

## DISCLOSURE LETTER

Issued in two copies, this letter has been prepared based on the Regulation as to Informing in Insurance Agreements that has come into effect being issued at Official Gazette no. 31039 and dated 14.02.2020 with the purpose of giving general purpose information on some important matters as to insurance agreement to be made to the policy owner and other persons to benefit from the insurance.

### **A. INFORMATION AS THE INSURER**

- Of the insurer offering coverage ;

Trade Title : Gulf Sigorta A.Ş.

Register No : 857584

Place of Registry : Istanbul Trade Registry Office

Registered Office : Saray Mah.Dr.Adnan Büyükdeniz Cad. NO:4/2 K:4-5  
Akkom Ofis Park Cessas Plaza Ümraniye / Istanbul

Web Address : [www.gulfsigorta.com.tr](http://www.gulfsigorta.com.tr)

Customer Contact Center : 4441244 Customer Contact Center

Tel : 0216 400 2 400

Fax : 0216 575 9777

Mersis No : 0871052362300018

### **B. WARNINGS**

- In order to get further information about the insurance, please read General Conditions of Personal Accident Insurance and General Conditions of Health Insurance and the matters contained in relevant clauses carefully.

- Total premium should be paid when the policy is issued. In case of non-payment of premium, the liability of the insurer shall not commence unless otherwise agreed.

- In order to avoid future conflicts, please kindly request invoice during your premium payments.

- In cases where policy premium is agreed to pay in installments and Premium installment is not paid in a timely manner, the policyholder falls into default; and if it is not paid within the periods stated on the policy, the consequences arise that the insurance coverage is suspended and then deemed to be terminated without any warning.

- In case of any request for termination of the policy in accordance with the policy terms by the policyholder, or termination of the policy or deemed to be terminated by the insurer, the amount of premium that the insurer has become entitled to collect for the period that has passed beginning from the policy inception date shall be calculated on a daily basis; and if the amount of premium paid by the policyholder is greater than the amount entitled by the insurer, the difference shall be refunded to the policyholder.

- Please avoid providing the insurer with incomplete or incorrect information during execution of the contract, in the course of policy period or upon happening of the risk. In the contrary case, policy might be deemed to be terminated or indemnity payment period may extend or insured may come up against non-payment or short-payment of indemnity.
- All sorts of losses that happened before policy commencement date (on the policies with trip cancellation benefit before the inception date) and consequential damages arising from them are out of the scope of the coverage.
- By signing related documents, policy holder & insured authorizes, with risk evaluation and claim handling purposes, receiving medical information, policy information and other information from Insurance Information and Supervision Center, Social Security Institution, Health Ministry, health institutions and insurance companies and transferring related information to (SBGM) Insurance Information and Supervision Center, Insurance companies and with authorized parties by related regulations.
- **Disclosure Letter On Processing And Protection Of Personal Data:** This disclosure has been prepared for the purpose of informing the customers and the Gulf Sigorta web page visitors and fulfilling the disclosure obligation within the scope of the Personal Data Protection Law (“KVKK”) No. 6698 of GULF SİGORTA A.Ş. (“Our Company” or “Gulf Sigorta”) acting as the data controller.

The personal data which are given by our Customers who have made contact with Head Office, Regional Offices, insurance intermediaries, call center, assistance service providers or who transacts on electronic environment, are processed, recorded, stored, protected and updated in the scope of the personal data processing conditions and purposes stated in the Article 5 and 6 of KVKK in order to make risk analysis, fulfill the obligations stated in the contracts or legislations, answering your questions and complaints, using in a possible legal dispute, establishment or performance of the contract, compliance with a legal obligation to which Gulf Sigorta is subject, and protecting of any right of Gulf Sigorta such as reducing the costs, efficient use of the sources, reviewing the quality of service, by taking reasonable measures, without harming your fundamental rights and freedom. Moreover, the personal data shall be transferred to the support service companies, regulatory and supervisory authorities, related professional organizations, business partners, finance institutions, the consultancy firms whose provide services on the law, tax etc.

