The Friendly Guide to Insurance in Israel
For Immigrants, Students, Tourists, Kollel Families and Vatikim!

Egert & Cohen. Always by your side.
Shalom and Welcome to Israel

Egert & Cohen is a family insurance business with branches in Jerusalem, Efrat and Ramat Bet Shemesh. We have over 25 years experience in advising the Anglo community in Israel, and dedicate ourselves to making things as easy as possible for tourists, students, temporary residents and citizens alike.

Our aim is to provide all your insurance needs at a reasonable cost, and to help guide you through the available options. In case of a claim, we are committed to giving you courteous and professional service.

We also provide a range of insurance services to institutions in Israel, including Yeshivot and Seminaries, as well as to Shlichim who travel abroad with their families.

Please feel free to contact us to discuss your particular needs.

Welcome to Israel!

With best wishes

Shimon Cohen, Yonah Egert and the Team
Contents & Property Insurance

This insurance plan includes coverage for your home and its contents for the following major risks: Fire, Theft, Break-in, Lightning, Storm, Snow, Hail, Flood, Smoke Damage and Earthquake (optional extra).

**Coverage:** All contents inside the home, jewelry inside and outside the home (all risks) and Third-Party Liability (up to 1,000,000 NIS)

**Question:** I live in an apartment block. Can I make sure that my insurance will be sufficient in a case where there is damage to the whole building, and it can’t be rebuilt?

**Answer:** Yes, with our “Land – Value” policy, we can assure that you will be paid close to the full market value of your apartment.

Personal Effects Insurance

We offer a low-cost option for students and other short-term visitors to Israel. Coverage includes: electronic equipment (laptop computers, iPads, tablets, cameras etc.), clothing, books, Talit & Tefillin, and jewelry.

**Cost:** $100-$150 per year.

For further information, contact house@egertcohen.co.il
Health Insurance

For Students, Visitors, Tourists and Foreign Workers

We recommend the Harel Insurance Plan. This is an inexpensive and comprehensive short-term local policy offering private coverage. The plan includes hospitalization, medication, x-rays, blood tests, general doctors and specialists. We have an excellent roster of contracted English-speaking doctors and there is no deductible / excess for medical services. This plan does not include maternity coverage.

Question: If I still have my U.S. or overseas insurance policy running, do I really need this?
Answer: The advantage of local policies lies in the fact that everything is covered in Israel without any cash outlay. There is no need to pay up front and then submit a claim back home, and there is no excess or co-payment – all medical services are billed directly to the insurance company.

For further information, contact Tzippy@egertcohen.co.il

Health Insurance

For Couples & Families

We operate the Old City Group, which provides coverage through Europe’s largest medical insurance company. This coverage is primarily for shlichim abroad.

Annual benefit up to $1,200,000 per year, which includes coverage for maternity and birth, hospitalization, private doctors and specialists. This is also an excellent option for Kollel families and those families who have not yet made Aliyah.

For further information, contact Chava@egertcohen.co.il
Supplementary Health Insurance

Even with the coverage of Israel’s excellent medical service providers, Israeli citizens are advised to take out extra coverage to fill the gaps in Kupat Cholim, policies.

Overseas Operations:
Israeli health fund policies usually restrict their overseas coverage to procedures that can not be provided locally. Our Supplementary Health Insurance policy gives you the freedom to choose any surgeon or hospital worldwide, ensuring that you have the widest choice in times of greatest need.

Other advantages of a Supplementary Health Insurance policy include:

- Up to 2,000,000 NIS coverage for medicines not provided by Kupat Cholim (usually expensive, life-saving medications)
- Second opinion option before surgery
- Two visits per year to any specialist
- Transplants up to $1,300,000.

Cost: Between 100-300 NIS per month, depending on size of family.

For further information, contact Shabtai@egertcohen.co.il
Long-Term Nursing Care:

“Siudit” Policy

What Nursing Care is an Israeli citizen entitled to?
Bituach Leumi will fund up to 18 hours of home care per week, depending on level of disability, for a man over 67 or a woman over 64 who cannot perform 5 out of 6 of the basic functions (namely getting up / lying down; dressing / undressing; washing oneself / shaving; eating / drinking; control over bodily functions; walking).

What do the Kupot Cholim offer you?
If you have additional coverage (e.g. Meuchedet Zahav, Maccabi Magen etc.), which we highly recommend, they will fund home care to the value of +/-4,500* NIS per month for the first 3 years and +/-2,800* NIS per month for the subsequent 2 years, if one cannot perform 3 of the 6 basic functions. (*figures based on Meuchedet Zahav)

What is the true cost of Nursing Care?
Home care can cost +/-20,000 NIS per month. Care in a Hospital / Institution can cost 10,000 – 25,000 NIS per month, depending on the quality of care.

