

## MediClal Olami Clalit

### Primary tier coverage

1. Medical expenses, including aggravation of existing medical conditions

### Recommended travel covers for every trip

2. Search and rescue
3. Third party liability
4. Travel cancellation
5. Travel cut short
6. Luggage (baggage) – loss or theft

### Important covers for personal customization before traveling

7. Insurance coverage for one electronic device
8. Extended Coverage for Pregnancy up to Week 30
9. Extreme sports
10. Winter sports
11. Appendix for travelers of Extreme sports and winter sports for long periods
12. Personal accidents

\* Coverages beyond the primary tier are to be chosen by the policy holder | All of the above is subjected to the terms of the policy, the annexes, their reservations and their exceptions | The Insurer is Clal Insurance Company Ltd. ("the Insurer"). The insured of the insurance is done by the Insurer | Joining the insurance is subjected to payment of insurance premiums and to the insurer's approval | In the event of a contradiction between the contents of this document and the contents of the policy and/or annexes, the contents of the relevant policy and/ or annexes shall prevail.

**In any case of a contradiction between what is stated in this document and what is stated in the policy, that which is stated in the Hebrew version of the policy shall prevail.**



**Clalit hul website: [travel.clalit.co.il](http://travel.clalit.co.il)**

**For your service, a Femi Premium medical emergency center**

The center operates 24 hours a day, 7 days a week

**Phone 972-3-5620000**

**In order to file a claim when returning to Israel**

Please contact the Claims Center of Clal Insurance Company Ltd.

**Phone 5454 \* or 03-9420440**

**To extend insurance period and other information**

Please contact the Clal call center for Clalit customers

**Phone 03-9420630**



# MediClal Olami insurance policy for Clalit members

group travel insurance for Clalit Health Services members  
By "Clal" Insurance Company Ltd.



## Policy coverage

Principle Coverages	Maximum liability limit
<b>Primary tier coverage</b>	
1. Medical expenses	1,500,000 \$ up to the liability limit for medical expenses and hospitalisation costs overseas, of which up to 250,000 \$ for a pre-existing condition
Liability limit for medical expenses and hospitalization includes medical transport flight to Israel, transport in an air ambulance	Up to the liability limit for medical expenses abroad
Air and/or marine evacuation from the site of the event to a nearby hospital or best suited hospital	Up to the liability limit for medical expenses overseas
Emergency dental care	600 \$
Additional stay abroad of the insured, past the insurance period	100 \$ per day
Change in the insured flight date	1,500 \$
Change in the flight date of the person accompanying the insured	1,500 \$
Flying a person to accompany the insured, flight costs	2,000 \$
Flying an accompanying person to the Insurant's hospital bed – costs of travel and board	100 \$ per day
Medical expenses relating and/or arising from a pregnancy, which was first discovered while staying abroad, up to week 12	Up to the liability limit for medical expenses and hospitalization abroad
<b>Recommended travel covers for every trip</b>	
2. Search and rescue	200,000 \$
3. Third party liability	150,000 \$
4. Travel cancellation – expenses reimbursement due to travel cancellation	7,000 \$
5. 1. Travel cut short – expenses reimbursement due to travel cut short	8,000 \$
6. Luggage – loss or theft	2,000 \$
<b>Travel covers suited to the nature of the trip</b>	
7. Insurance coverage for one electronic device	2,000 \$
8. Extended Coverage for Pregnancy up to Week 30	200,000 \$
9. Extreme sports	Up to the liability limit
10. Winter sports	Up to the liability limit
11. Annex for travelers of Extreme sports and winter sports for long periods	Up to the liability limit
12. Personal accidents	27,000 \$

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## Maximum insurance period in days (including extensions)

Ages	MediClal Olami	MediClal Olami + traveler's annex Minimum 30 days
0-30	730	730
31-40	730	730
41-50	730	730
51-65	110	-
66-70	100	-
71-80	60	-
81 ומעלה	45	-

## Insurance fees (premiums) in dollars per day

Age group	Medical expenses	Third party	Cancelling trip	Travel cut short	Search & rescue	Luggage
0-18	1.29	0.03	0.18	0.05	0.17	0.33
19-30	1.48	0.03	0.18	0.05	0.34	0.33
31-40	2.08	0.03	0.28	0.07	0.34	0.33
41-50	2.13	0.03	0.53	0.13	0.34	0.33
51-65	2.82	0.03	1.46	0.20	0.34	0.33
66-70	6.72	0.03	2.36	0.20	0.34	0.33
71-75	9.90	0.03	3.11	0.20	0.34	0.33
76-80	10.42	0.03	3.39	0.20	0.34	0.33
81+	15.16	0.03	3.39	0.20	0.34	0.33

## Additional appendices (daily premium)

- Electronic device 1.00\$
- Pregnancy annex (up to week 30) 7.00\$
- Extreme sports annex 0.30\$ (available for part of the travel period)
- Winter sports annex 1.30\$ (available for part of the travel period)
- Traveler's annex 0.60\$ per day, minimum of 30 days
- Underwriting appendix 3.50\$
- Personal accidents 0.05\$

For medical expenses a minimum premium equivalent of a sum of five days will be paid. Payment of insurance premiums will be made in NIS in accordance to the dollar rate in the day of payment.

## 24/7 Service

- For the benefit of the policyholders there are service centers available 24/7, staffed by skilled professionals and experts in their fields
- Clal operates medical assistance and search & rescue teams among the best and most experienced in the world.

## UHC – United Health Care

Travelers to the United States are invited to enjoy access to the network of healthcare providers of UHC – United Health Care, one of the leading largest insurance companies in the United States – and receive available and professional medical cashless service (except for deductible as stated in the policy).

In the UHC website you can locate and select a medical provider from a wide list.

**For purchase, check the Clalit website at [www.clalit.co.il/hul](http://www.clalit.co.il/hul)  
 Or contact the call center of Clalit Overseas: 2700 \* or 03-9420630**

