

INSURANCE COVERAGE SUMMARY

Insurance

Personal Accident Coverage

In case of Death 5.000.- USD

In case of Permanent Disability 5.000.- USD

Return Coverage

Travel Agency / Per Occurrence: 100.000.- USD

Annual maximum total coverage for all the Insured: 500.000.- USD

These coverages are limited to tour amount which participant paid per participant.

Product Liability Coverage

Provided that it is limited to tour amount per person,

Travel Agency / Per Occurrence: 100.000.- USD

Annual maximum total coverage: 500.000.- USD

Participant's Tour Cancellation Coverage: Maximum 1.000.- USD per participant

The fact that participant is obliged to cancel his/her voyage subject to below mentioned cases, before voyage start date and movement of used transportation vehicle is assured within the coverage limits, stated in the policy, provided that participant made a payment to receiver travel agency.

- a) Although it is made application for visa without any deficient document and within the period, stipulated by visa issuing institution for each country, to be traveled, failure to provide the visa for any reason by relevant institution.
- b) In case of death, serious and important accident or disease, in case it is required to hospitalize the insured, his/her spouse, children, parents, person, who takes care with his/her children in the permanent residence during the voyage,
- c) In case last call comes from the court to the Insured as witness,
- d) In case house or business office of the Insured becomes unusable due to theft, fire or explosion, natural disasters, or the Insured is required to attend in his/her house or business office due to risk of occurring extra loss,
- e) In case the person, accompanying the Insured, is obliged to cancel the voyage for above mentioned reasons provided that he/she has the same policy and this policy was purchased for the same voyage,
- f) Cancellation of voyage shall be notified to the travel agency as soon as possible by the Insured. In case of such notification, Company is not responsible for any additional expenses or penalties, to be incurred due to any delay.

Exclusions of Participant's Tour Cancellation Coverage:

1. Aesthetic treatments, vaccination
2. Psychological disorders,
3. Non-urgent rehabilitation treatment and dental treatments,
4. Epidemic,
5. Refusal of visa due to passport, identity card, deficient document, deficiency of ticket and vaccination certificate,
6. Participant's failure to be entitled to visa
7. Childbirth or termination of childbirth voluntarily
8. 70 age and over
9. Acute crisis, defined as a medical condition, which exists before receipt of policy by an authorized doctor whether it is diagnosed or not, or occurred subject to such condition.

Before making any personal attempt in order to benefit from assistance services coverage during the voyage, provided that it is valid out of permanent residence province, it is required to give notice to above mentioned Assistance Services Telephones or tour guide.

Coverages	Limits
Medical treatment in the abroad due to injury or sudden illness	30.000.- EUR
Return voyage or transfer of the insured due to injury or sudden illness (via any vehicle such as Ambulance etc.)	Air ambulance is valid for European and Mediterranean Airfield
Organization of sending medicine (Medicine amounts are covered by the Insured)	Medicines, which are prescribed urgently and are not available in travelling place of the Insured.
Extension of accommodation period due to injury or disease	7 nights standard room + breakfast
Voyage of any first degree family member due to the treatment, to be applied on the Insured	Travel Expenses
Accommodation of any first degree family member due to the treatment, to be applied on the Insured	4* Hotel (standard room+ breakfast) Max 7 days
Return voyage as a result of interruption of voyage due to death of any first degree family member	Organization and Travel Expenses
Return voyage as a result of interruption of voyage due to damage, occurred at home	Permanent residence return expenses (Document, received from official authorities)
Assistance to the family of hospitalized insured (voyage of one of them in order to take care of needy-indigent people, who are available in the permanent residence)	Organization + Travel Expenses
Travel organization in order to send another person for continuing to the business trip instead of hospitalized person	In case of hospitalization for more than 5 days, Organization of travel to the place, where Insured is available + Travel Expenses
Transfer of deceased insured	Except Funeral and Burial Expenses
Transmission of emergency messages	
Finding baggage and its transportation to the Insured	Provided it passed from check-in transaction
Loss or damage of baggage (Money, jewelry, credit card, cash money, traveler's check, cash voucher, mobile phone, camera, video camera etc. electronic goods, laptop, special document, stamp and similar goods are excluded from the scope of coverage.)	500.- EURO (Provided that check-in transaction was made, 21 days waiting period)
Delayed baggage (In case it is not found within 24 hours following the arrival, airway company's loss report)	200.- EURO (Provided that check-in transaction was made)
Delay due to overbooking (if it delays for more than 6 hours)	100.- EURO
Delay due to missing of connecting flight (force majeure)	100.- EURO
General Information Service	
Cash advance in the abroad (In case of loss or theft of Wallet, Credit Card, Baggage, unexpected disease and accident, advance shall be provided as debt in order to cover the urgent requirements.)	2.000.- EURO
Legal consultancy	
Bankruptcy of Agency	Limited to Tour amount
General Information Service	
Age Limit (Children between the ages of 0-17 can be insured provided that their mother or father is insurant. People between the ages of 70-75 can be insured for the situations related to accident provided that they pay 50% additional premium and people over the age of 75 can be insured for the situations related to accident provided that they pay 100% additional premium.)	People in the age of 70 and over are covered only against accident conditions.

