

Property tax destruction of homes and property

Destruction of homes and property: Who will compensate us for damages resulting from the security situation?

Questions and answers on the rights of persons whose property has been damaged Taken from the ynet website

What are my rights with regard to damage to structure?

The compensation fund covers all damages to a building in full. As mentioned, on the whole, employees of the compensation fund, assisted by professionals on site, will also carry out appraisals. The appraisal will help determine the financial compensation required to repair damages with the assistance of professionals to be chosen by the damaged party. The damaged party can choose between taking on the reconstruction work themselves or a reconstruction company operating on behalf of the compensation fund.

What are my rights with regard to damage to contents?

Damages to the contents of the apartment, such as furniture and various objects, are paid according to the price of the types of objects and the size of the family, up to the limits set by law. For example, as of January 2019 for furniture for a married couple, the maximum compensation will be NIS 24,700. For every child up to the age of 18, an additional NIS 4,993 will be paid.

For appliances and electronics, a maximum of NIS 30,826 will be paid to a couple, with a supplement of NIS 516 per child.

For clothes, a married couple will be compensated a maximum of NIS 6,983 and an additional 1,047 for each child.

The value of compensation for damaged household items will be determined according to the value of the repair. In the event that, in the opinion of the compensation fund manager (Property Tax), the item cannot be repaired - the value of compensation will be in accordance with the value of a new similar home item in its place.

In any event, there is no entitlement to compensation for cash, checks, jewelry, antiques and objects of art damaged in the incident.

What if the value of contents is higher than the coverage provided by the compensation fund?

You can extend your "household items" insurance coverage by paying a nominal premium of 0.3% of the value of the additional coverage, or try to purchase an insurance policy from a private insurance company that also provides cover in the event of a hostilities (on top of payment for the apartment insurance policy). If you did so prior to the eventm you will be able to receive enlarged compensation.

If I have household insurance, will I be able to receive compensation from it?

Insurance policies sold by insurance companies generally do not cover property damage caused by war or hostilities. To find out if you are covered by your insurance policy, contact your insurance company, insurance agent, or read the terms of your policy carefully.

Am I entitled to compensation for damages to a vehicle?

Owners of vehicles damaged by hostilities should contact the compensation fund employees on site to receive a damage assessment and will be directed immediately to repair the damage in any garage they choose, provided that an assessor on behalf of the compensation fund (Property Tax) approves the repair prior to its execution. Attach the documents listed on the property tax website.

What are my rights with regard to damage to a business?

Business equipment and inventory: Compensation for damages to damaged business equipment is, by law, in accordance with the market value of the equipment. You must prove your ownership of the damaged contents.

With regard to inventory, you are entitled to compensation based on the cost value of the inventory (exclusive of VAT) after you have provided proof that the inventory was owned by you.

Do bystanders who got caught up in hostilities have any rights?

If you have been caught up in hostilities and any of your personal belongings have been damaged, you should contact the compensation fund (Property Tax) located in the area and / or one of the Real Estate Taxation and Income Tax Offices together with a police certificate confirming that the property damage resulted from hostilities. Try to present the damaged objects so that damages can be assessed.

Important to know - Do not dispose of equipment, inventory, debris, or any other object found in the business / residence, without prior coordination with the Tax Authority compensation fund appraiser.

What about bodily injury?

According to the compensation law for victims of hostile actions - victims of hostile actions are entitled to treatment, recovery, rehabilitation and social security benefits, in accordance with the criteria laid down in the law.

It should be noted that private health insurance policies are generally not valid in cases of war or hostilities and it is advisable to review the terms of the policy.

What is the procedure to file a claim?

Damaged parties should go to a local Real Estate Taxation and Income Tax Offices together with a police certificate confirming that the property damage resulted from hostilities/terrorist attack. In addition, the relevant documents must be attached depending on the nature of the damages. The clerk will open a claim for the said damages and will refer to the appropriate party to continue handling of the claim.

It is also possible to file an online claim for damages, either via computer or smartphone. The app contains a video tutorial presenting how to fill in the and file the claim. Once the online claim has been filed, you will receive a claim number which you can use to check up on your claim.

How long do I have to file a claim?

Notice of damages should be filed within two weeks of the damages occurring. The claim itself should be filed within three months of the damages occurring.

How and to whom should I turn?

You can turn to the property tax hotline, Telephone No 08-6623300, for further details.

The full article is available on the Ynet website at <https://www.ynet.co.il/articles/0,7340,L-5483935,00.html>