

ANADOLU SİGORTA

“ANADOLU HİZMET HOME” CLAUSE

Provided that all general conditions and clauses set out in the policy are reserved, services to be rendered upon occurrence of any damage to plumbing, electrical installation and doors & windows of the insured home caused by a sudden, unexpected accident or incident are included in the “Emergency Service” benefit up to the limits specified on the face of the policy.

A.1. Plumbing Repair Benefit

Costs (including labor, transportation and materials) incurred for emergency repair required as a result of water leakage from a crack or breakage in plumbing from the inlet valve to the faucets or in heating system pipes or in foul water system within the insured home are included in the coverage.

Also included in the coverage are costs of such works as opening of plumbing pipes which kick back due to clogging or replacement of any leaking, cracked or broken pipes, including breaking of walls and floors when necessary, opening of clogged clean water plumbing, opening of clogged sewer and foul water pipes within the insured home.

Costs of workmanship and materials required for repair of any vertical and horizontal structural member broken for emergency repair of plumbing done by a contracted emergency service provider only within the insured home under the plumbing repair benefit shall be included in the coverage up to TL 450. The limit for the emergency repair service is TL 350 and the limit for the post-repair closure service is TL 450. These limits are interchangeable, but shall not exceed TL 800 in total. If the cost of such works will exceed the total limit, the service provider shall not do the work and the insured shall be asked to contact Anadolu Sigorta.

The plumbing repair benefit covers maximum three incidents within the term of the policy up to the limit per incident as specified in the policy. If the costs exceed the respective maximum limit, the difference shall be paid by the insured to the service provider at the choice of the insured.

For the purposes of the plumbing benefit, “incident” means any damage to the “plumbing” as defined in the policy. All repairs done on the plumbing as a result of or in connection with such damage shall be deemed one incident.

Exclusions

- Faucets, urinal taps, fixtures and fittings of any kind are excluded from the coverage.
- Repair of any damaged component other than any plumbing, fixed water pipe, heating system pipes, sewer and foul water pipes within the insured home.

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- Repair of any damage caused by any fluid leakage or wetting, even though such damage was caused by any damage to or breakage of any plumbing or other equipment.
 - Replacement, repair or installation of any electric home appliance (such as washing machine, dish washer, water heater, booster pump, boiler, combined boiler, air-conditioner, heater, etc.) which is connected with a water pipe, or of any plumbing member connected to such appliance.
 - Repair of any failure in or damage to any installation belonging to the building as a commonly used item or to a neighbor, which passes through the insured home but does not belong to the insured home. Even if any plumbing belonging to the building or a third person is within the insured home, it shall not be deemed belonging to the insured home.
 - If any sanitary item (such as tub, shower basin, toilet bowl, flush, kitchen sink, kitchen counter, etc.) sustains damage in the course of rendering of an emergency service for any reason, only emergency service shall be rendered, but closure service shall not be rendered and the insured will be asked to contact Anadolu Sigorta.
 - Supply of any material which is no longer manufactured or imported or is otherwise unavailable in the market is excluded from the coverage.
 - If any material to be used for a closure work cannot be supplied as exactly the same with the original material, a material being most similar to the original material shall be used. If the insured does not accept such material, a material chosen by the insured shall be supplied by Anadolu Sigorta, provided that any price difference shall be paid by the insured.
 - Closure of a structural member which has not been broken to make a repair to the plumbing is excluded from the coverage.
 - Where a structural member broken to make a repair to the plumbing belonging to the building or a third person is located within the insured home, the structural member shall not be deemed belonging to the insured home for the purposes of this benefit.
 - Extra costs resulting from complete replacement due to lack of harmony between the material used for repair of any broken structural member and the original material shall be borne by the insured and Anadolu Sigorta shall not be liable for such extra costs.
 - Any expenses incurred by the insured without prior authorization of Anadolu Sigorta shall be excluded from the coverage.

A.2. Electrical Installation Repair Benefit

The electrical installation belonging to the insured home is the section which starts from the electrical fuse and terminates at the electrical switch.

In the event that a short circuit occurred within the insured home has affected a meter, a transformer, an electrical fuse or a section of the electrical installation located outside the insured home but which belongs to the insured home or in the event that an electrical installation originating from the insured home fails or is damaged and becomes unusable, costs of emergency repairs required to restore the electrical installation to operating condition shall be included in the coverage. Such costs include workmanship, transportation and materials. Anadolu Sigorta shall send an electrician to the insured home to render the emergency repair service.

