

תאריך: 05 יוני 2016

לכבוד
אינטרגמל קופות גמל ופנסיה בע"מ

ג.א.נ.,

הנדון: הוראת תשלום עבור ביטוח אחריות מקצועית וביטוח אחריות נושאי
משרה ע"ש אינטרגמל קופות גמל ופנסיה בע"מ

בהתאם להוראתכם, הרינו מאשרים בזאת כי אנו עורכים את הביטוח הנדון בתנאים המפורטים
להלן:

תקופת ביטוח: מיום: 18.5.2016 עד ליום: 17.5.2017 (שני הימים כלולים)

הכיסוי
Professional Liability Insurance For Financial Institutions
&
Directors & Officers Liability Insurance

גבולות אחריות: אחריות מקצועית - 4,000,000 ש"ח לתביעה ובסה"כ לתקופת הביטוח.
דירקטורים - 4,000,000 ש"ח לתביעה ובסה"כ לתקופת הביטוח

כל שאר פרטי הכיסוי הינם כמפורט במפרט שיישלח בהמשך.

פרמיה לתשלום: 30,201 ₪

תנאי תשלום: תוך 60 יום מכניסת הכיסוי לתוקף.

העברת בנקאית לבנק דיסקונט סניף 10 (ת"א) חשבון 9505040

הפניקס

הפניקס חברה לביטוח בע"מ
(00115)

פניקס חברה לביטוח בע"מ

 הפניקס

כשזה חשוב לך, זה חשוב לנו.

תחום ביטוח כללי

הפניקס חברה לביטוח בע"מ | משרד ראשי: דרך השלום 53, גבעתיים 53454

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CONTRACT ENDORSEMENT

Policy Reference: 15/001/462/1000592
Endorsement Reference: 01 – No Claims Bonus
Original Insured: InterGemel Provident Funds and Pension Ltd

CONTRACT CHANGES

This contract is amended as follows:

ENDORSEMENT

EFFECTIVE DATE: 18th, may 2016

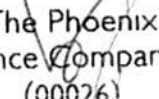
PREMIUM: Return premium due in respect of these changes is: ILS 875

It is hereby noted and agreed that the following insured's declaration of no known or reported losses during the period of 18th May 2015 to 17th May 2016 , there is due hereon a return premium of 5%.

All other terms and conditions remain unchanged.

Information: No Claims Declaration dated 2nd June 2016

Dated: 05 June 2016


The Phoenix
Insurance Company Ltd
(00026)



CONTRACT ENDORSEMENT

Policy Reference: 15/001/362/1000225
Endorsement Reference: 02 – No Claims Bonus
Original Insured: InterGemel Provident Funds and Pension Ltd

CONTRACT CHANGES

This contract is amended as follows:

ENDORSEMENT

EFFECTIVE DATE: 18th, may 2016

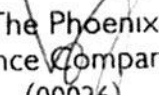
PREMIUM: Return premium due in respect of these changes is: ILS 715

It is hereby noted and agreed that the following insured's declaration of no known or reported losses during the period of 18th May 2015 to 17th May 2016 , there is due hereon a return premium of 5%.

All other terms and conditions remain unchanged.

Information: No Claims Declaration dated 2nd June 2016

Dated: 05 June 2016


The Phoenix
Insurance Company Ltd
(00026)

05 June 2016

Cover Note for renewal – D&OSchedule A15/001/362/1000225

ITEM 1.	POLICYHOLDER	InterGemel Provident Funds and Pension Ltd 3 Hamelacha St, Tel Aviv, Israel.
ITEM 2.	PERIOD	From: 18th May 2016 To: 17th May 2017 Both days inclusive
ITEM 3.	LIMIT OF LIABILITY	Total aggregate for all <i>loss</i> , arising out of all <i>claims</i> made against all <i>insured</i> under all insurance covers combined: ILS 4,000,000 plus up to 20% for defence costs will be provided in addition to the limit of liability.
ITEM 4.	RETENTION	Insurance Cover A: Nil Insurance Cover B: ILS 38,000 As specified in 5.4 Retention, only one retention shall be applied for <i>loss</i> arising from any <i>claim</i> or <i>claims</i> alleging a <i>single wrongful act</i> .
ITEM 5.	RETROACTIVE DATE	12th August 2013.
ITEM 6.	CONTINUITY DATES	(i) Pending & Prior Litigation: 12th August 2013 (ii) Pollution Claims: 12th August 2013
ITEM 7.	NEW SUBSIDIARY	20% asset size of the total gross assets of the policyholder (4. Extension 4.2: New Subsidiaries).



- ITEM 8. CONDITIONS Corporate Guard Israel 9/97 (Israel)
1. Major Shareholder Exclusion (20% voting share capital threshold).
 2. Professional Indemnity Exclusion – as attached.
 3. Order of Payments Endorsement – as attached
 4. Future Offering Exclusion - as attached.
 5. Retroactive Date Exclusion – as attached.
 6. Continuity Date Exclusion – as attached.
 7. USA/Canada Exclusion – as attached.
 8. Enforcement Proceedings Efficiency Law Extension – as attached.
 9. 20% Defense Costs Outside Limit (Israel only)
 10. NMA2918 – War and Terrorism Exclusion – as attached.
 11. Discovery Period; 12 months for 100% of the full annual premium.
 12. **3. Exclusions** 3.6 is deleted in its entirety.
 13. Wording amendments - as attached.
 14. It is understood and agreed that the policy also covers reasonable costs and expenses incurred by D&O of the Insured due to internal and external audits/investigations initiated by the Insured, subject to receipt of notice by the Israeli authorities of the intention to impose financial sanctions on D&O in accordance to the Efficiency of Enforcement Procedures in the Securities Authority Act (legislation amendments) 5771-2011 and the Supervision of Financial Services (Provident Funds) Law, 2005.
- ITEM 9. TERRITORIAL LIMITS Worldwide excluding United States of America and/or Canada.
- ITEM 10. CHOICE OF LAW & JURISDICTION AND SERVICE OF SUIT Worldwide excluding United States of America and/or Canada. This insurance shall be governed by and construed in accordance with the laws of Israel. Each party agrees to submit to the exclusive jurisdiction of any competent court within Israel.
- ITEM 11. PREMIUM ILS 13,585
Payment terms 60 days of inception

Sincerely,
Naama Fried – Underwriter

