

NON-LIFE GROUP

..... INSURANCE INFORMATION FORM

This form arranged as at least two transcripts, for those that want to be a counterparty to the insurance agreement and other people to provide benefit from the insurance, has been arranged in regard to the 8th article of the **Briefing in Insurance Agreements Regulation** with the aim of providing general information to do with some important aspects of the insurance agreement to be done.

A. INFORMATION TO DO WITH THE INSURANCE COMPANY AND INTERMEDIARY**1. Insurance agency/broker mediating the agreement ;**

Title/Name :

Agency Registration No:

Address :

Tel No :

Fax No:

E-mail:

2. Assuring insurance company ;

Title/Name :

Registration No :

Address :

Tel No :

Fax No:

E-mail:

B. GENERAL INFORMATION / WARNINGS

To receive more detailed information on the insurance, read the general conditions and clauses of the insurance to be provided by the insurance company in the case of request.

1. In payments of the **entirety of the insurance premium** or in instalments, the **first instalment of the premium** must be paid **the moment the policy is delivered**. In the case that the premium is not paid, unless agreed otherwise, **the insurance company's responsibility does not start**. (only in **freight insurances**, responsibility and premium payment debt starts from when the agreement is signed)
2. To prevent certain disputes that may come forth, don't forget to take a **receipt of payment in premium payments** (in advance or in instalments).
3. According to the 32nd article of the Insurance Services Arrangement and Regulation Law numbered 60/2010, the collection of compulsory premium payments in advance is fundamental. In insurances besides compulsory insurances, in the premium payment, in the cases of words such as "absolutely" and "certain" being used to agree upon the **fixed term**, in the case of the premium or premium instalment **not being paid on time, the agreement expires** without warning.
4. In the case of the annulment of the agreement, the premium corresponding to the duration of the responsibility of the insurance company is **calculated upon the number of days** until more is assured and refunded or missing premiums unpaid up until this date are **calculated upon the number of days** to the insurance company.
5. During the completion of the agreement, during the duration of the insurance and in the case of risk occurring, **refrain from providing insufficient or wrong information** to the insurance company and the intermediary. Otherwise, the compensation payment duration

may overrun and cases of receiving insufficient compensation or not receiving compensation may arise.

C. ASSURANCES

1. The assurances below are provided with this insurance:
.....
.....
2. The counterparties, in addition to the general insurance conditions, have the right to agree upon **special conditions** as long as they are not against laws or morals and not against the insured.
3. Apart from assurances provided with a policy, the below written risk / damage or values, can be included within a compensation with an **additional agreement** and an additional premium.
4. For cases not included in assurance look at the information to do with the
..... **Insurance General Conditions** and policy.

D. THE ACTUALISATION OF THE RISK

Ask for the list to do with the information and documents necessary for the application for compensation, and for the arrangement of the policy from the following insurance company and the intermediary.

1. In the case of the actualisation of a risk, apply to the **insurance company** whose address and telephones are found on the front page within work days.
2. During notification, move according to the instructions given by the insurance company.
3. In the case of the actualisation of the risk, the compensation payment debt belongs to the **insurance company**.

E. COMPENSATION

1. While making the agreement, make sure to check that the insurance amount is equal to the insurance value. The **insurance amount** is the maximum amount of the compensation that is **written in the policy** and the **insurance company has guaranteed to pay** in the case of a risk. The **insurance value** is the **actual value** of the insured valuables.
2. In the case that payment of compensation comes into question, the insurance value is determined the moment the risk happens. In this case the insurance value is the current value of the insured valuable.
3. In the case of the value written in the policy being higher than the real (current) value, **over-insurance** comes into question. In this case, despite you paying extra premiums, the insurance company's maximum responsibility is limited to the amount written in the policy. However, the refund of an amount which passes the insurance value towards the aimed premium can be requested from the insurance company.
4. In the case of the value written in the policy being lower than the real (current) value, during the making of the agreement, **under-insurance** comes into question. In this case the insurance company pays a rationally lower compensation.
5. To prevent disputes that may arise from the cases of under and over insurance, insurance can be made **upon the value to be determined by an expert**. *(if an agreed value has been made)*
6. In the case of the actualisation of a risk, the insured has the right to freely **appoint an expert**.

F. COMPENSATION PAYMENT (one of the boxes will be chosen and marked)

1. A% or TL exemption is applied to the agreement to be signed.
(....) If the damage is above the ratio or amount written above, the insurance company will cover the proportion that exceeds them.
(....) If the damage happens and it is above the ratio or amount written above, the insurance company will cover the entirety of the damage.
2. Compensation in the case of total damage;
(....) It will be paid from the value written in the policy. (*if an agreed value has been made*)
(....) It will be paid based on the current value at the moment of the actualisation of the risk.
3. After the necessary information and documents have been delivered in full to the insurance company, the necessary examinations will be done within a maximum of days and the compensation processing will be completed.

G. COMPLAINTS AND INFORMATION REQUESTS

1. It is possible to apply to the address and telephones written below for all types of information requests and complaints to do with insurance. The insurance company is required to answer requests within **15 work days** of it reaching them.

Address:.....

Telephone:..... Fax:..... E-mail:.....

Date, policy owner's name-surname and signature

Date, insurance company or intermediary's stamp and official's signature
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A. INFORMATION TO DO WITH THE INSURANCE COMPANY AND THE INTERMEDIARY**1. Insurance agency and broker mediating the agreement;**

Title/Name :
 Address :
 Tel No : Fax no : E-mail:

2. Assuring insurance company;

Title :
 Registration No :
 Address :
 Tel No : Fax no : E-mail:

B. ASSURANCES

- 1.** Life insurance is done against the possibility that one may **die** or **survive**. Additional assurances may be provided to the said assurances according to request.

a) Possibility of death: This explains the death of the insured during the timespan shown in the agreement or the conditions or circumstances stated in the agreement.