The electrical installation repair benefit shall be limited with maximum three incidents within the term of the policy up to the limit per incident specified in the policy.

For the purposes of the electrical installation repair benefit, "incident" means any damage to any electrical installation defined in the policy. All repairs done on the installation as a result

of or in connection with such damage shall be deemed one incident.

Exclusions

- Electrical switches, lamps, bulbs, fluorescent tubes, lamp holders, chandeliers, outlets and similar items which are not essential parts but are accessories of an electrical installation.
- Repair of any electric heater, electric home appliances (TV set, radio, video, refrigerator, washing machine, dish washer, computer systems, uninterruptible power source (UPS), etc.) or any other equipment.
- If the electrical installation is very old and in irreparable condition.

A.3. Locksmith Benefit

In the event of damage to the lock of the main entrance of the insured home due to an accident or theft or in the event that the key of the insured home is stolen, broken or lost, which renders the insured home unsafe or inaccessible, any emergency repairs required to prevent the insured home from any further damage or loss or to open the door and let the insured into the insured home safely shall be included in the emergency repair benefit and Anadolu Sigorta shall send a locksmith to the insured home to render the emergency repair service.

This benefit covers maximum three locks within the term of the policy up to the limit specified for each lock in the policy.

A.4. Rescue of Persons Trapped in the Insured Home

Expenses for rescue of persons trapped inside the insured home due to an incident covered by the Locksmith Benefit are included in the coverage of this policy up to the limit specified in the policy.

A.5. Glass Works

In the event of breakage or crack of glazing on the external wall of the insured home, any emergency repair required for replacement of any damaged glass unit with a new one having the same characteristics of the original glass unit for the purposes of protection of the insured home against any further damage or loss is included in the coverage of the policy.

This service shall be rendered for maximum three incidents within the term of the policy up to the limit specified for each incident in the policy.

B. GENERAL EXCLUSIONS

In addition to the exclusions specified in the section of "A. EMERGENCY SERVICES", the following shall be excluded from the coverage of the policy:

- Any damage caused by the insured intentionally.
- Any damage directly or indirectly caused by a natural disaster, war, civil war, armed conflict, mutiny, insurrection, riot, strike or any other incident which threatens the public order.
- Earthquake, volcanic eruption, flood or denial of access to the insured home or the area where the insured home is located by the order of a public authority due to quarantine or

for any other reason.

- Expenses incurred by the insured without prior authorization or consent of Anadolu Sigorta.

C. ADDITIONAL SERVICES

C.1. Hotel Service

In the event that the insured home is rendered unusable due to any damage to the insured home as a result of an incident which is covered by the policy and if repair of such damage is expected to last longer than 24 hours, hotel expenses incurred for each person living in the insured home shall be paid under this benefit up to the limit specified in the policy. Hotel service shall be available if it is requested by the insured and if the request is accepted by Anadolu Sigorta.

However, the hotel to be used must be at the nearest point, within a range of maximum 50 km, to the insured home. Extra charges for services used at the hotel, such as telephone, restaurant, etc., shall be paid by the insured.

C.2. Hotel and Security Service Following Theft Damage

In the event of theft damage to the insured home, expenses for accommodation of the insured and his/her first degree family members in a maximum four-star hotel (standard room + breakfast) for maximum one night shall be paid by Anadolu Sigorta. However, the hotel shall be a contracted one which is nearest to the insured home. Extra charges for services used at the hotel, such as telephone, bar, restaurant, etc., shall be paid by the insured. If requested by the insured, protection of the insured home by a security guard for 24 hours shall be arranged.

Before rendering this service, Anadolu Sigorta shall have the right to require a theft report issued by an official authority (police, gendarmerie, etc.), a preliminary loss survey report or confirmation of damage issued by an insurance surveyor or photographs showing the scene of theft from the insured.

C.3. Attendance of a Physician or an Ambulance

In the event of an emergency such as bodily injury or critical disease occurred at the insured home, attendance of a physician or an ambulance to the insured home is included in the coverage.

Decision as to the emergency shall be given by physicians of Anadolu Sigorta. Expenses incurred in respect of a claim which is not deemed an emergency shall be paid by the insured.

This service shall be provided for maximum three incidents within the term of the policy up to the limit specified for each incident in the policy.

C.4. Attendance of a Specialist Nurse or an Accompanying Person

If, after a surgical operation received by the insured as a result of a bodily injury or a critical disease occurred at the insured home, there isn't any person at the insured home who will look

after the insured at the insured home, attendance of a specialist nurse or an accompanying person to the insured home by the decision of a physician of Anadolu Sigorta is included in the coverage.

