

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. We'll also deal with your claims!

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 other community charities.



To Contact us for a Quote

 T. 02.623.2546 | F. 02.625.4655

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The Friendly Guide to Insurance In Israel

SUPPLEMENTARY HEALTH, HOME, AUTO,
TRAVEL, LIFE, PENSION, STUDENTS, TOURISTS

Insurance Brokers. We're Here When You Need Us.

EGERT & COHEN
אגרט את כהן
INSURANCE | ביטוחים

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Shalom and Welcome to Israel

Egert & Cohen is a family insurance business with branches in Jerusalem, Efrat and Ramat Bet Shemesh, but we service clients all over Israel and internationally. We have over 30 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 and advocate on your behalf with the insurance companies. We talk their language, Hebrew, and understand the rules and restrictions of the policies.

We also provide a range of insurance services to institutions in Israel, including Yeshivot and Seminaries, as well as health insurance for Taglit and Masa programs. We are a family business and would like to welcome you to our family. Our commitment to our clients is: *We're here when you need us!*

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

Welcome to Israel!

With best wishes,
Shimon, Yonah, Shabtai, Leon, and the E & C team

Home, 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.

Coverage. All contents inside the home, jewelry inside and outside the home (All Risks) and Third-Party Liability. (Starting from 1,000,000 NIS) This covers damage to someone else's person or property, like a burst pipe that causes damage to your neighbor.

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 "Additional cover for structure" option, we can assure that you will be paid close to the full market value of your apartment.

For more information, contact house@egertcohen.co.il

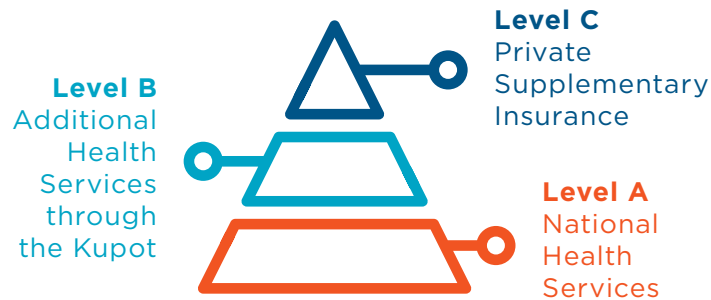
Personal Effects Insurance

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 more information, contact ahuva@egertcohen.co.il

Three Levels of Health Insurance



Level A

National health services – provided by four Kupot Cholim: Clalit, Meuhedet, Maccabi and Leumit. Most of the health services in Israel are included under this coverage.

Level B

Additional Health Services – a package of additional services that are offered by the various Kupot Cholim.

Basic Upgrade Package (Clalit Mushlam, Meuhedet, Adif, Maccabi Zahav, and Leumit Silver): This includes private surgery with surgeons contracted to the Kupa, discounts with contracted dentists, limited additional medications, medical devices, child development therapies, anti-aging consultations with contracted specialists.

Premium Upgrade Package (Clalit Platinum, Meuhedet C, Maccabi Sheli and Leumit Gold): This includes life-style coverage (personal trainer, dietitian, cosmetic surgery etc.), more extensive child development therapies, pregnancy package, partial coverage for surgery abroad.

Level C

Private Supplementary Insurance – coverage for medical conditions that are not covered by Levels A and B.

Medications not covered by Kupat-Cholim – usually for rare and very expensive life-saving medications.

Organ Transplants abroad (full coverage) – due to a lack of organ donors in Israel, there is usually a long waiting period. This policy gives the option of transplants abroad, thereby greatly increasing one's options.

Surgery abroad – Whereas some of the Level B options do offer partial coverage for this, the private policy covers surgery abroad in full with no need for authorization by the Kupa.

Other Optional Coverages

- Private surgery in Israel with an extensive list of contracted surgeons.
- Private Ambulatory Services – consultations, diagnostic tests, physiotherapy and more.
- Advanced Treatments – advanced treatments for cancer, oxygen therapy, medical devices (mobility devices, hearing aid etc.), pain treatments and injections.
- Critical diseases – one-time payment in case of diagnosis of a critical disease (example - cancer). We recommend this for children.

For more information, contact shabtai@egertcohen.co.il

Health Insurance

FOR STUDENTS, VISITORS, TOURISTS & FOREIGN WORKERS

We recommend a dependable, local insurance plan. This is an inexpensive and comprehensive short-term 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 that everything is covered in Israel without any cash outlay. There is no need to pay up front and submit a claim back home. There is no excess or co-payment — all medical services are billed directly to the insurance company.

For more information, contact tzippy@egertcohen.co.il

FOR COUPLES & FAMILIES

We operate the Old City Group, which provides coverage through a leading international insurance company. This coverage is primarily for expats or 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 more information, contact chava@egertcohen.co.il

Motor (Auto) Insurance

IN ISRAEL THERE ARE THREE TYPES OF MOTOR INSURANCE:

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.

