

smart group

Hello,

Insurance Details Page for HADASSAH Policy Holders.

Policy No. 22/067/377/1339853

As from 01/06/2022 to 27/11/2022, HADASSAH Policy Holders going abroad on behalf of the Company, are insured with Group Travel Insurance through The Phoenix Insurance Company Ltd.

Below is a link to download an Airdoctor App which allows the Policy Holder, when necessary, to locate a doctor according to the type of specialization required, in close proximity to where he is located, to choose how the Policy Holder is interested in receiving the treatment - whether to go to the doctor's clinic, invite the doctor to the hotel or have a video call with a local doctor for a prescription or referral, and of course, to even skip the payment.

The payment to the doctor is transferred directly by The Phoenix, without the Policy Holder having to pay and then claim a refund.

All this through a friendly and simple interface in Hebrew, 24/7 and without any effort.

Link to download the app: <https://www.air-dr.com/webapp/?data=eyJljoMSJ9>

[Click here](#) for an explanation of using the app

In case hospitalization is required, contact the **24-hour** assistance center at **972-3-7331177**

All payments to the hospitals and the financial commitments will be made by the assistance center only and subject to the terms of the Policy.

We hope you have a relaxed trip just as you planned,
We are available for you everywhere

Assistance Center for Policy Holders Staying Abroad in case of Emergency 24/7

Phone: 972-3-7331177

Email: info@medassis.org

WhatsApp: 050-2241953

If the Policy Holder is hospitalized in a hospital abroad, the assistance center should be notified immediately for instructions for further treatment.

Operation Hours: 24 hours, 7 days a week



The Phoenix Customer Service

Dialing from Israel: 03-7338141

Email: infod@fnx.co.il

WhatsApp: 054-9893455

Operation Hours: Sunday-Thursday, 08:00–16:00



Customer Service Center for the App

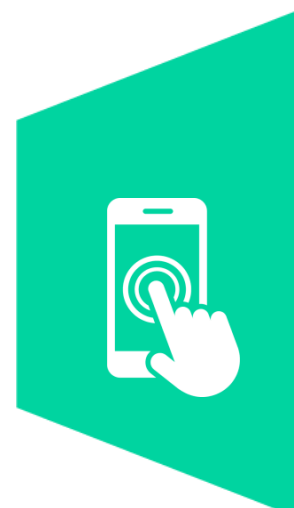
available via - **AirDoctor**

Phone: 972-3-5457547

Email: support@air-dr.com

WhatsApp: 054-1465157

Operation Hours: 24 hours, 7 days a week



The Main Coverages are as Following:

Coverage	Section in the Policy	Highest Liability Limit of the Insurer	Deductible
Highest total liability limit for Policy – UNLIMITED			
Medical costs during hospitalization abroad	2.1	Included in the highest liability limit in the policy	None
Transfer costs in a land vehicle from the event place to the nearest hospital	2.2	Included in the highest liability limit in the policy	None
Aerial or marine evacuation from the event site abroad to the nearest hospital, provided by the Insurer	2.2	Included in the highest liability limit in the policy	None
Aerial evacuation to Israel due to an event, provided by the Insurer	2.3	Included in the highest liability limit in the policy	None
Medical costs not during hospitalization abroad	3.1	Included in the highest liability limit in the policy	None
Prescription medicines not during hospitalization abroad	3.2	Included in the highest liability limit in the policy	None
Emergency dental services abroad	3.3	Up to \$4000	None
Evacuation and rescue costs (unless this chapter was not stated in the insurance details page)	Chapter 4	Up to \$250,000	None
Reimbursement of special costs abroad	Chapter 5		
Reimbursement of costs for staying abroad outside the insurance period, following an event during the insurance period	5.1	Travel ticket for the Insured and/or an accompanying person up to \$2,000 in economy class only	None
		Hotel abroad up to \$150 per night for the Insured and/or an accompanying person	
Flying costs of the accompanying person to the place of hospitalization of the Insured abroad	5.2	Travel ticket to the place of hospitalization of the Insured abroad, in economy class only, up to \$2,000	None
		Travel costs from the airport to the hospitalization place of the Insured abroad and back, up to \$150	
		Sleeping costs abroad up to \$100 per night and up to \$2000 total	
Body transportation costs from abroad to Israel, provided by the Insurer	5.3	Included in the highest liability limit in the policy	None
Medical costs not during hospitalization, due to pregnancy until 12 th week of gestation, first diagnosed abroad	5.4.1	Included in the highest liability limit in the policy	None
Medical costs during hospitalization, due to pregnancy until 12 th week of gestation, first diagnosed abroad	5.4.2	Included in the highest liability limit in the policy	None
Liability to a third party following an event abroad (unless this chapter was not stated in the insurance details page)	Chapter 6	\$250,000	None
Luggage (Indemnification for loss/ theft in offset Indemnification/compensation from an air carrier/land/sea/third party liable party	Chapter 9	\$2,750	
Item value	9.2.1	\$300	None
Valuables	9.2.2	\$750	None
Theft of luggage/backpack/purse	9.2.3	\$200	None

