbaijan, Indonesia, Iran, Algeria, Afghanistan, Eritrea, Burkina Faso, Djibouti, Jordan, Kuwait, Lebanon, Libya, Mauritania, Mali, Malaysia, Nigeria, Sudan, South Sudan, Somalia, Syria, Senegal, Saudi Arabia, Oman, Iraq, Pakistan, Chad, North Korea, Qatar, Kenya, Chechnya-Russia, Central African Republic, Tunisia, Yemen, Palestinian Authority-held territories and/or territories held by terror groups.</p> <p>4.3.2 Active participation of the Insured in war, military, police, underground, revolution, rebellion, riots, pogroms, sabotage, or other illegal action.</p> <p>4.3.3 The Insured refuses to cooperate with the Insurer's representatives and/or refuses to return to Israel.</p> <p>4.3.4 The freedom of the Insured was denied, whether legally or not, and without detracting from the aforesaid – the kidnapping of the Insured.</p> <p>4.3.5 The Insurer will be exempted from its liabilities under the plan if it turns out that after the plan was issued or close to its issuance, there was a coup and/or a change in the regime and/or any military and/or political and/or other change preventing entry and/or exit from that country and/or prevents the Insurer from fulfilling its commitments under the plan.</p> <p>4.3.6 For the avoidance of doubt, it is hereby clarified that the Insurer will be entitled to discontinue any action under the plan at any stage, when the cost of the action and/or the actions it performed to meet its commitments will exceed the liability limit for this chapter.</p> <p>4.3.7 In no case will the Insured and/or anyone on his behalf be entitled to receive the insurance benefits or part of them for locating and rescuing.</p>

CHAPTER 5 | Reimbursement of Special Costs Abroad

<p>5.1 Reimbursement of Costs due to Extension of Stay Abroad Beyond the Insurance Period</p>	<p>If an event occurred abroad for the Insured covered under the terms of the Policy, and as a result of that medical event the Insured was unable to return to Israel on the original planned date stated on the Insurance Details Page due to danger to his health and life, and this matter is supported by an explicit medical opinion from the attending physician, the Insurer shall bear the Insured/accompanying person's costs, as specified in the Insurance Details Page.</p> <p>For the avoidance of doubt, the Insurer may require that a travel ticket/s held by the Insured and/or the accompanying person be exchanged in favor of the Insurer for third-party indemnification in respect of the travel ticket/s.</p> <p>Notwithstanding the foregoing, the right to reimbursement of such costs shall also be subject to the Insurer's right to inspect the Insured at the Insurer's cost, reasonably in the circumstances of the case, whether the Insured is indeed incapable to return to Israel. In such a case and subject to the terms of the Policy, the Insured will, at any time, be able to exhaust his rights granted to him by virtue of the policy in court.</p> <p>The Insured must notify the Insurer or the assistance company immediately after learning of the inability to return to Israel at the original date. It is hereby clarified that the aforesaid will not apply in the event that the Insured is unable to provide his notice due to his medical condition. In addition, the notice itself does not constitute approval of the claim and/or approval of payment of insurance benefits.</p> <p>5.1.1 If the conditions specified in section 5.1 above are met, the insurance period will be extended accordingly, until the Insured returns to Israel, subject to the payment of insurance premiums for the aforesaid extended insurance period.</p>
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5.2 Flight Costs to the Accompanying Person to the Place of the Insured's Hospitalization Abroad	<p>5.2.1 Reimbursement of travel costs of the accompanying person from Israel to the place of hospitalization of the Insured abroad and back, in case of a medical event for which the Insured is hospitalized abroad for at least 3 consecutive days, or in case the attending physician states in written medical opinion that the Insured's life is in danger.</p> <p>5.2.2 The coverage will cover:</p> <p>5.2.2.1 A travel ticket, including a flight, in economy class from Israel to the Insured's country of Hospitalization, as specified in the Insurance Details Page.</p> <p>5.2.2.2 The cost of traveling by public transport from the airport to the hospital or hotel upon arrival in the country where the Insured is hospitalized; The cost of traveling by public transportation back to the airport to return to Israel, as specified in the Insurance Details Page.</p> <p>5.2.2.3 Cost of accommodation abroad, as specified in the Insurance Details Page.</p> <p>For the avoidance of doubt, the coverage is for only one accompanying person and only once for the event.</p>
5.3 Costs of Moving a Body from Abroad to Israel	<p>In the event of the Insured's death due to an event covered under this Policy, the Insurer will bear the costs of moving the Insured's body from the location of event to Israel, and it will be done only through the Insurer or someone on its behalf - The coverage will be up to the total liability limit, as specified in the Insurance Details Page and up to the overall liability limit of the Policy.</p>
5.4 Pregnancy Up to Week 12 First Diagnosed Abroad	<p>An Insured whose pregnancy was first diagnosed abroad and it is up to the 12th week of gestation, will be covered for her costs as detailed below:</p> <p>5.4.1 Medical costs not when hospitalized as a result of a pregnancy that was first diagnosed abroad - The Insurer will bear medical costs not when hospitalized abroad as a result of a pregnancy that was first diagnosed abroad by way of a documented diagnosis during the Insured's stay abroad. As part of the costs necessary for the initial clarification and diagnosis of the pregnancy only, the Insurer will cover a physician's visit, diagnostic examination, and laboratory tests, provided that these costs are incurred up to week 12 inclusive, up to the total liability limit of the Policy.</p> <p>5.4.2 Medical costs during hospitalization as a result of pregnancy first diagnosed abroad - The Insurer will bear medical costs during hospitalization abroad, in the event where the Insured's life is in danger as a result of pregnancy first diagnosed abroad, by way of a documented medical diagnosis during the Insured's stay abroad. As part of the costs, the Insurer will cover the medical costs during the hospitalization, hospitalization fees and medical services provided at the hospital during hospitalization, including payment for diagnostic tests, imaging tests, operating room, doctor's treatments, surgeon's fees, anesthesia, intensive care, prescription drugs, the room and the food, as long as they pay at their price level as is considered normal in the country, the place to provide care in a ward with 2-3 semi-private beds, provided that these costs were incurred due to an insurance event that occurred up to week 12 inclusive, as specified in the Insurance Details Page and up to the overall liability limit of the policy.</p> <p>5.4.3 The Insurer shall not be obligated and will not pay insurance benefits under sections 5.4.1 and 5.4.2 in respect of a claim/s arising out of or related to:</p> <p>5.4.3.1 Initiated abortion not due to ectopic pregnancy.</p> <p>5.4.3.2 Ongoing pregnancy follow-up costs, follow-up tests, routine tests and genetic testing.</p> <p>5.4.3.3 Costs after week 12 of pregnancy (inclusive), except if the insurance event began before week 12.</p> <p>5.4.3.4 Costs that are not part of hospitalization and are not included under sections 5.4.1 and 5.4.2.</p>

CHAPTER 6 | Liability to a Third Party Following an Emergency Abroad

This chapter is included in the basic policy unless the Insured has requested it to be removed and the chapter was not specified on the Insurance Details Page.

The Insurer will indemnify the Insured for damage to a third party for bodily or property damage that occurred abroad during the insurance period and for which the Insured is indebted to a third party under the Torts Ordinance. The Insurer undertakes to cooperate with the Insured, in an effort to keep the legitimate interests of the Insured, including his good name.

The Insurer's liability under this section, as specified in the Insurance Details Page.

