



MIGDAL'S ARRAY OF INSURANCE PRODUCTS

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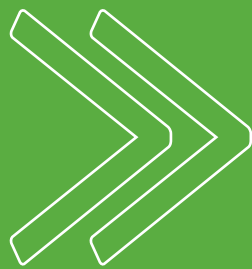
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Health Insurance



Medical Expenses

Medications Not Included in the Basket of Medications Plus
Genetic Testing for Diseases
Transplants and Special Treatments Abroad
Surgery and Surgery Alternative Treatments in Israel –
From the First Shekel
Surgery and Surgery Alternative Treatments in Israel –
Complement to the HMO Complementary Insurance Plan
Rider for Surgery and Surgery Alternative Treatments Abroad



A broad and comprehensive basket of medications The only one without a deductible!

Migdal Medications Not Included in the Basket of Medications Plus Genetic Testing for Diseases

The medication required to treat a medical condition may sometimes not be included in the national basket of medications, and its cost may be prohibitive. To avoid a situation where you cannot afford the cost involved, it is worthwhile having insurance for medications that are not included in the basket, as well as insurance for genetic testing, providing you with financial backing and allowing you to choose the medication most suitable for you out of the medications approved in Israel and the world.

Migdal's basket of medications is among the broadest in Israel, providing coverage for medications not included in the national health basket, that have been approved in Israel and in other Western countries, as well as personalized medications.

The coverage includes:

- Medications not included in the health basket – that have been approved for treating the insured's medical condition in Israel, the US, the EU and six other countries.
- Medications included in the health basket – that have been approved for treating the insured's medical condition in Israel, the US, the EU and six other countries, but that are indicated in the health basket for a different medical condition than the one from which the insured suffers.
- Medications designated as off-label for any disease – medications not approved for the required use, but that have been recognized as effective for treating the insured's medical condition, as set out in the policy.
- Orphan drugs – medications for rare diseases that have been recognized as orphan drugs in Israel and/or by the competent authorities in one or more of the recognized countries

In addition, personalized medications given in the following cases:

- Approval was granted for importing the medication for the insured in accordance with the statutory provisions (section 29(a)(3) of the Pharmacists Regulations).
- The medication was found to be effective for treating the insured's medical condition based on genetic testing.
- In case of danger to life, where a senior medical specialist has determined that the medication is actually effective for treating the insured's medical condition, based on two accepted scientific medical publications, and that the benefits of the medication outweigh the risks presented by its use.

Migdal Medications Not Included in the Basket of Medications Plus Genetic Testing for Diseases (cont.)

Maximum amount insured

- A sum of NIS 2,000,000 renewed in each insurance period.
- In addition, for a special medication, a sum of NIS 50,000 per month up to a maximum of NIS 800,000 for a disease (and not for the insurance period). The plan does not include a deductible, and medications costing more than NIS 300 (NIS 800 for personalized medications) will be fully covered from the first shekel.

NEW!

We have expanded the possibilities for choosing a provider to perform genetic tests for the personalization of pharmacotherapy, also adding Israel's three major providers:



You thus benefit from a reduction in the costs of the tests and from the possibility to receive treatment against payment of the deductible only.

Additional coverages under the plan:

- Reimbursement of the deductible paid in an HMO's Complementary Insurance Plan (CIP) for a medication not included in the health basket that is covered under the CIP plan.
- Coverage for the medical service or treatment associated with the administration of the medication, up to NIS 300 per day and up to 60 days for any insured event.
- We have increased the cap on the amount for the performance of genetic tests for any disease to NIS 40,000. Coverage for genetic tests for the characterization and treatment of a disease (not only cancer), including: reimbursement of the costs of genetic tests, consultation with a geneticist, consultation with a pharmacologist. Up to 80% of the cost but not more than NIS 40,000.

Main advantages

- A basket of medications among the broadest in Israel!
- A high amount insured that is renewed in each insurance period (and for special medications, for each disease)
- Coverage for medications without any deductible, so that the insured is not required to participate each month in the cost of the medication that is covered by the policy
- Coverage for genetic testing for the personalization of pharmacotherapy for any disease – possibility to choose from among Israel's leading and largest providers.

Enrollment age for insurance, premium and qualifying period

Enrollment age for insurance: 0-85

Premium: For a child – A fixed premium up to age 20

For an adult – The premium is determined by the age of the insured at the insurance start date and varies with age up to age 66, after which it is fixed.

Qualifying period: 90 days.

The maximum amounts insured are stated in NIS and linked to the index of 12354 points.

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To protect you against life-threatening medical conditions

Migdal Transplants and Special Treatments Abroad

A person in need of a transplant or special treatment abroad is facing a serious, life-threatening medical condition. Israel's national health basket does not provide a rapid and adequate response for patients waiting to receive a suitable organ or having to go abroad to receive treatments that are not available in Israel. These medical costs can reach hundreds of thousands of dollars, which most patients cannot afford.

Private transplant insurance allows you to undergo a transplant abroad, at leading medical institutions with a wider store of organs than available in Israel, that significantly increases the possibility of finding a suitable donor within a shorter time.

The insurance plan also includes coverage for important expenses associated with a transplant or special treatment abroad:

- Medical evaluations before a transplant or special treatment, including flights from and back to Israel for their performance.
- Identification and production of stem cells.
- Harvesting and preservation of the transplanted organ and its transfer to the place where the transplant is to be performed.
- Indemnity for services provided in the course of the transplant and the special treatments abroad.
- Medical treatments abroad, not through hospitalization, including dialysis.
- Hospitalization, medical team and operating room.
- Transfers to the insured and accompanying person.
- Medical air transport.
- Flight and accommodation abroad for the insured and an accompanying person, or two accompanying persons for an insured who is a minor.
- Follow-on treatments abroad.
- Bringing a medical specialist to Israel.

In case of a transplant performed at centers not under agreement with Migdal, the insured is entitled to reimbursement of expenses up to NIS 4,500,000 per transplant and NIS 851,000 for special treatments abroad.

In addition, the plan provides:

- Lump-sum compensation for a transplant performed abroad without the Company's participation, in an amount of NIS 250,000 (instead of reimbursement of expenses as aforesaid).
- A monthly allowance before and after the performance of the transplant:
 - NIS 5,500 per month for 6 months for a transplantation candidate who is confined to bed.
 - NIS 5,500 per month for 24 months after the performance of the transplant, and where the insured has undergone the transplant before age 60 and requires long-term care after 24 months, he will be entitled to continuation of the allowance up to 60 months.
- Coverage for advanced transplants of ovaries, uterus, intestine, stem cells in Israel, organs from animals and laboratory grown organs, up to the maximum amounts insured specified in the policy.

Main advantages

- Broad definition for the most advanced transplants, including transplantation of ovaries and of laboratory grown organs
- Coverage without any cap on transplants and special treatments by providers under agreement with Migdal
- An annual allowance after a transplant, for up to 60 months
- A solution for a condition that requires prolonged hospitalization abroad – coverage for accommodation costs of the insured and his family members abroad up to NIS 150,000 for an insured event with providers under agreement with Migdal

Enrollment age for insurance, premium and qualifying period

Enrollment age for insurance: 0-85

Premium: For a child – A fixed premium up to age 20

For an adult – The premium is determined by the age of the insured at the insurance start date and varies with age group up to age 66, after which it is fixed.

The coverage will be provided for transplants that comply with the provisions of the Organ Transplant Law, 5768-2008.

The maximum amounts insured are stated in NIS and linked to the index of 12354 points.



Extended insurance coverage for surgery You control all the details

Migdal **Surgery and Surgery Alternative Treatments in Israel – From the First Shekel**

There are decisions in life that should not be left to chance. When it comes to your health, you deserve the very best.

In cases where surgery is needed, control of all the details, from choosing a doctor to picking a date for undergoing surgery, is in your hands! The plan includes coverage for medical expenses in Israel associated with surgery that is performed in Israel by a doctor under agreement with Migdal, as well as for surgery alternative treatments in Israel.

The plan includes:

- 3 consultations with a medical specialist regarding the surgical procedure
- Fees for surgeon or provider of surgery alternative treatment
- Medical expenses necessary for undergoing surgery and hospitalization, including anesthesiologist's fees, costs for operating room, expendable equipment, implants, medications during the surgical operation and hospitalization, tests performed as part of the surgery, and hospitalization expenses up to a cap of 30 hospitalization days, including pre-operative hospitalization (the coverage is for a surgical procedure carried out by service providers under agreement with the Company).

Maximum amount insured:

- Surgery carried out by service providers under agreement with the Company will be fully and directly covered.
- Surgery alternative treatment carried out by service providers under agreement with the Company will be fully and directly covered, while such treatment carried out by another service provider will be covered up to the maximum amount insured posted on the Company's website.

Main advantages

- Coverage for surgical procedures from the first shekel, with no deductible.
- A broad definition of surgery, including preventive surgery
- A broad list of medical specialists who have joined the agreement with Migdal.
- An attractive premium for seniors and in the aggregate over the years.
- Possibility for reimbursement of a deductible paid by the insured in the framework of the HMO Complementary Insurance Plan, in the case of surgery performed by service providers under agreement with Migdal.

Enrollment age for insurance, premium and qualifying period

Enrollment age for insurance: 0-85

Premium: For a child – A fixed premium up to age 20
For an adult – The premium is determined by the age of the insured at the insurance start date and varies with age group up to age 66, after which it is fixed.

Qualifying period: 90 days. In a case associated with pregnancy or childbirth – 12 months.



Insurance that complements the HMO surgery coverage

Migdal Surgery and Surgery Alternative Treatments in Israel – Complement to the HMO Complementary Insurance Plan

The plan includes reimbursement for surgery and surgery alternative treatment expenses beyond the rights you are entitled to under the HMO's Complementary Insurance Plan (CIP) (Clalit Mushlam / Platinum, Leumit Zahav, Meuhedet Adif / Si, Maccabi Magen Zahav / Sheli).

The plan includes:

- 3 consultations with a medical specialist in connection with the surgical procedure
- Surgeon fees
- Medical expenses in a private hospital, necessary for undergoing surgery and hospitalization, including anesthesiologist's fees, costs for operating room, expendable equipment, implants, medications during the surgical operation and hospitalization, tests performed as part of the surgery, and hospitalization expenses up to a cap of 30 hospitalization days, including pre-operative hospitalization.
- Surgery alternative treatment

Maximum amount insured:

Surgery or surgery alternative treatment carried out by service providers under agreement with the Company will be covered beyond the aggregate of rights recognized in respect of the insured event under the HMO Complementary Insurance Plan, once the insured has realized his eligibility under the CIP plan he owns.

The plan includes in addition:

- Full coverage of the aforementioned expenses incurred when undergoing surgery or surgery alternative treatment not funded by the CIP plan for all CIP members or in the case of an IDF soldier in regular army service.
- Insurability for the surgery and surgery alternative treatment insurance plan from the first shekel, in a case where membership in the CIP program has ended or during the qualifying period when transferring between HMOs.

Enrollment age for insurance, premium and qualifying period

Enrollment age for insurance: 0-85

Premium: For a child – A fixed premium up to age 20
For an adult – The premium is determined by the age of the insured at the insurance start date, and varies with age group up to age 66, after which it is fixed.

Qualifying period: 90 days. In a case associated with pregnancy or childbirth – 12 months.

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We also look out for your health abroad

Migdal **Rider for Surgery and Surgery Alternative Treatments Abroad**

At times, the correct and most comprehensive treatment is to be found abroad. In such cases, the costs of treatment could be prohibitively high.

This insurance plan provides coverage for private surgery and surgery alternative treatments abroad, and allows for selecting the attending doctor and the location of the surgery or surgery alternative treatment abroad as well as receiving reimbursement for incidental expenses, including continuing recovery expenses in Israel.

