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**Gesher L’Torah**

***Family Adventure in Israel***

Led by Rabbi Michael Tracie Bernstein

*May 20-30, 2024*

December 10, 2023

**Land Package Price Per Person: $3,910**

* In double occupancy hotel accommodations; based on a minimum of 25 paying participants
* If there will be fewer than 25 paying participants, the price per person will increase.

**Additional Fees Billed and Paid Separately** (**not** included in package price above)

* **Standard Tips & Gratuities $135 per person**For guide, bus driver, hotel bell staff and waiters for included meals.

**Options & Discounts**

|  |  |  |
| --- | --- | --- |
| **Option** | **What is it?** | **Add/Deduct** |
| Single Occupancy | One person per hotel room *(limited availability)* | **Add** $1,260 |
| Child as third in room | For one child under 13 years old as a third in a room | **Deduct** $550 |
| Adult as third in room | For one participant age 13 and up as a third in a room | **Deduct** $200 |

**Deposit & Payment Schedule**

|  |  |
| --- | --- |
| December 20, 2023 | Registration without payment |
| February 20, 2024 | 50% payment due |
| March 20, 2024 | Payment due in full *(including tips)* |

**Refund Schedule per Person** In case of cancelation of the trip or your withdrawal from the trip or your non-participation in the trip for any reason including covid-19 related reasons

|  |  |
| --- | --- |
| **Cancellation after** | **Refund** |
| February 20, 2024 | Full refund less $ 1,200 per person |
| March 20, 2024 | Full refund less $ 2,400 per person |
| April 20, 2024 | No Refund |

*Please note that if the group or its representatives decide to cancel or postpone the group trip or if the trip is canceled due to circumstances not under the control of Keshet, after the 50% payment date, the refund schedule above will apply*

**Registration:**

* **Online –** Pay with MasterCard or Visa online at

<https://keshetisrael.formstack.com/forms/gesher_ltorah_israel_trip_2024_registration_form_no_payment>

* *Keshet strives to offer fair pricing and therefore does not budget for contingencies resulting from weather or security issues. Itineraries may be altered as a result of these factors. Also, the prices listed reflect rates quoted by hotels and vendors as of December 2023. In the event of devaluation of the US dollar exchange rates, hotels and other vendors may add surcharges; Keshet reserves the right to pass such increases on to trip participants.*

**Accommodations**

|  |  |  |  |
| --- | --- | --- | --- |
| **Hotel** | **Dates** | **Hotel** | **Dates** |
| Tal by the Beach Hotel, Tel Aviv | May 20-22 | Kibbutz HaGoshrim Hotel, Galilee | May 22-24 |
| Lady Stern Hotel, Jerusalem | May 24-30 |  |  |

**Package Price Includes**

|  |  |
| --- | --- |
| * “Meet & Greet” service at Ben Gurion International Airport for group flight * One group transfer from and to Ben Gurion International Airport for group flight * All group transportation in Israel on private chartered bus as per the itinerary * All hotel accommodations – *double occupancy -* as per the itinerary * All site admissions and programs as per the itinerary | * Israeli breakfast every morning plus 8 additional included meals * Keshet Israel Tour Educator * Customized Sourcebook * Keshet Hat and insulated water bottle * Keshet Luggage Tags and Map of Israel |

**Not Included in Package Price**

|  |  |  |
| --- | --- | --- |
| * Airfare * Meals on your own * Laundry service | * Personal charges at hotels and restaurants * Medical & Trip Insurance | * Tips for youth counselors * VAT at hotels for Israeli citizens |

**Trip Insurance** see attached page

Keshet urges you to purchase cancellation insurance and supplemental medical coverage (which covers preexisting conditions). We recommend the "Cancel For Any Reason" policies which offer the broadest coverage. The medical coverage included in most travel insurance is a secondary, supplemental policy, which means that in case of a medical claim, you will first need to file with your own US medical insurance before filing for coverage of medical expenses covered by the travel insurance.    Please note that most insurance policies require purchase within 10 days of your date of registration for the trip.  While you are free to purchase insurance from any company of your choice, Keshet has made arrangements with SMS-Travel Insurance Center of Omaha, Nebraska. SMS has over 25 years of experience as worldwide insurance brokers and can help you choose the policy that best meets your needs. Our contact people are Jeffrey Barr and Dani Eisenstock:

**E-mail**: [info@travelinsuranceisrael.com](mailto:info@travelinsuranceisrael.com) **WhatsApp:** +972-52-749-1525 **Mention promo code**: KESHET