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Product Liability Coverage

Provided that it is limited to tour amount per person,

Travel Agency / Per Occurrence: 100.000.- USD

Annual maximum total coverage: 500.000.- USD

Participant's Tour Cancellation Coverage: Maximum 1.000.- USD per participant

The fact that participant is obliged to cancel his/her voyage subject to below mentioned cases, before voyage start date and movement of used transportation vehicle is assured within the coverage limits, stated in the policy, provided that participant made a payment to receiver travel agency.

- a) Although it is made application for visa without any deficient document and within the period, stipulated by visa issuing institution for each country, to be traveled, failure to provide the visa for any reason by relevant institution.
- b) In case of death, serious and important accident or disease, in case it is required to hospitalize the insured, his/her spouse, children, parents, person, who takes care with his/her children in the permanent residence during the voyage,
- c) In case last call comes from the court to the Insured as witness,
- d) In case house or business office of the Insured becomes unusable due to theft, fire or explosion, natural disasters, or the Insured is required to attend in his/her house or business office due to risk of occurring extra loss,
- e) In case the person, accompanying the Insured, is obliged to cancel the voyage for above mentioned reasons provided that he/she has the same policy and this policy was purchased for the same voyage,
- f) Cancellation of voyage shall be notified to the travel agency as soon as possible by the Insured. In case of such notification, Company is not responsible for any additional expenses or penalties, to be incurred due to any delay.

Exclusions of Participant's Tour Cancellation Coverage:

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3. Non-urgent rehabilitation treatment and dental treatments,
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5. Refusal of visa due to passport, identity card, deficient document, deficiency of ticket and vaccination certificate,
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9. Acute crisis, defined as a medical condition, which exists before receipt of policy by an authorized doctor whether it is diagnosed or not, or occurred subject to such condition.

Before making any personal attempt in order to benefit from assistance services coverage during the voyage, provided that it is valid out of permanent residence province, it is required to give notice to above mentioned Assistance Services Telephones or tour guide.

Coverages	Limits
Medical treatment in the abroad due to injury or sudden illness	30.000.- EUR
Return voyage or transfer of the insured due to injury or sudden illness (via any vehicle such as Ambulance etc.)	Air ambulance is valid for European and Mediterranean Airfield
Organization of sending medicine (Medicine amounts are covered by the Insured)	Medicines, which are prescribed urgently and are not available in travelling place of the Insured.
Extension of accommodation period due to injury or disease	7 nights standard room + breakfast
Voyage of any first degree family member due to the treatment, to be applied on the Insured	Travel Expenses
Accommodation of any first degree family member due to the treatment, to be applied on the Insured	4* Hotel (standard room+ breakfast) Max 7 days
Return voyage as a result of interruption of voyage due to death of any first degree family member	Organization and Travel Expenses
Return voyage as a result of interruption of voyage due to damage, occurred at home	Permanent residence return expenses. (Document, received from official authorities)
Assistance to the family of hospitalized insured (voyage of one of them in order to take care of needy-indigent people, who are available in the permanent residence)	Organization + Travel Expenses
Travel organization in order to send another person for continuing to the business trip instead of hospitalized person	In case of hospitalization for more than 5 days, Organization of travel to the place, where insured is available + Travel Expenses
Transfer of deceased insured	Except Funeral and Burial Expenses
Transmission of emergency messages	
Finding baggage and its transportation to the Insured	Provided it passed from check-in transaction
Loss or damage of baggage (Money, jewelry, credit card, cash money, traveler's check, cash voucher, mobile phone, camera, video camera etc. electronic goods, laptop, special document, stamp and similar goods are excluded from the scope of coverage.)	500.- EURO (Provided that check-in transaction was made, 21 days waiting period)
Delayed baggage (In case it is not found within 24 hours following the arrival, airway company's loss report)	200.- EURO (Provided that check-in transaction was made)
Delay due to overbooking (if it delays for more than 6 hours)	100.- EURO
Delay due to missing of connecting flight (force majeure)	100.- EURO
General Information Service	
Cash advance in the abroad (In case of loss or theft of Wallet, Credit Card, Baggage, unexpected disease and accident, advance shall be provided as debt in order to cover the urgent requirements.)	2.000.- EURO
Legal consultancy	
Bankruptcy of Agency	Limited to Tour amount
General Information Service	
Age Limit (Children between the ages of 0-17 can be insured provided that their mother or father is insurant. People between the ages of 70-75 can be insured for the situations related to accident provided that they pay 50% additional premium and people over the age of 75 can be insured for the situations related to accident provided that they pay 100% additional premium.)	People in the age of 70 and over are covered only against accident conditions.