Expenses covered when undergoing private surgery abroad:

- Consultation with a medical specialist in Israel and abroad
- Medical expenses necessary for undergoing surgery and hospitalization, including anesthesiologist's fees, costs for operating room, expendable equipment, implants, medications during the surgical operation and hospitalization, tests performed as part of the surgery, and hospitalization expenses up to a cap of 30 hospitalization days, including pre-operative hospitalization.
- Transfers to the insured and accompanying person
- Medical air transport
- Body transport expenses

Additional expenses when undergoing extensive surgery abroad:

- Flight and accommodation expenses for the insured and accompanying person
- Bringing an expert to perform the surgery in Israel
- Continuing medical follow-up abroad
- Private nurse fees during hospitalization. This coverage will be provided to the insured in his home in Israel or in the hospital abroad.
- Discount on overseas travel insurance for the accompanying person.

Continuing medical expenses in Israel following surgery abroad:

- Recovery expenses
- Physiotherapy following surgery and/or rehabilitation exercising
- Occupational therapy following surgery
- Speech rehabilitation
- Lump-sum compensation for death as a direct result of surgery.

Expenses for surgery alternative treatment abroad include:

- Consultation with a medical specialist in Israel and abroad.
- Fees for surgeon or provider of surgery alternative treatment abroad.
- Costs of operating room or treatment room in the overseas hospital or overseas clinic.
- Expenses for hospitalization in an overseas hospital, during which a surgery alternative treatment not coordinated with the Company was carried out – up to 200% of the cost of the surgery in Israel that the treatment came to replace.

Main advantages

- Full coverage for overseas surgical procedures that were coordinated by the Company.
- Extended coverage for surgery alternative treatments abroad.
- Broad coverages following overseas surgical procedures that include expenses for continued treatment abroad and rehabilitation expenses in Israel.

Enrollment age for insurance, premium and qualifying period

Enrollment age for insurance: 0-85

Premium: For a child – A fixed premium up to age 20
For an adult – The premium is determined by the age of the insured at the insurance start date and varies with age group up to age 66, after which it is fixed.

Qualifying period: 90 days. In a case associated with pregnancy or childbirth – 12 months.

Expenses are subject to the maximum amounts insured specified in the policy.



Riders and Service Letters

Consultation and Diagnostic Tests – Ambulatory
Care Rider
Ambulatory Care Extension – Rehabilitation and
Medical Accessories
Children's Ambulatory Care Extension – Treatment
of Child Development and Eating Disorders
Consilium
Online Consultation
Quick Diagnosis and Treatment during
Hospitalization
Complementary Medicine



Ambulatory Care Services and Pregnancy Basket

Migdal Rider for Consultation and Diagnostic Tests – Ambulatory Care

The Rider for Medical Consultation, Diagnostic Tests and Pregnancy Services offers a broad basket of outpatient medical services.

Medical consultation	4 consultations per year with a medical specialist (including consultation with a psychiatrist)
Quick appointment with a medical specialist	Appointment with a medical specialist from the list of doctors under agreement with Migdal, within 3 business days
Medical information	<ul style="list-style-type: none"> ■ Guidance in choosing medical specialists ■ Medical illness file providing information about the required surgery/medical treatment/test
Physiotherapy treatment	12 physiotherapy sessions per year
Diagnostic tests	Coverage for any diagnostic test costing more than NIS 250 (not a closed list)
Quick appointment for diagnostic tests	Quick appointment with providers under agreement with Migdal, including commitment to an appointment within 2 business days and interpretation within 2 business days, for the list of tests included in the rider
Broad pregnancy basket	<ul style="list-style-type: none"> ■ Coverage for any pregnancy test costing more than NIS 250 (not a closed list) ■ Reimbursement for genetic tests, storage of umbilical cord blood, prenatal course, maternity hotel and breastfeeding consultant
Children's tests up to age 20	Diagnosis of attention and concentration disorders and/or learning disorders

Main advantages

- Enrollment without a health declaration or underwriting
- Coverage for any diagnostic test and pregnancy test recommended by the doctor (not a closed list)
- At the insured's option, consultation, physiotherapy treatment or diagnostic tests by a service provider under agreement with Migdal, or monetary reimbursement, with payment of deductible only
- Quick appointment with medical specialists and for diagnostic tests by providers under agreement with Migdal
- Receipt of service or reimbursement for physiotherapy treatment
- Diagnosis of child attention and concentration disorders

Migdal Rider for Consultation and Diagnostic Tests – Ambulatory Care (cont.)

Coverage	Annual coverage cap	Deductible	Monetary reimbursement for service provider not under agreement with the Company	Qualifying period	
Medical consultation, physiotherapy, diagnostic tests and quick appointment service	Consultation with medical specialist (including consultation with psychiatrist)	4 consultations per year, up to 2 consultations with a psychiatrist only in a year of insurance (out of a total of 4 consultations)	NIS 150 per consultation NIS 220 per consultation with a psychiatrist	For each consultation – reimbursement of 80% and not more than NIS 750	3 qualifying months
	Quick appointment with a medical specialist up to 3 business days		NIS 250 per consultation		
	Guidance in choosing medical specialists	Unlimited	None	None	
	Medical illness file	Receipt of general information about an illness and about a test or surgery that the patient will be undergoing	Deductible of NIS 35 per inquiry	None	
	Physiotherapy treatment	12 physiotherapy sessions per year	NIS 45 per session	Reimbursement of 80% of the expense, but not more than NIS 120 per session	
	Diagnostic tests costing the insured more than NIS 250	Up to NIS 12,000 per year	Deductible of 20%	Reimbursement of 80% of the cost of the test, up to NIS 5,000 per test For PET CT and MRI tests – reimbursement of 80% of the cost of the test, up to the annual coverage cap	
	Quick appointment with a service provider under agreement with the Company, for tests: CT, MRI, virtual colonoscopy, virtual catheterization, mammography	Unlimited activation of the service Funding of the tests according to the diagnostic tests coverage item	None	None	
Pregnancy services basket	Diagnostic pregnancy tests costing more than NIS 250	Up to NIS 5,000 per year per pregnancy, and in any event not more than the annual reimbursement cap for diagnostic tests	Reimbursement of 80% of the cost of the test up to a coverage cap of NIS 5,000 for all pregnancy tests and not more than the annual coverage cap for diagnostic tests	12 qualifying months	
	Pregnancy basket	Collection and storage of umbilical cord blood – monetary reimbursement of NIS 700 per pregnancy			
		Prenatal course – monetary reimbursement of NIS 280 per pregnancy			
		Genetic tests – NIS 250 per test and not more than NIS 1,000 for all genetic tests per pregnancy			
		Maternity hotel – monetary reimbursement of NIS 200 per day, up to a total of 7 days			
	Breastfeeding consultant – up to 12 consultations per year	NIS 40 per consultation	Reimbursement of 50% of the expense and not more than NIS 50 per consultation		
Diagnosis of attention and concentration disorders	Diagnosis of attention and concentration disorders and/or learning disorders in children up to age 20	2 tests per year for didactic and psycho-didactic diagnosis and consultation	NIS 450 for each didactic diagnosis NIS 1,200 for each psycho-didactic diagnosis	Reimbursement of 80% and not more than NIS 500 for each didactic diagnosis Reimbursement of 80% and not more than NIS 1,000 for each psycho-didactic diagnosis	6 qualifying months
	Diagnosis and consultation for attention and concentration disorders	Examination by a neurologist and computerized TOVA and/or BRC and/or MOXO tests	NIS 250 per diagnosis	Reimbursement of up to 80% and not more than NIS 300 for each TOVA diagnosis, and NIS 500 for each BRC and/or MOXO diagnosis	

The maximum amounts insured are specified in NIS and linked to the index of 12366 points.

NEW!

Under the ambulatory care coverage of Migdal and only at Migdal!

Migdal brings the medical world of the future to your home!



Virtual Physiotherapy

A physiotherapy clinic that incorporates virtual reality technology, and enables receiving physiotherapy treatments with remote certified and professional therapists, without stepping out of the house.

Migdal in collaboration with XRHealth allows for experiential treatments with virtual reality technology that is approved by the Ministry of Health and FDA standard certified, with a view to improving the rehabilitation process.

Advantages of physiotherapy treatment via virtual reality:



No need to leave the home!
The treatment is accessible to all



It's fun!
The treatment experience is enjoyable and encourages perseverance



A personalized training program that is prescribed by the accompanying therapist



Practice of training exercises at a time and place suitable for the insured



Online tracking of personal metrics and rate of progress



Weekly contact with the personal therapist



Access to rehabilitation data for the insured's private doctor

How does it work?



An appointment is scheduled
via the Company's call center: 9899*



A meeting takes place with the therapist
via video conference call to obtain a medical history and to define treatment goals



A virtual reality kit is delivered
right up to the doorstep



Therapy exercises are begun
at a time, pace and place suitable for the insured



Contact is maintained
with the therapist on a weekly basis for further guidance and support

What areas of treatment are offered?

- ✓ Physiotherapy
- ✓ ADHD (from age 8)
- ✓ Occupational therapy (cognitive training)
- ✓ Post-coronavirus
- ✓ Chronic and acute pain (fibromyalgia, MS)
- ✓ Support groups

The service is subject to a deductible of only NIS 45.

And that's not all...

A new and unique coverage, available only from Migdal, has been added to our Ambulatory Care Services Rider:

A.R.M. URGENT

For urgent ear, nose and throat (ENT) medicine



When there is an ENT issue, one wants to be treated like a VIP.

That is why we enable those insured under Migdal's ambulatory coverage to receive among the best private medical services available.

At the A.R.M. Medical Center, the leader in the fields of otolaryngology (ENT), head and neck, and oral and maxillofacial surgery, our insureds will enjoy high availability of ENT specialists, who will perform the tests required to diagnose the medical problem during the visit (including blood tests and CT imaging, where necessary), using advanced technology and medical equipment allowing an in-depth examination and optimal treatment.

The Center will provide a treatment solution to a range of urgent ENT and maxillofacial problems such as: pain and/or severe inflammation, bleeding wounds, dizziness, sudden loss of hearing, foreign bodies, tongue cuts, jaw dislocation, severe hoarseness, salivary gland infections, and ear wax plugs.

The Urgent Care Center is located in the A.R.M. Medical Center, in the Assuta Ramat Hachayal Building, Floor 1, HaBarzel St. 20, Tel Aviv.

Open Hours: Sunday through Thursday: 12:00 pm – 9:00 pm., Friday: 9:00 am – 1:00 pm, Saturday: 5:00 pm – 9:00 pm

The service is provided via the Company's call center at phone number: *9899

The service is subject to a deductible of only NIS 250.

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Coverage for Advanced Treatments and Medical Accessories

Ambulatory Care Extension – **Rehabilitation and Medical Accessories**

Recovery is the most important stage in the healing process, and in this stage as well we choose to be by our insureds' side and to help them as far as possible in recovering and getting back to normal life.

Migdal's exclusive rehabilitation and medical accessories rider offers an insured affected by an illness or accident the possibility to benefit from medical services and medical accessories that are essential for improving his health, promoting his motor function and increasing his personal independence, so that he can resume an active life at the best possible level of functioning.

The coverages in the rider:

Type of treatment	Nature of coverage	Reimbursement cap
Rehabilitation treatment	Rehabilitation treatment required by the insured to improve daily functioning following an illness or accident, performed by a physiatrist and/or physiotherapist and/or occupational therapist	80% of actual expense, up to NIS 180 per treatment, up to 20 rehabilitation treatments per year
Medical accessory	Purchase of a medical accessory on the instructions of a medical specialist, for treatment or alleviation or as an aid for the insured, at a cost of more than NIS 250.	80% of the expense, up to NIS 10,000 per medical accessory and not more than NIS 50,000 for any illness or accident
Post-hospitalization recovery	Hospitalization in a recovery facility in Israel, based on a referral by a medical specialist	80% of the expense, up to NIS 700 per day, for 6 days
Hyperbaric treatment	Delivery of oxygen at pressures greater than atmospheric pressure as part of a medical treatment, based on a referral by a medical specialist	80% of the expense, up to NIS 15,000 per illness or accident
Long-term storage of bone marrow in connection with cancer	Costs of storing bone marrow after it was taken from the insured for a bone marrow transplant	80% of the expense, up to NIS 10,000
Freezing of sperm and eggs	Costs of cryopreservation of sperm/eggs of the insured before undergoing chemotherapy or radiotherapy	80% of the expense, up to NIS 15,000

General terms:

- Enrollment in the insurance is conditional on completing a health declaration and underwriting.
- The coverage will be granted after a qualifying period of 3 months, and subject to a deductible of 20% for each treatment.
- The coverage does not include implants put in during surgery, contact lenses, glasses and/or inlays and/or accessories or implants for dental treatment.

