

# The Friendly Guide to Insurance in Israel

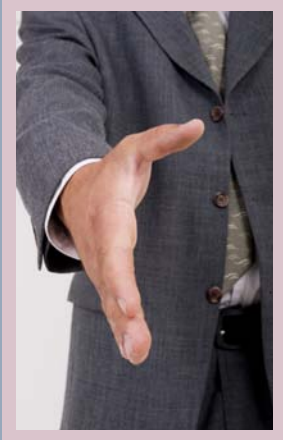
for Immigrants, Students, Tourists,  
Kollel Families and Vatikim!

# EGERT COHEN

You're in good hands

**מנורה מבטחים**  
מומחים בניהול ביטוחי פנסיה-פיננסים





## YOU'RE IN GOOD HANDS

### Shalom and welcome to Israel

Egert & Cohen is a family insurance business with branches in Jerusalem, Efrat and Ramat Bet Shemesh. We have over 20 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 experienced citizens alike.

Our aim is to provide all your insurance needs at a reasonable cost, and help to guide you through the options available. In case of a claim, we are committed to giving you courteous and professional service.

We also provide a range of insurance services to institutions in Israel, including Yeshivot and Seminaries, and to Shlichim who travel abroad with their families.

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

We hope you enjoy a wonderful and healthy stay in Eretz Yisrael.

With best wishes  
**Shimon Cohen, Yonah Egert and the Team**

## 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 (optional extra).

**Coverage:** All contents inside the home, jewelry inside and outside the home (all risks) and Third-Party Liability (350,000 NIS)

**Some examples:** (quoted in NIS)

Sum Insured	Value of Jewelry	Annual Premium
100,000	20,000	679
150,000	30,000	697
180,000	36,000	836
200,000	40,000	1022

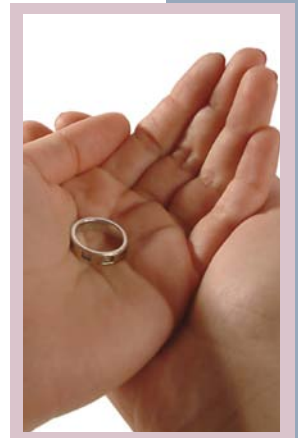
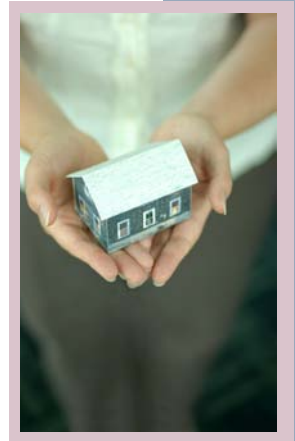
We also arrange for a free Assessor's Report (valuation) of your contents, in English.

## PERSONAL EFFECTS INSURANCE

We offer a low-cost option for students and other short-term visitors to Israel. Cover includes: Electronic equipment (laptop computers, MP3s, cameras etc.), clothing, books, Talit & Tefillin, and jewelry.

**Cost:** \$100-\$150 per year.

For further information, contact [house@egertcohen.co.il](mailto:house@egertcohen.co.il)





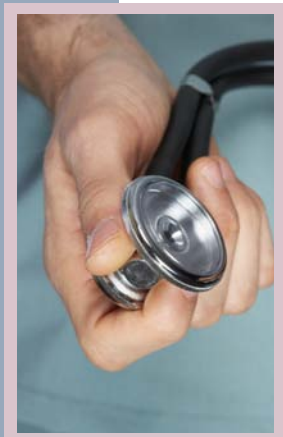
## HEALTH INSURANCE for Students, Visitors, Tourists and Foreign Workers

We recommend the Harel Insurance plan. This is an inexpensive and comprehensive short-term local policy offering private coverage. The plan includes hospitalization, medication, x-rays, blood tests, general doctors and specialists. There is an excellent list of contracted English-speaking doctors and there is no deductible / excess for medical services. This plan does not include maternity cover.

**Question:** If I keep my U.S. or overseas insurance policy running, do I really need this?

**Answer:** The advantage of local policies lies in the fact that everything is covered in Israel without any cash outlay. There is no need to pay and claim back home, and there is no excess or co-payment – all medical services are billed directly to the insurance company.

