

Tour and Care Policy

Medical Insurance for Tourists and Returning Residents of Israel

The Tour and Care medical insurance policy covers medical expenses in Israel including outpatient care and hospitalization. Maximum age for insurance coverage is for persons up to age 80 years (inclusive).

Summary of coverage	Maximum coverage amount
Maximum sum insured	350,000 NIS
Medical expenses while hospitalized in	Up to 90 days in public hospitals
Medical expenses for outpatient services in Israel	Included in the maximum sum
Doctor's visit	Full coverage
Laboratory tests, X-rays, ECG, etc.	Full coverage
Medication	Co-Pay
Emergency dental treatment	In the medical provider clinics
In the event of death, transfer of remains to country of origin	Up to 18,000 NIS

The policy covers medical care related to Covid-19 according to the terms and conditions of the policy.

Basic policy — Insurance premium:

Age	Daily insurance premium* Health Services Providers: Clalit / Maccabi / Harel Private Network	Maximum insurance period
Up to 59	NIS 14.22	180 days
60 - 65	NIS 18.42	90 days
66 - 75	NIS 18.42	45 days
76 - 80	NIS 36.10	14 days

Minimum insurance period is 7 days

Upon completion of the maximum insurance period, a new application may be submitted together with new application forms for the issuance of a new policy. The application will be subject to review and approval by the insurance company.

Enrollment procedure – the insurance applicant is required to complete a health declaration form and attach the payment details.

Payment method – the insurance premium shall be paid in advance for the entire insurance period, payable to the insurer.

Annexes and/or service documents that can be added to the basic policy:

These annexes and/or service documents will apply only if explicitly stated on the insurance details page and additional premiums have been paid for them

Coverage **	Notes	Age group	Daily insurance premium cost*
Medical flight annex	Coverage up to a total of NIS 35,000.	0 - 75	NIS 1.86
		76 - 80	NIS 15.06
Personal accidents insurance annex in Israel only:	Lump - sum full insurance compensation of NIS 50,000. Compensation is calculated according to the total disability percentage based on the full sum insured. According to the compensation table in Section 6.2.3 of the policy up to NIS 4,000. According to the compensation table in Section 6.2.4 of the policy up to NIS 4,000. Daily compensation of NIS 100 per day from day 3 up to 42 days.	18 - 50	NIS 0.87
Death as a result of an accident		51 - 70	NIS 1.55
Disability as a result of an accident			
Bone fractures as a result of an accident			
Burns			
Hospitalization as a result of an accident			
Service document: personal accompanying physician	The insured is entitled to medical consultation and medical guidance. There is a deductible amount of NIS 450 per each medical case.	0 - 20	NIS 0.17
		21 - 80	NIS 0.33
Service document: online medical consultation via video call	Consulting physician in primary care with a family and pediatric specialist - no deductible amount. Specialist physicians in dermatology, orthopedics and cardiology - deductible amount of NIS 100. Information gathering prior to specialist medical consultation - deductible amount of NIS 90.	0 - 20	NIS 0.36
		21 - 80	NIS 0.54
Annex: cancellation of extreme sports exclusion (in the basic policy)	Coverage for an insured event caused by participation in amateur extreme sports activities.	0 - 75	NIS 4.64
		76 - 80	NIS 9.28

*The Insurance premiums are linked to the Consumer Price Index on a monthly basis, with the base index being January 2025. The premiums shown in the tables above are for one day of insurance and are linked to the CPI published in November 2025 (640.8265 points).

**Payment for the annexes and/or service documents applies to the entire insurance period. The “cancellation of extreme sports exclusion” annex may be purchased for part of the insurance period.

General exclusions

The insurance has a qualification period of 48 hours from the beginning of the insurance period (exception in the case of an accident).

The policy shall not cover:

1. Any condition connected to and/or emanating from a pre-existing medical condition
2. An event which commenced prior to the inception of the insurance or during the preparatory period Routine examinations
3. Pregnancy & Birth
4. Baby care (Tipat Chalav)
5. Use of drugs and/or alcohol
6. Work accident and/or road accident
7. Dental treatments, except for first aid.
8. Mental health conditions.

Method of Receiving Insurance Services

- Clalit Health Services: Services will be provided through the Clalit clinics around Israel. The insured will receive a magnetic card which they will need to present when using the medical services. The medical services shall only be provided by the service provider Clalit.
- Maccabi Health Services: services will be provided through Maccabi clinics around Israel. The insured will receive a service number to Maccabi and will need to present it as well as an ID.
- Harel Private Services: Medical services through the Harel affiliated doctors. The insured will get a list of doctors, and a list of the Bikur Rofe and TEREM clinics. They will receive a policy number which they will need to present when using the medical services.

In any event only the full insurance conditions as detailed in the policy shall bind the insurer.