6.1 Special Exceptions to the Third-Party Liability Chapter	<p>The Insurer shall not pay insurance benefits under this chapter when the Insured's liability to a third party is one or more of the liabilities below or derives directly or indirectly from them:</p> <p>6.1.1 Employers' liability; contractual liability or liability towards a close family member of the Insured.</p> <p>6.1.2 Liability due to an intentional act, a malicious act, or an illegal act.</p> <p>6.1.3 Liability due to ownership or possession or use of real estate, buildings, motor vehicles, aircraft, vessels, weapons.</p> <p>6.1.4 Liability due to occupation, business, or profession.</p>
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	<p>6.1.5 Liability in respect of animals belonging to the Insured or under his control in his custody or under his supervision.</p> <p>6.1.6 The exceptions to the luggage chapter as specified in section 9.5 shall also apply to property damage as part of a liability to a third party.</p>
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CHAPTER 7 | General Exceptions to All Chapters of the Policy

Without detracting the exceptions set forth in each chapter and in addition to them, the Insurer will not pay insurance benefits under this Policy in respect of any claim or claims arising out of any of the following cases or occurring during or in connection with them:

7.1	Volcanic eruption, nuclear fission, nuclear fusion, exposure to nuclear, biological, chemical, ionizing radiation, radioactive contamination, nuclear waste.
7.2	Non-passenger flight or cruise on a commercial airline in a regular aircraft service approved by the authorities.
7.3	Active participation of the Insured in the following activities: Military war, military force, police action, underground action, security action, revolution, rebellion, riots, pogroms, demonstrations, sabotage, terrorism, illegal action, criminal act, enemy action or hostile forces, civil war and provided the Insured took an active part, kidnapping of the Insured (except in the matter of reimbursement of costs in hospital and/or non-hospitalization), use of the Insured with weapons.
7.4	Suicide or attempted suicide, self-harm, temporary mental state due to the use of prohibited substances.
7.5	Alcoholism, drug use, except drug use due to medical need and according to medical prescription.
7.6	Consequential damage/damages of any kind and type, including costs arising from loss and waste of time for any reason, delay, bankruptcy, loss of working days and wages, loss of business opportunity, damage to reputation, sales, meetings, cancellation of transaction, delay of sick days, loss of enjoyment, emotional distress, pain and suffering, nursing help.
7.7	Occupation/profession of the Insured involving manual labor and/or physical labor and/or the operation of equipment or machinery and/or work above/below ground level, unless explicitly stated on the Insurance Details Page.
7.8	Road accident when the Insured who was driving the vehicle did not have a valid license for the country of the incident. In case that in the country of the event there is no need for a valid driver's license for the relevant vehicle, coverage will be provided under this policy only if the Insured had a valid Israeli license and/or a valid international license for the type of vehicle the Insured was driving.
7.9	Public transportation costs including travel, commissions, fines, visas, taxes, interest, surcharges, communication and telephone costs including due to costs incurred for communication between the Insurer and the Insured or anyone on his behalf for handling an event or clarifying coverage conditions, legal costs and fees, costs related to excess cargo, economy and food costs.
7.10	Organ and/or organs transplantation of any kind.
7.11	The Insurer will not pay for the following types of treatments: hydrotherapy, physiotherapy, homeopathy, alternative therapies, medical program, acupuncture, treatment by a chiropractic, surgery or cosmetic and/or aesthetic treatment, dental treatment or gum treatment, except for emergency dental treatment and/or in the gums abroad as stated in section 3.3 of the chapter Costs not during Hospitalization, psychiatric hospitalization, psychiatric and/or psychological counseling, institutes and/or rehab institutions for addictions, preventive drug treatment of the acquired immune deficiency syndrome (AIDS) in all its forms.
7.12	The Insurer will not pay for medical or other accessories, including glasses including sunglasses, optical glasses, contact lenses, hearing aids, prostheses of any kind, except in the case of a medical accessory installed abroad due to an accident abroad as stated in section 3.1 of chapter Costs not during Hospitalization.
7.13	<p>Hospitalization and/or medical costs for operations that are not medically necessary to perform abroad and which can be postponed until the Insured returns to Israel and/or are elective and/or if the Insured is medically fit to return to Israel to perform them.</p> <p>If the return of the Insured is medically possible to perform in Israel for the medical operations required as a result of the event, in these circumstances the Insurer will be able to recommend the return of the Insured to Israel. In the event that the Insured's consent was obtained for his return to Israel as aforesaid according to the Insurer's recommendation, the Insurer shall bear the cost of flying the Insured to Israel.</p> <p>No coverage will be provided for any cost related to worsening of the Insured's medical condition or subsequent medical treatment or medical follow-up in connection with the incident, where the Insured refused to return to Israel according to the Insurer's recommendation and chose to continue his stay abroad.</p>

7.14	Check-Up examinations and/or clarification examinations and/or routine examinations and/or periodic examinations and/or medications and/or treatments and/or regular and/or routine medical procedures and/or that have been scheduled for the Insured before his travel and/or medicines that were lost or damaged or expired.
7.15	Extreme sports and/or winter sports and/or competitive sports, insofar as no extension and/or appropriate extensions have been purchased for this purpose and are stated on the Insurance Details Page.