The maximum amounts insured are stated in NIS and linked to the index of 12243 points.



Coverage for Advanced Treatments for Children

Children's Ambulatory Care Extension – **Treatment of Child Development and Eating Disorders**

From the moment our children come into the world, they become the center of our universe. We invest extensively in all areas associated with their lives, to assure them of the best possible quality of life and a healthy starting point for success in life.

Migdal's health insurance policies offer broad and comprehensive coverages suited to all stages of child development, including:

Type of treatment	Nature of coverage	Reimbursement cap
Child development treatment	<p>Child development treatment given by a psychotherapist, occupational therapist, speech and language therapist, psychologist, movement therapy, art therapy, therapeutic horseback riding, remedial education, therapeutic swimming and animal-assisted therapy.</p> <p>The coverage is conditional on a diagnosis of child development issues by a neurologist or child development specialist.</p>	Up to 16 treatments per year of insurance, reimbursement of 80% of the expense, up to NIS 120 per treatment
Bedwetting treatment	Treatment and advice on bedwetting problems	12 treatments/sessions, 80% reimbursement of the expense, up to NIS 120 per treatment
Treatment of eating disorders	Treatment of anorexia or bulimia (as determined by a psychiatrist), including consultation with a dietitian and/or with a psychologist or medical specialist	Up to 16 treatments per year of insurance, 80% reimbursement of the expense, up to NIS 120 per treatment

General terms:

- Enrollment in the insurance is conditional on completing a health declaration and underwriting.
- The coverage will be granted after a qualifying period of 3 months, and subject to a deductible of 20% of each treatment.
- Enrollment is up to age 18. The insurance period is until age 25.

The maximum amounts insured are stated in NIS and linked to the index of 12243 points.

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Personal Medical Case Management by Specialists in Complex Medical Conditions

Migdal **Consilium** Service Letter

In a complex medical condition or ongoing health issue, the patient and their family, who are under stress and anxiety, and, at times, facing a life-threatening situation, are forced to make weighty decisions. Grappling with the complex medical information and specialized jargon presents a great difficulty in making an informed decision regarding the continuation of treatment. In such situations, the patient will prefer to receive ongoing medical consultation and treatment from the most senior doctors available, trusted professionals who will take joint responsibility with the patient for management of his case, giving the guidance and help needed to understand which method of treatment is most recommended for the patient.

Exclusive to Migdal! The **Migdal Consilium** Service Letter outlines the correct path to the optimal medical solution in complicated medical conditions and illnesses or in ongoing health issues, with the help of Israel's top doctors.

What is Migdal **Consilium**?

Migdal Consilium assists in the proactive medical case management by a senior internist, who helps in collecting and analyzing all the medical findings with a view to providing a complete picture of the medical case, and in formulating a future therapeutic strategy, together with the patient.



Important to know!

This important product can be added as a rider to surgery, ambulatory care or critical illness insurance policies, and provides only Migdal customers with an all-embracing service that helps them to decide on a diagnostic and therapeutic strategy that is so important to recovery, alongside funding of the medical services that are covered by the policy.

When is the subscriber entitled to service?

In the event that after the end of the qualifying period one or more of the following medical conditions has occurred:

- A documented diagnosis or medical suspicion of a disease and/or ongoing medical issue and/or a serious medical event, whether due to a disease or an accident.
- A medical condition without a diagnosis, where the investigation process has been going on for at least 30 days. The process will include consultation with a medical specialist in the specialty related to the medical condition and at least an imaging test such as: CT, MRI and the like (except X-ray) and/or invasive tests.
- A case in which there is written analysis and interpretation of an imaging test of type CT, MRI or PET CT, an endoscopy test, or a biopsy showing a tumor.

What does the service include?

A service period of 3 months starting from the time of detection and diagnosis of the medical issue, a period that is critical in many cases for administration of optimal treatment and recovery, in which framework the subscriber will be entitled to the following services:

- A review of the medical history and an initial evaluation of the medical case.
- A face-to-face consultation meeting between the personal medical specialist and the insured, within 3 business days, which includes a physical examination and an explanation regarding the medical condition, the medical processes and procedures the insured underwent and will undergo, as well as recommendations for further tests, future treatment and referral to a medical specialist.
- Inquiry with institutes for precise guidance for performing the required tests and receiving results.
- Ongoing advice and support by phone for the patient and family, regular updates and providing answers by phone to questions or problems arising in the course of the process.
- An explanation on the analysis of test findings.
- Formulation of the diagnostic and therapeutic strategy.
- Assistance in selecting an attending health care provider, including referral to medical and paramedical professionals suitable for the continuation of treatment/consultation.
- Additional meeting with the personal medical specialist according to medical need.
- A summarizing letter and a summary of recommendations for the continuation of treatment.

General terms:

Deductible: For every medical case, a total of NIS 1,200. In the case of cancer, a reduced deductible of NIS 750. In other words, for the price of a single consultation the subscriber receives important ongoing guidance and advice for 3 months.

Qualifying period for service: 90 days

The service is provided to the insured by the company B-Well through Consilium.

Consilium was established by four of Israel's top physicians, all experts in case management.

Prof. Gabi Barbash, a specialist in internal medicine, occupational medicine and medical administration, former Director General of the Tel Aviv Sourasky Medical Center and formerly the Director General of the Ministry of Health.

Prof. Michael Lishner, a specialist in internal medicine and hematology, head of the Department of Internal Medicine "A" and of the Oncogenetics Laboratory in the Meir Medical Center.

Prof. Anat Gafter-Gvili, a specialist in internal medicine and hematology, current head of the Department of Internal Medicine "A" and a senior physician in the Davidoff Cancer Center of the Rabin Medical Center.

Prof. Yaakov Naparstek, a specialist in internal medicine, rheumatology and clinical immunology, and a professor at the Hebrew University School of Medicine. Served as head of the Division of Internal Medicine, as director of the Clinical Immunology and Rheumatology Center, and as Deputy Director General of Research and Development at the Hadassah Hospital in Jerusalem.

The maximum sums insured are stated in NIS and linked to the index of 12206 points.

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Migdal brings medical care to your home

Migdal **Online Medical Consulting**

Israel is among the most advanced countries in the quality of its medical expertise and technology, but suffers from low availability of many services and a lack of budgets. Therefore, it is only natural that advanced, quality online medical services should develop in Israel, involving the use of everyday technologies that make medical care more accessible to those who need it.

The coronavirus pandemic has changed the way in which we consume many services, including the possibility to receive medical treatment without leaving the home!

Migdal's online medical consulting service allows you to consult with a family doctor or medical specialist or therapist by video or phone, quickly, without having to come to the clinic.

Migdal's online medical consulting service letter provides the following:

- Consultation with a family doctor or pediatrician – **without any limit or deductible!**
The consultation will take place within 90 minutes from the time of the call to the call center.
- Collection of information from the subscriber prior to the online consultation.
- Consultation with a medical specialist **within 3 business days.**
- Online sessions with a psychologist or dietitian, including an option for one face-to-face session.
- 24/7 advice on medications, without any limit or deductible.

Main advantages

- **No health declaration!**
- **Service to the home without coming to the clinic.**
- **High availability without any limit on the number of consultations.**
- **The broadest list of consultations in the industry, covering 25 medical areas, with experts who are professors and senior hospital physicians.**
- **Online consultation on medications with a pharmacist or physician.**
- **Online sessions with a psychologist, nutritionist or dietitian.**
- **Enrollment is possible up to age 85, with no obligation to purchase additional coverages.**

Service	Annual cap	Deductible	Qualifying period
Online consultation with a medical specialist Online consultation with a medical specialist within 3 business days, in the broadest list of 29 medical areas: infectious diseases, lungs, ENT, internal medicine, pediatrics, allergology, ophthalmology, palliative care, geriatrics, dermatology and venereal diseases, cardiology, gynecology, radiology, neurology, cardiac surgery, thoracic surgery, general surgery, orthopedics, urology, neurosurgery, endocrinology, medical genetics, oncology, nephrology, gastroenterology, rheumatology, hematology. Psychiatric consultation for children and adults.	No limit	NIS 120 per session	90 days
Medical information Collection of medical information from the insured prior to the online consultation	No limit	NIS 90	90 days
Family medicine Online consultation with a family doctor or pediatrician within 90 minutes from the time of the call. The service includes medical anamnesis, medical prescription, hospital referral, recommendation for referral of the subscriber for further treatment according to the doctor's professional judgment, consultation summary.	The service will be provided 24/7, except for Yom Kippur.	None	None
Online consultation with nutritionist/dietitian Online consultation with a certified nutritionist/dietitian for designing a healthy lifestyle management program, including a personally tailored diet and teaching practical tools for maintaining a normal daily routine.	Up to 12 online sessions per year of insurance (one of which may be a face-to-face session).	NIS 45 per online session NIS 90 for one face-to-face session	90 days
Online psychiatric consultation Online consultation with a psychologist	Up to 12 online meetings per subscriber per year of insurance (one of which may be a face-to-face session)	NIS 75 per online session for the first 3 sessions NIS 110 per session for the next 9 sessions NIS 120 for one face-to-face session	90 days
Online consultation on medications Entitlement to online consultation on medications through the call center with a pharmacist or doctor under agreement within 90 minutes from the time of the call to the service center	The service will be provided 24/7 except for Yom Kippur	None	90 days

General terms:

- Enrollment age: 0-85
- No health declaration

The service is provided by doctors and therapists under agreement with Migdal through the Company's call center at telephone number *9899

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When It Comes to Your Health, Every Minute Counts

Migdal **Quick Diagnosis and Services During Hospitalization**

The waiting time for appointments in public medicine can sometimes take days and even months, regardless of one's medical condition. Migdal's quick diagnosis and medical support service letter makes it possible to speed up processes and to apply at any time for consultation, diagnosis, medical guidance and support and hospitalization services. The broad range and professionalism of the services offered by us assure you of a quick response to any medical issue or condition.

The services provided under this service letter include the following:

- Quick diagnosis service by providers under agreement with Migdal
- Support and assistance services during hospitalization and after discharge

Main advantages

- Quick diagnosis process through providers under agreement with Migdal
- Visit by a medical specialist during hospitalization and related medical services
- Possibility to enroll without a medical declaration and underwriting
- An attractive, reduced premium for seniors and children

Insurance age and qualifying period

For a child – a fixed premium up to age 20, and from age 21 – a fixed premium as an adult.

For an adult – a fixed premium according to age at enrollment.

Qualifying period for quick diagnosis services – 90 days; for support and assistance during hospitalization and after discharge – 30 days.

Migdal Quick Diagnosis and Services During Hospitalization (cont.)

