### Table of Premiums – Price/Day in ILS

<table>
<thead>
<tr>
<th>Coverage</th>
<th>SHIRAMMUS</th>
<th>UMSS</th>
<th>PREMUS</th>
<th>PRICE/Day in ILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance &amp; Emergency Transfer</td>
<td>7.50</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Outpatient medical care</td>
<td>6.00</td>
<td>7.00</td>
<td>8.00</td>
<td>-</td>
</tr>
<tr>
<td>Inpatient</td>
<td>9.00</td>
<td>10.00</td>
<td>11.00</td>
<td>-</td>
</tr>
<tr>
<td>Casualty</td>
<td>12.00</td>
<td>13.00</td>
<td>14.00</td>
<td>-</td>
</tr>
<tr>
<td>Accident &amp; Sickness</td>
<td>15.00</td>
<td>16.00</td>
<td>17.00</td>
<td>-</td>
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<tr>
<td>Dependents</td>
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<tr>
<td>Additional</td>
<td>21.00</td>
<td>22.00</td>
<td>23.00</td>
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</tbody>
</table>

### General Outline of Comprehensive Insurance in Israel

- **International Travel Insurance**: Comprehensive coverage for medical expenses worldwide.
- **Domestic Travel Insurance**: Comprehensive coverage for medical expenses within Israel.
- **Life Insurance**: Comprehensive coverage for life-insurance policies.
- **Motor Insurance**: Comprehensive coverage for motor-insurance policies.
- **Home Insurance**: Comprehensive coverage for home-insurance policies.
- **Injury Insurance**: Comprehensive coverage for injury-insurance policies.
- **Disability Insurance**: Comprehensive coverage for disability-insurance policies.
- **Retirement Insurance**: Comprehensive coverage for retirement-insurance policies.

### Application & Payment Procedures

1. **Application Process**:
   - Fill out and submit an application form.
   - Provide all necessary documentation.
   - Pay the initial premium.

2. **Payment Process**:
   - Monthly payments can be made by direct debit from your bank account.
   - Payment must be made on time to avoid any penalties.

3. **Coverage Levels**:
   - Comprehensive coverage for all medical expenses.
   - Optional coverage for dental care.

4. **Exclusions**:
   - Pre-existing conditions are generally excluded.
   - Certain high-risk activities may be excluded.

### Additional Information

- **Claims Process**:
  - Submit claim forms within 30 days of service.
  - Provide all necessary documentation to support your claim.

- **Policy Terms**:
  - Review policy terms and conditions thoroughly.
  - Understand your rights and responsibilities.

- **Customer Service**:
  - Contact us for any queries or concerns.
  - Assistance 24/7 through our customer support team.

- **Coverage Period**:
  - Coverage begins on the date of enrollment.
  - Terms and conditions apply as per policy.

- **Renewal Options**:
  - Renew your policy at the end of each year.
  - Request a quote for the next coverage year.

- **Termination**:
  - Cancellation must be requested in writing.
  - Refunds may be available under certain circumstances.

### FAQs

- **What is covered under this policy?**
  - The policy covers medical expenses, dental care, and other specified services.

- **What are the deductibles?**
  - Deductibles vary depending on the type of coverage.

- **Can I claim against multiple policies?**
  - Claims are processed according to the policy with the highest coverage.

- **Do I need to pay for co-payments?**
  - Co-payments may apply to some services.

- **What is the claim process?**
  - Submit claim forms and supporting documents within 30 days of service.

- **How do I access customer service?**
  - Contact us via phone, email, or online portal.

- **What happens if I miss a premium payment?**
  - Late payments may result in coverage suspension.

- **Can I change my policy details?**
  - Changes can be made up to 14 days before the renewal date.

- **What is the renewal process?**
  - Renew online, by phone, or in person.

- **What happens if I cancel my policy?**
  - Refunds may be available under certain circumstances.

### Frequently Asked Questions

- **What is the claim process?**
  - Submit claim forms and supporting documents within 30 days of service.

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