

Los Angeles Daily Journal  
April 29, 2004  
Jory Farr

## **Man's Suit Says Insurers Reject Visitors to Israel**

LOS ANGELES - A Los Angeles man who was refused life insurance because he had just traveled to Israel sued 14 insurance companies Wednesday to stop what he claims is an industrywide practice of denying coverage to Americans who visit the violence-torn Middle Eastern nation.

The suit, filed in Los Angeles Superior Court, alleges that Banner Life Insurance rejected Allen Estrin's application because he had traveled to Israel in April 2002. Estrin is suing under the California Business and Professions Code, which bars business practices that are unfair or fraudulent.

"The purpose of this suit is to make sure that other life insurance companies realize that this is an unfair practice and will change their policies," said Estrin, a Los Angeles resident who produces the nationally syndicated radio talk program "The Dennis Prager Show," which frequently addresses Israeli and Jewish issues.

Estrin said he is not out for money but rather to change the policy.

"This is definitely unfair, so we're suing to stop this outrageous insurance practice of automatically declining life insurance to people who travel to Israel," says Claremont-based attorney William Shernoff, a specialist in consumer insurance cases. Shernoff is representing Estrin.

Shernoff, who is seeking an injunction against the 14 companies, said his investigation turned up only two carriers, Massachusetts Mutual and Metropolitan Life Insurance, willing to insure clients who traveled to Israel.

"Most companies don't. And this is a widespread practice," Shernoff of Shernoff Bidart & Darras said.

Calls to Banner Life Insurance were not returned. A spokesman for Pacific Life Insurance, one of the named defendants, said he could not comment because the company hadn't been served with the suit.

Estrin said the dispute started when he returned from Israel in April 2002 and called his broker to obtain life insurance.

"When I said that I had traveled to Israel, I was told I would be declined coverage," Estrin said. "It wasn't that I was going to Israel. It was that I had been there.

"If I had been denied coverage because I was going there, that might've made some sense. But to deny coverage because I had been there, that was bizarre.

"The practice is blatantly discriminatory against Israel. Nobody is denying insurance to people who visit Spain, and they just had a worse terror attack than anything that has happened in Israel."

Jewish organizations blasted the alleged practice.

"The fact that insurance companies won't insure people who have traveled or are traveling to Israel is discriminatory," said John Fishel, president of the Jewish Federation of Greater Los Angeles.

"We hope the carriers would reconsider this action," Fishel said. "But right now, it's unclear where the decision was made, at the senior policy level or middle management."

"The governor is going to Israel in a couple of weeks," Shernoff said. "If he applies for life insurance in the future, will he get rejected?"

In April, Rep. Rahm Emanuel, D-Illinois, introduced a bill to bar insurers from denying coverage based on previous lawful travel.

The legislation, called the Life Insurance Anti-Discrimination in Travel Act, was introduced in response to complaints from frequent Israel travelers, including Emanuel's rabbi.

"The legislation is still in committee," said Cecilia Pruitt, press secretary for Emanuel. "We're going to try and attach it to other legislation."

Estrin, who traveled again to Israel in March 2004, says he now has life insurance through another company.