CHAPTER 8 | General Exceptions to All Chapters of the Policy

8.1 Filing a Claim	<p>8.1.1 In the event of an Insurance Event involving hospitalization, the Insured must notify the Insurer or the aid company immediately after learning of it and refer the hospital or attending physician to the Insurer or aid company.</p> <p>Failing to provide prior notice under this section may result in a reduction in the amount of insurance benefits up to the amount that the Insurer would have paid if he had been given prior notice.</p> <p>It is hereby clarified that the aforesaid will not apply in the event that the Insured is unable to provide his notice due to his medical condition. In addition, the notice itself does not constitute an approval of the claim and/or approval of payment of insurance benefits.</p> <p>Such reduction shall not apply where the failure to provide prior notice was not met or was delayed, under justified circumstances or in a case where its non-existence or the delay did not prevent the Insurer from clarifying its liability, nor did it burden the clarification of the liability. If the Insured has done something intentionally, which has the effect of preventing the Insurer from clarifying his liability or burdening him, the Insurer will not be liable for insurance benefits.</p> <p>8.1.2 The Insured's eligibility to receive a letter of financial commitment to the service provider who will allow him to receive only a medical service is provided that his eligibility is not in dispute.</p> <p>8.1.3 The Insured will cooperate with the Insurer before and after the filing of his claim and will do everything necessary to enable the Insurer to ascertain his liability for payment according to the policy and its extent.</p> <p>8.1.4 The Company may, at its discretion, pay the insurance benefits or part thereof, directly to the service providers.</p> <p>8.1.5 When an Insurance Event occurs, the Insured must provide the Insurer at his request and as soon as possible with all the necessary documents and information in connection with his claim as detailed below:</p> <p>8.1.5.1 Medical costs for hospitalization in a hospital abroad - a summary of the hospitalization and any medical document received from the hospital at the end of the hospitalization.</p> <p>8.1.5.2 Medical costs not while being hospitalized in a hospital abroad - a medical summary from the treating physician abroad and a receipt for the costs.</p> <p>8.1.5.3 Medicines - a prescription or medical document indicating the need to purchase the medicine along with a receipt for the costs indicating the purchase of the medicines.</p> <p>8.1.5.4 Loss of payments for cancellation of travel or shortening and/or reimbursement of special costs - documents proving the Insured's eligibility such as: travel company approvals for the existence of the Insurance Event, as applicable, receipts, confirmation of deposits (if there is advance payment), booking confirmations, airline confirmations and/or sailing etc. as the case may be. If the cancellation was caused by a medical reason, a full medical records must be attached.</p> <p>In the case of entering into bed rest during pregnancy, a certificate from Social Security must also be attached.</p> <p>In case of entry into quarantine, the official document of the local authorities must be attached, stating the start date of the quarantine.</p> <p>8.1.5.5 Luggage - An accurate and detailed description of the details of the event and the luggage details which were lost or stolen, including the place of purchase of the new luggage abroad, the amount of the claim (the cost of the new luggage which was purchased instead of the one lost or stolen), the attachment of the purchase confirmations and the attachment of the confirmations listed below, depending on the case.</p> <p>Confirmation of notification of the incident at the place of the incident abroad: Necessary condition for handling the claim (in each and every case).</p> <p>Confirmation of notification to the airline or office responsible for other public transport, as the case may be, if the incident occurred during flight or travel.</p> <p>Police confirmation from the scene of the incident abroad in case of theft.</p> <p>8.1.5.6 Cell phone, camera, laptop/tablet - the Insured must attach a confirmation of a complaint to the police from the scene of the incident abroad regarding the report of the theft.</p>
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	<p>8.1.6 The Insured may not, without the prior consent of the Insurer, assent liability or assume obligations which bind the Insurer.</p> <p>8.1.7 Filing a claim in accordance with this Policy will be done in accordance with the details of the instructions for filing a claim on the Company's website.</p> <p>8.1.8 The Insured will not be entitled to insurance benefits exceeding the liability limit for each chapter as specified in the liability limit table.</p> <p>8.1.9 All documents and receipts required in accordance with the provisions of this plan for all coverages, shall be forwarded to the Insurer for the purpose of handling the claim, unless the Insurer waives such initiative on its own. The documents and receipts can be submitted online to the designated email box for filing claims, or on the website under "personal information".</p> <p>8.1.10 The performance of the aforesaid in section 8.1 above by the Insured constitutes a material condition for the Insurer's liability and the payment of any compensation or indemnification under this policy.</p>
8.2 Deductible	Deductibles will be deducted in respect of an Insurance Event as defined in each chapter of the Policy in the amount specified in the Liability Limit Table.
8.3 Insurance with other companies	<p>8.3.1 The Insured shall notify the Insurer in writing at the time of filing the claim, of any other insurance in his possession which covers the risks included (in whole or in part) in this Policy.</p> <p>8.3.2 If at the time of the event there was other insurance or other insurances, whether made by the Insured or made by another, the Insurer will have the right of subrogation towards the Insurer and/or the other insurers, regarding the overlapping amount paid under this Policy.</p> <p>8.3.3 If the Insured claimed payment from the Insurer for a cost in which there is a third-party liability to cover them by law or by agreement, including an insurance agreement and such payment paid by the Insurer, the Insurer shall be entitled to subrogate the amounts paid by him to the Insured.</p> <p>8.3.4 If the insurance benefits have been paid to the Insured as stated in section 8.3.3 above, all rights that the Insured had/have, will be transferred to the Insurer towards a third party in the amount of the insurance benefits paid to him.</p> <p>8.3.5 The Insured must cooperate with the Insurer and do so in order to enable the receipt of the amounts which were paid by the Insurer and were under the responsibility of the third party.</p> <p>8.3.6 The Insurer shall be entitled to conduct on behalf of the Insured any proceeding arising out of liability under this policy or related to this claim. Notwithstanding the foregoing, in respect of third-party liability insurance, the Insurer may - and at the request of the third party must - pay to the third party the insurance benefits owed by the Insurer, provided he has notified the Insured in writing 30 days in advance and the Insured has not objected within this period; However, a claim that the Insurer can claim against the Insured will also stand against him towards the third party.</p>
8.4 Policy's Currency	Any payment in Israeli currency according to this policy will be made at the representative exchange rate of the relevant currency on the day the payment to the Insured is made by the Insurer.
8.5 Cancellation of Policy	<p>8.5.1 If the policy is canceled by the Insured before going abroad and the Insured has not had and will not have a cause of action according to it, the Insurer will reimburse the Insured the insurance premiums in full.</p> <p>8.5.2 If the Insured returns to Israel before the end of the insurance period specified on the Insurance Details Page, the Insured will be entitled to a proportionate refund of the unused daily insurance premiums provided that no claim has been filed or will be filed under this policy.</p> <p>It is hereby clarified that the Insured must present the Insurer with a passport photo with a stamp of entry into Israel or a hand-permit or a confirmation from the Ministry of the Interior on the date of entry into Israel in order to receive the relative reimbursement of unused insurance premiums. In addition, no refund will be given for extensions to the basic coverage for which the premium will be priced for an insurance period and not for an insurance day.</p>

8.6 Extension of Policy	<p>The Insurer is not obligated to extend the insurance period beyond the maximum period for the basic policy as defined in this Policy in section 1.10 and any extension of the Policy to the terms of the Policy in this matter will be in accordance with the conditions listed below:</p> <p>8.6.1 Extension of Insurance Period Sequentially</p> <p>If the Insured requests to extend his stay abroad, beyond the insurance period stated on the Insurance Details Page and the insurance period has not yet expired and as long as the requested extension does not exceed the maximum insurance period in accordance with section 1.10 above, the Insured may request to extend the insurance period to a maximum insurance period ("The New Policy"), under the following conditions:</p> <p>8.6.1.1 Submission of the application in writing by the Insured or someone on his behalf, using a designated form that can be downloaded from the company's website and submitted to the company in accordance with the instructions on the designated form or alternatively by telephone through the Insurer's customer service center during business hours, as specified in the Insurance Details Page.</p> <p>8.6.1.2 The insurance period in the new policy will be as a sequential continuation of this Policy.</p> <p>8.6.1.3 The Insured will be issued a new policy on terms and rates that will be valid with the Insurer at the time the insurance begins in the new policy.</p> <p>8.6.2 Extension of Insurance Period in Disconnection</p> <p>If the Insured requests to extend his stay abroad, beyond the insurance period stated on the Insurance Details Page and the insurance period ended, the Insured may request, while abroad, to extend the insurance period from the date of receipt of the request with the Insurer only and until the maximum insurance period ("The New Policy"), under the following conditions:</p> <p>8.6.2.1 Submission of the application in writing by the Insured or someone on his behalf using a designated form that can be downloaded from the company's website and submitted to the company in accordance with the instructions on the designated form or alternatively by telephone through the Insurer's customer service center during business hours as detailed on the Insurance Details Page.</p> <p>8.6.2.2 An Insurance Event that occurred between the period specified on the Insurance Details Page and the period in the new policy (during the period of disconnection in which the Insured did not have insurance coverage) will not be covered.</p> <p>8.6.2.3 The Insured will be issued a new policy on terms and rates that will be valid with the Insurer at the time the insurance begins in the new policy.</p>
8.7 Limitation	<p>The limitation period of a claim for insurance benefits is 5 years from the date of the event, in accordance with the limitation clause in the Insurance Contract Law, 5741-1981, or any other provision of law that will replace it. A claim for insurance benefits under Chapter 6 (Liability to a Third Party) does not become invalid by virtue of the limitation clause until the third-party claim against the insured has expired. In cases where the cause of action was a disability caused to the Insured by illness or accident, the limitation period will be counted from the date on which the Insured was established the right to claim insurance benefits under the terms of the insurance contract.</p>
8.8 Law and Judgment	<p>Any legal proceeding under this Policy, or arising therefrom, shall be adjudicated in accordance with the laws of the State of Israel and the location of the exclusive jurisdiction in any such proceeding shall be in one of the courts within the jurisdiction of the State of Israel only.</p>

PART B – EXTENSIONS TO THE BASIC POLICY

The following are extensions to the basic policy provided they were purchased by the Insured and are explicitly stated on the Insurance Details Page. It is stated and agreed that these extensions will be valid as ancillary extensions to the basic plan to which they are attached, as detailed on the Insurance Details Page and are subject to all the terms of the basic policy, including exceptions and limitations and except for issues expressly regulated in these extensions. In any case of contradiction between the provisions of the basic policy and the provisions of these plans, the provisions of the extensions shall apply.

