

The following is a summary of cover provided by the **Menorah-BASIC** 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.

| ITEM | COVER | 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 |
| 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- office must be notified before trip! |
| Computers Laptop computers, Ipads, tablets, and cameras | All risks cover (Optional: overseas cover) | * Additional premium |
| Personal effects and/or clothing Eye-glasses, cell phones, and 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 |
| Bicycles (Strollers are covered in the house for theft only!!) | Cover of up to NIS 3,000 if these are locked up when outside | Included in basic premium (Over NIS 3,000 value = additional 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 פנס רכוש 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