

This form, prepared in minimum 2 (two) copies, has been prepared in order to provide general information to the insurance provider and other persons, who will benefit from the insurance, within the framework of insurance contract, on the basis of Regulation concerning Provision of Information in Insurance Contracts, published in the Official Gazette, dated October 28, 2007.


EVEN IF SIGNED BY THE PARTIES, THIS FORM DOES NOT MEAN A CONTRACT BY ITSELF, UNLESS AN INSURANCE CONTRACT IS MADE IN ACCORDANCE WITH THIS FORM.

A- INFORMATION CONCERNING INSURER:

Of the Insurance Agency, Mediating Contract :
Commercial Title - Plaque Nr. :
Address :
Tel No :
Fax No. :
Commercial Title of Insurer, Providing : **DEMİR SAĞLIK VE HAYAT SİGORTA A.Ş.**
Coverage Head Office and Address : Büyükdere Cad. Özsezen İş Merkezi 124/B
34394 Şişli / İSTANBUL
Tel No : +90 (212) - 288 68 51 pbx
Fax No. : +90 (212) - 274 65 85
Regional Directorate of Central Anatolia : Ehlıbeyt Mahallesi, Ceyhun Atıf Kansu Caddesi
Başkent Plaza No:106 Kat:12/44 06000
Balgat - Çankaya / ANKARA
Tel No : +90 (312) - 466 02 80 pbx
Fax No. : +90 (312) - 427 39 82
Mersis No : 0278006738500017
Website : demirsaglik.com.tr
e-mail : musterihizmetleri@demirsaglik.com.tr

B-COVERAGES

- 1) The subject of this insurance, in addition to Health Insurance General Conditions, is the reimbursement of expenses, arising from complications, which may arise from surgeries, procedures and interventions,

| Name and Surname of Insured | Insurance Provider | Broker | Insurer |
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| Self Signature | Name, Surname / Stamp / Signature | Authorized Stamp/Signature | Name, Surname / Stamp / Signature DEMİR SAĞLIK VE HAYAT SİGORTA A.Ş.  |

*This Information Text, KVKK Information and Explicit Consent, permitted marketing, consisting of 16 (sixteen) pages, must be signed by:

- Prospective insured of 18 years of age and over,
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Head Office:

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Company Head Office: İstanbul

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performed in hospitals and clinics in Turkey, which are accredited for healthcare tourism, for an insured, who is domiciled abroad and who has traveled to Turkey for healthcare tourism.

- 2) This product may be purchased by choosing an advance policy commencement date of up to 180 days. Policy coverage commences on selected commencement date and expires 180 days thereafter. For validity of coverages, performed surgeries, procedures, interventions and possible complications must occur during the term of this policy.
- 3) Coverages offered under insurance policy consist of Inpatient Treatment Coverage, Flight Ticket Coverage, Accommodation Coverage, Intervention in Native Country Coverage, Companion Expenses Coverage, Travel Policy Coverage.

INPATIENT TREATMENT COVERAGE

The medical complications, arising following surgery, intervention and medical applications on insured, performed in a healthcare institution within the territory of Republic of Turkey, which has Healthcare Tourism Accreditation Certificate, reimbursed according to coverage limits for the treatments, specified in the policy and certificates.


In plastic surgeries and dental treatments, dissatisfactions, arising from personal preferences, are excluded from coverage.

The coverage is only valid for the surgery or intervention, specified in the policy and complication, arising from another medical treatment or application, outside of related policy plan, are excluded from coverage.

The expenses, required for treatment of complication with revision surgery are covered and rehabilitation/physical therapy expenses, which may be required following surgery/intervention, are excluded.

Tests and pharmaceuticals for medical procedure are also reimbursed under this coverage. Diagnostic procedures, beyond diagnosis, required by medical procedure and standard pre-operation tests and pharmaceuticals, which are unrelated to surgery, are excluded from the Coverage.

Support therapies before and after both the initial surgery and revision surgery (installation of an IV line, supportive pharmaceutical therapies, blood glucose level, blood pressure regulation, etc.), and additional examinations and follow-up tests, planned/required for health problems, which are not connected to surgery, are excluded.

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FLIGHT TICKET COVERAGE

The price of economy class flight ticket, paid by the insured for treatment of complication, arising as a result of a treatment, applied to insured in Turkey, or revision of surgery, is reimbursed subject to limit and exclusions in the policy. Flight ticket coverage limit varies between plans; check your certificate. Coverage is indicated on certificate and/or policy. Flight ticket coverage has an exemption of EUR 100 and maximum payable coverage varies depending on plan. Coverage limit is specified in the certificate and policy.

