

Tour and Care Insurance Policy - Prestige

Application Form for Scientists and Students in Israel

Specific for Ages 17-50



This form is designed for men and women alike.
Please fill out this form fully and accurately.

Contact Center:

Harel-Yedidim, Division for Overseas Visitors and Students
Beit M.A.H., 12 Hahilazon st, 8th Floor, Ramat Gan
Tel: +972-3-6386216, Fax: +972-3-6874534, Email: y_health@yedidim.co.il
www.yedidim-health.co.il

Institution	Faculty or Department
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I the undersigned (hereinafter, the "Insurance Applicant") ask of "Harel" Insurance Company Ltd. (hereinafter, the "Insurer") to insure me, based on all the content of this Application.

A Personal Details of the Applicant (please print)

Last name	First name	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Passport number	Date of birth	Citizenship
Address in Israel					
Street		Number	Town/City	Zip Code	Phone No.
E-mail address for the purpose of receiving mailings/information and any other documents relevant to the Harel policy@.....			Insurance period		Total days of insurance
			From	To	
Total premium in US\$:Total		Premium in US\$ Exchange rate = Total amount due NIS			

B Provider selection

<input type="checkbox"/> Harel's private arrangement <input type="checkbox"/> Clalit Health Services
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C Health Declaration for Medical Insurance - for Ages 17-50

Please answer the following questions by marking a check (✓) in the column of the correct answer. If you answer "yes" to any of the questions marked with an asterisk (*), please attach an updated certificate from the attending physician regarding the stated problem, examination results, manner of treatment and current condition.
If a positive answer is given to one of the questions on the Health declaration, you may consent to the special terms for acceptance in advance, by signing below. If you do so, insofar as the special terms of acceptance are confirmed by the insurance company, the policy will be issued to you.
You may alternatively opt not to consent to the special terms of conditions for acceptance in advance. In this case, insofar as it is necessary to stipulate special terms for your acceptance, it will be necessary to obtain your consent to these terms, and a policy will not be issued to you and insurance coverage will not be granted until receipt of that consent.

Part 1: General Questions		Yes	No	Details
1.	A medical examination that has not yet been completed: during the last 5 years, have you been and/or are you being referred for the following medical and/or diagnostic tests which are not yet completed and for which there is no final diagnosis: catheterization, scans, echocardiography, MRI, CT, ultrasound (not as part of routine prenatal care), biopsy, occult blood, colonoscopy or gastroscopy?*			
2.	During the last 5 years, have you undergone surgery or been advised to undergo surgery? Please provide details.			
3.	During the last 5 years, have you been hospitalized for more than 3 days? Please specify the reason for hospitalization and the treatment you received.			

For your information - the policy does not provide coverage for a pre-existing medical condition.