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, windshield coverage and towing.

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. We offer reasonable rates and dedicated service in case of claims.

For more information, contact motor@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 or chronic conditions
- Pregnancy: coverage up to the 36th week
- Insurance 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 the 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!

Question. The Kupot Cholim also offer travel policies- are they worth it?

Answer. Their group policies are usually a little cheaper, but you should always ask yourself: Will they personally deal with your claim or take your call late at night?

For more information, contact tali@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

Initial Premium (for non-smokers)

MEN (AGE) PAYMENT PER MONTH NIS

25	44
30	33
35	38
40	48
45	70
50	117

WOMAN (AGE) PAYMENT PER MONTH NIS

25	33
30	26
35	33
40	43
45	61
50	88

*This is just an indication, but you need to get a specific quote for your specific age and health situation.

Question: Do Life Insurance policies cover acts of war or terror?

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

For more information, contact shabtai@egertcohen.co.il

Business Insurance

WE OFFER A WIDE RANGE OF INSURANCE SOLUTIONS FOR YOUR SPECIFIC BUSINESS NEEDS.

A FEW EXAMPLES:

Batei Kneset

Fire and theft insurance for the contents of your shul, including Sifrei Torah and items belonging to congregants and Third Party Liability.

Malpractice\Professional Liability Insurance

This includes cover for: Psychologists, social workers, speech therapists, massage therapists, doulas, exercise teachers and many more. We also give coverage to medical professionals.

Small Businesses

Insurance for stores (clothing, food, furniture etc.), clinics — for contents, Workers Compensation and Third Party Liability.

General Insurance

For schools, camps, non-profits (Amutot) including Third Party cover for all activities.

For more information, contact chani@egertcohen.co.il

Testimonials

I just want to thank you for all the time and hard work that you put into getting our claims paid. You were on top of both claims, and you kept us informed. We made Aliyah almost 12 years ago and we were told to use Egert & Cohen for insurance. We appreciate your efforts and thank you again, for all your help.

— Rina Goldman

Thank you for the quick response and the statement that explained exactly what has been paid on our claim. I was sure there was a mistake which was so frustrating. With your help, I was able to understand it, deal with it and get it resolved.

— Jodi Brenner-Herman

Your continuing advocacy is very much appreciated. The Egert & Cohen team has always gone to bat for their customers. We have been customers for 22 years for that reason. You also speak my language and get claims paid. Thanks again for all your wonderful help.

— Dr. Yisrael Levitz

Long-Term Nursing Care (Siudit Policy)

WHAT LEVEL OF NURSING CARE IS AN ISRAELI CITIZEN ENTITLED TO AND WHEN DO THEY QUALIFY?

Bituach Leumi will fund up to 26 hours of home care per week. This depends on the level of disability for a man over 67 or for a woman over 64 who cannot perform 5 out of 6 of the basic functions (,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 the additional Siudit coverage (which we highly recommend,) they will fund home care to the value of between NIS 3,500 – NIS 5,500 NIS per month depending on when you joined the plan. Coverage is for 5 years.

At present, there is no option to sell private Nursing Care coverage.

We highly recommend that all families join the cover offered by your Kupat Cholim.

For more information, contact shabtai@egertcohen.co.il

Insurance Test

- 1. I just made Alyiah – for how long can I use my U.S. driver's license?**
A. 1 year B. 2 years C. Indefinitely
- 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 .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 specially 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

Your One-Stop Insurance Shop

In addition to the main types of policies 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.
- 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!
- Malpractice and Third Party Liability policies for health and wellness practitioners (Life coaching, Pilates, Optometrist, Yoga, and many others).

FAQ's

1. Q: I have a valid driver license from New York. Can I use it in Israel?

A: You can use an overseas license for up to one year after your arrival. (For those going in and out of Israel, contact us for exact details).

2. Q: Our new house is 90% complete, but we have not yet received the keys. Should we insure it now?

A: If you stand to lose money should there be major damage, you should definitely insure now, even if you don't have full possession.

3. Q: We are making Aliyah, but it will take at least 6 months until we finalize the Kupat Cholim. Are there other options?

A: Sure – we offer private health insurance for tourists, students and “almost” Olim. Policies are through Harel Insurance Company.

4. Q: We are taking out a mortgage and the bank is suggesting that we use their company. Any ideas?

A: Many bank policies do not include Third Party Liability coverage. In addition, if you insure with us, we will personally handle any claims.

5. Q: We're new in Israel. Do you offer:

- Coverage for a play group?
- Coverage for a swimming chug in our pool?
- Coverage for my jewelry when we return to the US for a visit.

A: Yes, Yes, and Yes!