Service	Details	Timetable	Deductible	Remarks	Qualifying period
Quick diagnosis	Basic diagnosis	3 business days from the time of the subscriber's application	NIS 180		90 days
	Telephone conversation with a screening doctor – at the insured's request	One business day after receipt of the medical documents	NIS 100 (except for a basic diagnosis)		
	Comprehensive diagnosis	3 business days for MRI, PET CT, CT test, mammography, scanning, breast biopsy. Other invasive tests will be performed within 7 business days, if it is possible to perform them at the service provider.	NIS 500 in the aggregate for both the basic and comprehensive diagnostic processes.	If it is not possible to perform the test at the clinic of a provider under agreement with Migdal, the test will be performed within 14 business days.	
Support and assistance service during hospitalization and after discharge	At-home laboratory tests in preparation for hospitalization		NIS 85		30 days
	Visit by a medical specialist under agreement with Migdal during hospitalization		NIS 150 per visit		
	Telephone consultation with a medical psychologist		None		
	Post-hospitalization services – delivery of medical aids after hospitalization	Up to 14 days after discharge	NIS 50 per delivery	Up to twice for the same hospitalization	
	Ambulance evacuation services		NIS 150 per evacuation		
	Medical support by a doctor or nurse	Up to 14 days from the date of discharge	NIS 70 per day		
	Home service		NIS 50		

The maximum amounts insured are stated in NIS and linked to the index of 12194 points.



A Selection of Alternative Treatments

Migdal **Alternative Medicine Service Letter**

Alternative medicine solutions are in many cases an integral part of conventional medical services, and may alleviate pain, various side effects and improve the medical condition.

The Alternative Medicine Service Letter provides the option to receive alternative medicine services from certified therapists provided under agreement with Migdal, or to receive monetary reimbursement for these services when administered by therapists not included under the agreement.

The service includes:

Up to 16 treatments per year for every insured.

Extensive list of treatments comprising 23 different types of treatments:

- Osteopathy
- Dietetic counselling due to a medical need
- Chiropractic
- Feldenkrais method
- Homeopathy
- Paula method
- Reflexology
- Chinese acupuncture
- Shiatsu
- Alexander technique
- Naturopathy
- Ayurveda
- Biofeedback
- Bach flowers
- Sujok therapy
- Salt rooms
- Palm therapy
- Reiki
- Magnet therapy
- Japanese acupuncture
- Qigong
- Hypnosis
- Homotoxicology

Options for receiving the service:

- Receiving the treatments, which are administered by therapists under agreement with Migdal, at a cost of NIS 55 at the clinic, or NIS 75 at the customer's home.
- Receiving reimbursement of expenses for treatments administered by therapists not under agreement with Migdal, at a cost of 50% of the expense amount, and up to NIS 120 per treatment.
- Reimbursement for utilization of insured's rights under the HMO's Complementary Insurance Plan– reimbursement of 50% of the deductible amount paid by the subscriber to the HMO, but no more than NIS 100 per treatment.

Main advantages

- Extensive and varied list of treatments
- Receiving treatments or receiving reimbursement for expenses
- Receiving service at the clinic or at the customers' home (regarding part of the treatments)

Insurance age and qualifying period

Premium: For a child – a fixed premium up to age 20, and from age 21 a fixed premium like an adult.
For an adult – a fixed premium by age of enrollment in insurance.

Qualifying period: 3 months.

The maximum sums insured are stated in NIS and linked to the index of 12206 points.



Critical Illness Insurance



Mazor Extended Insurance
Mazor Cancer Insurance



Migdal Mazor Extended Insurance

Critical illness insurance that gives you more. Much more.



One of the hardest moments in a person's life is the moment they are diagnosed with a critical illness. This is the moment when the normal routine of life is upended, and besides coping physically and mentally with the disease and the medical expenses attendant on it, the patient may also have to deal with a resultant negative impact on the family's income.

The new **Migdal Mazor Extended** policy is the broadest and highest quality critical illness insurance in Israel, which provides the most comprehensive protection after a critical illness is detected. With this insurance the insured will receive a monetary compensation suited to his illness and needs, thus providing the insured and his family with sufficient protection to allow them time to cope with the illness and focus on recovery.

Why Migdal Mazor Extended, and no other insurance?
Because in the moment of truth, Migdal Mazor Extended **gives the insured more. Much more.**



MORE monetary compensation for the insured



MORE coverage for a wide range of illnesses and medical event



MORE premium stability even if the age group changes



MORE protection also in cases of children's and adolescent illnesses



MORE protection over time



MORE suited to the insured's needs

Migdal Mazor Extended Insurance

Critical illness insurance that gives you more. Much more.

Only at Migdal!

The broadest list of illnesses and medical events, that also provides more.

Compensation is 150% of the sum insured in the event of an illness from the first group.

* If the event happened to the insured before age 60.

* Upon payment of compensation for the insured event from the first group, the insurance coverage according to the plan is cancelled.

First Group

1. Fulminant hepatic failure
2. Amyotrophic lateral sclerosis (ALS)
3. Becker/Duchenne/limb girdle muscular dystrophy – **NEW!**
4. Multiple sclerosis
5. Parkinson's disease
6. Coma
7. Encephalitis
8. Dementia
9. Primary amyloidosis
10. Bacterial meningitis
11. Terminal liver disease
12. Brain damage **from accident**

You can make an unlimited number of claims on different insured events from the second illnesses group.

* Except heart disease in which one can make one claim and, in addition, receive 10% of the sum insured in the event of angioplasty.

Second Group

13. Acute myocardial infarction
14. Heart bypass surgery, or coronary artery bypass graft surgery (CABG)
15. Open heart surgery for valve replacement or repair
16. Aorta surgery
17. Cardiomyopathy
18. Cardiac arrest with insertion of a defibrillator
19. Stroke
20. Primary pulmonary hypertension
21. Organ transplantation
22. Bone marrow transplantation – **NEW!**
23. End stage renal failure
24. Cancer
25. Acquired immunodeficiency syndrome (AIDS) – **Exclusive to Migdal!**
26. Severe aplastic anemia
27. Benign brain tumor
28. Chronic obstructive pulmonary disease (COPD)
29. Paralysis (paraplegia, quadriplegia, hemiplegia)
30. Blindness
31. Severe burns
32. Loss of speech
33. Deafness
34. Loss of limbs
35. Lupus – **NEW!**
36. Tetanus – **NEW!**
37. Cerebral aneurysm treatment – **NEW!**
38. Necrosis of the spinal cord (spinal stroke) – **NEW!**
39. Devic's disease neuromyelitis optica – **NEW!**
40. Creutzfeldt-Jakob disease – **NEW!**
41. Guillain-Barré syndrome – **New and exclusive to Migdal!**
42. Poliomyelitis
43. Juvenile diabetes (insulin-dependent diabetes) (for an insured up to age 20) at 50% of the sum insured – **NEW!**
44. Coronary angioplasty (additional 10% for heart disease) – **NEW!**

Only at Migdal!

Additional compensation at a high rate of 20% of the sum insured in cases of 19 types of early cancer

We have greatly expanded the list of precancerous cases

1. Tumors diagnosed as malignant changes of breast carcinoma in situ
2. Tumors diagnosed as malignant changes of cervix carcinoma in situ type CIN2 and CIN3
3. Surgery for removal of prostate malignant tumor having a Gleason score of up to 6 (inclusive) only.
Carcinoma in situ of other organs
4. Anus carcinoma in situ – **NEW!**
5. Bile duct carcinoma in situ – **NEW!**
6. Urinary bladder carcinoma in situ – **NEW!**
7. Colon/Rectum carcinoma in situ – **NEW!**
8. Larynx carcinoma in situ – **NEW!**
9. Lung carcinoma in situ – **NEW!**
10. Oral carcinoma in situ – **NEW!**
11. Esophagus carcinoma in situ – **NEW!**
12. Ovarian carcinoma in situ – **NEW!**
13. Pancreas carcinoma in situ – **NEW!**
14. Renal pelvis or ureter carcinoma in situ – **NEW!**
15. Stomach carcinoma in situ – **NEW!**
16. Testicular carcinoma in situ – **NEW!**
17. Uterus carcinoma in situ – **NEW!**
18. Vagina carcinoma in situ – **NEW!**
19. Vulva carcinoma in situ – **NEW!**

General terms:

Variable premium – Changes every 5 years and becomes fixed at age 65.

Fixed premium for a child – Up to age 25.

Enrollment age – 0–65

End of insurance period – 75 (starting from age 70, the insured will be paid 50% of the sum insured).

Maximum sum insured – The insured can choose up to NIS 700,000, and for an illness from the first group – up to NIS 1,050,000.

Qualifying period – 90 days for the first insured event. For an additional event, 365 days from the date of the previous insured event.

In the event of recurrence of cancer, after 5 years from the date of full recovery from cancer.

For further details and enrollment, you can call the insurance agent at Migdal.
Further information on the insurance plan can be found on Migdal's website:
migdal.co.il

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Critical Illness Insurance

Migdal **Mazor Cancer Insurance**

In recent years, cancer has become the most common disease in Israel, with the number of patients steadily rising. Besides the need for accompaniment and medical treatment at the time of the disease's detection, the patient has to cope mentally with the implications of the disease and to continue maintaining a routine family life, as, apart from the expenses attendant on the illness, the patient could find his income negatively impacted on an ongoing basis.

Migdal Mazor Cancer Insurance provides the most extensive coverage for cases of cancer that includes:

- Compensation in the full amount for two cases of cancer.
- In addition, compensation at 20% of the sum insured in a case of early cancer, within the broadest meaning of the term, that includes:
Tumors diagnosed as malignant changes of carcinoma In situ of the breast
Or severe dysplasia of the cervix, type CIN3 or surgery needed for treatment of a malignant tumor in the prostate gland, which has been histologically diagnosed as such with a Gleason score of up to 6 (inclusive) only.

Exclusive to Migdal – Cancer screening for early detection and prevention of cancer

Regular testing for the prevention and early detection of diseases can sometimes be lifesaving.

Migdal **Mazor cancer coverage** provides the insured with coverage for cancer screening tests for early detection and prevention of cancer performed at health service providers under agreement with Migdal.

- Entitlement to the performance of screening tests for early detection and prevention of cancer at institutes under agreement with Migdal.
- Entitlement once every 5 years, after a qualifying period of 12 months.
- A deductible of NIS 400 per test (according to the known index at December 15, 2018 – 12389 points).
- The screening tests that are covered include:
 - ✓ Mapping of personal risk factors for developing different types of cancer
 - ✓ Appointments with medical specialists and mapping of personal risk factors for developing different types of cancer
 - ✓ Appointment with a clinical dietitian
 - ✓ Mammography test over age 40
 - ✓ PSA test for the detection of prostate gland cancer
 - ✓ PAP test for early detection of cervical cancer

Additional advantages

- A short survival period: 14 days
- The premium changes annually and becomes fixed at age 65. There is a fixed premium for a child up to age 25.
- Option to purchase additional coverages and services on a short dedicated form, including ambulatory care coverage, quick diagnosis and ongoing medical advice and support, online consultation and complementary medicine.

General terms:

Maximum enrollment age:	0-65
Maximum sum insured for purchase:	NIS 700,000 per insured (in Migdal's critical illness insurance). When the insured reaches the age of 70, the sum insured will be reduced to 50%.
End of insurance period:	Age 75.
Qualifying period:	For the first insured event – 90 days from the insurance start date. In case of cancer recurrence – 5 years from the date of recovery from the first insured event. Cancer screening for early detection and prevention of cancer – 12 months from the insurance start date.