Coverages	Limits
Medical treatment coverage due to injury or sudden illness of the Insured out of permanent residence province	Limit: 1.000.- EUR, deductible : 25 EUR
Return voyage or transfer due to injury or sudden illness	via any vehicle such as Ambulance etc.
Organization of sending medicine (Medicine amounts are covered by the Insured)	Medicines, which are prescribed urgently and are not available in travelling place of the Insured.
Voyage of any first degree family member due to the treatment, to be applied on the Insured	Travel Expenses
Accommodation of any first degree family member due to the treatment, to be applied on the Insured	4* Hotel (standard room+ breakfast) Max 7 days
Return voyage as a result of interruption of voyage due to death of any first degree family member	Organization and Travel Expenses
Return voyage as a result of interruption of voyage due to damage, occurred at home	Travel Expenses (Document, received from official authorities)
Assistance to the family of hospitalized insured (voyage of one of them in order to take care of needy-indigent people, who are available in the permanent residence)	Organization + Travel Expenses
Travel organization in order to send another person for continuing to the business trip instead of hospitalized person	In case of hospitalization for more than 5 days, Organization of travel to the place, where Insured is available + Travel Expenses
Transfer of deceased insured	Except Funeral and Burial Expenses
Delayed baggage	200.- TL (Provided that check-in transaction was made)
Transmission of emergency messages	
General Information Service	
Bankruptcy of Agency	Limited to Tour amount
Age Limit (Children between the ages of 0-17 can be insured provided that their mother or father is insurant. People between the ages of 70-75 can be insured for the situations related to accident provided that they pay 50% additional premium and people over the age of 75 can be insured for the situations related to accident provided that they pay 100% additional premium.)	People in the age of 70 and over are covered only against accident conditions.