CHAPTER 9 | Luggage (Accompanying Personal Luggage)

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and except for issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply in the event of loss or theft.

9.1	The Insurer will indemnify the Insured in the event of loss or theft that occurred to the luggage during the insurance period up to the amount specified in the Liability Limit Table, but no more than the actual value of the luggage (less wear and tear as specified in section 9.3) and subject to section 9.2 below.
9.2	<p>The maximum insurance benefits for luggage will be subject to the maximum amount specified in the table of limits of liability for this chapter and the coverage clauses in it and in accordance with the details below:</p> <p>9.2.1 Item Value – As specified in the Insurance Details Page.</p> <p>9.2.2 Valuables – As specified in the Insurance Details Page.</p> <p>9.2.3 Value of suitcase/backpack/bag/wallet in case of loss or theft only – As specified in the Insurance Details Page.</p> <p>9.2.4 Indemnification for essential items due to a delay in the arrival of luggage abroad – in the case of a delay of more than 12 hours in the arrival of the luggage to its final destination abroad, the Insurer will indemnify the Insured in the amount as specified in the Insurance Details Page for this clause and provided that the Insured has provided receipts of purchase of essential items for the continuation of his stay abroad provided that they have been purchased within 60 hours from the date of his arrival at the destination.</p> <p>It is hereby clarified that if it turned out that the luggage was lost and not found and/or stolen, this amount would be deducted from the indemnification to the Insured for theft or loss of the luggage according to this chapter.</p> <p>9.2.5 Costs to recover documents that are a passport and international driver's license only – As specified in the Insurance Details Page.</p>
9.3 Wear and Tear Deduction	<p>9.3.1 In the event that the possession is lost or stolen, purchased within up to 12 months prior to the event and the Insured has provided receipts indicating the purchase, the possession will be valued by the Insurer without deduction for wear and tear. VAT will be deducted from the refund cap unless paid at the time of purchase of the item.</p> <p>9.3.2 In case the Insured does not have purchase receipts as stated above and/or the date of purchase over 12 months before the event, the value of the possession stolen or lost by the Insurer will be assessed, less wear and tear not less than 35% and not exceeding 80% of the item as new.</p> <p>For the avoidance of doubt, it should be noted that wear and tear deduction provisions also apply to all valuables covered under this Policy, including jewelry or precious metals (excluding 100% pure gold), real silver or diamonds).</p>
9.4	<p>Luggage held by the carrier and his liability as a third party, in this case the Insured will be obliged to refer the claim for theft or loss to the carrier, and the Insurer will indemnify the Insured only above the amount of indemnification to be paid by the carrier up to the Insurer's limit of liability under this chapter.</p> <p>It is hereby clarified that the reimbursement is subject to the Insured having taken all the measures required by the carrier regarding a demand to the carrier or a third party. An Insured who does not act in accordance with the instructions of the carrier or a third party to file the claim and as a result his claim is rejected against the carrier or a third party, will be entitled only to the difference between the refund given by the carrier or third party and the coverage cap under this extension.</p> <p>In addition, the Insured will have to cooperate with the Insurer for the purpose of reducing the damage to the Insurer and all subject to what is stated in section 8.3 Insurance in other companies.</p>

<p>9.5 Exceptions</p>	<p>In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this plan, in respect of a claim/s arising directly and/or indirectly from any of the following cases or occurring during or in connection with them:</p> <p>9.5.1 Cash, cheques of all kinds, promissory notes and bills of all kinds, credit cards, payment vouchers, stamps, photocopies of documents including travel documents (excluding flight tickets), tickets of all kinds including train, bus, theater, other shows, sports games, amusement parks, museums, sports competitions.</p> <p>9.5.2 Computer software and all software of any kind and type for electronic device, memory card / component of any kind, CDs, cell phone and accessories, smart watch (watch with cell phone features), camera and accessories including lenses, laptop / tablet / tablet, disk on key.</p> <p>9.5.3 Umbrella, parasol, art items, bicycles or parts of bicycles, glasses including sunglasses, contact lenses, medical devices, medical accessories, dentures and/or any other prosthesis, hearing aids, medicines (as luggage), business goods, business samples, business documents, any business luggage and professional equipment, perishable personal luggage, including various tobacco products, perfumes, makeup, makeup tools, nail polish, hairbrushes, food and drink.</p> <p>9.5.4 It is hereby clarified that cases arising from consequential damage, normal wear and tear, wear, gradual wear, mechanical or electrical breakage, delay, seizure, confiscation, expropriation, or destruction by the Customs Authority or any other official authority, including airlines, shall not be covered.</p> <p>9.5.5 Loss or theft caused by the Insured's conduct with gross negligence, which was ac a situation where such gross negligence contributed only in part to the occurrence of the Insurance Event, whether to the item individually or as a whole.</p>
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CHAPTER 10 | Loss of Payments for Cancellation or Shortening of Trip

(A shortening of travel can be purchased separately, and on the condition specified on the Insurance Details Page).

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and except for issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

