

TRAVEL TO TURKEY INSURANCE DISCLOSURE FORM

This form, compiled as at least two separate copies, has been prepared in order to release general information relating to the contract for the people who wish to become party to the insurance contract; pursuant to the Regulation on Furnishing Information in Insurance Contracts published in the Official Gazette dated October 28th, 2007.

A. INFORMATION ABOUT THE INSURER

Trade Name :
Address :
Tel & Fax No :

of the insurance agent which has negotiated the contract.

Trade Name : Anadolu Anonim Türk Sigorta Şirketi
Address : Rüzgârlıbahçe Mah. Kavak Sok. No:31 34805 Kavacık-İSTANBUL/TÜRKİYE
Tel & Fax No : +(90) 850 7 24 0850, faks: +(90) 850 744 0 745

The Central Registry System (MERSİS) No : 0068006132739588

of the insurer which has given the instruction

B. WARNINGS

1. For detailed information on insurance, please refer to the General Terms and Conditions of Travel Insurance and Special Terms and Conditions of Travel To Turkey Insurance.
2. The entire insurance premium must be paid at the time the policy is delivered. If the premium is not paid, the liability of the insurer will not start unless otherwise agreed.
3. If the contract is terminated due to legal reasons, based on the number of premiums days that can be reimbursed for the duration of the insurer's liability, the surplus will be returned to the insured.
4. In case the Travel Health Insurance policyholder cannot go on the trip, he can cancel the policy and insurance premium paid in advance, at least 24 hours before the policy start date by returning the policy to the insurance company.
5. During the establishment of the contract, during insurances and when the occurrence of risk, the insurer must refrain from providing incomplete or incorrect information. Otherwise, it may take longer to pay compensation, compensation may occur in cases of failure to receive or receiving incomplete.
6. Along with the policy, the special conditions of the Travel To Turkey Insurance must be delivered to the insured person.
7. Under the following conditions a policy may be terminated upon the request of the Insured:
 - a. Upon submittal of a new private insurance policy to the Company which covers the stay period,
 - b. Upon cancelation of residence permit.
 - c. In case of fulfilling the two conditions mentioned above, the policy withdrawal request should be sent to our Company at least 24 hours before the policy commencement date.

C. OVERALL INFORMATION

1. Travel To Turkey Insurance policy covers the minimum liability structure defined by the Directive on Visa and Residence Permit Applications, dated 5.10.2016 and numbered 16.

This contract assures foreign nationals who travel within the boundaries of Turkey to cover their expenses guaranteed under their travel insurance policy written within the scope of Special Terms and Conditions and Travel Health Insurance General Terms Conditions for incidents that takes place in the boundaries of Republic of Turkey and it guarantees to undertake organizations and coordinations within this scope.. The coverage of this policy will be null and void when the travel, which requires the policy, ends and / or insured returns to the residence address (whichever is shorter).

The information on the policy is essential. Coverage applies only to those specified on the policy, except for those who can not benefit from the collateral.

2. Travel To Turkey Insurance policy consists of the following coverages.

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a. Medical Assistance

If the insured suddenly becomes ill or injured during the journey, the costs of the outpatient, inpatient and surgery costs and the drugs written by the doctor will be paid within the limit of 30.000 Euro and no exemption will be applied.

b. Transportation due to injury or illness of the insured

In the event of a sudden illness or injury of the insured, all necessary organizations are carried out and transfer fees to the nearest medical center or to the permanent residence by any means of transport (land ambulance, air ambulance, scheduled flight) which is deemed most suitable by the doctor of the EAT, are paid.

c. Transportation to the Usual Place of Residence after being discharged from hospital

At the conclusion of the treatment in the medical transportation coverage, the transfer to the Permanent Residence of the Insured shall be instituted and, if the health status of the Insured is suitable for such transfer, one way economy class aircraft expenses shall be met.

d. Repatriation due to death of the insured person

The repatriation of the corpse for burial will be covered in the country of deceased, with the exclusion of funeral and burial expenses.

e. Covid-19

Covid-19 disease can be added to the scope of travel health products that protect the quality of life of people traveling in the face of urgent and unexpected situations while traveling Turkey, by accepting Covid-19 disease, within the limits and the special conditions of medical treatment coverage. Services included in existing service packs will also apply for Covid - 19 disease.

3. Coverages are limited to a maximum of 92 days unless a collateral is received within the geographical boundaries of travel. (The total length of stay within the boundaries of Turkey within the policy period is limited to a maximum of 92 days. The insured person may prefer the 184 days stay within the Turkish borders by paying an additional premium.)

4. In accordance with the Law on the Protection of the Consumer and provisions of the relevant legislation, the Insurant, who has not taken out the policy for commercial and/or professional purposes (qualified as consumer), can exercise its right of withdrawal without showing any reason and paying any penal clause following the draw up of the agreement within 14 days in distance agreements regarding financial services and 7 days in installment selling agreements. The right of withdrawal notification should be made by filling out the declaration form at www.anadolusigorta.com.tr address or with an open and clear statement to bilgi@anadolusigorta.com.tr address.

The right of withdrawal cannot be exercised in distance agreement whose validity period is less than one month and installment insurance agreements in which the insurance coverage has started. Within the framework of the installment insurance agreements, the insurant who has paid the first installment is deemed as accepted the start of the insurance coverage. Within the framework of the distance insurance agreements, the collected premium amount will be returned following the delivery of the right of withdrawal notification. The special legislation provisions shall apply for the obligatory insurances.