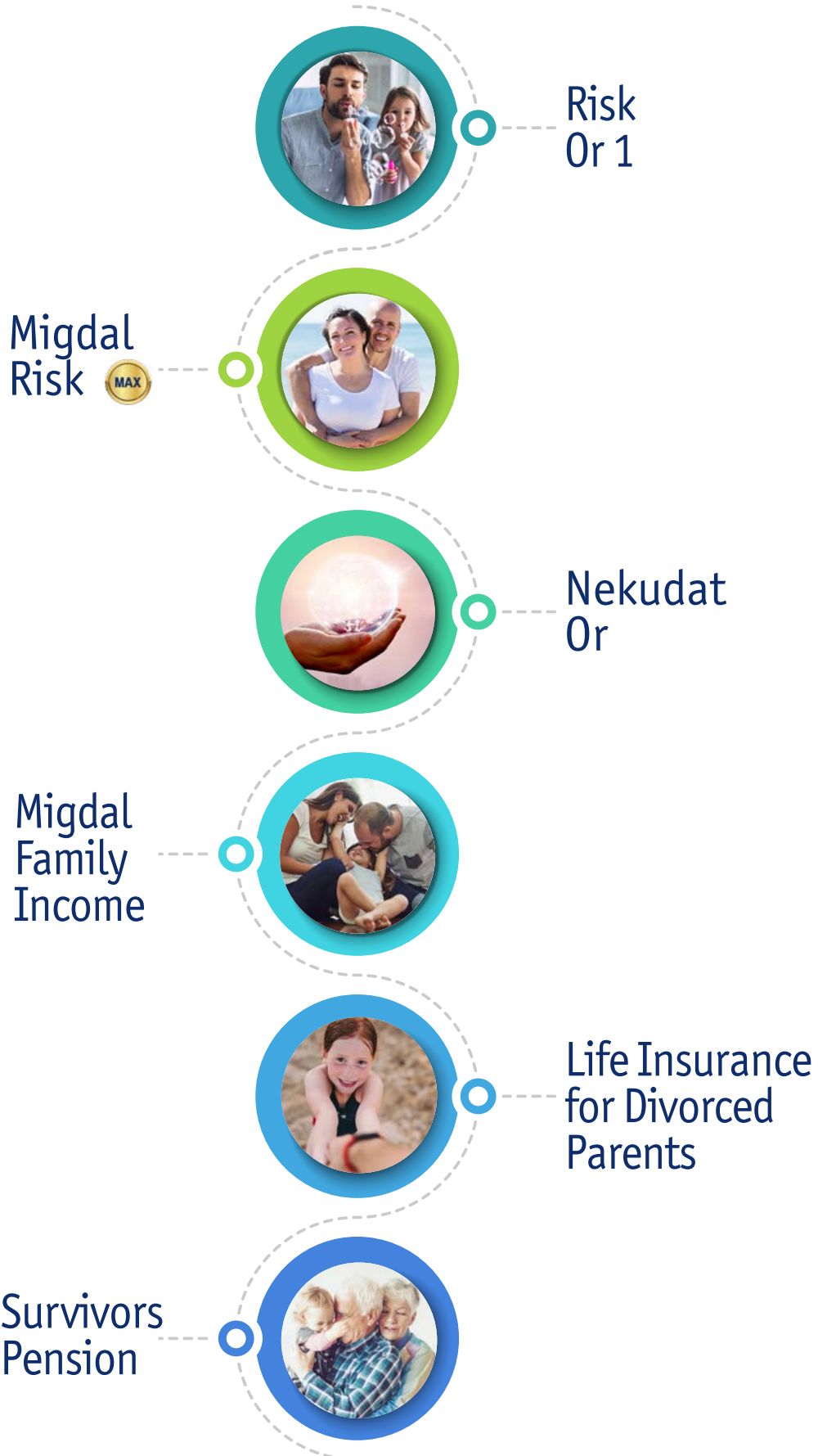
The maximum sums insured are stated in NIS and linked to the known index at the insurance start date as set out in the schedule to the policy.



Risk Insurance



Migdal is where you buy risk insurance



Risk Or 1

Insurance Coverage for Death



We all endeavor to live a good and happy life, and to plan for our own and our children's future so as to ensure financial wellbeing for ourselves and for our loved ones also in the future. However, our lives are full of surprises, and no one knows what will happen tomorrow. The possibility of death is a painful subject that tends to get pushed aside, but the need to look out for the wellbeing and security of our loved ones compels us to prepare in advance for such an eventuality and to work out a suitable financial solution for the family in the event of tragedy. Upon the death of a breadwinning member of the family, besides the overwhelming sense of loss and grief, the family also faces the loss of one of its important sources of livelihood and financial security. The stream of family income provided by the salary or wages of the deceased stops, and the family could find itself in financial trouble and having to forego the standard of living it has grown accustomed to.

Life (risk) insurance provides insurance coverage for the death of the insured during the insurance period, and is generally intended to ensure that the family will have a financial source to finance its needs. The insured determines the beneficiaries that will be entitled to receive the sum insured purchased by him, in the event of his death during the insurance period.

How does one determine the sum insured required?

Since life insurance for death is designed to address the family's needs in the event of the insured's death, it is recommended to determine the sum insured taking into consideration the family's needs, together with your insurance agent.

Migdal Risk Or 1 – Life Insurance for Death

Life insurance for death that pays predetermined beneficiaries the sum insured purchased by the insured, in a one-time lump sum payment. The sum insured will be index-linked.

The premium to be paid monthly in this insurance, will be based on a rate calculated on the basis of the insured's age, gender and smoking habits. In addition, the underwriting process prior to acceptance to insurance, that will be done on the basis of the insured's state of health, profession, occupation, hobbies and the like, will also influence the calculation of the premium. The premium changes yearly according to the insured's age, and is also index-linked.

You can calculate the monthly cost of purchasing sums insured of your choice using the risk calculator on Migdal's website: www.migdal.co.il.

For further details and enrollment, you can call your insurance agent at Migdal

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Migdal Risk




Life insurance that won't surprise you

Exclusive!

For the first time ever in Israel, Migdal is pleased to launch Migdal Risk 
The only life insurance where the sum insured is maintained, but premium markup stops!

Migdal Risk  – How does it work?

In the initial years, the premium is adjusted yearly and then.... that's it! The premium becomes fixed and is only index-linked.

Only with Risk  is it possible to ensure that the premium paid will not exceed a maximum amount known in advance. The age at which the premium becomes fixed is determined by the age of entry into the insurance policy.

Migdal Risk  – For whom is it suitable?

For everyone. But mainly for whoever is already thinking ahead today, and is definitely interested in retaining his insurance coverage also when reaching an advanced age, and wishes to avoid premium increase at that age.

What amounts can be insured under Migdal Risk  ?

NIS 750,000 and over.

Who can join Migdal Risk  ?

Maximum entry age is up to 46 (inclusive).

End of insurance period under Migdal Risk MAX is 67.

For further details and enrollment, you can call your insurance agent at Migdal

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Nekudat Or

Life Insurance Policy for Death and Terminal Illness



Migdal offers you life insurance for death that allows you to realize half the sum insured upon detection of a terminal illness*.

Death is a subject we all prefer to push aside, but in order not to leave our loved ones without a source of income in case of tragedy, it is advisable to ensure their financial future and see to taking out a risk policy – life insurance for death that enables the family to maintain financial stability at a time of tragedy.

Migdal is currently launching a rider for advancing payment of half the sum insured in the event of detection of terminal illness, to enable realization of half the risk amount in an hour of need while the insured is still alive. This money will allow the patient and family members to focus on really important matters and deal with the new and complex situation, which generally brings along with it many monetary expenses, loss of income and various difficulties, which undermines the family unit.

It's preferable not to say "It won't happen to me," and best to anticipate and be prepared for the difficult moments in life.

Migdal offers you three life insurance policies with different sums to choose from:

Package 1
NIS 500,000

Package 2
NIS 750,000

Package 3
NIS 1,000,000

Enrollment is up to age 55 with a short declaration of health on dedicated form 2659

* Terminal illness – as defined in the policy terms and conditions.

For further details and enrollment, you can call your insurance agent at Migdal

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Migdal Family Income

Life Insurance for the Next Generation



First thing – the family!

Your family is the dearest thing to you in the world. In case of death, heaven forbid, your loved ones could be left without a source of income. Have you seen to it that your family will be covered with the appropriate insurance that will protect it and provide it with financial stability, in the event you are unable to be there for them?

To know that there is someone who will be looking out for them

Life insurance in case of death is coverage that provides a solution that ensures the family has a financial basis in the event of a tragedy.

Migdal Family Income allows customizing the insurance coverage to your financial capacity and to the family's needs, to the children's ages and to the period during which the plan enables the family to go on with their lives with the help of monthly benefits to be paid to them, starting from the date of death until the end of the period to be determined by you at the time of signing up for the insurance.

Life insurance for the next generation

You have the possibility to determine the payment period end date in two ways:

Setting a predetermined date – One may decide until what date the monthly payments are to be made to the beneficiaries (e.g., age 67 which is the retirement age of the insured were he alive).

NEW! This track allows choosing a maximum age of 85!, which ensures both insurance up to age 85 and payment to the beneficiaries up to that time.

Exclusive to Migdal! Setting the number of payments – one may choose the number of payments to be made to the beneficiaries in case of death – 120/180/240 payments. Under this track, from the date of death the beneficiaries will be receiving the full number of payments set in the policy.



Migdal Family Income also covers the following cases:

When the parents are not together – A divorced couple that looks out for the future of their children will be able to ensure a continued monthly payment to the children, to secure their future in case of death of the insured parent.

As supplemental pension for the survivors – A monthly income supplement to a survivors' pension in the pension fund. This is paid until age 85 of the insured were he/she alive.

Support for children with special needs – Families supporting special needs children whose care entails additional expenses, will be able to ensure the children's welfare and continued care in case of death of an insured parent.

For support of the elderly – In a case of a supported parent, whose care includes payment for protected housing and/or nursing services, the coverage will ensure continued quality of life for the parent, in case of death of the insured person who supports him/her.

Product Characteristics

- Enrollment in the plan is open to insurance applicants aged 18 and over.
- Maximum entry age – 60 years.
- Maximum insurance termination age for the track based on a specified number of payments – 75 years. For the track based on a predetermined date – 85 years.
- The premium is index-linked and varies yearly according to the insured's age.
- The monthly payment amount is index-linked until the date of death. In such a case, the monthly payment to the beneficiaries will be linked to the investment index, net of the profit tax, in accordance with the policy terms and conditions.

For further details and enrollment, you can call your insurance agent at Migdal

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Migdal Family Income Life Insurance for Divorced Parents



The divorce rate, unfortunately, continues to rise annually, with a third of marriages currently ending in divorce. The divorced, even if they divorce amicably, need to formulate a divorce agreement that anticipates and prepares for the future, providing a solution for every possible scenario, but no agreement covers the case of a spouse's death. Even when getting divorced, your family is the most precious thing in the world for you. Death, heaven forbid, could leave your family without any source of income. With Migdal Family Income, your family will be covered with a suitable insurance plan, that will protect and afford it financial stability, in case you will not be able to be there for them.

To know that there is someone who will be looking out for them

Life insurance in case of death is coverage that provides a solution that ensures the family has a financial basis in the event of a tragedy.

Migdal Family Income – Life Insurance for Divorced Parents allows customizing the insurance coverage to your financial capacity and to the family's needs, to the children's ages and to the period of time you wish to financially support each member of your family.

To go on with life

With the Migdal Family Income – Life Insurance for Divorced Parents plan you can be sure there is someone that will look out for your nearest and dearest also the day after, and enable them to continue with their life with the help of monthly payments. These payments will be paid to your family, starting from the date of death until the end of the period determined by you at the time of enrollment in the insurance plan.

Insurance your way

The Migdal Family Income – Life Insurance for Divorced Parents plan will not only ensure a monthly income for your family, but will also allow you to determine the monthly amounts to be paid to the beneficiaries and the payments period, at your complete discretion.



The Migdal Family Income – Life Insurance for Divorced Parents plan ensures that also in case of death the divorce agreement will be realized, there will be continuity of payments to the children, and future provision for the children will be maintained.

Product Characteristics

- Maximum entry age – 60 years.
- Maximum insurance termination age – 85 years or for a specified insurance period until the children reach majority (minimum 10 years).
- The premium is index-linked and varies yearly according to the insured's age.
- The monthly payment amount is index-linked until the date of death. In such a case, the monthly payment to the beneficiaries will be linked to the investment index, net of the profit tax, in accordance with the policy terms and conditions.
- An option for varying payments for different periods as per the divorce agreement, based on the children's ages.

For further details and enrollment, you can call your insurance agent at Migdal

Migdal Insurance Company Ltd.