Indemnification for necessities due to a delay of luggage arrival abroad	9.2.4	\$250	None
Documents recovery costs	9.2.5	\$300	None
Loss of payments for cancellation/shortening of trip	Chapter 10		
Loss of payments due to trip cancellation	10.1	Up to \$6,000, out of which airline tickets up to \$2,000 in economy class only	None
Loss of payments due to trip shortening	10.2	Up to \$6,000, out of which airline tickets up to \$2,000 in economy class only	None
Extreme sports	Chapter 11	Included in the highest liability limit in the policy	None
Winter sports	Chapter 12	Included in the highest liability limit in the policy	None
Competitive sports	Chapter 13	Included in the highest liability limit in the policy	None
Theft of a mobile phone and/or its accessories abroad	Chapter 14	Up to \$1000 for a mobile phone, and up to \$75 for accessories. Theft of a mobile phone or its accessories from an automobile up to \$300	\$100
Theft of a camera abroad	Chapter 15	Up to \$2,000 Theft of a camera abroad from an vehicle up to \$300	\$100
Theft of a tablet/laptop abroad	Chapter 16	Up to \$4,000	\$100
Costs with regards to unexpected worsening abroad of a routine pregnancy up until 32 nd gestation week of a Policy Holder aged less than 46	Chapter 17	Up to \$250,000	None
Worsening of a previously medical condition	Chapter 18	Included in the highest liability limit in the policy	None
Smart international group	Chapter 19	Included in the highest liability limit in the policy	None
Special costs before and after going abroad due to a pandemic	Chapter 20		
Loss of payments for cancellation of travel	20.1	Up to \$6,000, out of which airline tickets up to \$2,000 in economy class only	No Deductible
Reimbursement of costs due to extension of stay abroad beyond the insurance period due to a pandemic	20.4	Travel ticket for the Insured and/or an accompanying person up to \$3,000 in economy class only. Hotel abroad up to \$150 per night for the Insured and/or an accompanying person. Reimbursement of costs for hospitalization due to a pandemic up to \$1,500 for the entire insurance period. In case of rescue costs due to a pre-lockdown alert due to a pandemic in the destination country, will not exceed \$250 for the entire insurance period.	No Deductible

- Loss of payments due to shortening/cancellation of travel** - It is hereby agreed that this extension will not apply in relation to an Insured, whose "close family member" as defined in the policy is in a "previous medical condition"/during pregnancy as defined below, unless the Insured on behalf of the Policy Holder filled out the health declaration attached as Appendix C to this

Agreement, and was accepted for insurance by the Insurer after medical underwriting as aforesaid, including acceptance of exceptions and/or any medical additions, which have passed the approval of the insurance applicant and therefore, the employer undertakes to update the Insureds in this matter, so that if they have a close family member in a previous medical condition, they will know that they must fill out the health declaration and forward it to the Insurer for medical underwriting.

- Close family member: The Insured's spouse includes a spouse of the same sex, a parent, a child (even if any of them are stepchildren and/or adopted), brother/sister, grandparents, grandchildren.
- Previous medical condition: Illness due to which a close family member was in care or supervision when the Insured went abroad or for the six months preceding his departure.
- Worsening of a previous medical condition: An adverse, sudden, and unexpected change in the health of a close family member due to a previous medical condition.

General Comments:

- The insurance coverage is subject to the full terms of the policy - "The Phoenix SMART GROUP April 2021 Edition", including the list of conditions and exceptions and subject to the contract agreement between the Insurer and the Policy Holder.
- The insurance coverage will be given to the Insureds up to the age of 75 inclusive, only.
- The insurance coverage will be given for up to 180 consecutive days for each one trip of an Insured.
- The insurance premium will be paid to the Insurer by the Policy Holder.
- The coverage will be given to the employees of the Policy Holder and/or spouses and/or his children accompanying the employee who went abroad and/or service providers to the Policy Holder **for business travel only (work for/on behalf of the Policy Holder only) and/or a business travel combined with a private travel that is in sequence and after the end of the business travel**. For the purposes of this section, the term "abroad" refers to the departure of the Insureds out of their permanent country of residence.
- The Insurer will not pay insurance benefits under this policy if the insurance event occurred in one of the destinations in which the policy is not valid: Territories under the control or management of the Palestinian Authority and in enemy states as defined by the Israeli Ministry of Foreign Affairs.