<p>10.1 Loss of Payments due to Cancellation of Travel</p>	<p>10.1.1 Coverage Period - This coverage will take effect from the date of purchase of the extension until the beginning of the insurance period specified on the Insurance Details Page.</p> <p>10.1.2 Insurance Event - The Insurer will indemnify the Insured in case of cancellation of travel as defined in section 1.28, which is necessary and inevitable and is one of the cases listed in section 10.2, for loss of non- refundable deposits or prepaid payments or that the Insured is obliged to pay for costs abroad which the Insured did not receive back, as specified below: accommodation costs (hotel, guest house, holiday apartment, holiday village), travel ticket in public vehicles and rented vehicle only (hereinafter: "The Covered Costs").</p> <p>No indemnification will be given for a travel ticket in a public vehicle, including a flight and/or cruise and/or a rented vehicle, and/or future accommodation costs, if the Insured received voucher for future use in connection with the covered costs.</p> <p>If a nuclear family has purchased an extension to cancel a travel for each member of the family, and one of the family members is entitled to the insurance benefits for one of the cases listed in the policy regarding this extension, the other members of the nuclear family will also be entitled to insurance benefits.</p> <p>10.1.3 The Insurer will be entitled to demand that the original travel tickets and/or any other right to accommodation costs and/or the rented vehicle that were not used and held by the Insured and/or a member of the nuclear family, will be assigned in favor of the Insurer and that the Insured will contact the entities with which he ordered the covered costs with a demand for a refund. To the extent that such a refund is received, the Insured will be required to provide the Insurer with information about the amounts of the refund received by him.</p> <p>10.1.4 The Insured will do everything in his power to cancel the travel at the first date when he had to cancel the travel, and inform the relevant parties about the cancellation of his travel (travel agent, hotels, airlines, etc.). If the Insured delays in notifying all relevant parties as a result of which additional damage was caused by way of higher cancellation fees or any other damage, the additional damage will be deducted from the reimbursement to which he is entitled under this policy and in any case is he will not be entitled to more than the Insurer's limit.</p>
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10.2	<p>The Insurer will indemnify under section 10.1, solely due to one of the following cases that occurred after the purchase of the coverage and until the cancellation of travel as defined in section 1.28 above, as specified in the following cases:</p> <p>10.2.1 The Insured's death or illness for which he was hospitalized for at least 24 hours in a hospital the week before the travel or an illness that occurred up to 7 days before the start of insurance, as a direct result of which the Insured visited an emergency room or emergency medical center (pre-emergency), and during the visit, a documented diagnosis was received by a physician who obliges the insured to rest at home for a period of time that includes the day of departure from Israel abroad, or a documented medical condition that first occurred or was discovered up to 7 days before the start date of the insurance which is one of the following:</p> <ul style="list-style-type: none"> • Surgery and/or catheterization • Pneumonia and/or ear infection involving intravenous medication • Entering a state of bed rest pregnancy or defining pregnancy as a high-risk pregnancy • Heart attack and/or cardiac event and/or stroke • Cancer <p>10.2.2 The death of a close family member of the Insured or an illness for which he was hospitalized for at least 24 hours in a hospital in the week prior to the trip, or an illness that occurred up to 7 days before the start of the insurance, as a direct result of which the Insured visited an emergency room or emergency medical center (pre-emergency) and during the visit, a documented diagnosis was received by a physician who obliges the Insured to rest at home for a period of time that includes the day of departure from Israel abroad (Confirmation regarding sick days and the medical condition of the immediate family member), or a documented medical condition that first occurred or was discovered up to 7 days before the start date of the insurance which is one of the following:</p> <ul style="list-style-type: none"> • Surgery and/or catheterization • Pneumonia and/or ear infection involving intravenous medication • Entering a state of bed rest pregnancy or defining pregnancy as a high-risk pregnancy • Heart attack and/or cardiac event and/or stroke • Cancer <p>10.2.3 Cancellation of travel within 14 days before the date of travel, if there was a fire, explosion, malicious damage, storm, flood in the Insured's home, as well as if the Insured's personal presence was required for a police investigation due to burglary or attempted burglary at his home or business.</p> <p>10.2.4 Cancellation of travel due to the Insured's reserve service by virtue of sections 8 or 9 of the Reserve Service Law, 5768-2008, or a provision of law that replaces these sections, in a period of 7 days prior to the planned original date of the Insured's departure abroad.</p> <p>10.2.5 Cancellation of a trip to an Insured who is in permanent service following the Insured's participation in operational activities.</p> <p>10.2.5.1 "Operational activity" for the purposes of this section means military activity not exceeding 72 hours.</p> <p>10.2.5.2 The Insured must provide the Insurer with a written and signed reference by the approving factor that the operational activity prevented the Insured from going abroad and as a result of the operational activity, he is required to cancel the travel.</p> <p>"Approving Factor" for the purposes of this section means - a commander/officer with the rank of brigadier general at least.</p> <p>10.2.6 The Insured was required to quarantine due to a pandemic for a period of up to 14 days before the start date of the insurance period, and this was documented in an official document by the Ministry of Health in Israel, unless it is a comprehensive provision for all Israeli citizens. In respect of this section (10.2.6) thereof, a qualification period of 3 consecutive days will apply, starting from the date of purchase of the extension.</p> <p>In the event that the Insurance Event occurred before and during the qualification period, no indemnification will be granted under this section.</p> <p>The date of occurrence of the Insurance Event will be determined in accordance with the date specified on the official document of the Ministry of Health in Israel, according to which the Insured is required to be quarantine.</p>
10.3 Exceptions to the Travel Cancellation Section	<p>In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this plan, in respect of a claim/s arising directly and/or indirectly from any of the following cases or occurring during or in connection with them:</p> <p>10.3.1 Government law or regulation, stay or amendment or change of the registered schedule of travel, failure to provide information about any part of the planned vacation (including mistake, failure, or omission) by any service provider that forms a part of the planned travel or of an agent or organizer trips through which the travel was ordered or booked.</p>

	<p>10.3.2 For travel costs and refinancing of travel to any country abroad, following the cancellation of the travel.</p> <p>10.3.3 Any illegal act or criminal proceedings of any person for whom the travel plans are based, including delay due to a summon to testify in court and/or cancellation of a travel due to receiving a restraining order to leave the country for the Insured or the accompanier.</p> <p>10.3.4 Failure to notify a travel agent or tour operator or transportation or accommodation services as soon as possible when it becomes known that the travel must be canceled or shortened. In case it is not possible to notify immediately of the cancellation of the travel, notice will be given as early as possible.</p> <p>10.3.5 Cancellation of travel made at the initiative of the Insured, only due to recommendations of officials to avoid staying in a particular geographical area due to security or medical hazards (such as travel warnings).</p> <p>10.3.6 Cancellation of travel due to a comprehensive decision of a state or states on closing borders for any reason.</p> <p>10.3.7 Cancellation of a flight or cruising of a ship due to a pandemic or real fear of a pandemic in Israel or in the destination countries, whether the travel or cruise was canceled by the Insured or by the service provider.</p> <p>10.3.8 Cancellation of a flight or cruising of a ship due to a natural disaster, riots, and pogroms, or due to a state of war in Israel or in the destination countries that prevent the flight or cruise, whether the travel or cruise is canceled by the Insured or by the service provider.</p> <p>10.3.9 The reluctance of any Insured to go on a travel due to his financial situation.</p>
10.4 Loss of Payments due to Shortening of Travel	<p>10.4.1 The Insurance Event - The Insurer will indemnify the Insured and/or members of the nuclear family who purchased this extension from the Insurer due to the same trip, in case of a necessary and inevitable shortening as defined in section 1.29, and is one of the cases listed in section 10.4, for the relative share of costs paid by the Insured and it is not possible to receive a refund for them, is calculated relatively for each day of the planned travel that was lost due to the shortening of the travel (from the moment the Insured returned to Israel).</p> <p>10.4.2 The Covered Costs under section 10.3 are: accommodation costs (hotel, guest house, holiday apartment, holiday village), the cost of the replacement travel ticket or the cost of changing the original travel ticket due to the shortening of the travel, depending on the circumstances, and rental car only (hereinafter: "The Covered Costs").</p> <p>In the case of vacation packages or organized trips which include the travel tickets, the cost of the original ticket or the cost of a ticket similar to it in its characteristics other than as part of a vacation package or organized trip will not be refunded.</p> <p>If a nuclear family has purchased an extension to cancel a travel or shorten a travel for each member of the family and one of the family members is entitled to insurance benefits for one of the cases listed in the policy for this extension, the other members of the nuclear family will also be entitled to insurance benefits.</p> <p>10.4.3 For the avoidance of doubt, the Insurer will be entitled to demand that the original travel tickets and/or any other right to accommodation costs and/or the rented vehicle that were not used by the Insured and/or the nuclear family member, be assigned in favor of the Insurer and that the Insured will contact the parties from whom he ordered the covered costs by demanding a refund. To the extent that such a refund is received, the Insured will be required to provide the Insurer with information about the amounts of the refund received by him.</p>
10.5	<p>The Insured will be entitled to indemnification under section 10.3 solely due to one of the following cases:</p> <p>10.5.1 A sudden event that occurred abroad for the Insured, who according to an approval of a certified physician abroad, the Insured was forced to bring forward the planned date of his planned return to Israel.</p> <p>10.5.2 Death of the Insured.</p> <p>10.5.3 The death of a close family member of the Insured or an illness for which a close family member was hospitalized for at least 24 hours in a hospital.</p>
10.6 Exceptions to the Travel Shortening Section	<p>In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this plan, in respect of a claim/s arising directly and/or indirectly from any of the following cases or occurring during or in connection with them:</p> <p>10.6.1 Government law or regulation, stay or amendment or change of the registered schedule of travel, failure to provide information about any part of the planned vacation (including mistake, failure, or omission) by any service provider that forms part of the planned travel or of an agent or trip organizer through which the travel was ordered or booked.</p> <p>10.6.2 For travel costs and refinancing of travel to any country abroad, following the shortening of the travel.</p> <p>10.6.3 Failure to notify a travel agent or tour operator or transportation service provider or accommodation services, as soon as possible when it was learned that the travel should be shortened. In case it is not possible to notify immediately about the shortening of the travel, notice will be given as early as possible.</p>