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Migdal Family Income

Supplemental Life Insurance to the Survivors Pension



Every pension fund has a survivors' clause that provides for life insurance which ensures that the insured's survivors will receive a specified amount when the insured dies. In such cases, the survivors will receive only up to 60% of the insured's regular salary or wages. Since the survivors will be receiving only a partial amount, they may be forced to change their financial life, so that the amount will be enough to sustain them.

Migdal Family Income is coverage that can ensure for the beneficiaries the continuation of the financial life of the survivors, by paying an additional monthly income in addition to the survivors' pension, in order to reach the full salary received by the insured while he was alive.

The income is ensured. An insured who purchases Migdal Family Income will be able to ensure for his beneficiaries a monthly income in addition to the survivors' pension, to be paid until the date on which the insured would have turned 85 were he alive. This supplement enables the insured to ensure the continuation of his family's financial life.

The children are looked after even when they are no longer "children." Survivors' pension for children is paid only until they reach the age of 21.

The supplement to survivors' pension for children for a longer period, may be added through **Migdal Family Income's** life insurance coverage.

Product Characteristics

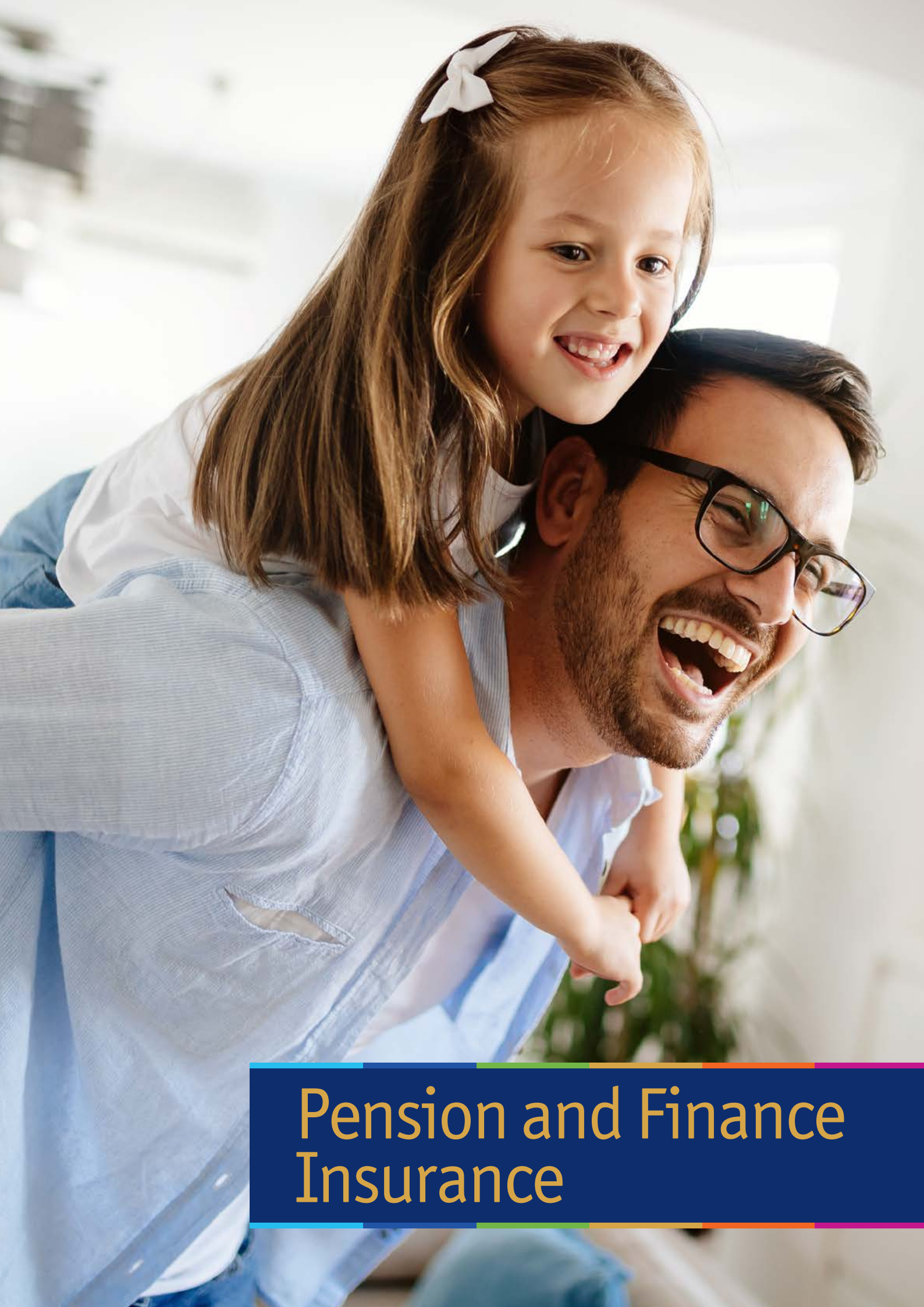
- Enrollment in the plan is open to insurance candidates aged 18 and over.
- Maximum entry age – 60 years.
- Maximum insurance termination age for the track based on a specified number of payments – 75 years. For the track based on a predetermined date – 85 years.
- The premium is index-linked and varies yearly according to the insured's age.
- The monthly payment amount is index-linked until the date of death. In such a case, the monthly payment to the beneficiaries will be linked to the investment index, net of the profit tax, in accordance with the policy terms and conditions.

For further details and enrollment, you can call your insurance agent at Migdal

Migdal Insurance Company Ltd.

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Pension and Finance Insurance



Migdal Keshet Personal Savings

Flexible and liquid personal savings

Also savings, also investment and also full liquidity!

Migdal Keshet Personal Savings is a savings policy that combines savings with investment, and offers the customer the possibility to invest in a selection of tracks plus full liquidity and flexibility of the customer's money. Full liquidity, as well as flexible switching between the investment tracks without fees and penalties – represent outstanding advantages over the alternative savings and investment instruments at banks and investment houses.

Why it pays to save with Migdal Keshet Personal Savings

- Monthly deposits starting from NIS 200, one-time lump sum deposits starting from NIS 10,000. A combination of the two types of deposits is also possible.
- Full liquidity of the money – The money that was saved can be withdrawn at any given time, without penalties or early repayment fees.
- Investment tracks of different mixes and different risk levels according to preferences and the purpose of the savings.
- Switching between investment tracks at no cost.
- Management fees are set at the time of enrollment and guaranteed throughout the savings period.
- Possibilities for a partial capital gains tax exemption for retirees (Section 125D of the Income Tax Ordinance)*
- Different possibilities for withdrawing money – as a one-time lump sum, in monthly installments, or as a pension from retirement age which is paid for a lifetime.

No capital gains tax payment when switching between investment tracks, but only at the time of money withdrawal.

Tax on capital gains only when redeeming the money.

For whom is the product suitable?

For customers interested in saving their money for whatever purpose and for whatever period of time, who are not satisfied with the interest rates offered by the bank for deposits and savings plans.

In addition, retirement age customers (those who turned 55 and older on January 1, 2003), can enjoy a partial capital gains tax exemption, in accordance with Section 125D of the Income Tax Ordinance*.

Required forms: [211 + Photocopy of ID and its paper addendum \(Sefach\)](#) >> [Form 2781 "Know Your Customer"](#) >>

* Subject to tax laws and general law. Realization of the eligibility for exemption is conditional on the insured being of retirement age under the Retirement Age Law, 5764-2004, provided that the insured turned 55 at least on January 1, 2003, subject to Section 125D of the Income Tax Ordinance.

MIGDAL KESHET | PERSONAL SAVINGS STRENGTHS AND ADVANTAGES

Migdal Keshet Personal Savings	
Parameter	Migdal Keshet Personal Savings
Interest or return over time The amount received for the money deposited, in percentages from the original investment amount.	High (over time)*
Liquidity Ability of the investor to withdraw his money (at any time) unconditionally.	Exists
Possibility for additional deposits Possibility to increase the original investment principal	Exists
Flexibility Switching the investment track (at any time)	Personalized investment management Choosing from a selection of tracks
Load charge Mutual fund purchase fees collected by the fund manager from the deposit	Does not exist
Trust fees By law, every mutual fund must appoint a trustee to check that the fund is compliant with the fund prospectus.	Does not exist
Payment of capital gains tax on switching the investment track/selling the fund and buying a new fund	Exemption from paying capital gains tax when switching the investment track

* The information on past returns achieved is not indicative of future returns.

** Subject to tax laws and general law. Realization of the eligibility for exemption is conditional on the insured being of retirement age under the Retirement Age Law, 5764-2004, provided that the insured turned 55 at least on January 1, 2003, subject to Section 125D of the Income Tax Ordinance and the provisions of law.



Migdal Pension Benefits and Severance Pay Provident Fund for Pension Savings

Your customer, an employee or self-employed person, surely knows how important it is to save already today, so that after retirement, he and his family can continue with the same standard of living they have grown accustomed to.

The provident fund **Migdal Pension Benefits and Severance Pay** is a pension savings plan that allows to accumulate money for retirement. The fund offers a range of investment tracks, each with a different and varied investment policy, which allows selecting a special investment mix that is tailored to the needs and preferences of the customer.

Advantages:

- A selection of investment tracks that allows choosing from an array of specialized channels and age-based tracks, according to the customer's preferences.
- The option to use tax benefits in respect of deposits into the provident fund, in the form of debit and credit.
- Deferment of the tax payment to the date of withdrawal
- A self-employed member can deposit lump-sum amounts into the fund at any time.
- An employee member benefits from the employer's contribution to the pension savings.

Important to know!

Money may be transferred from other funds to the provident fund Migdal Pension Benefits and Severance Pay without affecting the seniority rights and the liquidity of the accrued money, without fees and penalties. *

Required forms: [176 + Explanatory document + Power of attorney + ID photocopy >>](#)

On switching: [Transferring fund report >>](#)

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Migdal Study Fund

A Study Fund for Employees and Self-Employed

A study fund is a dual savings and pension product, constituting a short- to medium-term capital savings vehicle for the employee member and/or self-employed member. The study fund is the only pension channel that allows to withdraw the money accrued in the fund in a tax-free lump sum, already 6 years after the first deposit date.

Advantages of investing in the Study Fund:

- The Study Fund becomes liquid and can be withdrawn tax-free already after 6 years. Even so, one can continue to save and deposit into the fund also up to retirement age.
- The only financial product that qualifies for tax exemption on capital gains, in a lump-sum withdrawal.
- The money accruing in the fund can be withdrawn in a lump sum on the eligibility date.
- Migdal Study Fund offers a range of investment tracks, including specialized investment tracks and age-based investment tracks, to cater to varying customer preferences.
- An employee member enjoys a tax exemption on the salary in respect of the amount of the employer's contribution (limited to a salary ceiling of NIS 15,712 for 2018).
- A self-employed member is entitled to recognize the deposit amount (limited to a ceiling) as part of the tax recognized expenses.

Exclusive to Migdal's Study Fund! An age-based investment track

As retirement age draws near, the appetite for risk diminishes, while there is a growing desire to moderate the volatility of investments. Therefore, Migdal offers a study fund with an age-based investment mechanism, comprising three investment tracks that are characterized by an investment mix specialized by age group (up to age 50, ages 50-60, ages 60 and older).

It's worthwhile knowing!

- A self-employed person wishing to take advantage of the maximum tax benefit for deduction purposes, should deposit an amount equal to 4.5% of their taxable income, limited to the taxable income ceiling for the respective tax year, and benefit from a recognized expense in respect of the deposit (up to NIS 17,725 for 2018).
- When withdrawing the money of a study fund after 6 years, the member, an employee or a self-employed person, is entitled to receive all the deposits accrued to his credit plus the profits, free of capital gains tax and net of management fees (limited to a ceiling). It is possible to make a partial withdrawal.
- Possibility to switch the fund – A member may switch from one study fund to another, at any time. The accrued amount retains its seniority also in the fund to which the money has been transferred.*
- A self-employed person will benefit from a capital gains tax exemption, when withdrawing money from a study fund originating in deposits up to an annual ceiling (NIS 18,240 as of 2018).
- Increasing the pension by transferring one lump sum to the pension – The mobility regulations allow to transfer liquid money from the Study Fund to pension provident funds (only the money accrued up to the deposit ceiling), limited to the pension deposit cap.

