

Summary of cover provided by the **Menorah ALL-RISK** policy (based on your assessor's report).

Major risks covered are: FIRE, SMOKE DAMAGE, EXPLOSION, THEFT, HOLD-UP, LIGHTNING, STORM, BURST PIPES, HAIL, FLOOD, EARTHQUAKE, and THIRD PARTY LIABILITY, + **ACCIDENTAL DAMAGE**

ITEM	COVER	PREMIUM
Accidental breakage to general contents (excluding cameras, video cameras, t.v., glasses, hearing aids, cellphones, laptops)	Up to amount insured on policy.	Included in basic premium
General contents + Valuable items including: <ul style="list-style-type: none"> • T.V. video and stereo equipment. • Computers/Laptops/Ipads • Photographic equipment • Silverware • Carpets • Antiques/collections 	Cover for replacement value (major risks) N.B. Items must be listed on assessors report	Included in basic premium
Garden Furniture	Fire, lightning, explosion	* Additional premium
Jewelry (excluding loose, uncut diamonds)	All risks for up to 20% of sum insured (cover includes outside of home within Israel)	Included in basic premium
Jewelry (excluding loose, uncut diamonds)	Over 20% of sum insured	* Additional premium
Jewelry – overseas cover	All risks cover	* Additional premium- We MUST be notified before travelling.
Computers, laptop computers, cameras and Tablets	All risks cover (Optional: overseas cover)	* Additional premium
Personal effects and/or clothing Eye-glasses, cell phones, Smart phones are not covered.	Loss/theft outside the home up to 5% of full sum insured (but not if stolen from a car)	Included in basic premium
Religious Articles- streimel, spodik, wigs, tallis, tefillin	All risks cover	* Additional premium
Bicycles, lawnmowers	Cover of up to NIS 5,000 if these are locked up when outside	Included in basic premium
Third Party cover <i>*Cover for gun/swimming pool must be added on for additional premium!</i>	NIS 1,000,000 (guests/members of public who are injured due to your negligence + property damage)	Included in basic premium
Liability for domestic workers	\$1,500,000 per incident \$5,000,000 per year (contingent on payment of Bituach Leumi)	Included in basic premium
Additional Cover for structure	Paid out for major claims once damage exceeds 70% of value	* Additional premium
Terror cover (Not available in all areas)	For any claim over and above what is recovered from נחט גרבוש. Maximum cover- NIS 500,000	* Additional premium
Cash (excluding checks, travel tickets and credit cards)	Up to 0.5% of sum insured	Included in basic premium

PLEASE NOTE: For items that require an additional premium, we must be contacted to add them on!

- 1) There is **NO COVERAGE** for any items stolen from a car.
- 2) You must have a recent assessor's report. Call us for details.
- 3) Business related items for a home office/clinic- covered only if purchased ahead of time!
- 4) Contact us to cover jewelry when travelling overseas