	<p>10.6.4 Relative refund for an original flight ticket that was used for departure and return to Israel or was replaced by another by the carrier in the event of a late return, shortened travel or cancellation.</p> <p>10.6.5 Stay and travel costs incurred by the Insured and would have been paid by him even if the Insurance Event or return to Israel had not occurred.</p> <p>10.6.6 Shortening of travel made at the initiative of the Insured, only due to recommendations of officials to avoid staying in a particular geographical area due to security or medical hazards (such as travel warnings).</p> <p>10.6.7 Shortening a travel due to a pandemic or a real fear/threat from a pandemic and its consequences, in Israel, in another country or in the area where the Insured resides.</p> <p>10.6.8 The reluctance of the Insured to go on a travel due to his financial situation.</p> <p>10.6.9 Shortening a travel due to a natural disaster, riots, and pogroms or due to a state of war that has been officially declared, in Israel, in another country or in the area where the Insured resides.</p>
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CHAPTER 11 | Extreme Sports Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

11.1	The Insurer will pay the Insured for an event that occurred during the insurance period specified on the Insurance Details Page, in which the Insured is injured abroad as a result of his activity in extreme sports, in accordance with the terms of the basic policy and its exceptions.
11.2 Exceptions	<p>In addition to the exceptions and conditions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim/s arising directly and/or indirectly from any of the following cases or occurred during or in connection with them:</p> <p>11.2.1 A case in which the Insured acted not in accordance with the basic safety rules of the site or the framework in which the activity took place.</p> <p>11.2.2 Any challenging activity not included in the definition of extreme sports in Section 1.41 of the basic policy.</p>

CHAPTER 12 | Winter Sports Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

12.1	The Insurer will pay the Insured for an event that occurred during the insurance period specified on the Insurance Details Page, in which the Insured is injured abroad as a result of his activity in winter sports, in accordance with the terms of the basic policy and its exceptions.
12.2 Exceptions	<p>In addition to the exceptions and conditions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim/s arising directly and/or indirectly from any of the following cases or occurred during or in connection with them:</p> <p>12.2.1 A case in which the Insured acted not in accordance with the basic safety rules of the site or the framework in which the activity took place.</p> <p>12.2.2 Any winter sports activity that is not included in the definition of winter sports in section 1.42 of the basic policy unless explicitly stated on the Insurance Details Page.</p>

CHAPTER 13 | Competitive Sports Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

13.1	The Insurer will pay the Insured for an event that occurred during the insurance period specified on the Insurance Details Page, in which the Insured is injured abroad as a result of his activity in competitive sports, in accordance with the terms of the basic policy and its exceptions.
13.2 Exceptions	<p>In addition to the exceptions and conditions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim/s arising directly and/or indirectly from any of the following cases or occurred during or in connection with them:</p> <p>13.2.1 A case in which the Insured acted not in accordance with the basic safety rules of the site or the framework in which the activity took place.</p> <p>13.2.2 Any competitive sport activity that is not included in the definition of competitive sports in section 1.42 of the basic policy unless explicitly stated on the Insurance Details Page.</p>

CHAPTER 14 | Theft of a Mobile Phone Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

14.1 Definitions	<p>14.1.1 Cellular Phone Device: A cellular phone device that operates via a cellular network, including a Smart Phone and a Smart Watch, owned by the Insured in accordance with the mobile phone model declared by the Insured at the time of purchase and stated on the Insurance Details Page.</p> <p>14.1.2 Accessories: Charger (including charging cables), headphones, docking station, memory card and handsfree phone kit.</p>
14.2 Insurance Event	<p>The Insurer will indemnify the Insured for theft only of a cellular phone device and/or its accessories only in accordance with the model declared by the Insured at the time of purchase and under the following conditions:</p> <p>14.2.1 The Insured purchased the cellular device and its accessories before the beginning of the insurance period.</p> <p>14.2.2 The theft occurred abroad during the insurance period.</p> <p>14.2.3 The Insured has taken reasonable precautions to protect the cellular device and its accessories from theft, by closely monitoring the cellular device and its accessories either in a safe or in another secure and safe place. For the avoidance of doubt, a cellular phone device that is sent as baggage/luggage via a carrier by land or sea or air transport will not be considered a secure place.</p> <p>14.2.4 The Insured provided a report from the local police which detail the circumstances of the theft and the model of the cellular device and its accessories.</p>
14.3 Wear and Tear Deduction	<p>In the event that the cellular device and/or accessory were purchased within a period of up to one year before the Insurance Event and the Insured has purchase receipts indicating that, for the purpose of paying the insurance benefits, the cellular device and/or accessory stolen will be assessed without deduction for wear and tear. In case the Insured does not have purchase receipts as stated above and/or the date of purchase is over a year before the event, the value of the cellular device stolen will be assessed by the Insurer, but in any case, the maximum payment for the stolen cellular device will be the value of the item as new, less wear and tear not less than 35% and will not exceed 80% of the value of the item as new.</p>
14.4 The Insurer's Commitments	<p>In case of the Insurance Event, the Insurer will pay insurance benefits from the Insurer's liability limit as specified in the Insurance Details Page and no more than its actual value, less wear and tear as specified in section 14.3 above, and deductible as specified in the Insurance Details Page and subject to the terms and exceptions of this basic policy and this extension.</p> <p>For the avoidance of doubt, the coverage is for a cellular phone which is specified on the Insurance Details Page. However, in the event of a cellular phone theft from a vehicle, the Insured will be indemnified according to what is specified in the Insurance Details Page, less a deductible, as specified in the Insurance Details Page.</p>
14.5 Exceptions	<p>In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim(s) arising directly and/or indirectly from any of the following cases or occurred during or in connection with them:</p> <p>14.5.1 Direct, indirect, or consequential damage as a result of loss of information, materials, images, presentations and anything else stored on top of any memory component, distress, financial loss or other.</p> <p>14.5.2 Cost or damage to software including the operating system or any other software installed on the cellular device.</p> <p>14.5.3 Accessories for the cellular device, except as specified in section 14.1.2 above, which are installed on or external to the device.</p>

CHAPTER 15 | Theft of a Camera Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

15.1 Definitions	<p>15.1.1 Camera: Film camera, digital camera, GO PRO camera, single or main function video camera for taking photos or videos. For the avoidance of doubt, a cellular device, tablet, laptop, webcam, or any other device with a photo function that is not a designated photo-only device, will not be included in the definition of a camera.</p> <p>15.1.2 Lens: An accessory mounted on the camera and is an integral part thereof.</p>
15.2 Insurance Event	<p>The Insurer will indemnify the Insured for the theft only of a camera and/or lens in accordance with the model declared by the Insured at the time of purchase and under the following conditions:</p> <p>15.2.1 The Insured purchased the camera and/or lens before the start of the insurance period.</p> <p>15.2.2 The theft occurred abroad during the insurance period.</p> <p>15.2.3 The Insured has taken reasonable precautions to protect the camera and/or lens from theft, by closely monitoring the camera and/or lens or by depositing them in a locked place to which only the Insured has access. For the avoidance of doubt, a camera and/or lens sent as baggage/luggage via a carrier by land or sea or air transport will not be considered a safe place.</p> <p>15.2.4 The Insured provided a report from the local police which will detail the circumstances of the theft and the model of the camera and/or lens.</p>
15.3 Wear and Tear Deduction	<p>In the event that the camera and/or lens were purchased within a period of up to one year before the Insurance Event, and the Insured has purchase receipts indicating this, the Insurer will assess the stolen camera and/or lens (without deduction for wear and tear). In case the Insured does not have purchase receipts as stated above and/or the date of purchase of the camera and/or lens is over a year before the event, the value of the stolen camera and/or lens will be assessed by the Insurer but in any case, the maximum payment for the stolen camera and/or lens will be the value of the item as new, less wear and tear not less than 35% and not exceeding 80% of the value of the item as new.</p>
15.4 The Insurer's Commitments	<p>In case of the Insurance Event, the Insurer will pay insurance benefits from the Insurer's liability limit as specified in the Insurance Details Page and no more than its actual value, less wear and tear as specified in section 15.3 above, and deductible as specified in the Insurance Details Page, and subject to the terms and exceptions of this basic policy and this extension.</p> <p>For the avoidance of doubt, the coverage is for a camera specified on the Insurance Details Page. However, in the event of a camera being stolen from a vehicle, the Insured will be indemnified according to what is specified in the Insurance Details Page, less a deductible, as specified in the Insurance Details Page.</p>
15.5 Exceptions	<p>In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim(s) arising directly and/or indirectly from any of the following cases or occurred during or in connection with them:</p> <p>15.5.1 Direct, indirect, or consequential damage as a result of loss of information, materials, images, presentations and anything else stored on top of any memory component, distress, financial loss or otherwise.</p> <p>15.5.2 Cost or damage to software including the operating system or any other software installed on the camera.</p> <p>15.5.3 Camera accessories (excluding lens) whether mounted on or outside the camera.</p>

