

NON-BINDING TRANSLATION

In the case of any discrepancy between the text of this document and the original in Hebrew dated 22/09/2019, the latter will prevail.

22nd September 2019

DUE DISCLOSURE

Dear Insured,

You are covered under a policy in the name of the Hebrew University in Jerusalem, policy no. 602100082419.

The insured: Volunteer

Period of insurance: 1.10.2019 – 30.09.2020

A. General:

1. Name of the policy: Personal Accident Insurance, Harel 11/2017 version.
2. The insured event is an accident which occurs during the period of insurance which is the direct cause of the death of the insured, or is the direct cause of the permanent disability of the insured or the temporary total or temporary partial incapacity of the insured to engage in their work or profession.
3. It is hereby noted and agreed that notwithstanding that stated in exclusion 2.1.3, the policy is extended to cover:
The insured's legal liability in connection with radioactive materials, X ray production equipment, accelerators, laser equipment and similar appliances used solely for research or study purposes, including the insured's legal liability in connection with any activity directly or indirectly related to the handling, or transportation of waste material arising from such appliances, or from the appliances themselves but excluded, all losses directly resulting from the development testing and handling of nuclear, biological and/or chemical weapons or parts/components of such weapons. Coverage shall end when radioactive waste material is handed over to the public authority in charge of disposal all radioactive material.

4. The covers
Accidental death – NIS 300,000.
Permanent disability due to an accident – NIS 300,000 (100%).
Weekly benefits for temporary disability – NIS 600.
5. Automatic renewal conditions: None.
6. Qualification period: None.
7. Deferred period: None.
8. Deductible: 7 days for temporary disability.

B. Amendments to conditions:

9. Amendments to the policy conditions during the period of insurance: None.

C. Cancellation conditions:

See details hereunder.

D. Exclusions to the cover:

10. Exclusions to the liability of the company: As stated in the attached policy wording.
11. Cover for terrorism: None.
12. Premium payment waiver: None.
13. Offsetting or participation in benefits: None.
14. Benefits for partial temporary incapacity: As stated in the benefits section C of the attached policy.
15. Determination of permanent disability – Will be determined in accordance with the relevant tests set out for the type of injury involved in Section A of the Schedule to Regulation 11 of the National Insurance Institute Regulations (Determination of the Disability Levels for Work Accidents) – 1956, hereunder in this clause “the tests”. Determination of disability as aforementioned does not apply any directive of the National Insurance Law and its regulations to the policy.
16. Method of the determining the disability rate – In accordance with the policy conditions.

The cover is subject to the exclusions specified in the policy – please see the Exclusions to the liability of the insurer in the attached policy wording.



Cancellation of the insurance

The insurer will not be entitled to cancel the policy during the period of insurance other than due to non-payment of the premium as stated hereunder or due to an intentionally fraudulent act by the insured against the insurer.

Cancellation of the insurance due to non-payment: The insurer will not be entitled to cancel the insurance during the period of insurance due to non-payment other than if at least two warning notices are sent to the CFO and the comptroller of the Hebrew University concerning the non-payment, the first 90 days before the intended cancellation date and the second 60 days before the intended cancellation date.

The information contained hereon does not exhaust or substitute the full terms, conditions and exclusions of the policy including the policy schedule and hence everything stated above is subject to the full terms, conditions and exclusions of the aforementioned policy.

Wishing you good health and longevity.

Yours sincerely,

Harel Insurance Company Ltd.