This service shall be provided for maximum three incidents within the term of the policy up to the limit specified for each incident in the policy.

C.5. Arrangement of Security Service

In the event of any damage to the insured home which is included in the coverage of this policy, protection and surveillance of the insured home by experienced and reliable professionals shall be arranged until security of the insured home is assured. This service shall be rendered upon the request of the insured person and the approval of Anadolu Sigorta for the duration specified in the policy.

C.6. Payment of travel expenses incurred for return to the insured home due to any damage occurred at the insured home

If, because of any damage to the insured home which is covered by the policy which occurred while the insured is on travel and rendered the insured home unusable or if there is risk of aggravation of the damage, the insured must return to the insured home, Anadolu Sigorta shall arrange return travel of the insured and any first degree family members(*) in accompany of the insured to the insured home and pay the expenses incurred for the return travel.

C.7. Payment of travel expenses incurred for return to the insured home due to death or critical disease of a first degree family member (*)

If, because of death or critical disease of a first degree family member of the insured which occurred while the insured is on travel, the insured must return to the insured home, Anadolu Sigorta shall arrange return travel of the insured and any first degree family members in accompany of the insured and pay the expenses incurred for the return travel.

(*) First Degree Family Member:

- Spouse and children of the insured living together with the insured at the insured home;
- Parents of the insured and of the spouse of the insured.

C.8. Assistance in the event of Hospitalization

If the insured is hospitalized due to a bodily injury or a critical disease for longer than 2 days, one of the following services shall be arranged and expenses incurred for this service shall be paid by Anadolu Sigorta up to the limit specified in the policy:

- Transportation of an accompanying person to the hospital for once;
- Transportation of children (under 17) or a bed-ridden first degree family member of the insured in accompany of a person to the home of a relative of the insured for once;

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- Provision of care to children (under 17) or a bed-ridden first degree family member of the insured (for maximum 48 hours and only in the provinces of İstanbul, Ankara and İzmir).

D. ARRANGEMENT OF PROFESSIONAL HOME SERVICES

For rendering of the following services which are not deemed an emergency service hereunder, Anadolu Sigorta, at the request of the insured, shall send a professional or a service provider to the insured home to give information based on estimation to the insured about such service or repair if such service or repair is available locally during the working hours.

Contact with service providers for arrangement of professional home services shall be done by Anadolu Sigorta and costs of any used services shall be paid by the insured. Decision to purchase the service from the recommended service provider shall be given by the insured.

- Plumbing / Heating System works
- Tiling of walls and floors
- Electrical works
- Steel / Wooden / Aluminum / Iron / PVC door and window repair works
- Glazing
- Plastering / Masonry works
- Painting
- Gypsum board / molding works
- Floor covering works (parquet, wall to wall carpet, vinyl, wainscot, etc.)
- Ceiling covering / suspended ceiling works (rock wool, glass wool, etc.)
- Roof / gutter repair works

E. INFORMATION AND BOOKING SERVICE

Contact for information and booking services shall be done by Anadolu Sigorta and costs of such services shall be paid by the insured. Decision to purchase the service from the recommended service provider shall be given by the insured.

Available information and booking services:

- Tourist information
- Road, accident and weather condition information
- Information about healthcare institutions
- Information about transports
- Information about exchange rates
- Information about restaurants and entertainment venues
- Information about accommodation
- Arrangement of corpse transportation and burial
- Information about cultural activities
- Information about animal care
- Organization of special days

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- Care services for the old and children
 - Translation services
 - Delivery of flower
 - Payment of bills of the insured
 - Medical consultancy
 - Legal consultancy
 - Transmission of urgent messages
 - Other information services: telephone numbers and addresses of gendarmerie, municipalities, under secretariats, governor offices, court houses, state and social security hospitals, draft offices, banks, press enterprises, societies, public prosecutor offices, security departments, newspapers, news agencies, professional chambers, employment agencies, etc.

F. METHOD

All emergency and arrangement services must be claimed from Anadolu Sigorta by phone 24 hours a day, 365 days a year. Anadolu Sigorta shall provide solution for emergency services immediately and for arrangement services during working hours. The call center operator shall request information such as name/company name, full address, policy number, telephone number, etc. of the insured besides the detail of the claim.

The telephone conversation of the insured by which the insured authorizes AnadoluSigorta to record the claim and the tracking details of the claim into the computer system shall be deemed a claim notice.