



HDI HELPLINE : 0850 222 8 434

CLAIMS NOTICE 0212 800 01 82

1. Pages

Policy Num: 338161000505-4 Agent Number: 3816 Product Code : 336
 Renewal Num: Customer Num: 3816100474 Serial Num: 3816-2025-00003895

Policyholder's Name&Surname/Title/Address

YASİN
 CEPECİ
 . . CAD.
 . SOK. .
 NO:./002 KAT:.
 ./İSTANBUL

Insurance Policy's

Attachment Date : 01/07/2025
 End Date : 28/07/2025
 Period : 27 Days
 Date Issued : 24/06/2025
 Time : 23:10
 Location: İSTANBUL

Tax Office : Tax Id :

Insured Details

Name and Surname : YASİN CEPECİ
 Place of Birth : KAYSERİ
 Passport Number :
 Destination (Province): GERMANY

Date of Birth : 11/11/1983
 Turkish ID Card: 40*****30
 Telephone : 5377376214
 Occupation : .

Maximum coverage limit per person: 30.000 EURO

This Policy's Currency is EUR. Exchange Rate:

<u>PREMIUM</u>	<u>(EURO)</u>
Net Premium	23,70
Expenditure Tax	0,01
Total Premium	23,71

- This policy covers the abroad travel of Turkish and Foreign nationals residing in Turkey.

The insured has to be in Turkey at the time this policy is issued. Otherwise, the policy will be invalid.

- As per Health Travel Insurance Turkish General Conditions article 1, Travel health insurance is a type of private insurance that protects people traveling to, from, or from abroad by using any means of transportation, against the health risks that they may encounter during their travels. The Insurer shall provide the Insured with the indemnity specified in the policy, provided that the accident does not happen out of the planned period of travel and as a result of an accident occurring during the validity of the policy or due to illness not related to a pre-existing condition. This is a free translation and in case of disagreements, the original Turkish copy prevails.

Subject and Scope of Insurance

HDI Sigorta A.Ş. hereby provides cover for the insured under the Turkish Travel Health Insurance General Terms and Conditions within the scope of special clauses contained in INTERNATIONAL HEALTH INSURANCE ALTERNATIVE 3 Booklet, subject to coverage and limits below, where the insured can be indemnified in case of unexpected diseases or injuries during travels all around the world (Except Afghanistan, Iraq, Turkey, Iran, Syria, Gaza Strip,

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Russia, Belarus and Ukraine) on dates stated hereon. You can have access to booklets by visiting www.hdisigorta.com.tr.

NOTE: In case of occurrence of any one of the following cover items covered hereunder, the coverage limit payable shall be max. EURO 30,000 if there is a payment for more than one cover item, then the limit shall be valid as combined cover, subject to a limit of EURO 30,000 max. This policy is under Plan III cover. Schengen countries are included.

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SCOPE OF COVERAGE

Medical Treatment due to injury or illness (Including Covid-19).... 30.000 EUR
Medical Transportation of the Insured due to injury or illness Included in Medical Treatment
Repatriation of mortal remains in case or death..Included in Medical Treatment
Emergency dental treatment.....250 EUR Sub limit under Medical Treatment
Accommodation due to illness or injury..... 200 EURO Max. 5 Nights
Travel expenses of the family member of the insured Economic Class Flight
Accommodation of the family member of the insured ... 200 EUR/Day Max.4 Nights
Return to the residence due to death of the family member.... Eco.Class Flight
Return expenses to the residence due to damage at the residence.....Economic Class Flight
Lost or Stolen Baggage 350 EUR
Delayed Baggage Sub limit under Lost or Stolen Baggage 150 EUR
Bail Fee (As debt)..... 5.000 EUR
Lawyer and interpreter (As debt)..... 2.500 EUR
Court expenses (As debt)..... 12.500 EUR
Medicine delivery organization Unlimited
Urgent Messages delivery Unlimited
Medical information/Organization..... Unlimited
Extension of stay due to Covid 19..... 2.000 EUR Max 14 Days

Russia/Ukraine Exclusion

This Agreement excludes all loss, damage, liability or expense directly caused by or arising from or in connection with the current Russia-Ukraine conflict and/or any expansion of such conflict. Also excluded shall be loss, damage, liability or expense where the aforementioned conflict is deemed to be the proximate cause of such loss, damage, liability or expense. This also includes but is not limited to confiscation, expropriation, nationalization, deprivation or restraining in movement of vessels and cargo in the territory of the aforementioned countries.

