



COMPREHENSIVE TRAVEL HEALTH INSURANCE POLICY

Policy No: : 122089340 **Agency No:** : 7220
Client No: : 69816252 **Duration:** : 95 Days
Inception Date: : 20/06/2016 **Ex Policy No:** :
Expire Date: : 23/09/2016 **Rel. Pol. No:** :
Issued Date : 20/05/2016 **Addendum Num** : 0

Insured Name/Surname

Insured Address

T.C. Id Number

CONDITIONS/COVERAGES

	SUM INSURED (EUR)	NET PREMIUM (EUR)
Death (1 Person/No)	30.000,00	66,28
Permanent Disability	30.000,00	
Loss of Luggage	500,00	
Cancellation of Reserv.	500,00	
Personal Liability	3.750,00	
ASISTANCE		
Treatment & Hospital Exp	30.000,00	

Payment Schedule (EUR)		Net Premium	66,28
Date	Payment Amount	Bitt	3,33
20/06/2016	69,61	Gross Premium	69,61

(1 EUR=3.3621 TL)

This policy has been prepared 2 issues on 20/05/2016 12:35

CONDITIONS/COVERAGES

***** EMERGENCY CALL CENTER PHONE NUMBER : +90 216 524 36 76 *****

*GEOGRAPHICAL SCOPE Worldwide Excluding (Turkey / Usa / Canada / Japan / Iraq /Iran/Syria Afghanistan excluded. (Schengen Countries included.) In this policy , Turkish Republic national borders (Inland Travel Health) is excluded. In this policy,Policy indemnity limit means the limits per person . To ensure compliance with the Sanctions Clause adopted by the United Nations, European Union, United Kingdom and the United States of America, this Policy does not provide any cover, payments or other benefits in connection with the citizens of Iran, North Korea, Sudan, Syria, Belarus, Cuba, Democratic Republic of Congo, Somalia, South Sudan and Zimbabwe as there are trade and economic embargoes in force against these countries. The Insurer reserves the rights to amend the Policy terms in the event of change being made to the sanctions list, containing the countries listed in this clause, by the related authorities for un-prescribed period of time.

*POLICY PERIOD This policy`s validity is limited with the insurance period stated above. The cover period starts beginning from entrucking of the insured for foreign country voyage, and ends when the number of covered days written in the policy are passed and in any case when the insured passes the custom to enter to Turkey. This policy`s cover period is limited with 92 days maximum;if the policy period is less than the cover period, cover period will ve equal to policy period. otherwise,cover period will be valid in any case.

*COVER The coverage is declared under the policy special conditions,attached clause wording and Personal Accident Turkish General Conditions,Theft Insurance and Third Party Liability Turkish General

Original.(2)

This policy consists of 4 pages. Page no :1



COMPREHENSIVE TRAVEL HEALTH INSURANCE POLICY

Conditions.

*BENEFITS

- 1) Medical Information
- 2) Payment of Medical Expenses
- 3) Odontology Expenses
- 4) Medical Transportation
- 5) Repatriation of Mortal Remains
- 6) Emergency Visit of a Relative
- 7) Accommodation Expenses of a Relative
- 8) Replacement of Personal Goods
- 9) Dispatch of Essential Medicines
- 10) Return of Children Left Unattended
- 11) Hotel Accommodation For Convalescence
- 12) Repatriation After Treatment
- 13) Delay Due to Overbooking
- 14) Delay Due to Missing or Cancellation of the Connecting Flight
- 15) Return Of The Other Family Members Upon Death Of The Beneficiary
- 16) Medical Monitoring of The Beneficiary`s Close Relative
- 17) Unexpected Return To turkey (Because of Death Of A First-Degree Relative)
- 18) Transmission of Urgent Messages
- 19) Administrative Assistance
- 20) Luggage Loss or Damage
- 21) Retrieval And Re-Routing Of Luggage
- 22) Legal Assistance
- 23) Cash Advance for Bail
- 24) Skiing

*SPECIAL NOTES

A) All the expenses,that has not been notified to Axa Assistance, are excluded,

B) Besides ; medical expenses that are arising of the following reasons are excluded.

*DEDUCTIBLE For Temporarily Working Disability accident claims 7 days deductible , for other accidents 2 days deductible,For baggage and personal belongings 20 EUR deductible per baggage , for personal liability 100 EUR per occurrence, deductible will be applied .