Such a move allows anyone who has saved for years and accrued significant sums of money, to use them to increase their pension, if they wish. As mentioned, the employee always has the possibility to make a withdrawal as a capital amount.*

Forms and enrollment:

[Form 174 >>](#)

Email: migdal_hafakot@migdal.co.il

Agent number: for new opening 480

Bank transfer: to Bank Leumi 10-800-29920657

Email for Provident and Study Fund Collection: gviagemel@migdal.co.il

* Transfer from one fund to another will be done as per the provisions of the legislative arrangement.

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Migdal Investment Provident Fund

The provident fund that reinvents itself!

The provident fund that will enable your customers to enjoy significant advantages across multiple savings channels, in the short, medium and long term, and to increase the future savings, while preserving the money's liquidity.

Migdal Investment Provident Fund offers flexibility in the management of deposits and accrual of profits, and allows a one-time capital withdrawal at any given time without paying a penalty, or a pension withdrawal after retirement age. After retirement age, withdrawal of money as a pension will be exempt from both capital gains tax and income tax on the pension*.

In addition, it will be possible to designate beneficiaries who will also be able to withdraw the money that has accrued and enjoy the tax benefits.

So long as no money is withdrawn from the fund, there is no payment of tax on the accrued capital gains. Deferment of tax payment to a later date is equivalent to a lower tax payment, so that it pays to continue investing in the fund for as many years as possible.

Migdal Investment Provident Fund enables choosing investment tracks according to the changing needs of the customer over the years and switching between the tracks at any time, without harming the continuity of the investment and without paying tax.

The earlier in life one starts depositing money into the provident fund, the greater the accrual will be at the retirement age.

Migdal Investment Provident Fund – One fund, numerous advantages:

- Full exemption from capital gains tax – When withdrawing the money after retirement age, the money will be received as a tax-free monthly pension*.
- Deferment of tax payment – Capital gains tax will be paid only when withdrawing the money.
- Liquidity – The savings money is liquid and withdrawable at any time without paying a penalty.
- Switching between investment tracks – without penalties and without paying tax.
- Investment management – Migdal's investment division will manage the investment of the money.
- Flexibility – One can deposit a one-time lump sum or payments (the annual deposit ceiling is NIS 70,000 per year for each family member).
- A loan with good terms – It is possible to receive a loan of up to 80% of the savings accrued in the fund, with a maximum loan period of 7 years.
- Attractive management fees

Required forms: [Form 1052 + ID photocopy + concise explanatory document >>](#)

* Withdrawal of funds from a pension is possible subject to and after transfer to a pension provident fund, and under the terms and conditions of the pension provident fund and the provisions of the legislative arrangement.

** Subject to the provisions of the Fund's code of conduct and the legislative arrangement. Said information is general information only and shall not be used to determine the rights and obligations or as a tool for interpretation.

The terms and conditions binding the company are the terms and conditions of the Code of Conduct of the investment provident fund and the provisions of the legislative arrangement. Where there is a contradiction or discrepancy between that stated on this page and the provisions prescribed in the terms and conditions of the Code of Conduct and the legislative arrangement, the terms and conditions of the Code of Conduct and the legislative arrangement shall prevail.

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Pension Savings Pension Fund and Managers' Insurance

Has your customer started a new job?
Has the employer opened a pension fund or managers' insurance for him?

By law, the employee has the right to choose his own pension product as well as the company to manage the pension savings for him.

Migdal, the largest pension insurance group in Israel, offers your customers different options for pension savings, and connects them to the financial might that manages over a billion shekels in pension savings funds for upwards of 2 million customers, with more than 80 years' experience in the industry.

One can suggest that the customer combine a pension fund with managers' insurance, to facilitate tailoring a pension solution that will suit the customer's needs.

Migdal Makefet | Personal Pension Fund

A pension fund pays an annuity starting from the age of retirement or in the event of loss of working capacity, and in the event of death, it pays a regular monthly income to the widow and orphans for a lifetime. In the pension fund, the insurance coverage for death/disability is purchased at a low cost relative to the other products.

In the Migdal Makefet Personal Pension Fund, your customers will be able to enjoy a wide range of tracks that are suited to their personal and family needs and circumstances.

Advantages of the fund:

- A selection of flexible investment tracks for the customer to choose from, according to his personal and family situation, including a special track that addresses the needs of a family with a child with disabilities.
- Different investment tracks for managing the accrued funds, according to the customer's preferences.
- Lower management fees compared to other types of pension savings.
- The pension fund is managed under a code of conduct approved by the Capital Market, Insurance and Savings Authority and in accordance with its directives.

Special tracks:

- Increased pension payments – If the customer has no spouse and has children below age 21, a survivor's pension can be chosen for the children only, thereby increasing the pension payments.
- An addition of 50% to the widow's survivor's pension in the first year, and an assured pension for a period of 240 months (in tracks not including reduced coverage for survivors).
- Coverage of 75% for loss of working capacity at any age, when enrolling in the basic track.
- Special track for a special needs child – a special insurance track that in the event of the insured's death provides pension coverage for a special needs child for his lifetime (including a child of the insured who had special needs before the insured enrolled in the fund).

* Subject to the provisions of the legislative arrangement.

Required forms: [130 + Explanatory document + Due disclosure + Power of attorney + ID photocopy >> + Form 2726 \(Automatic Temporary Risk\) On enrollment of a single member: Form 454 \(health declaration\)](#)
On switching: [: Transferring fund report >> + Switch 455](#)

Migdalor Managers' Insurance for Pension

Managers' insurance enables the customer to receive a monthly pension on reaching the age of retirement*. In addition, managers' insurance enables the customer to be insured with life insurance (risk insurance for death) and to add insurance that covers loss of working capacity. The different insurance components can be customized to meet the customer's preferences.

Since this involves an insurance contract, most of the terms and conditions therein are fixed and cannot be changed unilaterally during the insurance period.

One can choose from a wide range of investment tracks, among them, the age-dependent management model, based on the customer's preferences and the changing trends in the capital market.

At retirement age, the accrued pension savings funds will be available to the customer for receiving a monthly annuity*.

In the event the customer leaves his workplace and ownership is transferred to him, he will be able to continue with the manager's insurance at his new workplace, or retain it for a temporary period, in the framework of the Temporary Risk Coverage until he finds a new workplace**.

Advantages:

- Option to choose investment track and customize it to personal preferences and to changing trends in the capital market.
- Option to choose an age-based investment track, which varies with the age range to which the customer belongs.
- Option to combine life insurance and loss of working capacity insurance out of the benefit payments (subject to the ceiling specified in law).
- Option to combine with loss of working capacity insurance at the expense of another budget paid by the employer.
- Dedicated pension track, which allows the customer to receive a reduced pension, and in the event he becomes a long-term-care person, to receive a 50% addition to the monthly pension for a period of up to 30 months.***
- Option to increase the sum insured without need for proof of health, following marriage, birth of a child or adoption of a child, provided the age at the time of enrollment for insurance does not exceed 40, and at the time of application does not exceed 45. The sum insured for death can be increased (net of the accrued savings amount) up to four times during the insurance period, by 50% each time, without need for a declaration of health.
- The insurance is recognized as a provident fund and has tax benefits, subject to the recognized ceilings and the tax laws.

Required forms: [Employee: 50 + 183 + Explanatory document + Power of attorney + ID photocopy >>](#)

[Self-employed: 50 + 184 + Explanatory document + Power of attorney + ID photocopy >>](#)

It is important to remind the customer!

Withdrawal of part of the funds, including the compensation, before the end of the savings period, will decrease the accrual in proportion to the withdrawal (withdrawal of funds is subject to tax rules).

* Receipt of a pension is not possible if the pension amount is less than 5% of the minimum wage under the Minimum Wage Law, 5747-1987. In such a case, the surrender value will be paid in a one-time lump sum payment, subject to the provisions of the legislative arrangement.

** Insurance coverage retention is for a limited time, subject to the policy terms and conditions.

*** The policy sets out the eligibility terms and conditions for choosing this track plus the terms and conditions for receiving the additional long-term-care benefit.



Elementary Insurance



The steering wheel is in your hands. This is the time to get onto the track of comprehensive insurance!

Migdal Motor Vehicle Insurance

Migdal's comprehensive insurance plan will ensure coverage of expenses in respect of damage caused by negligence, and due to collision, accident, car theft or malicious injury, as well as legal defense expenses in the event of claims against you.

The insurance coverage provided by the policy can be extended by purchasing additional coverages:

- A package that includes road services and towing + substitute vehicle – vendor can be chosen
- Original window panes
- Replacement window panes delivered to the home
- Car lights and side mirrors
- Earthquake
- Cancellation of reinstatement fees
- Additional compensation of up to an added 10% of the insured vehicle's value – for vehicles no older than 12 months at the time of insurance policy issuance.

With the Migdal Comprehensive **Motor Vehicle** Insurance policy, one benefits from a nationwide network of over 100 service garages under an arrangement with Migdal, including also authorized garages of the importer. Thus, your customers will enjoy a reduced deductible, and in addition, they will be able to pay directly to the service garage the deductible amount alone, while the claim itself will be paid by Migdal directly to the service garage. Choosing a service garage under the arrangement ensures that the process of handling a claim will be efficient and convenient for you and your customers.

MIGDAL MATCH 10,000

Drive little – pay less

Insureds who drive up to 10,000 kilometers a year can choose the **MIGDAL MATCH 10,000** track and thus reduce the insurance cost.

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OUCH...








Migdal Fix!

To drive with true peace of mind

From today, Migdal Fix is near your home.

The list of Migdal Fix service garages has been expanded to include 70 service garages throughout Israel!

The coverage includes:

-  Damages up to NIS 30,000
-  No deductible
-  No premium markup due to the accident, when renewing the insurance at Migdal
-  A simple, easy and efficient vehicle repair process
-  Nationwide network of Migdal Fix vehicle service garages, per the list presented on Migdal's website

[For the list of Migdal Fix service garages, click here >>](#)

All this at a cost of NIS 110 a year

The coverage is offered as an extension to the comprehensive insurance policy for the "Standard Migdal," "Super Migdal," and "Migdal Lite" tracks.

A repair in the expanded list will be possible in all policies with Migdal Fix coverage.

* The coverage is provided up to two times during the insurance period and is conditional on repairing the damage only at Migdal Fix vehicle service garages appearing on the website, for damage whose cost exceeds the standard deductible for the policy. E&OE

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Total Home Protection

Migdal Home Insurance

Be it home, contents, building or accident insurance, Migdal gives you full protection!

The considerable amount of contents bought for the home deserve the best protection; therefore, it's important that you insure the building, property and contents against sundry damages and risks, and make sure that also in the event of harm to a third party, everything is protected.

Coverages included in the policy:

- Home structure and contents coverage includes: fire damage, water damage, break-in damage, jewelry coverage up to 20% of the sum insured for the contents, earthquakes, natural disasters damage.
- All-risks coverage for structure and contents totaling NIS 25,000 on a first loss basis.
- Third-party liability insurance to cover the liability of the insured and his household members towards a third party.
- Employers' liability insurance to cover the liability of the insured towards household domestic workers.

Additional extensions for payment:

- Contents of bank safe
- **NEW** – Option for a sealing damage extension up to a liability limit of NIS 10,000 per event and for the period.
You can buy special coverages such as: garden furniture, vegetation and irrigation system, computers, display monitors, and more...

New and only at Migdal! Migdal Water Damage Insurance

Special coverage for water damage in home insurance

When buying home insurance, it's important to choose home insurance that includes coverage for water damage, which is commonplace and could lead to a reduction in home value. Migdal is offering a new Water Damage Insurance plan that will grant insureds attractive terms if they install a water detection and shut-off system in their home.