DECLARATION CLAUSE

This Insurance Contract is issued in one copy on electronic medium based on the statement of the Insurant/the Insured. If it is found out that the Insurant/the Insured has failed to notify matters that were already or required to be in his knowledge during the execution of this Contract or makes misstatements or understatements, the provisions of Turkish Commercial Code concerning the Obligation to Notify shall be applied. With this policy issued based on the statement of the Insurant/the Insured, HDI Sigorta A.Ş. provides coverage against risks defined in the policy, being limited to the pre-defined insurance sums, in accordance with the relevant general clauses and Assistance Services Coverage Information.

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The General Term(s) & Claus(es) set forth in the policy may be printed and delivered by the Insurer upon request. You may always access to said general clauses via www.hdisigorta.com.tr website of our Company at any time.

Special Conditions

- The Insured shall not be entitled to rights of indemnification in case of his/her misrepresentation and/or contradiction to statements. 2) This policy shall be valid for travels of maximum 92 consecutive days. Cover shall be not valid even if a new policy is issued for travels of over 92 days without entries into Turkish boundaries, and such a period cannot be extended.
- Persons employed in job areas of dangerous profession groups shall be excluded herefrom.

Premium Payment Condition

- Insurance premiums shall be paid in advance.
 - The insurer's liability shall attach upon payment of the whole premium if such payment is agreed to be paid in advance, or of the advance premium if such payment is agreed to be paid in instalments.
- Otherwise, the liability shall not commence even if the policy is delivered. The Assured shall become in default unless the Assured fails to pay any one of premium instalments with due dates set forth in the policy until the expiry of the due date. In the event that the insured goes into default in payment of premiums, then provisions of the Code of Obligations shall apply.

* NOTE FOR A POLICY ISSUED IN FOREIGN CURRENCY: In case the insurance policy is issued in a currency other than national currency, the premium amounts will be collected in original policy currency or will be converted to Turkish Lira with selling rate of exchange (RoE) of the Central Bank of Turkey applicable on the day that payment for each premium installment is remitted.

In case of a claim covered by this insurance policy occurs, claim amounts will be paid in original policy currency converted with selling rate of exchange (RoE) of the Central Bank of Turkey applicable on the day of claim payment, or in its Turkish Lira equivalent. If the currency requested for the claim payment is different from the original policy currency, claim amount will be converted to requested currency using the with selling rate of exchange (RoE) of the Central Bank of Turkey applicable on the day of the invoice. If there is not an invoice to be used for the reference date, selling rate of exchange (RoE) of the Central Bank of Turkey applicable on the day of the claim will be used for conversion.

Telephone numbers required to be called before furnishing personal attention in case of occurrence of an event: 0850 222 8 434 or +90 212 800 01 82
Medical and inpatient treatment expenses related to Covid-19 infection are covered within the limits of medical coverage. Expenses of tests that are carried out for diagnosing Covid-19 are excluded. (As an exception, the test

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expenses of the insured individuals whose Covid-19 test are positive, shall be covered under Medical Treatment Coverage). Expenses of the cases, which were diagnosed within the borders of Turkey shall not be covered, even in case of emergency, while travelling abroad.

ATMSAFE BENEFIT TRAVEL PROGRAM

* ATMSafe replaces cash stolen within the limits stated during an ATM robbery as a result of below incidents;

- a) physical robbery while withdrawing, or
- b) forced withdrawal, or
- c) mechanical tampering of ATMs

max. 1,000 TL / one incident per policy term per policy holder/card holder

* ATMSafe replaces cash loss

- a) due to PIN based fraud and/or related criminal activity, or
- b) due to reported lost or stolen card, or
- c) due to forced retail purchase,

max. 1.000 TL / one incident per policy term per policy holder/card holder

* ATMSafe replaces cash loss,

- a) due to a part of covered money transfer/remittance from ATM account

max. 1.000 TL / one incident per policy term per policy holder/card holder

* ATMSafe covers document replacement

- a) due to the loss related to a covered benefit stated above

max. 150 TL, one incident per policy term per policy holder/card holder

Coverage period is 24 hours a day, 7 days per week valid while policy holder/card holder is travelling outside of Turkey.