C Health Declaration for Medical Insurance - for Ages 17-50

Part 2: have you been diagnosed with an illness, symptom, and/or disorder related to one or more of the issues specified below:		Yes	No	Specific For Ages 50-17
1.	<input type="checkbox"/> Nervous system* <input type="checkbox"/> Epilepsy* <input type="checkbox"/> Multiple sclerosis* <input type="checkbox"/> Muscular dystrophy or another degenerative disease*			By signing, I agree in advance that I will not be covered for any insurance event related to the problem of the nervous system declared in this question. Signature _____
2.	Eyes and vision: <input type="checkbox"/> Impaired vision (lens number above 7 only)) <input type="checkbox"/> Retinal detachment <input type="checkbox"/> Keratoconus <input type="checkbox"/> Blindness			By signing, I agree in advance that I will not be covered for any insurance event related to the eye or vision problem declared in this question. Signature _____
3.	Heart diseases: <input type="checkbox"/> Arrhythmia <input type="checkbox"/> Cardiac defects <input type="checkbox"/> Heart failure* <input type="checkbox"/> Cardiomyopathy* Heart valves: <input type="checkbox"/> Mitral <input type="checkbox"/> Pulmonary <input type="checkbox"/> Aortic <input type="checkbox"/> Tricuspid			By signing, I agree in advance that I will not be covered for any insurance event related to the heart problem declared in this question. Signature _____
4.	Chronic disease with or without a recommendation to take medication and/or diet treatment during the last 10 years: <input type="checkbox"/> Diabetes <input type="checkbox"/> Hypertension <input type="checkbox"/> Cholesterol <input type="checkbox"/> Triglyceride			By signing, I agree in advance that I will not be covered for any insurance event related to the chronic disease declared in this question. Signature _____
5.	The thyroid gland: <input type="checkbox"/> Hypothyroidism <input type="checkbox"/> Hyperthyroidism <input type="checkbox"/> Benign tumor in gland <input type="checkbox"/> Malignant (cancerous) tumor in gland*			By signing, I agree in advance that I will not be covered for any insurance event related to the thyroid gland. Signature _____
6.	<input type="checkbox"/> Asthma <input type="checkbox"/> Tuberculosis <input type="checkbox"/> COPD (chronic obstructive pulmonary disease)*			By signing, I agree in advance that I will not be covered for any insurance event related to the lung problem declared in this question. Signature _____
7.	Digestive system: <input type="checkbox"/> Crohn's disease <input type="checkbox"/> Colitis <input type="checkbox"/> Gall stones <input type="checkbox"/> Liver disease* <input type="checkbox"/> Hepatitis B* <input type="checkbox"/> Hepatitis C* <input type="checkbox"/> Hemorrhoids <input type="checkbox"/> Fisura Have you undergone surgery <input type="checkbox"/> no <input type="checkbox"/> yes On the date was the problem resolved: <input type="checkbox"/> no <input type="checkbox"/> yes			By signing, I agree in advance that I will not be covered for any insurance event related to the digestive system problem declared in this question. Signature _____
8.	Hernia: Location of hernia: <input type="checkbox"/> diaphragm <input type="checkbox"/> umbilicus <input type="checkbox"/> right groin <input type="checkbox"/> left groin			By signing, I agree in advance that I will not be covered for any insurance event related to the hernia declared in this question. Signature _____
9.	<input type="checkbox"/> AIDS and/or HIV carrier* <input type="checkbox"/> Lupus*			
10.	FMF*			By signing, I agree in advance that I will not be covered for any insurance event related to FMF. Signature _____
11.	Kidney diseases: <input type="checkbox"/> Kidney stones (Nephrolithiasis) <input type="checkbox"/> Polycystic kidneys* <input type="checkbox"/> Renal failure* <input type="checkbox"/> Kidney cysts* <input type="checkbox"/> Nephrotic syndrome* <input type="checkbox"/> Other kidney disease*			By signing, I agree in advance that I will not be covered for any insurance event related to the kidneys. Signature _____
12.	Orthopedic problems: Bulging or herniated disk: <input type="checkbox"/> cervical spine <input type="checkbox"/> thoracic spine <input type="checkbox"/> lumbar spine Joints: <input type="checkbox"/> right knee <input type="checkbox"/> left knee <input type="checkbox"/> right shoulder <input type="checkbox"/> left shoulder			By signing, I agree in advance that I will not be covered for any insurance event related to the orthopedic problem declared in this question. Signature _____
13.	Malignant tumors/Malignant diseases (cancer)*			By signing, I agree in advance that I will not be covered for any insurance event related to cancer of the type Signature _____
14.	For woman: <input type="checkbox"/> Benign breast tumors <input type="checkbox"/> Benign ovarian tumors <input type="checkbox"/> Uterine fibroids <input type="checkbox"/> Cervical diseases (CIN)* <input type="checkbox"/> Breast augmentation surgery			By signing, I agree in advance that I will not be covered for any insurance event related to the problem declared in this question. Signature _____

For your information - the policy does not provide coverage for a pre-existing medical condition.

D Insurance Applicant's Statement

- 1. a. The information included in this document is required for your joining the policies and for all other matters and issues pertaining to the policies and the handling thereof. The Company and other companies of the Harel Group (Harel Insurance Investments and Financial Services Ltd. and its subsidiaries) and/or anyone on their behalf will make use of it, including the processing, storage and use thereof, for any matter pertaining to the policies and for other legitimate purposes, including by providing the information to third parties acting in the name and on behalf of the Harel Group.
 - b. I/we hereby declare that all the answers are correct and complete and are provided out of my/our own free will.
 - c. The answers specified in the Health Statement and any other information to be submitted to the Company as well as the Company's customarily prevailing terms and conditions in this matter shall be essential terms, conditions of the insurance contract between you and the Company, and constitute an inseparable part thereof.
 - d. The Company may decide to either accept or reject the Application. For your information, the insurance contract shall come into force only after the Company issues a written confirmation of admission of all the insurance applicants.
 - e. This consent and statement, including the Health Statement above, shall also apply to the children whose names are listed in the Application, and your signature/s on the documents is made also in their names as their guardian.
- Are you authorized to sign these documents on their behalf? Yes No.


