



# **HACHSHARA** **BUSINESS**

**BUSINESS INSURANCE CATALOG OF HACHSHARA**

# BEST OFFICE

**UNIQUE POLICY FOR OFFICES**

with a wide range of coverages





# BEST OFFICE

BRANCH 30

## Product benefits

- **Coverage of business building and contents based on "all risks."**
- Coverage expansion for funds up to ILS 10,000.
- Coverage expansion for spoilage of refrigerated items up to ILS 5,000.
- Loss of firm revenue up to ILS 10,000 (ILS 500 per day x 20 days).
- Electronic equipment up to ILS 7,500.
- Expansion for works of art up to ILS 20,000.
- Office contents' coverage against simple theft.
- Expansion for broken glass, mirrors and signs (in case building coverage is not purchased, the coverage is up to 5% of the contents insurance amount).
- Loss of rental fee (in case building coverage is not purchased, the coverage is up to 10% of the contents insurance amount for a period of up to 12 months).
- Coverage of personal belongings of the policyholder and/or employees up to ILS 2,000 and not more than ILS 10,000 for the policy period.

## Worth knowing

- It is possible to insure an office building linked to the building owner, including third party liability.
- For extra premium, it is possible to purchase water damage coverage through a vendor on behalf of the insurer or a private professional on behalf of the policyholder, depending on the policyholder's preference upon drawing up the insurance.
- The policy is intended for property and liability insurance for a business, the clear nature of activity of which is office work.
- Policy generation via a generator and issuance at the agent's office.
- The policy is intended for offices with a maximum insurance amount of ILS 10,000,000 for property risks and loss of profit and revenue.
- Built-in protections up to ILS 1,500,000.

## Additional coverages for extra premium



**Third party including  
expansion for external activity**



**Employers'  
liability**



**Electronic  
equipment**

# BEST SYNAGOGUES

UNIQUE POLICY FOR SYNAGOGUES





# BEST SYNAGOGUES

BRANCH 27 – OCCUPATION CODE 707

## Product benefits

- **Coverage of the synagogue building and contents based on of "all risks" – including Torah scrolls and ritual objects..**
- Torah scrolls can also be located outside the synagogue, at events, celebrations, in funeral homes or at proofreading facilities, including when being transported, except when being left unattended.
- The Torah scrolls' insurance amount constitutes an agreed value based on first damage, provided that the scrolls are registered in the national computer database.
- Expansion of coverage for a Torah scroll invalidation due to tearing of sheets and liquid damage up to a total of ILS 75,000.
- Expansion of coverage for funds up to ILS 20,000.
- Expansion of coverage for spoilage of refrigerated items up to ILS 10,000.
- Riots, strikes and malicious damage.
- Expansion for broken glass, mirrors and signs (in case building coverage is not purchased, the coverage is up to 5% of the contents insurance amount).

## Additional coverages for extra premium



**Third party including expansion for external activity**



**Employers' liability**



**Electronic equipment**

## Third-party expansions

- Worshipers' items are covered up to a total of 5% of the contents insurance amount per worshiper and up to ILS 60,000 per period.
- All synagogue visitors, including worshipers, will be considered a third party.
- The coverage includes poisoning of food or beverage served in the synagogue.
- Synagogue volunteers, in respect of whom there is no liability to report to the National Insurance, will be considered a third party.
- You can purchase a coverage expansion for appropriate events in the synagogue's event hall.
- Automatic coverage of synagogue events up to 50 participants

## Worth knowing

- Policy generation via a rate generator and issuance at the agent's office.
- Policy is intended for synagogues up to a maximum insurance amount of ILS 20,000,000 for property risks and loss of profit/revenue.
- Built-in protections up to ILS 1,000,000.

# BEST BEAUTY

## Unique policy for beauticians/hairdressers

A unique insurance plan for beauticians, hairdressers and bridal shops that includes a long list of expansions tailored for these fields.





# BEST BEAUTY

BRANCH 38 – BEAUTICIAN (OCCUPATION CODE 237),  
HAIRDRESSER (OCCUPATION CODE 240) AND BRIDAL SHOP (OCCUPATION CODE) 298)

## Product benefits

- **Coverage of business building and contents based on “all risks.”**
- Expansion of coverage for funds up to ILS 10,000.
- Expansion of coverage for spoilage of refrigerated items up to ILS 5,000.
- Loss of income up to 10,000 ILS (ILS 500 per day x 20 days).
- Electronic equipment – up to ILS 7,500.