If during a covered activity stated above policy holder is robbed within 10 minutes after the Insured's activation of the ATM and subsequent withdrawal of funds from such ATM and the stolen funds are not recovered within 48 hours of the Robbery, HDI Sigorta will pay a benefit equal to the amount stolen up to the withdrawn amount not to exceed the max. limit stated above.

In any case the customer shall report the robbery to the police within 48 hours of the robbery.

Communicable Disease Exclusion and Cyber Exclusion Clause

The conditions set out below are excluded from the insurance coverage unless stated otherwise in an agreement:

- a) Any (actual or alleged) pecuniary and non-pecuniary damages, life injuries (death, disabilities, ailments and diseases), losses, medical expenses, costs, defense expenses and expenditures (even if they are collocated with another reason or reasons that is/are effective continuously or at a particular phase) directly or indirectly; caused by, contributed by, that is/are the

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result/s of and/or related to a Communicable Disease (whether actual or misperceived) or the fear or threat of a Communicable Disease or any disease that has been declared as an epidemic by World Health Organization

Within the scope of this insurance cover, the term "Communicable Disease" refers to diseases, ailments or medical conditions that can be transmitted to an organism to another through any substance or factor.

As used in the definition above;

- The term "substance or factor" includes (but not limited to) viruses, bacteria, parasite or other organisms (whether the beings listed here have the characteristics of "living beings" or not)

- The term "transmission" means contamination in any form; including but not limited to, direct or indirect contamination by air, bodily fluids, any contaminations through solid, liquid or gaseous objects or surfaces, or contaminations occurring between organisms.

- "Diseases, substances or factors" may cause death, bodily harm, discomfort, or have the characteristics of harming or threatening human health, property or the elements that make up the property.

b) Any (actual or alleged) damages, life injuries (death, disabilities, ailments and diseases), losses, medical expenses, costs, defense expenses and expenditures, directly or indirectly; caused by, contributed by, that is/are the result/s of and/or related to the decisions taken and/or the interventions made by the state, authorised public or private institutions or organisations in order to prevent or reduce the effects of a Communicable Disease (whether actual or misperceived) or the fear or threat of a Communicable Disease or any disease that has been declared as an epidemic by World Health Organization.

c) Including but not limited to the conditions to be defined in the policy; any (actual or alleged) pecuniary and non-pecuniary damages, life injuries (death, disabilities, ailments and diseases), losses, medical expenses, costs, defense expenses and expenditures (even if they are collocated with another reason or reasons that is/are effective continuously or at a particular phase) directly or indirectly; caused by, contributed by, that is/are the result/s of and/or related to the decisions taken and/or the interventions made by the state, authorised public or private institutions or organisations in order to prevent or reduce the effects of the events that are directly or indirectly caused or contributed to by the use or operation of any computer, computer system, computer software program, malicious code, computer virus or process or any electronic system for the purpose of causing harm, and similar cyber incidents and/or sabotages arising from such incidents,

SANCTION LIMITATION AND EXCLUSION CLAUSE

Pursuant to this clause, notwithstanding anything to the contrary under this

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agreement and/or its annexes, no (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Germany, the European Union, United Kingdom or United States of America. (JC2010/014 11 August 2010) Governments of the countries sanctioned by the United Nations, the European Union and the United States of America and their public institution employees and the persons and companies included in the sanction lists regardless of the country cannot be entitled to this insurance contract from the beginning or in any way later. In the event that the governments of these countries and the employees of the public institutions of these countries and the persons and companies included in the sanction lists regardless of the country are shown as the insured, insurant, pledged or otherwise entitled in this policy, or if the insured interest subsequently becomes their own, or if the rights arising from the insurance are transferred or passed towards to them in any way whatsoever, the insurance company shall be released from any obligation to provide and pay all kinds of coverage and shall not be held liable in any way.

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