1. Company shall not be responsible for all kinds of assistance activities, arranged by or on behalf of the insured and incurred expenses in respect to this, without giving authorization.
2. Fraudulent actions of the insured or any first degree family member or another person, making demand under the scope of this policy,
3. All kinds of final loss
4. War or warlike operation, revolution, rebellion, commotion, terrorist actions and civil strives, arisen therefrom,
5. Terrorist actions and sabotage, stated in 3713 numbered Anti-Terror Law and interventions, performed by authorized organs in order to prevent them and to diminish their effects,
6. Nuclear risks or use of nuclear, biological and chemical weapon or all kinds of attack and sabotage, which shall cause manifest of nuclear, biological and chemical substances,
7. Operation of the armed forces or security forces or organizations,
8. Insured's actions, which shall expose himself/herself to a heavy danger intentionally, other than rescuing the people and goods in danger,
9. Using any aircraft and helicopters, which do not have authority to transport passenger, in the capacity of a passenger or crew, driving motorcycle,
10. Continuing treatment expenses following the return into the residence province at the end of voyage,
11. Even if it has not been treated in any case, all diseases, which exist in the application date and/or based on before insurance start date, expenses, occurring due to acute disease intensities and complications, developing in the chronic ground (including death as a result of disease and therefore, returning corpse to the homeland and burial expenses),
12. Even if it is diagnosed in the older age, all congenital diseases and disabilities (natal anomalies, genetic disorders), expenses related to prematurity (incubator care etc.), all kinds of routine and specific examination and treatment expense related to motor and mental development disorder (growth and development retardation) (For example: genetic tests, all kinds of cardiotype research, hemoglobin electrophoresis, phenylketonuria tests, newborn thyroid tests, hip USG, undescended and retractile testis, polycystic kidney, vesica ureteral reflux-VUR etc.),
13. All kinds of health expenses related to pregnancy and its complications,
14. All kinds of expenses related to taking and storing Cord Blood, and Cord Blood bank,
15. Epidemic illnesses, which are announced officially (cholera, malaria etc.); all kinds of test, analysis expenses related to AIDS and diseases subject to AIDS, and required treatments and all diseases, which HIV virus shall cause,
16. Special nurse expenses,
17. Expenses of crutch, wheelchair, corsets, orthopedic shoes, sole plate, boot, slipper, ice bag, eschar ring, and all kinds of orthopedic supporters and hearing instrument and all kinds of expenses of auxiliary medical instruments and materials (sleep apnea device and calibration, Holter device etc.), breast and penile prosthesis, used for psychosocial reasons, etc.,
18. Spectacle glass, frame, all kinds of contact lens expenses, lens solutions,
19. Expenses of organ, blood products and donor in case of organ transplantation and blood transfusion, and transfer expenses related to organ/tissue,
20. Other expenses, which are not necessary for the treatment such as telephone, television, cafeteria, managerial service and paramedical service charges,
21. Disease, injury or death conditions, which can occur due to suicide attempt of the insured. Inspection, examination, treatment and medicine expenses related to all kinds of neurological disorders and geriatric diseases, psychosomatic diseases and expenses of psychologist and consultancy services,
22. Examinations and treatments related to sexual functional disorders, and sexually transmitted diseases,
23. All alternative treatments and all kinds of expenses, made for the cosmetic purpose (acupuncture, mesotherapy, magnetotherapy, neural therapy, chiropractic, anti-aging, reiki, ayurveda etc.),
24. Inspections and treatments, which are not subject to any definite disease (scanning tests, vaccination, control tests, viral markers, porter examinations etc.), check-up expenses and annual control mammography, smear and PSA-tests etc. routine scanning,
25. Allergic diseases except anaphylaxis condition and treatments for these diseases,
26. Losses, which the person shall give to himself/herself when he/she has or does not have mental balance, losses, which the person shall give to himself/herself by committing any crime, diseases and injuries, arisen from alcohol intoxication, alcoholism and use of alcohol, all kinds of health expenses, to be occurred as a result of using addictive substances such as heroin, morphine etc.,
27. a) Examination, treatment and care of disorders, occurred during participation and preparation of the Insured for contests as a licensed player, b) Occupational accidents of professional players. However, sudden illness, which is not related to performed sports and accidents, occurred other than relevant sports, are under the coverage, surpremium is not applied. c) Even if it is performed without license or as amateur, all dangerous sports branches such as skiing, mountaineering, riding, rafting, tube / free diving, paragliding, combat sports, car racing sports.
28. All treatment expenses related to dental disorders,
29. Child care charges, baby formulas, diapers, baby bottles and nipples etc.,
30. Non-medicinal supplementary products, herbal medicines, food supplements, which are used in order to provide daily need of body and/or to protect and to support general health; all medicinal substances, which are not approved by WHO,
31. Expenses, incurred due to complications, occurred as a result of wrong treatment and operation, caused by doctors and health institutions,
32. Relapse and complications of operations and treatments, applied in the period before insurance,
33. Medical problem, disability, arisen from any flight, other than being ticketed passenger in an airway, organizing regular voyages (member of IATA), and examination and treatments, required by these and other expenses,
34. Aesthetic treatments, vaccination,
35. In case of death of the insured in the permanent residence province, transfer of corpse and burial expenses,
36. Damages, occurring in the time frame, when coverage period, stated in the policy, is exceeded,
37. Baggage, having insufficient package, having no label, containing breakable or deteriorative products,
38. Baggage coverage in the abroad is valid only for baggage, which passed from "check-in" in the airway voyages. In case "check-in" transaction was not made or baggage demand receipt was not issued, baggage loss or damages are not under coverage. There is no baggage coverage in the domestic voyages.
39. Disease conditions whether sudden or not, for people in the age of 70 and over,
40. In case total travel period, i.e. 92 days are exceeded in the annual travel insurances, all medical treatment, medical transfer and corpse transfer expenses incurred after 92 days.

Coverages	Limits
Medical treatment coverage due to injury or sudden illness of the Insured out of permanent residence province	Limit: 1.000.- EUR, deductible : 25 EUR
Return voyage or transfer due to injury or sudden illness	via any vehicle such as Ambulance etc.
Organization of sending medicine (Medicine amounts are covered by the Insured)	Medicines, which are prescribed urgently and are not available in travelling place of the Insured.
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Travel organization in order to send another person for continuing to the business trip instead of hospitalized person	In case of hospitalization for more than 5 days, Organization of travel to the place, where Insured is available + Travel Expenses
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Delayed baggage	200.- TL (Provided that check-in transaction was made)
Transmission of emergency messages	
General Information Service	
Bankruptcy of Agency	Limited to Tour amount
Age Limit (Children between the ages of 0-17 can be insured provided that their mother or father is insurant. People between the ages of 70-75 can be insured for the situations related to accident provided that they pay 50% additional premium and people over the age of 75 can be insured for the situations related to accident provided that they pay 100% additional premium.)	People in the age of 70 and over are covered only against accident conditions.

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