

# Insurance Event Report

## Event Report

**Insured Person:** Alex, 34, tourist from Canada

**Location:** Negev Desert, Israel

**Date of Event:** September 3, 2025

**Insurance Policy:** Tour & Care – Prestige Policy

## Description of the Event

Alex, a 34-year-old Canadian tourist, embarked on a guided hiking trip in the Negev Desert, near Mitzpe Ramon. The day was particularly hot, and the group had been walking for several hours across rocky terrain. Around midday, while stepping over a boulder, Alex suddenly felt a sharp pain in his right ankle. Looking down, he saw a desert viper retreating into the rocks. The bite area quickly began to swell, and Alex experienced dizziness, nausea, and severe local pain.

The tour guide, trained in first aid, immediately immobilized Alex's leg and called Magen David Adom (MDA). Given the remote location and severity of the situation, a medical helicopter was dispatched. Within 40 minutes, Alex was airlifted to Soroka Medical Center in Be'er Sheva, a government hospital recognized under the policy.

Upon arrival at the hospital, Alex was rushed into the emergency department. He received antivenom, intravenous fluids, and pain management. Blood tests and monitoring were carried out to check for systemic effects of the venom, such as clotting abnormalities or organ damage. Fortunately, early treatment prevented life-threatening complications.

Alex was admitted to the intensive care unit for close observation during the first 24 hours, followed by transfer to a general ward for an additional two days. During this period, he was treated with antibiotics to prevent infection, pain relief medication, and continuous monitoring. On the third day, his swelling and systemic symptoms had improved significantly, and he was discharged with instructions for follow-up care and limited physical activity for the next two weeks.

## Medical Expenses Incurred

Service	Cost (NIS)
Ambulance helicopter evacuation	6,500
Emergency room evaluation & antivenom	4,200
ICU stay (1 day)	5,500
General ward hospitalization (2 days)	6,500
Lab tests & monitoring	800
Prescription medication (antibiotics & painkillers)	300
Total	23,800

## Expected Treatment by the Insurance Company

Under the **Tour & Care Prestige policy**, Alex's case qualifies for full coverage as it was a sudden, accidental event that required emergency hospitalization:

1. **Ambulance helicopter evacuation** – Covered, since the policy includes ambulance costs when hospitalization follows. Though more expensive than ground transport, air evacuation was medically necessary and thus reimbursed.
2. **Emergency room treatment** – Fully covered, as snake bites are explicitly listed in the policy's emergency room coverage.
3. **Hospitalization (ICU and ward)** – Covered up to 90 days in government hospitals. Soroka Medical Center qualifies, so all costs are reimbursed.
4. **Lab tests and monitoring** – Considered standard hospital expenses, covered fully.
5. **Medications** – Reimbursed up to 700 NIS. Since Alex spent 300 NIS, it is fully reimbursed.

In total, Alex's medical expenses reached **23,800 NIS**. The insurer will directly settle with the hospital and service providers, leaving Alex responsible only for any co-pay defined in his Insurance Details Page.

This incident demonstrates the importance of immediate medical evacuation in remote areas. The insurer's commitment ensured that Alex received life-saving treatment without the burden of overwhelming costs.