How to cover the shortfall?
Take out a Siudit insurance policy, which also includes coverage for Alzheimer’s disease / Dementia (which is not always covered by Kupat Cholim)

For further information, contact Shabtai@egertcohen.co.il
Life and Disability Insurance

We offer a range of individualized plans, depending on budget and family situation. The following is an example of a reasonably-priced life insurance policy:

**Coverage (quoted in NIS)**
1,000,000 Life cover

**Premium (for non-smokers):**

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<tr>
<th>Men (Age)</th>
<th>Payment per month (NIS)</th>
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<tbody>
<tr>
<td>25</td>
<td>80</td>
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<tr>
<td>30</td>
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<td>40</td>
<td>115</td>
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<table>
<thead>
<tr>
<th>Women (Age)</th>
<th>Payment per month</th>
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<td>25</td>
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<td>35</td>
<td>74</td>
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<td>40</td>
<td>94</td>
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**Question:** Do Life Insurance policies cover acts of war or terror?

**Answer:** Yes, such events are fully covered by all Israeli policies.

For further information, contact Shabtai@egertcohen.co.il
Travel Insurance

We specialize in all types of travel insurance for Israeli residents and foreign citizens traveling overseas.

- Long-term: for people traveling overseas for up to 150 days per year
- Medical problems: special policies which cover current / chronic conditions
- Pregnancy: coverage up to the 36th week
- Cover for older travelers
- Group policies to Poland / Europe
- U.S. citizens traveling to Israel

We provide online policies and, of course, personal handling of claims.

**Question:** Isn’t free credit card insurance sufficient?

**Answer:** The free policies usually have a ‘cap’ on the daily cost of hospitalization, which can easily be exceeded, especially in the U.S. Don’t risk huge medical claims (chas v’shalom) for the sake of saving a few dollars!

For further information, contact travel@egertcohen.co.il
Motor Insurance

In Israel there are three types of motor insurance:

a) Bituach Chova – Compulsory Insurance
This covers any personal injury which may occur in a motor accident, including injury to pedestrians and hit-and-run accidents.

b) Bituach Makif – Comprehensive Insurance
This is coverage for your car against theft, accident and fire, including damage caused to a third party’s car or property. It includes emergency repairs and towing.

c) Tzad Gimmel – Third Party Insurance
This inexpensive policy is recommended for older model cars, as it covers damage to other cars only, with no coverage for theft or damage to one’s own car.

Prices for these three forms of insurance vary greatly from car to car and from company to company. At Egert & Cohen, we aim to give you reasonable prices through top insurance companies and dedicated service in case of claims.

For further information, contact motor@egertcohen.co.il
Your One-Stop Insurance Shop

In addition to the main types of policy listed in this guide, Egert & Cohen also offers:

• Third Party Liability Policies for Home Playgroups or Ganei Yeladim

• Professional Liability Policies for doctors, lawyers, architects, and many other professions

• Business Insurance, including Director’s Liability Coverage

• Contractor’s Insurance (for Kablanim or anyone doing small renovations)

• Special Risk Coverage (e.g. Taking a Sefer Torah overseas, antiques etc.)

• Mortgage Insurance (Property and Life Policies) as required by your bank

• Group Medical Insurance Policies for Yeshivot, Seminaries, group trips to Eastern Europe etc. – this is our specialty!
1) I just made Aliya – for how long can I use my U.S. driver’s license?

2) My dog bites a neighbor – this is covered under my home insurance policy.
   A - yes.    B - no.    C - only if the dog is properly muzzled.

3) If cash is stolen from my house, this is covered under my home policy:
   A - up to 10% of total contents.    B - up to 5%.    C - up to 0.05%.

4) A pipe bursts in my apartment and causes damage to me and also extensive damage to my neighbor’s apartment. Who is responsible for what?
   A - each one is responsible for their own damage.
   B - my policy will cover my damage and also Third party Liability for my neighbor.

5) My wife traveled overseas and unfortunately misplaced her diamond ring. Is it covered under our home policy?
   A - Only if it was specifically added on for overseas coverage.
   B - Up to 10% of the total contents.    C - Yes.

6) Will my Israeli Life Insurance plan cover acts of war, terror, etc?
   A - these are covered by the government.    B - covered in full.
   C - No – they are excluded (like most U.S. policies).

Answers:  A, C, C, B, A, B
We Speak Your Language:
Our English-speaking advisors are here to help you navigate the Israeli system, whether you need a quote or general advice. They are also on hand to pursue any claim you have to make.

We Care About the Less Fortunate:
For every policy that we sell, Egert & Cohen will donate a portion of our commission to Lema’an Achai (www.lemaanachai.org) or the charity of your choice.

To Contact Us for a Quote:
Tel: 02-623-2546  Fax: 02-625-4655
www.egertcohen.co.il  egert@egertcohen.co.il