

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
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 for domestic travel insurance policies; General Conditions of Personal Accident and General Conditions of Travel Health for international travel insurance policies 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 (upfront or in installments)
- 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 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 letter has been prepared for the purpose of informing the customers and fulfilling the disclosure obligation of GULF SİGORTA A.Ş. (“Our Company” or “Gulf Sigorta”) acting as the data controller within the scope of the Personal Data Protection Law no. 6698 (“KVKK”)

The personal data and health data as a special category of personal data which are given by our Customers who have made contact through Head Office, Regional Offices, Branch, insurance intermediaries, businesses that provide goods and services, call, center, assistance service providers or who transacts on electronic environment, are processed and being saved safely in physical or electronic environment within the appropriate time in accordance to the processing purpose and being processed within the scope of the Turkish Commercial Code, Insurance Law and other relevant legislation, complying with the fundamental principles stated in KVKK, for the purposes of providing our Company's operational activities, business relations, using in insurance services and using for policy issuance, renewal, risk and proposal works, calculation of statistics and possibilities, management of collection processes, payment of premium, commission and service fees, development works, carrying out the processes of fronting, reinsurance and coinsurance, recording incoming calls, using the records to increase the service quality, fulfilling the obligations arising from the legislation and legal notifications, conducting the legal follow-up processes, following the identity, address and necessary information to determine the information of the person who made the transaction being able to provide products and services to you in the most appropriate way, ensuring the continuity of marketing and technical processes, carrying out our work to ensure the commercial security of our Company, organizing all records and documents that will be the basis for the transaction in paper form or electronic environment (internet / mobile and similar) complying with the information storage, reporting and information obligations stipulated by the legislation, the Ministry of Treasury and Finance, MASAK (Financial Crimes

Investigation Board) and other relevant authorities, offering the products/services requested from our Company; informing our customers about the services offered to our customers by our business partners, advertising and promoting insurance products, carrying out financial and accounting transactions, providing services arising from the performance of the insurance contract, fulfilling the requirements of the contract you have concluded or has been conducted on your benefit and providing the consistency of the information of our Customers. Our company acts in accordance with the obligations stipulated in all relevant legislation, especially in the KVKK.

In the meantime, your personal data may be shared with the Gulf Sigorta Regional Offices, domestic reinsurance companies and in line with this purposes to the brokers, contracted institutions and actuaries, support service providers, Human Resources and/or relevant unit of the insured in case of the request about the employee of the policy holder which is a corporate, real persons and legal entities with whom there is proxy relationship to provide resolution of legal disputes, persons and organizations that have permission, right and authority to request and process personal data as permitted by all national/international legislation and/or within the scope of such legislation or contracts of which it is a party, especially to the extent in question; T.C. (Republic of Turkey) Insurance and Private Pension Regulation and Supervision Agency (SEDDK), Financial Crimes Investigation Board (MASAK), Insurance Information and Surveillance Center (SBM), Central Registry Agency (MKK), Assurance Account, judicial and administrative authorities, institutions authorized to audit or supervise, financial institutions, contracted banks, professional organizations, business partners and from time to time other third parties and financial organizations listed in Article 31/A of the Insurance Law in order to carry out insurance activities and provide technical and organizational services supporting the insurance policy

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.

You can submit your requests within the scope of Article 11 of the KVKK titled "Rights of the Data Subject" within the framework of the principles specified in the "Gulf Sigorta Anonim Şirketi Personal Data Owner Application Form" in the "Legal Practices" section of www.gulfsigorta.com.tr.

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.



In accordance with Article 4 of the KVKK, Gulf Sigorta has an obligation to keep your personal data accurate and up-to-date. In this context, in order to fulfill our obligations arising from the current legislation, our customers are required to share their accurate and up-to-date data with our Company. If your data is changed in any way, we ask you to update your data by contacting us through the communication channels listed below.

HEAD OFFICE

Commercial Name: Gulf Sigorta A.Ş.

Head Office Address: Saray Mah. Dr.Adnan Büyükdeniz Cad.Akkom Ofis Park Cessas Plaza
No:4 Kat 4-5 Ümraniye / İSTANBUL

Trade Registry Number: İstanbul, 857584

Central Registration System Number: 0871052362300018

Phone: +90 0216 400 2 400

Web Site: www.gulfsigorta.com.tr

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.

For more details, please read the Personal Data Protection and Processing Policy at www.gulfsigorta.com.tr.

C. GENERAL INFORMATION

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

Accidental Death: If an accident covered in this policy gives rise to the death of the insured immediately or in one year as from date of the accident, then the limit shall be paid to beneficiaries indicated in this policy or, if none, to legal inheritors.

Permanent Disability: If an accident covered in this policy disables the insured immediately or in two years as from date of the accident, the limit stated on the policy for permanent disability shall be paid to the insured in proportion with the percentages stated in Personal Accident General Conditions and after the final confirmation of permanent disability.



