

# CTAS POLICY CONDITIONS

## **1. Baggage Coverage:**

### a) For personal items brought on the Israel trip

Cover: Loss due to fire, water damage, theft, accidental loss or damage (when not due to gross negligence).

Policy Limits: Up to \$800 (with a \$50 deductible/co-payment). This is limited to \$250 for any one item.

\*\*There is no cover for loss of cash, passports, documents, etc. or for cellphone deposits.\*\*

### b) Baggage delay

Policy limits: Up to \$75 per day for 3 days (no deductible/co-payment)

#### Claims:

Please provide:

1. Receipt of purchase or latest website value of item
2. In case of theft or loss: Police report
3. Baggage delay: confirmation by tour operator.

Please submit claims to our Jerusalem office:

P.O.Box 37051, Jerusalem Israel 91370

Helpline: 972-2-622-7999 ext. 108

## **2. Trip Cancellation:**

If this cover has been purchased ahead of time; we will refund any loss due to trip cancellation (for connecting flights only).

#### Claims:

This refund will be paid only if the reason for cancellation is illness of the applicant or a close family member.

Proof of loss or non-refund of ticket should be sent to:

Egert and Cohen Insurance

P.O.Box 37051, Jerusalem Israel 91370

Helpline: 972-2-622-7999 ext. 108

## **3. Health Insurance:**

### Harel Tour & Care Policy - Basic Plan

**TABLE OF BENEFITS**

<b>Hospitalization*</b>	
Hospital accommodation	Paid up to policy limit \$100,000 / 90 days
Nursing care, drugs and surgical dressings	
Surgeons, anesthetists, and physicians fees	
Theater charges and intensive care	
Pathology, X-rays, MRI, CT scans	
<b>Out-patient treatment</b>	
Specialists	Contracted specialists/doctors/laboratories Paid in full
Pathology, X-rays and diagnostic tests	
Costs for treatment by family doctors	
Out-patient surgical operations	
MRI, CT and PET scans	
<b>Other benefits</b>	
Prescribed drugs and dressings	Up to \$200 per year
Emergency dental treatment	Up to \$200-at contracted dentist
Emergency ambulance service	Paid in full (if patient is subsequently hospitalized)
Road accidents	Covered by Compulsory Government Insurance
English speaking customer service line	24-hour

\* Cover is by surgeons and medical staff on duty at time of injury or illness

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## **Exclusions to this cover are:**

- Pre-existing or chronic conditions (e.g. asthma, Krohn's disease, diabetes)
- Well-care, routine check-ups
- Pregnancy
- Injuries caused due to alcohol or drugs
- Self inflicted injuries
- Skiing, extreme sports
- Emotional / Psychological conditions

N.B. The full policy conditions are as they appear in the Harel Tour and Care policy (available on request).

## Taglit Birthright Israel - Additional Pre-existing Cover

1. Additional coverage for pre-existing medical conditions and medical emergencies.

A sudden and unexpected deterioration of a pre-existing condition, where emergency treatment is required.

(Excluded: cancer treatment, AIDS, transplants, dialysis, M. S. Cystic Fibrosis, active psychiatric conditions).

Cover up to \$10,000.

2. Extended cover in home country.

1. If such treatment is an immediate continuation of the treatment in Israel.
2. If such ongoing treatment is not covered in your home country.
3. If you have applied to the insurer (Harel) before undergoing the treatment.

Cover up to \$10,000.

3. Emergency Psychiatric Treatment

Cover up to \$2,000

4. Emergency overseas evacuation

1. If there is no danger to life due to evacuation.
2. If the insurance company's doctor decides that there is a medical necessity for the evacuation.

Cover up to \$10,000

5. Emergency Psychiatric evacuation (including accompanying adult).

Cover up to \$1,500

6. Emergency air evacuation in Israel to nearest hospital

Cover up to \$10,000.

7. Cover for claims due to alcohol abuse

Covered up to basic policy limit.

8. Family re-unification

1. In case of surgery or need for 24 hour supervision.
2. With the prior agreement of the insurance company.

9. Cover for business-class air ticket for one family member. Cover up to \$1,000.

10. Cover for extreme sport – Up to basic policy limit.

11. Cover for prescription medicines – Up to basic policy limit.

12. No deductible/Co-payment.

## Maximum total benefit (for both policies): \$100,000.

### Claims:

Service is through contracted hospitals/doctors/medical centers, so usually no payment is necessary.

For all queries, please call:

Egert and Cohen Insurance

Helpline: 972-2-622-7999 ext. 107

24- hour helpline: 1-800-414-422 or 03-754-7020

**Email: [chai.ctas@gmail.com](mailto:chai.ctas@gmail.com)**

**US contact number: 516-441-0192**