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**Summary of the Insurance Terms - SAFE STAY +
Extended Health Insurance Policy for the Foreign Worker**

05/2021 Edition

Summary of Insurance Terms	
Name of Insurance Plan	SAFE STAY +
Type of Insurance	Health insurance for foreign workers
Insurance period	The period specified on the Insurance Details Sheet and not exceeding 12 months from the beginning date of the insurance as specified in Section 1.11 of the Policy
Description of insurance	Health insurance for a person staying in Israel as a foreign worker, including health services according to the National Health Insurance Law, the basket of medications and basket of services at work. The services will be provided by a contracted service provider of the Company unless specified otherwise. There is also coverage for emergency dental care, compensation for disability for a worker in the nursing care industry.
The policy does not cover the Insured for the following events (exclusions in the Policy)	In insurance events regarding a preexisting medical condition and the other events specified in Section 5 of the Policy. You may ask the Company for detailed information regarding this matter.
Co-pay	According to the customary payment as defined in Section 1.24 of the Policy.

Summary Description of Coverage in the Policy		
Name of coverage	Description of coverage	Maximum amount of a claim
Healthcare services	Section 3 of the Policy - A basket of treatments according to the second amendment of the National Health Law, including medical expenses during hospitalization and not during hospitalization - from the service provider.	According to that defined in the National Health Insurance Law.
One-time compensation for a worker in the nursing care industry	Section 3 of the Policy - One-time compensation for a worker who is licensed in the nursing care industry who is found unable to carry out his work for medical reasons and who is above the length of employment and according to the terms of the Policy.	Section 3 of the Policy - One-time compensation in the amount of NIS 80,000.
Medical flight and other coverages	Section 4 of the Policy - Provision of full coverage for expenses related to flight of the Insured from Israel back to the country of origin of the Insured, in a medical event as specified in the terms of the Policy. Also, coverage of additional expenses, such as emergency flight of a close relative and expenses of a stay in Israel in the case of a special medical condition of the Insured as defined in the terms of the Policy.	Section 4 of the Policy - Expense of the stay of a close relative, up to the amount of 6,000 NIS Cost of a stay of up to 10 days in a hotel, up to a maximum amount of 160 NIS a day

Notes	"In the case of indemnity, the Insurance Company will pay the actual expenses, and this up to the ceiling specified in the Policy. Note that if you have identical coverage in another policy, you will not be entitled to a double refund beyond the level of the actual expenses and subject to the terms of the Policy."
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The complete and binding terms are the terms specified in the Policy.