



June 2016

Your DavidCard and Mobile App for Charging Your Card
Instructions and Protocols

- Your DavidCard may be used for payment of medical bills only and does not fulfill the legal definition of a debit or credit card.
- Purchases not for the purpose of insurance coverage within the framework of your DavidShield policy are strictly prohibited.
- Your DavidShield insurance policy entitles you to the use of a personal DavidCard.
- The card is non-transferable, but may be used for immediate family members who are listed in your insurance policy.
- The card is for repeated use and is rechargeable.
- The card's expiry date is printed on the card. A card that has expired or been damaged will be replaced by DavidShield at no extra cost, provided that your insurance policy is still valid.
- DavidShield Ltd. maintains full ownership of the card which you have been authorized to use by DavidShield to pay for services within the scope of your insurance policy and subject to card regulations.
- Only medical services that have been approved by DavidShield as card-charge services may be paid for by charging the card through the customer service center or mobile app, and are subject to change at DavidShield's sole discretion.
- The card is charged in US dollars and payment is automatically converted at the time of the transaction.
- As a rule, the card is intended for payment for medical services such as doctor visits, emergency room visits, basic imaging tests (ultrasound, X-ray), laboratory tests and purchase of medication. DavidShield reserves the right to change the list of services in its entirety, or any part thereof, on a case by case basis at any time, with DavidShield's sole discretion.
- Activity on the DavidCard is regularly monitored by DavidShield and/or an entity acting on its behalf, in order to track and monitor transaction approvals and other activity as they conform to DavidShield's policies.



- **Confidentiality waiver and privacy protection laws** – DavidShield's full rights on the card entitles the Company to track and store in the Company's database all data related to activity on the card, including charges, payment details, service provider details, payment amounts or withdrawals from automatic teller machines (ATM), and any use or attempted use of the card. Use of the card will be considered an automatic waiver of any claim or demand that could arise from a breach of confidentiality or information as relates to information collected from activity on the card. Personal data, including "sensitive information" as defined in the Privacy Protection Law, will be stored by the Company under strict legal provision and will not be used for any purpose other than those permitted by law.
- In the event a card has been misused or abused, DavidShield reserves the right to limit or block the use of the card or mobile app.
- Regular monitoring of card activity may include the requirement to submit supporting documents that attest to proper use of the card. Failure to cooperate may lead to the card being blocked until the Company has received the requested information.
- The amount charged to the card is determined at the sole discretion of DavidShield, according to information in DavidShield's system and as regards the relevant medical service.
- If none of the amount charged on the card has been used within 24 hours from being charged through the mobile app or within 96 hours from being charged through the customer service center, DavidShield will clear the amount from the card.
- DavidShield is not accountable for any service provider who refuses to honor or accept payment through the card.
- When withdrawing cash from an ATM with approval from a DavidShield customer service representative, you will be issued a single-use PIN code. Some ATMs charge a withdrawal fee or an exchange fee from US dollars to the local currency. DavidShield takes no responsibility for these fees.
- Use of the card does not revoke your right to pay out of pocket for medical services, and submit a claim for a refund in accordance with the terms of your policy.
- Use of your DavidCard is subject to submission of your personal credit card details, which will serve as collateral for services provided through your DavidCard. In the event payment is required for services that are not approved within the scope of your insurance policy, or for payment of a deductible, your credit card will be charged and you will receive a message regarding this payment.
- In the event of loss or theft of your DavidCard, kindly notify the DavidShield customer service center as soon as possible.
- Courts of law in the State of Israel only may rule regarding the legal jurisdiction and consequences of information herein.