Moreover, the personal data made public by you as you participated in contests and social media, is processed in the scope of KVKK.

Your personal data, besides the above mentioned ones, may be processed in order to offer all kinds of products and services special for you related to the products and services you purchased and communicate with you and to be used for promotions, offering product/services, marketing and campaign and developing convenient products for you, working on customer satisfaction, working on existing or new product, marketing survey, and determining target customer.

Internet movements within the website are recorded so that people who visit the website of our company can display customized content and engage in online advertising activities (such as cookies by technical means) so that they can make their visits appropriately for their visit purposes. Detailed explanations about these activities of our company are included in the Privacy Policy texts on our website.

In accordance with Article 11 of KVKK, everybody, her/his personal data processed, can make some request for subjects stated herein below by applying to Gulf Sigorta:

- Learn whether or not her/his personal data have been processed;
- Request information for processing if her/his data have been processed;
- Learn the purpose of processing of the personal data and whether data are used in accordance with the purpose;
- Learn third parties in the country or abroad to whom personal data have been transferred;
- Rectification request in case personal data are processed incompletely or inaccurately and informing request third person about rectification action.
- In case of ceasing the reasons personal data processed for, request of deletion, destruction and anonymization of Personal Data and request of informing of third person personal data transmitted about rectification action.
- Object to occurrence of any result that is to her/his detriment by means of analysis of personal data exclusively through automated systems;
- Compensation request for the claims arisen as a result of unlawful processing of personal data.

Your Personal Data will be processed in any case as long as the above legitimate purposes are not eliminated, taking into account the mandatory terms and sectoral practices.

As stated in the "Personal Data Protection and Processing Policy" on our company's website, in accordance with Article 12 of the KVKK, our Company takes all necessary technical and administrative measures to ensure the security level, to prevent the illegal processing of personal data, illegal access to personal data, and to provide the protection of personal data.

You can send your requests under the Article 11 of KVKK within the framework of the principles stated in the "Gulf Sigorta A.Ş. Personal Data Owner Application Form" in the "Legal Practices" section of [www.gulfsigorta.com.tr](http://www.gulfsigorta.com.tr).

For more details, please read the Personal Data Protection and Processing Policy at [www.gulfsigorta.com.tr](http://www.gulfsigorta.com.tr).

### **C. GENERAL INFORMATION**

- Only listed below coverages stated in Personal Accident Insurance General Conditions (article 8) and Travel Health Insurance General Conditions (article 5) are provided within limits stated in the policy.



**Medical Expenses:** The insurer shall pay doctor's fees and expenses for medicine, radiography, bath, massage, hospital and other treatment (transport expenses excluded) due to an accident or sickness with in the policy limits.

**Sportive Activities:** This policy do not provide coverage when insured take part in certain sports or activities if there is a high risk insured will be injured or if it is the main purpose of insured's trip. Insured are covered up to Medical Accident Expenses coverage limit for the non Professional Golf; Cycling; Wind Surfing; Roller Skating; Soccer; Basketball; Volley Ball; Beach Volley Ball; Running; Sea Canoeing; Swimming; Squash; Surfing, Table Tennis; Gymnastics; Skiing; Tennis sports automatically, providing they are not the main purpose of insured's trip.

**Medical Evacuation:** Transportation of the patient to the nearest hospital as urgent medical and surgical care are required due to an illness or bodily injury which is firstly diagnosed and has become symptomatic during policy period, or transportation of the patient to beginning point of the travel from the nearest local hospital.

**Repatriation of Remains:** In case the insured dies, Reasonable and Customary Expenses relating within coverage limits relating to return of the corpse to its own residence shall be paid by the insurer.