## Worth knowing

- **Additional expansions to professional liability – for extra premium.**
  - Hypo.
  - Plasma treatments.
  - Expansion for artificial tanning with a spray and/or one tanning bed.
  - Eyelash gluing/lifting/soldering.
  - Tanning via a tanning bed and/or spray.
- **Product liability expansion – the policyholder’s liability in such expansion will apply only to products manufactured by an authorized manufacturer and/or products prepared and/or produced by the policyholder.**
- **Generated and issued in the agent’s office.**
- **Built-in protections up to ILS 1,000,000.**

## Additional coverages for extra premium

- **Irregular cancellation, professional liability and product liability, which include:**
  - Hair removal using wax and/or IPL/epilation/infra treatment.
  - Permanent make-up for the face only.
  - Deep peeling: skin peeling.
  - Manicure and pedicure, including medical pedicure and nail building.
  - Mesotherapy treatment (for a policyholder with 3 years of experience in the field).
  - Facial phototherapy treatment.
- It is possible to expand the activity with “study workshops” (without issuing certificates) up to a turnover of ILS 200,000 for this activity.

## Additional coverages for extra premium



**Third party including  
expansion for external activity**



**Employers’  
liability**



**Electronic  
equipment**

# BEST BEAUTY

BRANCH 38 – BEAUTICIAN (OCCUPATION CODE 237),  
HAIRDRESSER (OCCUPATION CODE 240) AND BRIDAL SHOP (OCCUPATION CODE) 298)



**The policy does not cover any claim in connection with or stemming from**

- Cellulite treatment
- Tattoos/tattoo removal/piercing
- Injection of Botox, acid and revitalizer treatments
- Removal of moles/skin tags/skin lesions
- Fat melting and/or freezing
- Any medical or paramedical occupation
- Surgical and/or invasive and/or intrusive treatment and/or treatment that should be performed by a physician
- Eyelash gluing and/or soldering – expansion can be purchased
- Bella Contour
- Cryotherapy
- Body shaping and toning treatments
- Laser scar removal treatments or any other scar removal treatments
- Educational institution and/or certification



# BEST SHOPPING

## Unique policy for stores

A unique insurance plan aimed for protection of stores located in malls, on streets and in open and closed shopping centers. This program is designed to provide a solution to risks, which may harm the store's activity, via a wide range of coverages and expansions.



# BEST SHOPPING

Stores in malls and/or stores on streets / stores in malls and shopping centers (Branch 31)

A plan designed for stores located on streets and in open shopping centers (Branch 33)

## Product benefits

- **Coverage of business building and contents based on "all risks."**
- Automatic coverage for a seasonal increase in the inventory value of up to 20% per period of 30 days before the Tishrei and Passover holidays or, alternatively, for a period of 60 days a year for the periods declared before the policy commencement.
- Product liability irregular cancellation expansion in the Third Party Section up to ILS 300,000.
- Expansion of coverage for funds up to ILS 10,000.
- Expansion of coverage for spoilage of refrigerated items up to ILS 5,000.
- Loss of firm revenue up to ILS 10,000 (ILS 500 per day x 20 days).
- Loss of income due to days of mourning, but without a deductible and provided that the business is closed.
- Electronic equipment – up to a total of ILS 7,500.
- Expansion for broken glass, mirrors and signs (in case building coverage is not purchased, the coverage is up to 5% of the contents insurance amount).
- Loss of rental fee (in case building coverage is not purchased, the coverage is up to 10% of the contents insurance amount for a period of up to 12 months).
- Coverage of personal belongings of the policyholder and/or employees up to ILS 2,500 and not more than ILS 10,000 for the policy period.
- Property in transition up to ILS 25,000.

## Worth Knowing

- It is possible to insure a store building linked to the building owner, including third party liability.
- Policy generation via a generator and issuance at the agent's office.
- The policy is intended for all types of stores, except for cellphone stores and money exchange stores.
- It is possible to insure fashion jewelry stores.
- For extra premium, it is possible to purchase water damage coverage through a vendor on behalf of the insurer or a private professional on behalf of the policyholder, depending on the policyholder's preference upon drawing up the insurance.
- The policy is intended for stores with a maximum insurance amount of ILS 10,000,000 for property risks and loss of profits/revenues.
- Built-in protections up to ILS 1,000,000.



# BEST CLINIC

## Unique policy for clinics

maintain a regular work routine in case an insurance event.



# BEST CLINIC

BRANCH 40 – 801 – Dental clinic, dental laboratory | 802 – Ophthalmology clinic | 803 – Orthopedic treatments, physiotherapy | 804 – Pain clinic, sleep clinic | 805 – Nutrition counseling and treatment, detoxification (smoking, gluten) | 806 – X-ray, imaging, dental radiography, etc. | 807 – Complementary and alternative medicine | 808 – General clinic – general medicine | | 809 – Veterinary clinic (except for cattle)

## Product benefits

- **Coverage of business building and contents based on “all risks.”**
- Expansion of coverage for funds up to ILS 10,000.
- Expansion of coverage for spoilage of refrigerated items up to ILS 5,000.
- Loss of firm revenue up to ILS 10,000 (ILS 500 per day x 20 days).
- Electronic equipment up to a total of ILS 7,500.
- Expansion for works of art up to ILS 20,000.
- Expansion for broken glass, mirrors and signs (in case building coverage is not purchased, the coverage is up to 5% of the contents insurance amount).
- Loss of rental fee (in case building coverage is not purchased, the coverage is up to 10% of the contents insurance amount for a period of up to 12 months).
- Coverage of personal belongings of the policyholder and/or employees up to ILS 2,000 and not more than ILS 10,000 for the policy period.
- It is possible to insure a drug stock break-in up to ILS 50,000.

