

Why “First Class” through Egert & Cohen?

- 1) The policy provides excellent coverage, including cover for pregnancy, pre-existing conditions, personal computer/cell phone etc.
- 2) Claims – our office will deal with your claims and follow up any problems that arise.
- 3) Reasonable prices - family discount.

Call Rena for more details.

The prices are: Age	Premium for Medical	Premium for Medical + Baggage
0-17	\$1.50	\$1.70
18-50	\$1.80	\$2.00
51-60	\$2.45	\$2.65
61-75	\$3.95	\$4.15
76-85	\$5.10	\$5.30
86-90	\$7.15	\$7.35

Harel “First Class” Travel policy

Total policy coverage	\$1, 800,000

Air/sea evacuation to nearest hospital	\$100,000

Medical flight to Israel	up to policy maximum

Earthquake	up to policy maximum

Continuing coverage in Israel	up to 120 days

Trip cancellation (due to death or illness of close relatives)	\$5,000

Emergency pregnancy (up to end of 1 st trimester)	\$10,000

Pregnancy – first consultation (up to 1 st trimester)	\$1,000

Death/ Disability: Up to age 18	\$12,000
Ages 18-67	\$25,000

Third party liability	\$150,000

Baggage cover	\$2,250

Extended cover(for additional premium)

1) Worsening of general pre-existing condition	\$ 250,000 *
(any medical condition/accident/ treatment in the 6 months prior to departure)	

2) Worsening of current heart condition	
a) 3-6 months since surgery	\$ 50,000
b) over 6 months since surgery	\$ 250,000

3) Worsening of malignant disease	
a) 3-36 months since inception	\$ 50,000
b) over 36 months	\$ 250,000

4) Pregnancy (up to week 32 for a woman who is up to 42 years of age)	\$ 50,000 (\$10,000 for birth \$40,000 for newborn)

5) Search & Rescue	\$ 130,000

6) Active sport	up to policy limit

7) Personal Computer	\$ 2,000

8) Cellphone	\$ 750

* Medication taken for the following conditions are not considered pre-existing:

- 1) High cholesterol
- 2) Aspirin (when taken as preventive medication for a healthy person)
- 3) Thyroid
- 4) Sleeping disorders
- 5) Osteoporosis
- 6) Over the counter medication.