- i)** *Death during the agreement timespan: If the insured dies during the timespan of the agreement the insurance company pays the compensation to the named recipient.*
- ii)** *Life (lifetime) condition: The insured fulfils their life span throughout the duration of the agreement and the compensation continues for their lifetime. In the case of the death of the insured the named recipients receive compensation.*

b) Possibility of survival: This explains the insured living past a certain duration.

- i)** Surviving past a certain duration: If the insured is still alive at the end of the agreement duration the insurance company pays compensation.
- ii)** Revenue (income) insurances: The insurance company pays a fixed or rising rational certain income to the beneficiary during the insured's life or within the duration agreed in the agreement.
 - Unguaranteed revenue: The insurance company pays revenue to the beneficiary until the insured dies or until the end of the duration stated in the agreement while alive.
 - Guaranteed revenue: The payment of revenue to the beneficiary is made even if the insured dies during the period agreed upon in the agreement.

- c) **Possibility of death and survival:** This explains the death of the insured during the timespan shown in the agreement or in the conditions and circumstances stated in the agreement, and living longer than a certain duration.
2. It is compulsory for a **profit share to be given** in insurances taken out against the **possibility of survival**. The payment of a profit share in other insurances is up to request. The profit coming from the processing of the money that the insurance company puts aside (mathematical cover) to cover the responsibilities that may arise from the signed insurance agreements (compensations it will pay), is named as a **profit share**. The insurance company pays the beneficiary **a certain percentage of the profit shown in the agreement**.

C. GENERAL INFORMATION

1. The **compensation** that the insurance company is to pay, while making an agreement, as a principle, **is freely determined by the counterparties** without being held to any exceptions.
2. Insurances can be taken out upon identical or different rates from multiple insurance companies.
3. The **insurance rate can be raised** during the insurance duration upon the request of the insured and the approval of the insurance company.
4. The insurance of those who are underage (not adult/intuitive), those who are interdicted (restricted) and non-compos mentis (mature) is invalid. However, insurance against the possibility of survival of these. However, the mathematical cover is paid in both cases if death actualises.
5. If the proposal to do with making the insurance agreement has not been declined within **30 days** the **agreement is considered as done**. The money taken while giving the proposal, if the agreement is made, is accepted as the first premium or absorbed to the first premium. If the proposal is declined then the money paid is refunded.
6. **The entirety of the insurance premium**, or in payments paid in instalments, **the first instalment of the premium**, must be paid on the **delivery of the policy**. In the case of a risk occurring before the first premium is paid then the **insurance company's responsibility does not start**.
7. To prevent any disputes that may arise in the future, do not forget to take a **receipt of payment** during your **premium payments** (in full or in instalments).
8. It is necessary to truthfully answer the questions found in the **proposal** before the agreement is made. In the case of the violation of this responsibility, the insurance company reserves the rights to renege on the agreement or to continue the agreement in order to collect additional premiums. For this reason, **refrain from providing insufficient or wrong information** to the insurance company in every stage of the agreement. Otherwise, the compensation payment duration may overrun and cases of receiving insufficient compensation or not receiving compensation may arise.
9. The insurance company is required to buy the insurance provided that the policy is refunded in **insurances with at least 3 years of paid premiums (surrender)**. This duration can be shortened with an agreement.
10. In insurances with at least 3 years of paid premiums, there is a **right to borrow money** in accordance with the conditions stated in the agreement.

11. In insurances with at least 3 years of paid premiums, if a premium is not paid later, the insurance company pays with a ratio between the premiums needed to be paid and the paid premiums. This duration can be shortened with an agreement.
12. Premiums paid for life insurance are tax deductible. (Article 7(1)(h) of the Income Tax Law numbered 24/1982 together with its changes.)
13. For more detailed information on insurance, carefully read the Life Insurance General Conditions.

D. PAYMENT

1. If the beneficiary kills or is an accessory to the murder of the insured they do not receive compensation, however, the compensation is paid to the inheritors of the insured.
2. In insurances with at least 3 years of paid premiums, if the insured commits suicide or dies due to such an attempt, the insurance company pays **the entirety of the insurance amount** and in the first 3 years pays the **mathematical cover** of the insurance at that moment. This duration can be shortened with an agreement.
3. The appointment of more than one beneficiary (payee of the insurance) is possible in the agreement. If separate shares for the beneficiaries have not been stated, then they are all equal share holders. People who are not inheritors may also be shown as beneficiaries.
4. Ask the following insurance company for list to do with the information and documents necessary for application for compensation and the arrangement of the policy.
5. In the case of the actualisation of a risk, apply to the insurance company whose address and telephones are found on the front page within work days.
6. In the case of the actualisation of the risk, the compensation payment debt belongs to the insurance company.

E. OTHER INFORMATION

-Profit share ratio (%):.....	- Cost Share (%):.....
-Intermediary commissions (%):	- Interest rates to be given in the case of giving borrowed money (%):.....

G. COMPLAINT AND INFORMATION REQUESTS

1. 1. It is possible to apply to the address and telephones written below for all types of information requests and complaints to do with insurance. The insurance company is required to answer requests within **15 work days** of it reaching them.

Address:.....
 Telephone:..... Fax:..... E-mail:.....