## Worth knowing

- For extra premium, it is possible to purchase water damage coverage through a vendor on behalf of the insurer or a private professional on behalf of the policyholder, depending on the policyholder's preference upon drawing up the insurance.
- The policy is intended for clinics with a maximum insurance amount of ILS 10,000,000 for property risks and loss of profit/revenue.
- Generation and issuance in the agent's office.
- Built-in protections up to ILS 1,000,000.

## Additional coverages for extra premium



**Third party including  
expansion for external activity**



**Employers'  
liability**



**Electronic  
equipment**



# BEST SPORT

## Unique policy for sports coaches

A unique insurance program for coaches and instructors in various sports. The policy incorporates liability towards a third-party, including professional liability exception cancellation.



# BEST SPORT

## Group A – Insured Professions

Physical fitness trainer, gym instructor, personal trainer (except for EMS), running and walking trainer, jump rope trainer, bodybuilding trainer, weight lifting trainer, golf trainer, squash trainer, dance and movement trainer, Pilates trainer, Pilates equipment trainer (as part of alternative professions), CrossFit trainer, yoga instructor (except for baby yoga), table tennis trainer, gymnastics equipment trainer, spinning trainer, artistic gymnastics trainer, acrobatics trainer (ground only), aerobics instructor, TRX instructor, handball coach, Kangoo jumps instructor, cycling instructor including spinning (except for mountain biking).

\*\*Ball games (soccer, basketball, volleyball, handball, water polo, tennis, squash, netball) – extra 20% to the existing rate.

## Group B

Martial arts (except for MMA), Krav Maga, kickboxing, judo, karate, tai-chi, qigong, dual wielding swords (except for pregnant women).

## Group C

Swimming coach including hydrotherapy, Watsu, water dance (except for pregnant women and water aerobics), does not include coverage for lifeguards or rescue service providers.

## Product benefits

- This plan does not include a limit for age or number of trainees.
- Expansion for online classes.
- Trainees are considered a third party to each other.
- Attractive premiums and deductibles.
- The coverage is expanded to include indirect liability of the policyholder in respect of a certified substitute instructor (up to 30 days only).
- 

## Worth Knowing

- A 50% premium will be paid per every additional salaried coach.
- Coverage will not apply to professional or extreme sports competitions.
- Sports equipment must comply with Israeli standards.
- Trainers must be certified by a recognized, well-known institution.
- It is possible to insure with a third-party integrated professional liability policy in accordance with the professional liability policy terms.



# BEST PROFESSIONAL

## Professional Liability Policy

The professional liability plan introduces an efficient solution for the self-employed and freelancers. The plan is designed for a wide range of professions with the needs, suitable expansions and underwriting conditions in mind, which are tailored specifically to the policyholders' professions.





# BEST PROFESSIONAL

## Product benefits

- Professional liability insurance policy, January 2023 edition.
- Geographical area, law and jurisdiction – Israeli only.
- **Expansions with no extra premium, indicated on the list page**
  - Loss of documents up to 20% of the liability limit per case.
  - Employee fraud and dishonesty up to ILS 200,000.
  - Defense in criminal proceedings up to ILS 200,000.
  - Libel expenses up to ILS 200,000.
  - 6 or 12 month disclosure period.
  - Retroactive coverage.

## Worth knowing

- It is possible to add a product liability expansion for a wide range of professions.
- Policyholders must be certified by a recognized, well-known institution.
- The policy can be expanded with liability towards a third party within joint liability limits.
-



# BEST PROFESSIONAL

## This plan includes the following professions

- Optician/optometrist
- Dog trainers
- Animal-assisted therapists / equine-assisted therapists
- Real estate brokers
- Tax consultants / accountants
- Organizational consultants (except for financial consulting)
- Coaching specialists / personal trainers / relationship coaches / family coaches / parenting coaches / family economy coaches / sleep consultant
- Interpreter/translator
- Media – publishing / printing / photography / recording studio
- Veterinarian (pets only – dogs, cats, rabbits, etc.)
- Alternative medicine
- Paramedical professions
- Designers in various fields
- Electricians/ electronics technicians



# AT YOUR SERVICE

## FOR MORE DETAILS

Goldfus insurance  
office@goldfus-ins.co.il  
02-5612223  
www.goldfus-ins.co.il





**BUSINESS  
INSURANCE  
CATALOG  
OF HACHSHARA**