

# Insurance Event Report

## Event Report

**Insured Person:** Maria, 27, Spanish tourist in Israel

**Location:** Tel Aviv, Israel

**Date of Event:** August 12, 2025

**Insurance Policy:** Tour & Care – Prestige Policy (Medical Insurance for Tourists in Israel)

## Description of the Event

Maria was visiting Tel Aviv for a summer research program. On her second week, while riding a rented bicycle along Rothschild Boulevard, she lost control due to a slippery patch on the pavement. She fell and sustained a **fracture in her right arm** and multiple bruises. Bystanders called an ambulance, and Maria was immediately taken to Ichilov Medical Center (a recognized general-government hospital). The ER doctors diagnosed a **displaced fracture** that required surgical fixation with metal plates and screws. She underwent surgery the same evening, followed by a 5-day hospitalization, including pain management, X-rays, and physiotherapy consultation.

## Medical Expenses Incurred

Service	Cost (NIS)
Ambulance transportation	850
Emergency room admission & imaging	1,600
Surgery & hospitalization (5 days)	22,000
Prescription medication	450
Physiotherapy sessions (est.)	2,000
Total	26,900

## Expected Treatment by the Insurance Company

According to the **Tour & Care Prestige policy**:

- Hospitalization Costs** – Covered up to 90 days in a general-government hospital. Ichilov qualifies, so all hospitalization & surgery costs (22,000 NIS) are fully covered.
- Ambulance** – Covered in case of a medical emergency resulting in hospitalization. Maria's ambulance fee (850 NIS) is covered.
- Emergency Room Visit** – Covered since the case involved a fracture.
- Medications** – Reimbursed up to 700 NIS. Maria spent 450 NIS, so the full amount is covered.
- Physiotherapy** – Prestige policy extension covers up to 10 sessions if prescribed. Maria's estimated 2,000 NIS treatment is covered (subject to approval).

### Final Insurance Coverage:

Total reimbursed by insurer: 26,900 NIS (~7,200 USD).

Maria is expected to pay only her co-pay amount, while the insurer (Harel/Yedidim) directly settles most of the expenses with the hospital and service providers.