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29/6/2008	2008-1-04	PROFESSIONAL REHABILITATION IN OCCUPATIONAL DISABILITY INSURANCE POLICY WITH SPECIFIC OCCUPATIONAL DEFINITION - CLARIFICATION	Circulars	Life Insurance	PHI	Professional rehabilitation in loss of working ability insurance,	PHI, professional rehabilitation, specific definition	

**Note:** *In any case of discrepancy between this translation and the original circular letter in Hebrew, the original will govern.*

## ISRAEL

### Ministry of finance/ Capital Markets, Insurance & Savings Division

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26 Sivan 5768  
June 29, 2008  
Insurance Circular 2008-1-4  
Classification: Life insurance

#### **PROFESSIONAL REHABILITATION IN OCCUPATIONAL DISABILITY INSURANCE POLICY WITH SPECIFIC OCCUPATIONAL DEFINITION - CLARIFICATION**

By virtue of my authority under section 2 (b) of the Supervision of Financial Services Law (Insurance), 5741-1981 and after consultation with the Advisory Committee, I hereby instruct as follows:

From complaints received at our office, we found out that there are Insurance Companies that provide the continuation of the payment of the insurance compensation in loss of working ability insurance policies with a specific occupation definition, subject that the Insured undergoes a professional rehabilitation process that is not within the framework of his specific occupation (hereinafter - "professional rehabilitation"), which empties the contents of such Insurance policies, whose purpose is to insure the Insured's specific occupation.

Accordingly, I would like to clarify that in policies for insuring loss of working ability with a specific definition of occupation, the Insured must not be required to undergo a professional rehabilitation process and the continuation of payment of the insurance compensation should not be conditioned on carrying out such a process.

In addition, it should be clarified that in such policies, the existence of professional rehabilitation chosen by the Insured to undergo does not occur in order to reduce or stop the payment of the insurance compensation to which he is entitled under the terms of the policy.

This Circular does not derogate from specific provisions existing in the policy, and in the case of such specific provisions, they shall be followed.

Yadin Antebi

Commissioner of Insurance