On domestic travel insurance policies;

Emergency Dental Expenses: The insurer shall pay actual medical treatment expenses within coverage limits relating to treatment of any damage possible to occur as result of an accident in the insured one or more than one natural and good health tooth in a way to require emergency dental care. Emergency Dental Expenses benefit shall be paid for tooth filling, surgical intervention, service or medicine.

On international travel insurance policies;

Emergency Dental Expenses: The insurer shall pay actual medical treatment expenses within coverage limits relating to treatment of any damage possible to occur in the insured one or more than one natural and good health tooth in a way to require emergency dental care. Emergency Dental Expenses benefit shall be paid for tooth filling, surgical intervention, service or medicine.

On domestic travel insurance policies;

Emergency Medical Expenses: insured's medical treatment expenses that insured make for treatment of a serious injury arising as result of an accident occurred during insured's travel up to maximum amounts stated in Coverage Limits in direction of exemption stated for each event shall be paid.

COVID 19 - Daily Hospital Cash: In cases where the insured is treated within the policy coverage period in a hospital located within the borders of the Republic of Turkey, as an in-patient due Covid-19 infection, Daily Hospital Cash coverage limit, as indicated in the policy, shall be paid to the insured for each full day (24 hours) of the hospitalization period exceeding seven (7) days up to maximum 5 days. Subject to the minimum 168 hours in patient treatment hospitalization period requirement at a compatible hospital with the epidemic hospitals criteria of Republic of Turkey Ministry of Health, indemnity under this benefit will be payable starting from the eighth (8) day. A qualified doctor must document by a written report confirming that the insured has been treated as an in-patient and such in-patient treatment was necessary in medical terms. An accompanying hospital receipt stating admission date and discharge date must be provided at the time of the claim.

On international travel insurance policies;

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.

On domestic travel insurance policies;

Medical Evacuation: Transportation of the patient to the nearest hospital as urgent medical and surgical care are required due to an accident related 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.

On international travel insurance policies;

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 hometown 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 Interruption: If the contracted travel is interrupted after the travel started in case insured or insured's immediate family member get injured or die within travel period provided that this situation is certified with an official report by a doctor, (It is the advice of the doctor for cutting the travel short due to medical requirement based on gravity of the situation in case the insured or immediate family members with whom the insured person go on the travel get ill or die and it is obligatory to be proved that this person should be under direct care, medical expenses of a doctor or the rest of the insured person is necessary by a doctor report. Relating to acute illness, injury or death of insured or insured's immediate family member, it is the situation that gravity of the situation or conditions relating to this situation require a normal person to cut the travel short), deposit paid by insured shall be paid by insurer up to maximum limits stated in coverage limits. Benefit is limited to one-way "economic" class ticket fee of scheduled transporter and maximum amount to be paid is limited to policy coverage limit.

Trip Delay: If insured's travel is delayed for 12 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.

ATM Assault and Robbery: We will reimburse the money insured withdrew from any ATM within the borders of the policy territory using your payment card against a robbery event that occurs within 15 minutes of the withdrawal of the money up to maximum limits stated in *coverage limits*.

Catastrophe Cover: We will pay up to the amount shown in the table of benefits if after you have commenced your trip you pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of fire, flood, earthquake, storm, hurricane, tornado, explosion, volcanic eruption, tsunami, rockslide, landslide and avalanche.

Legal Fees (Cash Advance): Official fees that occur as result of insured's detention or being arrested wrongly by any government or external force shall be paid to insured within the policy coverage limits.

Bail Bond (Cash Advance): In case the insured person is under arrest due to any reason during policy coverage, insurer shall ensure payment of cash surety to insured via credit card, bank number or other channels provided that insurer is informed immediately.

Hotel Convalescence: If the *insured* person is subject to home care more than 7 days following a hospital treatment as result of an event within the scope of insurance during the travel, the insurer shall pay hotel room fee paid by the insured person for the period stayed in hotel for convalescent period after discharge from hospital within the scope of coverage limits. However, this should be approved by Gulf Insurance Assistance Services before. Payment

shall be made following certificating by doctor report within daily sum and total amount shown in coverage limits.

Amateur Sports Accident: Policy coverage will not be valid when insured take part in certain sports or activities if there is a high risk injury or if it is the main purpose of the insured's trip. Insured is covered up to Amateur Sports Accident Coverage Limit for non-Professional Sportive Activities stated on the policy, providing these sports are not the main purpose of insured's trip. This benefit is valid if purchased with additional premium and stated on the policy schedule.

- This insurance coverage shall be applicable abroad all over the world except Afghanistan, Iraq, Democratic Republic of Congo, Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region

D. RISK OCCURRENCE

- 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.

The Policy Holder's

Name/Surname

Signature :

Insurer :Gulf Sigorta A.Ş.

Signature :