

INSURANCE

IMPORTANT: IT IS MANDATORY THAT ALL BIRTHRIGHT ISRAEL PARTICIPANTS HAVE HEALTH INSURANCE THAT IS VALID IN ISRAEL FOR THE DURATION OF THE TRIP.

There are several options for Health Insurance while traveling:

1. If you have health insurance in the U.S., check that you are covered while traveling overseas.
2. Choose an insurance provider, and ensure that you have coverage. We recommend* you purchase insurance through CTAS - an inexpensive and easy way to fulfill this requirement. CTAS is underwritten by Harel Insurance Company, Israel's largest medical insurer. You can learn more about CTAS here: <http://www.ctas.co.il/IsraelExpertsBRI.asp>

Israel Experts does provide full medical coverage while you are here (which is secondary to your personal coverage), BUT it does NOT cover travel insurance to and from Israel, lost or stolen items, trip cancellation (on your part, due to emergency), medical care for pre-existing conditions, or medical evacuation.

Please note: You will need to provide us with your health insurance information no later than two weeks prior to your departure.

Health Insurance V's Travel Insurance

We say - both!

Most people are aware of the benefits of health insurance; however, we strongly recommend you also consider travel insurance to cover the cost of lost/stolen baggage, cameras, iPods, tablets, phones etc.

If you are purchasing connecting flights, travel insurance should cover your costs should your flight be cancelled or delayed due to bad weather (check with insurer).

*Please note that Israel Experts has no affiliation with CTAS or any other insurance company. Any and all issues regarding their services must be dealt with directly with them. We will not be able to answer questions about their services so please contact them directly.

Finally, Israel Experts will not be liable for any medical treatment needed by participants throughout the trip, nor for lost/stolen items.