

Insurance Event Report

Event Report

Insured Person: Lukas, 30, German tourist

Location: Haifa, Israel

Date of Event: November 2, 2025

Insurance Policy: Tour & Care – Prestige Policy

Description of the Event

While eating, Lukas cracked a molar, causing severe pain and swelling. He went to a contracted dental clinic, where the dentist performed an emergency extraction and provided pain relief medication.

Medical Expenses Incurred

Service	Cost (NIS)
Dental examination & extraction	600
Medication	120
Total	720

Expected Treatment by the Insurance Company

The policy covers emergency dental treatment up to 700 NIS. Since Lukas's total expenses (720 NIS) slightly exceed the cap, the insurer reimburses 700 NIS, and Lukas pays the remainder (20 NIS).