***Please note***: *We cannot accept responsibility for any losses or expenses which you or any member of your party may incur as a result of failure to secure adequate insurance coverage.*

Please contact **Geoff Winston**, Keshet’s Programs Director, with any questions about the trip: [geoff@keshetisrael.co.il](mailto:geoff@keshetisrael.co.il)

**TRAVEL INSURANCE**

A general overview and brief explanation of terminology for most travel insurance plans

***Trip Insurance is more important now than ever before.***

***We cannot accept responsibility for any losses or expenses that you or any member of your party may incur as a result of failure to secure adequate insurance coverage.***

Please note that in general, **only “Cancel for Any Reason” (CFAR) policies cover cancelations due to COVID-19 (or any pandemic),** reimbursing you up to 75% of prepaid, non-refundable costs. The CFAR policy must be purchased within 10-21 days *(varies by insurance company and policy type)* of your first deposit/payment made towards the trip. You can purchase the insurance policy up front in one payment to cover the full projected cost of the trip – or - you can pay for the policy in segments as you make trip payments to Keshet *(deposit, 50% and final payment).* Payment for each insurance policy segment must be made immediately after you make each tour payment in order to maintain your CFAR coverage. These options should be discussed with the insurance agent prior to purchase.

**Trip Cancellation** – This allows for reimbursement of prepaid, non-refundable trip costs in the event that you need to cancel your participation in the trip.

A standard trip cancellation policy provides coverage only if you cancel for one of a number of specific, covered reasons spelled out in the terms of the policy (illness, injury, a close relative in a life threatening situation, etc.) for which you can be reimbursed for up to 100% of the non-refundable trip costs.

Some policies offer the option of adding **Cancel for Any Reason (CFAR)** coverage. If you add CFAR coverage, you will be covered for cancellation for any reason. With CFAR coverage, if you cancel for reasons specified in the standard policy as “covered reasons” you are entitled to 100% reimbursement. If you cancel for reasons not specified in the policy you will be entitled to 75% reimbursement.

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**Trip Interruption** – This allows for reimbursement, most commonly in a situation when a person needs to leave their trip in the middle, or misses part of the trip, due to a “covered reason”.

This benefit pays up to 150% of the amount insured (taking into account the likely added costs of needing to leave early or possibly being forced to stay longer.) **Your trip interruption must be due to a “covered reason”.** Some plans offer an additional option of purchasing **“trip interruption for any reason”** coverage which will reimburse you 75% for trip interruption for any reason – including trip interruption for reasons not covered by the standard policy.

**Medical Protection** – This is normally “indemnity coverage”, meaning that you will need to pay the medical expenses directly and the insurance company will reimburse you later. In some emergency situations, the insurance will pay the medical provider directly. Standard coverage is between $50,000 and $150,000, depending on the plan. There is also supplemental coverage available if you feel more comfortable with higher medical cost limits.

**Emergency Medical Evacuation** – When deemed necessary for a person to have medical care provided at a facility in the United States. Standard coverage is between $500,000 and $1,000,000.

**Travel Delay** – If your flight is delayed (typically) 6 hours or more and due to the delay you incur costs - those costs are covered. The standard limit is $200 per day but it varies by plan.

**Missed Connection** – If your original flight is delayed (typically) by 3 hours or more and it results in your missing a connecting flight, you can be reimbursed for resulting additional costs. Standard coverage for this $500, but it varies by plan.

**Baggage & Personal Item Protection** – If your baggage and/or personal items are damaged or lost by a common carrier, you can be reimbursed for the value, up to the policy limits.

**Baggage Delay** – If your luggage is delayed (normally 12 hours or more) you can be reimbursed for costs incurred due to the delay, up to the policy limits.

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**Preexisting medical conditions can be covered under most policies by following certain guidelines when purchasing the insurance.**

The insurance information provided above is of a general nature only. Keshet urges you to purchase trip cancellation insurance and supplemental medical coverage (which covers preexisting conditions) which meet your particular needs. We recommend the **"Cancel For Any Reason"** policies which offer the broadest coverage.

While you are free to purchase insurance from any company of your choice, Keshet has made arrangements with Travel Insurance Israel. With offices in both Israel and Omaha, Nebraska they have decades of experience as worldwide insurance brokers and can help you choose the policy that best meets your needs. Our contact people are Jeffrey Barr and Dani Eisenstock **E-mail**: [info@travelinsuranceisrael.com](mailto:info@travelinsuranceisrael.com) **USA phone**: [954-354-7130](tel:1-888-747-3773) **WhatsApp:** +972-52-749-1525

Mention promo code: KESHET.