For your information:

- 2. Preexisting medical condition: an insurance event, substantially caused by the normal course of a preexisting medical condition, which occurred to the Insured during the period in which a restriction applies. A restriction because of a preexisting medical condition, concerning an insured whose age at the beginning of the insurance period is:
 - 1. Less than 65 years - Shall apply for a period not exceeding one year from the beginning of the insurance period.
 - 2. 65 years or more - Shall apply for a period not exceeding half a year from the beginning of the insurance period.
- 3. This medical insurance is subject to a qualification period of 48 hours.
- 4. I am aware that the insurance contract shall come into force only after the Company issues a written confirmation of admission regarding the Insurance Applicant. In any case, the insurance period shall begin from the date of confirmation by the Insurer, as said above.
- 5. **Waiver of medical confidentiality:** I, the undersigned, hereby give permission to the HMO (kupat holim) and/or its medical institutions and/or the all other physicians and psychiatrists, medical institutions and hospitals, and/or any other insurance company and/or any institution and other party, insofar as necessary in order to examine the rights and obligations according to the policy and/or for the purpose of the procedure of examining of my acceptance for the insurance requested, to provide Harel with all the information and details held by the company, without exception, in the form requested by the Requester/s, regarding my health condition, including any disease that I suffered from in the past and/or that I suffer now and/or that I will suffer in the future, and I relieve you from the duty of maintaining medical confidentiality and waive confidentiality in favor of the "Requester". This waiver is binding of my/our estate and my legal representatives and anyone substituting for me.

E Insurance Applicant's Signature

Insurance Applicant

My signature below confirms that I have read and understood this document and accept the terms and conditions set forth in it.

Last Name	First name	Date	Signature
			

Witness of the signing (the insurance agent)

Please note that we can not accept debit cards for payment, only credit cards are accepted

F Payment by credit card		
Personal information of Insurance applicant		
First name	Last name	Passport No.
Personal information of Payer		
ID No.	Cardholder's name	
CVV number (3 digits on the back of the card)	Valid until	Card number
 /	
You can pay in several installments depending on the period		
Number of days	365 days	
Number of payments	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/>	
Postal code	City	House No. and Street
Email address:	Telephone	
.....@.....		
<p>I, the undersigned, hereby give Harel permission to charge the account, as the meaning of this term in the terms and conditions of joining the credit card arrangement, in NIS, in the amount equal to USD..... according to the representative exchange rate of the USD on the day of charging my bank account. The charge will be made in..... installments of the amount listed in the list of debits to be delivered to you by Harel Insurance Company Ltd., showing my credit card number. Harel Insurance Company Ltd. will set the amounts and dates of the charges according to the payment terms of the insurance policy/policies.</p> <p>This permission shall expire by my notice to Harel Insurance Company Ltd. This permission shall also apply to a credit card to be issued carrying a different number in replacement of the card having the number specified on this form.</p> <p>For your information, tourist insurance shall come into force on the date aforementioned, provided the Application Form and the Health Statement, completed and signed by the Insured and the employer, and this permission to charge the account, arrive at the insurer's offices prior to the said insurance inception date and are confirmed by it an/or by specific confirmation of the Insurer. Otherwise, the insurance will come into force on the date that the above documents and this permission to charge the account arrive at the Insurer's offices, and receive approval. The insurer's obligation for insurance coverage is on condition that the credit cards specified above, that you hold, is valid. In every transaction (in NIS) of more than USD 700, the insurance coverage is subject to confirmation of the said transaction by the credit card company.</p>		
Date	Name of credit card holder	Credit card holder's signature

Additional information concerning privacy policy of the institutional entities in Harel Group is available on the Group website: www.harel-group.co.il.