

Egert & Cohen Insurance

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Harel Tour & Care Policy

TABLE OF BENEFITS

Hospitalization*	
•Hospital accommodation	Paid up to policy limit \$100,000 / 90 days
•Nursing care, drugs and surgical dressings	
•Surgeons, anesthetists, and physicians fees	
•Theater charges and intensive care	
•Pathology, X-rays, MRI, CT scans	
Out-patient treatment	
•Specialists	Contracted specialists/doctors/laboratories Paid in full
•Pathology, X-rays and diagnostic tests	
•Costs for treatment by family doctors	
•Out-patient surgical operations	
•MRI, CT and PET scans	
Other benefits	
•Prescribed drugs and dressings	Up to \$200 per year
•Emergency dental treatment	Up to \$200-at contracted dentist
•Emergency ambulance service	Paid in full (if patient is subsequently hospitalized)
•Road accidents	Covered by Compulsory Government Insurance
English speaking customer service line	1-800-414-422

- Cover is by surgeons and medical staff on duty at time of injury or illness

Exclusions to this cover are:

- Pre-existing or chronic conditions (e.g. asthma, Krohn's disease, diabetes)
- Well-care, routine check-ups
- Pregnancy
- Injuries caused due to alcohol or drugs
- Self inflicted injuries
- Skiing, extreme sports

N.B. The full policy conditions are as they appear in the Harel Tour and Care policy (available on request).