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Allstate Will Cover U.S. Visitors to Israel

LOS ANGELES - Allstate Insurance agreed Tuesday to issue life coverage to people who have visited Israel, and six other carriers that have been sued over their policy bans for Middle Eastern travelers soon may follow suit, attorney William Shernoff said Tuesday.

"I think this settlement is going to be a forerunner for changing the insurance industry's entire practice in this regard," said Shernoff of Claremont's Shernoff Bidart & Darras, who represents Allen Estrin in the litigation.

Estrin, a Los Angeles resident who produces the nationally syndicated talk radio program "The Dennis Prager Show," sued Allstate, along with 13 other insurance companies, after Banner Life Insurance rejected his application because he had visited Israel in April 2002. *Estrin v. Banner Life Insurance Co.* BC 314493 (L.A. Super. Ct., filed April 28, 2004).

Estrin, whose radio show frequently addresses Middle Eastern and Jewish issues, claimed that an industrywide practice denied life insurance to Americans who visit the violence-torn region.

In the settlement with Estrin, Allstate agreed to disregard past or future travel plans to Israel, the West Bank or the Gaza Strip when reviewing life insurance applications.

Previously, any Allstate life insurance applicant who said that he or she planned to visit countries on the U.S. Department of State's Current Travel Warning list within the next two years would be denied coverage automatically, according to Allstate spokeswoman Rebecca Hirsch.

"We're going to consider them like any other life insurance application coming in," Hirsch said.

Allstate was the first to change its policy, but six other insurance companies have expressed interest in settling the litigation, Shernoff said.