For further information, contact [health@egertcohen.co.il](mailto:health@egertcohen.co.il)



## HEALTH INSURANCE for Couples & Families

We operate the Old City Group, which provides cover through Europe's largest medical insurance company (BUPA International).

Annual benefit up to \$1,000,000 per year, which includes cover for maternity and birth, hospitalization, private doctors and specialists. This is an excellent option for Kollel families and those families who have not yet made Aliyah

For further information, contact [malka@egertcohen.co.il](mailto:malka@egertcohen.co.il)

## SUPPLEMENTARY HEALTH INSURANCE

Even with the coverage of Israel's excellent medical service providers, Israeli citizens are advised to take out extra cover to fill the gaps in Kupat Cholim policies.

### Overseas Operations:

Israeli health fund policies usually restrict their overseas cover to procedures that cannot be provided locally. Our Supplementary Health Insurance policy gives you the freedom to choose any surgeon or hospital worldwide, ensuring that you have the widest choice in times of greatest need.

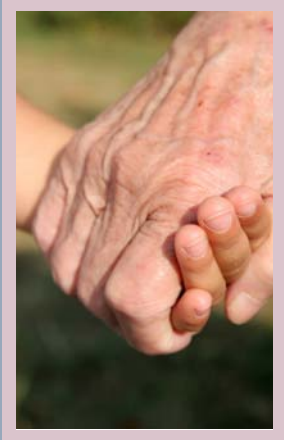
Other advantages of a Supplementary Health Insurance policy include:

- Up to 1,000,000 NIS cover for medicines not provided by Kupat Cholim (usually expensive, life-saving medications)
- Second opinion option before surgery
- Two visits per year to any specialist

**Cost:** Between 100 - 300 NIS per month, depending on size of family.

For further information, contact [moshe@egertcohen.co.il](mailto:moshe@egertcohen.co.il)





## **LONG-TERM NURSING CARE: "Siudit" Policy**

### **What Nursing Care is an Israeli citizen entitled to?**

Bituach Leumi will fund up to 18 hours of home care per week, depending on level of disability, for a man over 67 or a woman over 64 who cannot perform 5 out of 6 of the basic functions (namely 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 additional cover (eg. Meuchedet Zahav, Maccabi Magen etc.), which we highly recommend, they will fund home care to the value of +/- 4,300\* NIS per month for the first 3 years and +/- 2,500\* NIS per month for the subsequent 2 years, if one cannot perform 3 of the 6 basic functions. (\*figures based on Meuchedet Zahav)

### **What is the true cost of Nursing Care?**

Homecare can cost +/- 10,000 NIS per month  
Care in a Hospital / Institution can cost 10,000 -25,000 NIS per month, depending on the quality of care.

### **How to cover the shortfall?**

Take out a Siudit insurance policy, which also includes cover for Alzheimer's disease / Dementia (which is not always covered by Kupat Cholim)

For further information, contact [shimon@egertcohen.co.il](mailto:shimon@egertcohen.co.il)

## LIFE & DISABILITY INSURANCE

We offer a range of individualized plans, depending on budget and family situation. A typical, reasonably priced life and disability policy includes the following:

### Cover (quoted in NIS) :

500,000 Life cover  
100,000 Additional payment for death due to accident  
100,000 Disability due to accident

### Premium (for non-smokers):

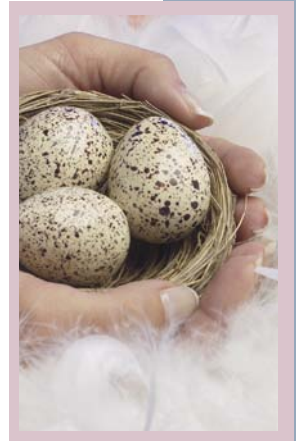
MEN Age	Payment per month (NIS)
25	62
30	65
35	69

WOMEN Age	Payment per month
25	54
30	58
35	66

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

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

For further information, contact [moshe@egertcohen.co.il](mailto:moshe@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 / chronic conditions
- Pregnancy – cover up to the 36th week
- Cover 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 free credit card insurance sufficient?