D. RISK OCCURRENCE

1. You can request a list of the information and documents required for the compensation application from your insurer following the preparation of the policy or from the "Claim Notification Information" link on our website.
2. In the absence of authorization and approval of the insurance company, any assistance activities and costs incurred by or on behalf of the insured person are not covered by insurance. The insurer must inform the Company of the information and status of health services received abroad as soon as possible and in any case within a maximum of 24 hours.
3. You must file an application by calling +(90) 850 7 24 0850 in case of a risk occurrence.
4. Follow the Insurer's instructions during notification period.
5. In case of risk occurrence, the insurer shall be liable for indemnity payment within the policy conditions.

E. INDEMNITY

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In case of any demand, the insurer's liability to pay compensation and the right to claim compensation will depend on the compliance of this policy.

F. INDEMNITY PAYMENT

1. In order to be able to pay the indemnity, policyholder must send the hospital reports of the treatment, examination results, prescription and invoice originals to the insurer.
2. Insurer is a party to the Arbitration system

G. PERSONAL DATA PROCESSING and TRANSFER and THE RIGHTS of DATA SUBJECT

Anadolu Sigorta as responsible of data, takes entire measures required to avoid unlawful utilization of the data, protect such and maintain proper security level in accordance with the legislation within the procedures of processing and transferring personal data. Personal data is processed in order to conduct risk assessment in insurance business, prepare an insurance proposal, use the rights and perform the liabilities emerging from the insurance contract, make insurance transactions and make planning and statistical works within this scope and develop customized opportunities and could be transferred to authorized agencies, reassurers, experts, assistance companies, actuaries, support service suppliers and public institutions and organizations for the same purposes and within the frame of Insurance Law and the provisions of the other legislations.

Data of the persons pertaining to their race, ethnic origin, political view, philosophical belief, religion, denomination or other beliefs, fashion and attire, membership in an association, foundation or syndicate, health, sexual life, penal conviction and security measures and their biometrical and genetical data are accepted as special categories of personal data. From among special categories of personal data the ones pertaining to health and sexual life could be processed only if an explicit consent is given. In case the persons who are covered or shall be covered by insurance give consent to processing of such data, it is processed and for the same purposes, their health information, insurance records and other information could be obtained from Insurance Information and Supervision Center (SBGM), Social Security Institution, Ministry of Health, health institutions and organizations and insurance companies in order to make risk assessment and conclude indemnity applications and aforementioned information and records which are in care of the company can be shared with SBGM, insurance companies and authorities which have been entitled by the relevant legislation.

Such personal data is collected electronically via automated means and orally/in writing via non-automated means. According to the nature of the transaction, this personal data is processed within the scope of Art. 5. of the Law, "prediction explicitly in the law", "necessary because it is directly related with the establishment and performance of an insurance contract", "mandatory for the data controller to fulfill his legal obligation", "provided that the fundamental rights and freedoms of the person concerned is not damaged, principal data processing is a must for the legitimate interests of the data controller" and in exceptional cases "to have the explicit consent of the person concerned". The special categories of personal data is processed subject to Section 6 of the Law, within the scope of the causes of action "to have the explicit consent of the person concerned" and "to be clearly foreseen in the law".

Personal data shall not be used for any purpose other than processing and shall not be transferred and/or disclosed to third persons without an explicit consent or any other reason prescribed within the relevant legislation. The relevant person is entitled to wholly or partially waive from any kinds of consents which they have given pertaining to processing of personal data. Apart from that they are entitled to request information pertaining to whether the personal data have been processed, if such have been processed; to obtain information with regards to such processing; to learn the purpose of such processing and whether such data have been used fit for the purpose of use, whether such information have been transferred to third persons at home or abroad and if such have been transferred; to learn about such third persons or category of such persons; to request such data be corrected in case they are incomplete or false; be updated in case they have changed; such personal information be deleted or eliminated in case the reasons which require them to be processed have disappeared; to request the processes of correction/deletion/elimination be notified to third persons to whom such personal information have been transferred; to raise objections in case an adverse consequence emerges by means of analyzing processed personal information exclusively through automatic systems and to claim indemnification in case of incurring damages due to processing of personal information in breach of the legislation. You may reach further information pertaining to the subject from the Policy on Protection and Processing of Personal Data which was publicized in the corporate web site of Anadolu Sigorta.

TRAVEL TO TURKEY INSURANCE DISCLOSURE FORM**H. COMPLAINT AND INFORMATION REQUESTS**

1. For all kinds of information requests and complaints regarding the insurance, you can resort to the address and phone numbers given below. The insurer is required to respond the requests within 15 days after submission of the application.

Address : Digital Insurance and Customer Communications Department, Rüzgârlıbahçe Mah.
Kavak Sok. No:31 34805 Kavacık-İSTANBUL/TÜRKİYE

Tel No : +(90) 850 7 24 0850; Fax No: +(90) 850 744 0 802

Web/Mobile/E-mail : You can reach from <http://www.anadolusigorta.com.tr> "Your Opinion and Suggestions" form, "Sigortam Cepte" mobile application or bilgi@anadolusigorta.com.tr mail adress.

Name, Last Name and Signature of the Insured Seal of the Insurer or Agency and the Authorized Signature

Date : ___ / ___ / _____

Date : ___ / ___ / _____

The information given in this information form are valid as of the day on which the form is signed by both parties. The form signed by the insured is required to be submitted to the insurer/agency issuing the insurance policy.