CHAPTER 16 | Theft of a Laptop / Tablet Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

16.1 Definitions	<p>16.1.1 Computer: A laptop or tablet, other than a cellular phone device as defined in section 14.1.1 above.</p>
16.2 Insurance Event	<p>The Insurer will indemnify the Insured for the theft only of a laptop or tablet in accordance with the model declared by the Insured at the time of purchase and under the following conditions:</p> <p>16.2.1 The Insured purchased the computer before the start of the insurance period.</p> <p>16.2.2 The theft occurred abroad during the insurance period.</p> <p>16.2.3 The Insured has taken reasonable precautions to protect the computer from theft, by closely monitoring the computer or in a safe or other safe and secure place. For the avoidance of doubt, a laptop/tablet shipped as luggage/baggage via a carrier by land or sea or air transport will not be considered a secure place.</p> <p>16.2.4 The Insured provided a report from the local police which will detail the circumstances of the theft and the model of the computer.</p>

16.3 Wear and Tear Deduction	In the event that the stolen computer was purchased within a period of up to one year before the Insurance Event, and the Insured has purchase receipts indicating this, for the purpose of paying the insurance benefits, the computer will be assessed by the Insurer without deduction for wear and tear. In the event that the Insured does not have purchase receipts as stated above and/or the date of purchase of the computer over a year before the event, the value of the stolen computer will be assessed by the Insurer, but in any case, the maximum payment paid for the stolen computer will be no less than 35 % and will not exceed 80% of the value of the item as new.
16.4 The Insurer's Commitments	In case of the Insurance Event, the Insurer will pay insurance benefits from the Insurer's liability limit as specified in the Insurance Details Page and no more than the actual value of the computer, less wear and tear as specified in section 16.3 above, and deductible as specified in the Insurance Details Page , and subject to the terms and exceptions of this basic policy and this extension. For the avoidance of doubt, the coverage is for a computer specified on the Insurance Details Page. However, in the case of theft of a computer from a vehicle, the Insured will be indemnified according to what is specified in the Insurance Details Page, less a deductible, as specified in the Insurance Details Page.
16.5 Exceptions	In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim(s) arising directly and/or indirectly from any of the following cases or occurred during or in connection with them: 16.5.1 Direct, indirect, or consequential damage as a result of loss of information, materials, images, presentations and anything else stored on top of any memory component, distress, financial loss or otherwise. 16.5.2 Cost or damage to software including the operating system or any other software installed on the computer. 16.5.3 Computer accessories, whether mounted on or outside the computer.

CHAPTER 17 | Costs with regards to Unexpected Worsening Abroad of a Routine Pregnancy up until 32nd Gestation Week of an Insured Aged less than 46

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

17.1 Insurance Event	Unexpected worsening of a routine course of pregnancy in the Insured that requires receiving medical treatment abroad during the insurance period.
17.2 The Insurer's Commitments	If the Insurance Event occurs, the Insurer will pay insurance benefits according to the following chapters and clauses only up to the limit of liability for each of them specified in relation to each of the chapters and/or clauses in the basic policy, and up to limit as specified in the Insurance Details Page for an Insurance Event. Chapter 2 - Medical costs during hospitalization abroad. Chapter 3 - Medical costs not during hospitalization abroad. Clause 5.1 - Reimbursement of costs due to a stay abroad beyond the insurance period. Clause 5.2 - Flight costs for the accompanied for the place of hospitalization of the Insured abroad. Clause 5.3 - Transfer of a body. It is hereby clarified that within the framework of the Insurer's commitments, the coverage is also for the issuance of a premature birth, treatment or hospitalization of a preterm or child and a medical flight of the Insured and/or the preterm and/or child.
17.3 Exceptions	In addition to the conditions and exceptions in the basic policy, the Insurer will not be liable and will not pay insurance benefits under this extension, in respect of a claim(s) arising directly and/or indirectly from any of the following cases or occurred during or in connection with them: 17.3.1 Initiated abortion. 17.3.2 Costs of regular follow-up of pregnancy, routine tests and/or laboratory tests related to pregnancy and its development, birth (excluding preterm birth). 17.3.3 Bed Rest that began during the stay abroad and there is a medical possibility on the part of the Insured to return to Israel as instructed by a physician and all within the framework of the Insurer's commitments as s stated in section 17.2 above.

CHAPTER 18 | Worsening of a Previous Medical Condition Abroad

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

18.1 Insurance Event	Worsening of a previous medical condition of the Insured that occurred abroad during the insurance period specified on the Insurance Details Page.
18.2 The Insurer's Commitments	<p>If the Insurance Event occurs, the Insurer will pay insurance benefits according to the following chapters and clauses only, as specified in the Insurance Details Page.</p> <p>Chapter 2 - Medical costs during hospitalization abroad.</p> <p>Chapter 3 - Medical costs not during hospitalization abroad.</p> <p>Clause 5.1 - Reimbursement of costs due to a stay abroad beyond the insurance period.</p> <p>Clause 5.2 - Flight costs for the accompanied for the place of hospitalization of the Insured abroad.</p> <p>Clause 5.3 - Transfer of a body.</p>

CHAPTER 19 | SMART INTERNATIONAL GROUP

The insurance under this chapter is valid only if it was purchased by the Insured and if it is explicitly stated on the Insurance Details Page.

Subject to the Policy Holder's request which will be forwarded to the Insurer in advance and within the framework of an existing contract between the Insurer and the Policy Holder, the basic policy will be extended and will also apply to non-residents of Israel, subject to the following terms and conditions:

19.1 Insured	For the purposes of this chapter only, employees who are not residents of Israel and do not reside in Israel, who go abroad on behalf of the Policy Holder outside their country of permanent residence abroad (hereinafter: "Mother Country/Origin") to another country abroad (hereinafter: "Destination Country").
19.2 Term of Policy	The insurance policy will take effect from the moment the Insured leaves the mother country to the destination country, and back to the mother/origin country. The insurance coverage under this policy will end from the moment the Insured arrives at the territorial borders of the mother country.
19.3 Abroad	Any country, including the State of Israel, in which the Insured resides, as defined in section 1.8 above, except the mother country and enemy states, as defined by the Israeli Ministry of Foreign Affairs.
19.4	It is hereby clarified that the policy will not cover any medical costs in the mother/origin country. Also, despite the above, the insurance policy will not cover an Insured who will reside in enemy countries, as defined by the Israeli Ministry of Foreign Affairs.
19.5	Subject to the foregoing, all coverages included in the policy and specified on the Insurance Details Page will apply mutatis mutandis.