**Answer:** The free policies usually have a 'cap' on the daily cost of hospitalization, which can be easily exceeded, especially in the U.S. Don't risk huge medical claims (chas v'shalom) for the sake of saving a few dollars!

For further information, contact [travel@egertcohen.co.il](mailto:travel@egertcohen.co.il)

## MOTOR INSURANCE

In Israel there are three types of motor insurance:

### **a) Bituach Chova – Compulsory Insurance**

This covers all personal injury which may occur in a motor accident, including injury to pedestrians and hit and run accidents.

### **b) Bituach Makif – Comprehensive Insurance**

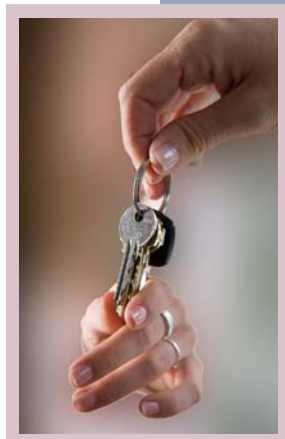
This is cover for your car against theft, accident and fire, including damage caused to a Third Party's car or property. It includes emergency repairs and towing.

### **c) Tzad Gimmel – Third Party Insurance**

This inexpensive policy is recommended for older model cars as it covers damage to other cars only, with no cover 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. At Egert & Cohen, we aim to give you reasonable prices through top insurance companies and dedicated service in case of claims.

For further information, contact [motor@egertcohen.co.il](mailto:motor@egertcohen.co.il)





## YOUR ONE-STOP INSURANCE SHOP

In addition to the main types of policy 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
- Business Insurance, including Directors' Liability Cover
- Contractor's Insurance (for Kablanim or anyone doing small alterations)
- Dental Insurance
- Special Risks Cover (eg. 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!

## RECENT CLAIMS SETTLED BY EGERT & COHEN

The quality of any insurance company depends on how your claims are dealt with. At Egert & Cohen, we take pride in the fact that we will go the “extra mile” for our clients to have their claims paid - even problematic ones! Here are some classic examples:

### Case 1

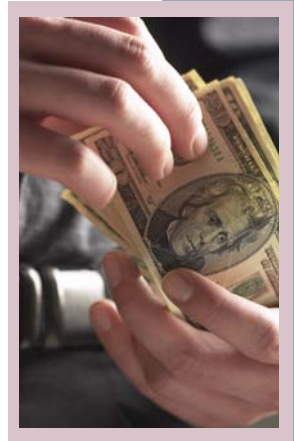
A recently-widowed client forgot to add her new son-in-law on to her motor policy for a short trip he planned to make. He borrowed the car for this family outing and unfortunately had an accident, which damaged the car and also caused damage of 70,000 NIS to a bus.

We managed to convince the company that in the past, she had remembered to add him for short periods of time. The insurance company paid out a claim totaling over 150,000 NIS!

### Case 2

Our clients, Chabad Shlichim living in the Ukraine, bought their medical insurance through Egert & Cohen. Their 7-month-old baby fell and sustained a suspected fracture of the nose. Believe it or not, there is nowhere in the Ukraine or Russia which has equipment sophisticated enough to x-ray a young child's fracture.

We arranged an emergency flight to Hadassah Ein Kerem Hospital, where the fracture was x-rayed, the baby was declared healthy, and the family was able to return reassured to the Ukraine.





## YOU'RE IN GOOD HANDS

### 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. They are also on hand to pursue any claim you have to make.

### WE CARE ABOUT THOSE LESS FORTUNATE:

For every policy that we sell, Egert & Cohen will donate a portion of our commission to Lema'an Achai or the charity of your choice. ([www.lemaanachai.org](http://www.lemaanachai.org))

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**EGERT  
COHEN**

To contact us for a quote:

Tel: 02 623 2546 Fax: 02 625 4655

[www.egertcohen.co.il](http://www.egertcohen.co.il) [egert@egertcohen.co.il](mailto:egert@egertcohen.co.il)

**Speaking your language.  
Understanding your needs.**