**Trip Cancellation:** If the contracted travel is cancelled before its starting date in case insured or insured's immediate family member have a situation obstructing travel, get injured or die provided that this situation lasts until travel period and certified with an official report by a doctor, part of paid tour price that insured cannot take back shall be paid by insurer up to maximum limits stated in coverage limits.

**Trip Delay:** If insured's travel is delayed for 2 hours or more than this following scheduled departure hour due to dangers within the scope of coverage written below, insured shall be paid insurance benefit equal to policy coverage limits. Delays for maximum 10 hours within the scope of coverage are subject to coverage limits.

**Missed Departure:** Insurer will pay up to the overall limit shown on the coverage limits, if insured cannot reach the original departure point of insured's booked travel on the outward or return travel because public transport services fail or the personal vehicle in which insured are traveling is involved in an accident.

**Loss of Baggage (Airline Only):** Loss of insured's baggage and personal belongings in baggage that are proved by evidences between insured's departure date and return date



from travel or end date of insurance policy (whichever is prior) shall be paid by insurer up to coverage limits.

**Baggage Delay:** A baggage delay which is 12 hours or longer for the baggage that is controlled and taken delivery by airline, is proved by evidences on insured's arrival date from travel or end date of insurance policy (whichever is prior) shall be paid by insurer up to coverage limits.

**Purse Snatching:** Insurer will only reimburse insured, up to the coverage limits, for the loss of cash that was owned by insured and was in insured's care, custody and control, arising out of purse snatching

Such loss must be reported within 24 (twenty four) hours after its discovery to the police having jurisdiction at the place of the loss. Any claim must be accompanied by official written documentation from the local police.

**Gulf Insurance Assistance Services:** Gulf Insurance Assistance Services will serve as a central point for translation and communication for insured during emergencies. Gulf Insurance Assistance Services agrees to provide to insured advice on contacting and using services available from consulates, government agencies, translators and other service providers that can help with travel problems. In addition, Gulf Insurance Assistance Services will provide insurance coordination, verifying coverage of insured, guaranteeing payment to the medical provider, based on confirmation of benefits, a charge to credit card(s) and coordinating the payments, documentation and translation to ease claim filing when insured return to insured's permanent place of residence.

- This insurance coverage shall be applicable only in Turkey on domestic policies, abroad all over the world except Afghanistan, Iraq, Democratic Republic of Congo, Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region on international policies.

#### **D. RISK OCCURENCE**

- Please receive the list of necessary information and documentation for indemnity application from the insurer after issuance of the policy or at the time of loss following relevant notice.
- Upon happening of the risk, please notify the insurer without delay through address and telephone details indicated on the front page. Insurer will guide you with the required information and documentation.
- Please act in line with the instructions given by the insurer in the course of notice process.
- Upon happening of the risk, the insurer will pay indemnity pursuant to general and special conditions of the policy.

**E. LIMITS**

- The limit is the amount which is indicated in the policy and refers to maximum amount of coverage that the insurer undertakes to pay upon occurring of the risk.

**F. INDEMNITY PAYMENT RULES**

- Please pay attention to whether or not your policy includes any exemption (or co-insurance, which comes to mean that the loss is shared with the insurer). If the loss exceeds above-written ratio or amount, then the insurer shall pay the exceeding part.
- Upon happening of the risk, the indemnity shall be paid after being calculated over the sum indicated in the policy and according to relevant reports.
- Within the periods in line with regulation upon the complete delivery of all necessary information and documentation to the insurer, all necessary investigations shall be conducted and the indemnity-related procedure shall be completed by the insurer.

**G. COMPLAINTS AND INFORMATION REQUESTS**

All sorts of information requests and complaint can be communicated to the insurer through below-written address and telephone details.

**Arbitration :** We are a member to arbitration system as per insurance legislation; detailed information is available on [www.sigortatahkim.org](http://www.sigortatahkim.org).

The Policy Holder's

Name/Surname

Signature :

Insurer :Gulf Sigorta A.Ş.

Signature :