CHAPTER 20 | Special Addendum – Costs before Going Abroad due to a Pandemic

This additional extension is valid on the condition that it was purchased by the Insured and is explicitly stated on the Insurance Details Page. It is stated and agreed that this extension is subject to all the terms of the basic policy, including its exceptions and limitations and with the exception of issues expressly regulated in this extension. In any case of contradiction between the provisions of the basic policy and the provisions of this extension, the provisions of the extension shall apply.

20.1 Definition of Cancelling a Travel due to a Pandemic	<p>20.1.1 Cancellation of travel due to a pandemic: Failure of the Insured to leave Israel abroad at the beginning of the insurance period due to a pandemic only.</p> <p>20.1.2 Coverage period: This coverage will take effect from the date of purchase of the extension until the date of commencement of the insurance period specified on the Insurance Details Page.</p>
20.2 Insurance Event	<p>The Insurer will indemnify the Insured in the event of cancellation of a travel as defined in section 20.1.1 above, which is necessary and inevitable and is one of the cases listed in section 20.3 above, for loss of non-refundable deposits or prepaid payments or that the Insured is obliged to pay for costs abroad related to the Insured's travel and were not returned to the Insured as detailed below:</p> <p>Accommodation costs (hotel, guest house, holiday apartment, holiday village), travel ticket, in public vehicles and rental car only (hereinafter in this section: "The Covered Costs").</p> <p>No indemnification will be given for a travel ticket in a public vehicle, including a flight and/or cruise on a ship and/or a rented vehicle, and/or future accommodation costs, if the Insured received a voucher for future use in connection with the covered costs.</p> <p>If a nuclear family has purchased an extension to a special pre-travel addendum for special costs due to a pandemic for each member of the family and one of the family members is entitled to insurance benefits for one of the cases listed in the policy for this extension, other nuclear family members will also be entitled to insurance benefits.</p>

	<p>20.2.1 The Insured will do everything in his power to cancel the travel at the first time he had to cancel the travel, and inform the relevant parties about the cancellation of his travel (travel agent, hotels, airlines, etc.). If the Insured delays in notifying all relevant parties as a result of which additional damage was caused by higher cancellation fees or any other damage, the additional damage will be deducted from the reimbursement to which he is entitled under this policy, and in any case he is not entitled to more than the Insurer liability's limit.</p> <p>20.2.2 The Insured must exhaust his rights vis-à-vis the travel/tourism service provider to receive reimbursement in respect of the costs specified in section 20.2 above, insofar as the Insured is entitled to payment under the Aviation Services Law (Compensation and Assistance due to Cancellation of Flight or Change in Terms), 5772-2012 and/or The Consumer Protection Law and its regulations regarding the cancellation of a transaction.</p> <p>The coverage under this chapter will be provided in respect of the difference between the limit of this chapter and the total payment which the Insured is entitled to from the travel service provider and/or the above laws.</p>
20.3	<p>The Insurer will indemnify under section 20.2 above solely due to one of the following cases that occurred after the purchase of the coverage and also in the period of time prior to the travel, as specified in the following cases:</p> <p>20.3.1 During the week before the date of commencement of the insurance, a documented medical diagnosis was given about the Insured that he was a carrier of a virus that generates a pandemic, and as a result he was banned from leaving Israel.</p> <p>20.3.2 The Insured was prevented from boarding a flight/cruise during the inspection due to infection or fear of contracting the virus that caused the pandemic and this was documented in an official document on behalf of the person responsible for the inspection, provided that the reason for the refusal is not as a result of the Insured not having all the permits and references required to leave the country or enter the destination country, to the extent that the directives of the competent authorities in Israel and/or in the destination country determine the matter of preventing the spread of a pandemic.</p> <p>The Insurer's liability in the event of cancellation of a travel due to a pandemic under section 20.3, as specified on the Insurance Details Page.</p>
20.4	<p>Definition for Reimbursement of Costs for Extension of Stay Abroad beyond the Insurance Period due to a Pandemic</p> <p>20.4.1 The Insured was obliged to stay in quarantine due to a pandemic in the destination country in which he resides, and this was documented in an official document by the local authorities due to concern about his specific condition, unless it is an overall instruction to all who reside in the destination country or during the inspection for flight/cruise, the Insured's departure was prevented due to infection or fear of infection with a virus that causes a pandemic, and this was documented by an official document on behalf of the person responsible for the inspection.</p> <p>The Insured must notify the Insurer or the aid company immediately after learning of his inability to return to Israel at the original date. Failure to provide prior notice under this section may result in a reduction in the amount of insurance benefits up to the amount that the Insurer would have paid if he had been given prior notice.</p> <p>It is hereby clarified that the abovementioned will not apply in the event that the Insured is unable to provide his notice due to his medical condition. In addition, the notice itself does not constitute approval of the claim and/or approval of payment of insurance benefits.</p> <p>Such deduction shall not apply where the failure to provide prior notice has not been complied with or has been delayed in justified circumstances, or in a case where its non-existence or delay did not prevent the Insurer from clarifying its liability and did not burden the clarification of the liability. If the Insured has intentionally done something to prevent the Insurer from clarifying his liability or burdening him, the Insurer is not liable for insurance benefits.</p> <p>20.4.2 The Insurer will reimburse the Insured and/or the accompanying person for an additional stay at the hotel in the period after the original insurance period, as specified on the Insurance Details Page.</p> <p>20.4.3 The Insurer will reimburse the Insured and/or the accompanying person for a travel ticket to Israel as detailed on the Insurance Details Page. For the avoidance of doubt, the Insurer may require that a travel ticket/s held by the Insured and/or the accompanying person be exchanged in favor of the Insurer for third-party indemnification in respect of the travel ticket/tickets.</p> <p>20.4.4 If the conditions specified in section 20.4.1 above are met, the insurance period will be extended accordingly until the Insured returns to Israel, subject to the payment of insurance premiums for the said extended insurance period, according to the Insurer's rates at the time of extension.</p>
20.5	<p>Loss of Costs due to Hospitalization due to a Pandemic</p> <p>In the event that the Insurer is hospitalized abroad due to being a carrier of a pandemic virus by means of a documented medical diagnosis, the Insurer will indemnify the Insured, as specified in the Insurance Details Page for the entire insurance period for prepaid payments, or the Insured is obliged to pay them, and they cannot be redeemed due to the Insurance Event.</p>

20.6	<p>The covered costs according to section 20.3:</p> <p>Accommodation costs (hotel, guest house, holiday apartment, holiday village) and rental car only (hereinafter: "The Covered Costs").</p>
20.7 Definition of Escape Costs due to Pre-Lockdown Alert in the Destination Country	<p>Escape costs due to a pre-lockdown alert due to a pandemic in the destination country, to the extent that an official notice has been issued by the authorities in the country of destination or the area where the Insured resides on a lockdown notice, and provided that the Insured has left the country/region in which the lockdown notice was declared within 48 hours, then the Insurer will indemnify the Insured for changing the travel tickets in his possession, as specified on the Insurance Details Page for the entire insurance period.</p> <p>If a nuclear family has purchased an extension to a special addendum for costs before and after going abroad due to a pandemic for each member of the family, and one of the family members is entitled to insurance benefits for one of the cases listed in the policy for this extension, the other members of the nuclear family will also be entitled to insurance benefits.</p>

An Assistance Call Center is available **24/7**



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info@medassis.org

* If the Policy Holder is hospitalized in a hospital abroad, the assistance call center should be notified immediately for instructions for further treatment.

Phoenix Customer Service Center

Operation Hours Sunday-Thursday | 08:00 - 16:00

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* In any case of filing a lawsuit, it is mandatory to follow the guidelines for filing a claim detailed on the Company's website at www.fnx.co.il