The system's advantages:

- On detecting a water leak or an unusual flow of water, the system sends an alert and shuts off the water supply.
- Timely detection of malfunctions
- Prevents inflated water bills

The plan's terms and conditions:

- An attractive premium and a significantly lower costing track.
- No deductible for water damage – in respect of first loss.
- A discount for 3 years – with the lower costing track, you are sure to get full value for your money.

With the automatic water detection and shut-off system, your customers will be more protected and pay less.

Water damage hotline

Tel: 07-68865055 | Fax: 07-68869808 | Email: tviotRehushMaim@migdal.co.il

Highlights and clarifications: The policy is based on the standard home insurance policy.

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Insurance Solutions for Every Business

Migdal Business Insurance

A great deal of capital is invested in the business and there is constant activity to make it succeed and prosper.

Business owners must also manage the risks arising from the business.

Risk management may involve the securing of appropriate funding at good conditions, development of innovative and unique products, ensuring the consistent provision of professional and quality service, and more. But risk management is also the protection of the capital invested in the business.

The coverages included in the policy:

- Extended fire insurance, including damage caused by break-ins, earthquakes and natural disasters.
- Loss of income or loss of profit insurance
- Cash-in-transit insurance
- Property-in-transit insurance
- Third-party liability insurance
- Employers' liability insurance
- Product liability insurance
- Professional liability insurance
- Mechanical breakdown insurance
- Electronic equipment insurance
- Personal accident insurance

The policy is tailored to different types of business:

Stores, workshops, service providers and skilled tradespeople, restaurants and coffeehouses and other types of business.

Advantages and extensions of the plan:

- The policy's flexibility allows choosing coverages according to the customer's needs and the risks he is exposed to.
- The policy packages together many different coverages, enabling the purchase of a combination of coverages, which allows for a more efficient insurance plan for the insured.

Extensions provided **at no cost:**

1 Extended fire insurance

- Value-as-new insurance
- Coverage of expenses for reconstruction of the business' documents in a case of insured damage
- Coverage for glass breakage
- Coverage for alternative rent in case the business cannot be operated from the structure due to damage.
- Coverage for additional amount insured in case of additions or changes to the business.
- Coverage for shelf and rack collapse
- Coverage for debris removal expenses

2 Third-party liability insurance

- Coverage for claims filed by the National Insurance Institute
- Cross liability clause
- Extension for poisoning by food or drink served at the business
- Coverage for social and sport activities for the insured's employees
- Legal defense expenses in criminal and administrative proceedings

3 Employers' liability insurance

- Extension for controlling shareholders
- Extension for territories workers within the territories
- Employees temporarily outside Israel
- Legal defense expenses in criminal and administrative proceedings

In addition, Migdal has developed special extension packages for businesses in different segments:

Skilled tradespeople performing outside work

Migdal has a special solution for skilled tradespeople who do off-premises work. This solution is suitable for such tradespeople as: a carpenter, plumber, electrician, metalworker, air conditioner installer, and others.

The main advantages of this extension:

- Coverage of the insured's liability for damage caused to a third party while the work is being carried out.
- Option for extending the coverage to damage caused to a third party after the work is completed.
- Coverage of the insured's liability for damage caused to third-party property on which the work is being carried out.

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Also When It Comes to Office Insurance, Migdal Won't Leave You to Cope Alone!

Migdal Office Insurance

To order goods, fill out reports, hire workers, run to the bank... Office owners have countless matters to take care of, as well as the responsibility to look out for the wellbeing and security of the employees, the building and equipment, plus the capital and resources that have been invested. **Migdal Office Insurance addresses a large part of your worries, allowing you more free time to focus on running the business with a clear and quiet mind.**

The insurance plan's advantages:

- Attractive pricing and low deductibles
- Fixed protection recommendations without need for a preliminary survey up to an insured sum of NIS 1,500,000.
- The policy's flexibility allows for choosing coverages according to the customer's needs and the risks he is exposed to.
- The plan bundles together many different coverages, enabling the purchase of a combination of coverages, which allows for a more efficient insurance plan for the insured.

The insurance plan allows you to purchase the following coverages:

- ✓ All-risks building and contents insurance, including break-in damages, earthquake and natural disaster damages.
- ✓ Loss of income insurance on the basis of an agreed daily compensation.
- ✓ Cash and cash-in-transit insurance.
- ✓ Property in transit insurance.
- ✓ Third-party liability insurance.
- ✓ Employers' liability insurance.
- ✓ Electronic equipment insurance.
- ✓ Personal accidents insurance, including weekly compensation.
- ✓ Terrorism damage insurance.

NEW! Professional liability insurance for the interior design office

Purchasing the available coverages in the policy will provide you with all-around protection against the slew of risks you are exposed to, all depending on the nature of the office and your needs.

A variety of extensions to the insurance coverage that are provided **at no cost**:

- All-risks building and contents insurance
- Coverage for reconstruction expenses
- Coverage for glass breakage in building and contents insurance
- Coverage of rent for renting an alternative building, due to a covered insured event.
- Coverage for additional amount insured in case of additions or changes to the office.
- Coverage for debris removal expenses

Third-party liability insurance

- Coverage for claims filed by the National Insurance Institute
- Cross liability clause
- Extension for poisoning by food or drink served at the office
- Extension for construction and renovation work at the office up to NIS 50,000
- Coverage of social and sport activities for the insured's employees
- Legal defense expenses in criminal and administrative proceedings

Employers' liability insurance

- Extension for controlling shareholders
- Extension for territories workers within the territories
- Employees temporarily outside Israel
- Legal defense expenses in criminal and administrative proceedings

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Behind every glittering shop window is a shop owner who has no time to breathe...

Migdal Business & Shop Insurance

Shop owners have countless tasks to take care of such as ordering products, training salespeople, filling out reports, handling customers –in short, a big headache... So, we'll be happy at least to spare them the concerns for the wellbeing and security of the employees, the building and the equipment.

Migdal offers a special insurance plan for shops, which allows for extensions and solutions tailored to the business' needs.

This is the time to suggest to your customers to enroll and be secure in the knowledge that also in running their store, Migdal is there to support them.

The plan includes:

Stores in a closed mall	Building/contents/stock – burglary coverage on a full value basis	Up to NIS 4,000,000
Stores in G and BIG shopping centers	Building/contents/stock Stock burglary on a full value basis	Up to NIS 2,000,000 Up to NIS 500,000
Street stores	Building/contents/stock Stock burglary on a full value basis	Up to NIS 1,500,000 (maximum sum insured for contents and stock NIS 500,000) Up to NIS 350,000

1 Extended fire insurance

Extensions included

- Glass breakage, up to 5% of the sum insured for the contents.
- Shelf and rack collapse, up to 5% of the sum insured for the contents and no more than NIS 40,000.
- Debris removal expenses, up to 10% of the sum insured, but no more than NIS 1,000,000.
- Alternative rent, in the case of an insured event, up to 10% of the sum insured for the building.
- Expenses in respect of fees for architects and other experts (excluding appraisers) needed due to the damage, up to 5% of the sum insured, but no more than NIS 200,000.
- Document reconstruction expenses, up to 10% of the sum insured, but no more than NIS 200,000.
- Additional expenses incurred after damage for protection of the property, destruction, and the like, up to 10% of the sum insured, but no more than NIS 40,000.
- Monies – damage sustained due to an insured event covered under Chapter A of the policy (extended fire insurance as a result of the risks covered under Chapter A). The insurer's liability under this extension will not exceed the lower of 5% of the sum insured for the contents + stock, or NIS 15,000.
- Waiver of subrogation right towards the shopping center owner and/or the lessor and/or the management company, if the damage was not caused willfully by them and subject to the conditions of the subrogation clause in the policy.

2 Third-party liability insurance

- Maximum liability limit NIS 10,000,000.
- Extension for select business codes: cancellation of the product liability exclusion up to a liability limit of NIS 300,000 per event and for the period, which forms an integral part of the liability limits for the third-party section, and not in addition thereto.

3 Employers' liability insurance

Liability limit of NIS 20,000,000 per employee and NIS 20,000,000 for the period.
Coverage includes up to 3 permanent employees.

Protections and surveys

Fixed protection recommendations without need for a preliminary survey, in building and contents / stock insurance up to an amount of **NIS 1,000,000**.

Other coverages for an additional premium

- Electronic equipment
- Money – beyond the existing extension
- Goods in transit

This insurance plan is not intended for jewelry and watch stores, electricity and electronics stores, restaurants and stalls. Likewise, this plan is not intended for optical shops in G and BIG centers.

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A cyber attack on your business is apparently just a matter of time

Migdal Cyber for Business

Migdal's business and office cyber insurance policy is innovative and unique, and designed to cover damage to the insured and/or a third party as a result of penetration and/or attempted unauthorized penetration of the insured's information systems.

Every business needs cyber protection

Nowadays, a substantial part of every business's activities is based on technology and the Internet. Despite the immense value technology and digitalization bring to a business's day-to-day operations, they also expose the business to considerable risks, the most significant being the risk posed by cyber-attacks.

In recent years, cyber-attacks have become commonplace and onerous, and have caused the shutdown of systems, the loss of important information and, at times, even the distribution and exposure of such information. All these constitute significant financial and public image damage for the business.

For whom is Migdal's cyber security insurance policy intended:

The policy is designated for any person, organization or legal entity interested in protecting against damage caused by a cyber event, and will be issued only for Migdal insureds holding a valid business/office policy.

Coverages included in the policy:

1. Insurance coverage for protection of the insured's (first party) business and/or office that includes:
 - Coverage for gross profit loss due to business interruption caused by an information security event or a breach of confidential information.
 - Coverage for costs and expenses expended by the insured due to an information security event.
 - Coverage for cyber extortion
2. The insured's third-party liability coverage for cyber events, that includes:
 - Coverage for an information security event or a breach of confidential personal information.
 - Media content liability coverage

Coverage is provided on the basis of filing a claim that has been submitted for the first time during the period of insurance.

Fast digital underwriting

Underwriting of the policy is done digitally and quickly after evaluation of the business's level of exposure to cyber-attacks and classification of the risk.

The premium is determined based on the business's risk classification, the requested liability limit and the insured's business turnover.

As a business owner you are exposed to numerous risks. If once concern focused on physical break-ins into the business, today, the key concern is over cyber attacks that could harm the business's information systems, steal and leak customers' confidential information, and disrupt the ongoing functioning of the business. The result is usually damage to business reputation and customer confidence, as well as considerable financial damage. It is precisely for this that we, at Migdal, have developed a cyber insurance policy for business.

What to do in a cyber event?

First, it is important to note that right from the start of the event, Migdal is there for its insureds, providing them with close advice and support throughout the event.

Cyber 24/7

The hotline provides professional support throughout the event (limited to 72 hours from the time of notification of the event)

and gives professional solutions to all the needs arising at all stages of the event:

1. IT advisor authorized to handle the cyber event in the system – an extortion advisor – to provide advice in an extortion event on the conduct of negotiations and the possibility of paying the requested ransom.
2. Special professional advisor – an accountant, to estimate the insured's loss of profits due to a cyber event.
3. Legal advisor to provide supportive legal advice following a cyber event.
4. Crisis/communications advisor to assist the insured in managing an internal/external crisis, and to guide the communications strategy with regard to possible damage to the insured's reputation.

We protect your business at all times!

During the lifetime of the policy, the insured's computerization systems will be scanned periodically to check for any change in the risk level, which will give an indication of the degree of vulnerability of the insured's computerization systems.

Brochure edition 01.2020. Said information is general information only and shall not be used to determine the rights and obligations under the policy terms and conditions or as a tool for interpretation. The only binding terms and conditions are the policy's terms and conditions, and where there is a contradiction between these and the brochure, the policy terms and conditions shall prevail. The Company has the right to update the rates appearing in the brochure at its sole discretion, at any time. That stated in this brochure is no substitute for advice that takes into account the specific needs of every individual.

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