



May 2nd, 2011

To; The Jewish Federations – North America
Via; Kela Insurance Agency

Subject: Group Travel Coverage Confirmation – Policy # 63000035211

Policy Owner; Jewish Federations – North America

Insured; Insured on behalf of the Jewish Federations – North America, JFNA, United Jewish Appeal and/or any person traveling on their behalf, overseas delegations in accordance with lists and/or all of the delegations.

Number of days; 40,000 travel days

Insurance Period; 30.4.2012 – 01.05.2011

Sum Insured:

Insured Event	Maximum Sum Insured in US\$
Medical Expense & Hospitalization Expense during Hospitalization and other than during Hospitalization for Insured up to age 75	750,000
Medical Expense & Hospitalization Expense during Hospitalization and other than during Hospitalization for Insured age 76 - 80	250,000
Medical Expense & Hospitalization Expense during Hospitalization and other than during Hospitalization for insured age 81 - 85	125,000
Sea/Air Evacuation	100,000
Medical Flight departing from Israel	750,000
Medications	Up to Medical Expense Sum Insured
Emergency Dental Treatment	500
Ongoing Medical Expenses Overseas	5,000
Expense for Repatriation of Corpse	750,000
Burial Expense	20,000
Hotel Expense – in Israel	1,500
Accidental Death	50,000
Permanent Disability due to an Accident	50,000
Third Party Liability	150,000
Baggage	1,400
Maximum per Item	200
Out of them Valuables (Including Laptop)	400
Theft and/or Break In from/to Vehicle	400
Loss of Passport	200
Baggage Delay (24 Hours)	300
Deductible	30

The Coverage is up to age 85
Maximum duration stay - 180 days

Premium 0.9\$ per day

General Conditions:

- ❖ The sums insured specified are in respect of each insured individually.
- ❖ An adjustment of the actual travel days will be made once every quarter according to a list submitted.
- ❖ The coverage is only in Israel including occupied territories held by the IDF and including travel to Jordan & Egypt. **Passive war coverage won't apply in the occupied territories and in the Palestinian Autonomy**, excluding areas B +C.
- ❖ Hospitalization Expense & Medical Expense also cover medical expenses & hospitalization expenses as result of an event during a flight to Israel in condition that these expenses aren't as result of a plane accident or as result of an act of terror or hijacking and in condition that the hospitalization doesn't take place in the Insured's country of origin.
- ❖ The deductible for a baggage claim is the first 30\$.
- ❖ **The cover doesn't include compensation in the event of trip cancellation or interruption.**
- ❖ Exclusion 8.4 – the words "Civil Riots" and "Strike" will be erased.



- ❖ Wherever the policy states the age 70 it will be referred to as age 85.
- ❖ Burial Expense coverage is up to the sum insured of 20,000\$.
- ❖ It is hereby stated and agreed that the policy will cover hospitalization expenses only above the expenses paid by the medical insurance provider / HMO In the country of origin, if such coverage exists.
- ❖ It is hereby stated and agreed that wherever the word "Overseas" appears in the policy wording it will be referred to As "Israel" and were it states "Israel" it will be referred to as "Overseas".
- ❖ The Insurer won't be responsible for hospitalization expenses or other medical expenses that a doctor determined can be postponed till the return of the insured to the country of origin.
- ❖ In the event of any illness or accident that requires ongoing medical treatment and/or hospitalization, the insurer can Order the return of the insured to the country of origin on the insurer's expense if the medical condition enables it. The insurer will pay for the hospitalization expenses in the country of origin under the condition that the insured has No medical coverage for the insured event in the country of origin.
- ❖ The sum insured applies to each one of the insured subject to a list of insured provided to the insurer prior or after the group's expedition. It is hereby clarified that there is no pre requisite with regard to the coverage in the event that a list of insured hasn't been submitted prior to the travel.
- ❖ It is hereby clarified that the sum insured for insured between the ages of 76 to 80 will be up to a limit of 50% of the Sum insured specified in the table above (except for specific clauses were the sum insured is specified by age segment). And for insured ages; 81 to 85 the sum insured will be up to a limit of 25% of the sum insured specified in the table above (Except for specific clauses were the sum insured is specified by age segment).
- ❖ The coverage is only in Israel and won't include flight risk to Israel from the country of origin as defined above, However will include risks specified in clause 2 above.
- ❖ **A health declaration isn't required by this policy. It is emphasized that the policy doesn't Include coverage for worsening of a pre-existing medical condition.**
- ❖ Despite what is mentioned in all sections of the policy, and without diminishing the generalness of what is stated Including clause 8 in the general exclusions clause, coverage for the following activities will be provided; rappelling and omega. The deductible in the event of rescue is NIS 5,000.
- ❖ Despite what is mentioned in all sections of the policy, and without diminishing the generalness of what is stated Including clause 8 in the general exclusions clause, coverage for the following activities will be provided without additional premium charge;
 - Water park activities.
 - Water ski and boat racing.
 - Bicycle riding.
 - Tours in 4 wheel drives, including field tours.
 - Rock Climbing
 - On foot Field tours including mountain climbing.
 - Rafting and kayaks
 - Riding animals including but not limited to horses & Camels.
 - Riding Sagaways.
 - Tomcar usage.
- ❖ **To clarify any uncertainty; coverage and/or an extension specified in the general policy wording (Attached) will be valid only when specifically stated in the policy specification.**
- ❖ **The policy is in accordance with AIG GOLDEN Traveller May 2010 edition.**
- ❖ **It is clarified and agreed that in the event of discrepancy and/or contradiction between the policy Hebrew version wording to the English version wording, coverage will be determined according to the English version.**
- ❖ Payment Terms; 4 payments, once every quarter on a quarterly day reporting basis.
- ❖ **AIG ISRAEL has conceded its subrogation rights from ACE Insurance company in addition the insured aren't required to declare their insurance with ACE.**

Kind Regards,

Ari Herczeg
A& Group Manager