*DEFINITION In this policy , INTERPARTNER ASSISTANCE which is mentioned as IPA herein below, is the enterprise for which will be called for Emergency Help Services and directing .

*GENERAL EXCLUSIONS

- 1) Fraudulent and intentional behaviors of the Beneficiary,
- 2) All expenses incurring as a result of natural disasters such as; floods,earthquakes, volcanic eruptions, gale, meteor falling, landslide, etc.,
- 3) All expenses incurring as a result of war,invasion,acts of foreign enemies,hostilities (whether w be declared or not), civil war,rebllion, insurrection, terrorist actions, military or usurped power riot and civil commotion,
- 4) Terrorist actions stated in Anti-terror Law numbered 3713 and sabotage and responses of authorized organs in order to prevent and decrease the impacts of these actions,
- 5) Nuclear risks or usage of nuclear,biological and chemical weapons or any attack and sabotage causing nuclear, biological and chemical materials.
- 6) Operations of Armed Forces and Security Forces,
- 7) Beneficiary`s conscious actions which will expose to danger with the exception of rescuing persons and goods in danger,



COMPREHENSIVE TRAVEL HEALTH INSURANCE POLICY

- 8) The usage of an air vehicle and helicopter which are not authorized to carry passenger and the usage of motorbike,
- 9) All medical expenses which continue following the return to permanent residence,
- 10) All the pre-existing chronic diseases known/not known by the insured before the policy cover has started. The acute exacerbations of the chronic diseases and the results of these kind of problems will not be covered (death and repatriation of mortal remains),
- 11) All congenital diseases and deformities diagnosed at birth or later, expenses for treatment of prematurity (the treatments in the incubator and the others), all specific and routine tests and treatments (genetic tests, caryotyping, hemoglobin electrophoresis, phenylketouria screening, thyroid tests, hip joint USG, undescended or retractile testis, polycystic kidney, vesicoureteral reflux VUR etc.) of mental or motor developmental disorders (growth and developmental retardation)
- 12) All medical expenses related with pregnancy and its complications,
- 13) All epidemics (cholera, malaria etc.); All tests and treatments of AIDS and diseases and complications of AIDS; All diseases caused by HIV virus,
- 14) Private nurse expenses,
- 15) Arm chair, All orthopedic devices, hearing devices, and the other accessory medical devices (devices used for sleep apnea and their calibration, holter device etc.), breast and penile prosthesis used for psychosocial purposes,
- 16) Expenses for non-medical and paramedical services that are not needed for the treatment purposes like, cafeteria, telephone expenses,
- 17) Illness, injury or death of the Beneficiary due to suicide attempt. Psychiatric and geriatric diseases treated in Psychiatry and Geriatrics Clinics, Psychosomatic diseases, conditions that are needed to be treated by psychotherapy and all expenses related with medical treatment, consultation, examination and medicine and psychologist and consultancy expenses,
- 18) All treatments and examinations related with Sexual Function Disorder, Sexually Transmitted Diseases,
- 19) All alternative treatments and cosmetic expenses (acupuncture, mesotherapy, magnetotherapy, neural therapy, chiropractic, antiaging, reiki, ayurveda, e.t.c)
- 20) All examinations and treatments which don't depend on a definite illness. (scan test, vaccination, check tests, viral markers, porter examinations etc), check-up expenses and yearly mammography checks, smear and PSA tests and etc,
- 21) All expenses related to harms that the Beneficiary does himself, harms caused by his committing crime, alcohol intoxication, alcoholism and diseases and injuries arising from usage of alcohol, the usage of addictive drugs such as heroin, morphine,
- 22)
 - a) The examination, treatment and care of the illnesses arising from the Beneficiary's attending sports activities as a licensed athlete,
 - b) Occupational accidents of Professional athletes. Accidents occurring except from sudden illnesses
 - c) The conditions resulting in injuries during performance of dangerous sports like parasailing, bungee jumping, mountain climbing, horse riding, rafting, diving/scuba diving, fighting sports, etc.. and all professional sport competitions (automobile and motorbike races),
- 23) All medical expenses related with dental illnesses except acute
- 24) The nutritional supplements, vitamins, the imported drugs that are not licensed by the Ministry of Health or WHO,
- 25) Malpractice cases resulting from doctors or health care providers mistakes,
- 26) Any medical problem, disability and check-ups, medical treatments and other expenses occur due to flying with airline companies other than IATA members,
- 27) Cosmetic or plastic surgery,