ACCOMMODATION COVERAGE

Accommodation expenses, paid by the insured for treatment of complication, arising as a result of a treatment, applied to insured in Turkey, or revision of surgery, before and after the treatment in Turkey, outside of healthcare institution, are reimbursed under this coverage, at a maximum of USD 100 per day and up to the coverage limit, specified in certificate. Accommodation expenses are subject to exemption of EUR 200/2 days in surgical plans and EUR 100/1 day in other plans and coverage will be applicable to subsequent days of accommodation after expiry of these exemption terms. Optional accommodation without medical necessity, is excluded from coverage. Necessity of accommodation is determined by a physician report.

For more detailed information concerning coverages and renewal guarantee, please read Health Insurance General Conditions and Policy Special Conditions carefully.

This policy does not include hospital daily indemnification, daily care pay and daily disability pay.


From the proposal, given to you and your certificate and your Policy Special conditions following preparation of your policy, read and control your coverages.

INTERVENTION IN NATIVE COUNTRY COVERAGE

May be purchased optionally.

Minor interventions and medical treatments, related to early complications, such as discharge in wound and infection, related to medical procedure/surgery, experienced by the insured after returning to native country, which do not require the insured to return, will be reimbursed within the limits, specified in the policy and certificate under this coverage.

For reimbursement of these expenses, the insured must deliver medical report and original invoice, bank information for payment (SWIFT, IBAN), via mail.

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Following evaluation, payment for covered expenses, will be made to the bank account of insured, subject to coverage limits. In payments, bank transfer and swift expenses will be deducted from coverage limits.

COMPANION EXPENSES COVERAGE

May be purchased optionally only in Surgery and Cardiovascular Surgery plans. Related coverage is not valid for the initial procedure/surgery to be applied in Turkey.

On activation of policy coverages during the secondary procedure to be performed on the insured, transportation and accommodation expenses for one companion, who will travel to Turkey with the insured, will be reimbursed, subject to coverage limits and exemptions, specified in policy and certificate.

Companion expenses in hospital invoice during hospitalization, are excluded.

TRAVEL POLICY COVERAGE


This is included in all plans. Healthcare, ambulance, medical consultancy and transfer of remains expenses, are considered within the framework of coverage limits and travel health insurance special conditions (separately presented in the annex).

This is included in all plans. Healthcare, ambulance, medical consultancy and transfer of remains expenses, are considered within the framework of coverage limits and travel health insurance special conditions (separately presented in the annex). For more detailed information concerning travel policy coverage and features of policy, please read Travel Health Insurance General and Policy Special Conditions. Pandemic diseases are covered for the insured between 18 and 65 years of age.

- 4) For more detailed information concerning coverages and renewal guarantee, please read Health Insurance General Conditions and Policy Special Conditions carefully.
- 5) This policy does not include hospital daily indemnification, daily care pay and daily disability pay.
- 6) From the proposal, given to you and your certificate and your Policy Special conditions following preparation of your policy, read and control your coverages.

C- GENERAL INFORMATION AND PRECAUTIONS

- 1) These insurance coverages are valid, provided that the treatments for complications of surgeries/procedures and medical treatments, performed after policy commencement date in the hospitals and clinics in Turkey, accredited for healthcare tourism, for persons, who are domiciled abroad


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and who come to Turkey for healthcare tourism, are performed in the same healthcare institution within the territory of Republic of Turkey.


- 2) This policy is only valid in case the treatments for complications of surgeries, interventions and medical treatments, performed in Turkey after policy commencement date, are performed within the territory of Republic of Turkey.
- 3) This insurance provides coverage for persons between the ages of 18 and 75. The ages, used when calculating policy premium, will be calculated using the policy commencement date. The age is found by the calculation of the difference between , this date and the date of birth as "date/month/year." In calculation, the tariff is found by considering the closest full age of the person.
- 4) When determining tabular prices of our products, factors, such as medical inflation, product profit-loss status, general expenses, commission margin, aging of portfolio, gender and changes in age-dependent diseases and treatment risk distribution, foreign currency exchange rate, are considered. When deemed necessary, product table prices, may be recalculated and changed in line with the criteria, mentioned above, by the insurance company. Situations, which increase/decrease table price: Province of domicile, payment plan changes, frequency of use of policy by the insured may cause an increase or decrease in table price. Insurance company may freely determine the table price since there are no renewals in this product.
- 5) In Policy Special Conditions, in addition to Health Insurance General Conditions, the conditions, which will not be reimbursed during the term of policy have been specified under "Standard Exclusions" title. Please read Policy Special Conditions carefully.
- 6) Waiting Time: In this policy, there are no waiting times for complications, arising as a result of a surgery, procedure, or plastic procedure, performed subsequent to the policy commencement date.
- 7) This policy is only valid in case the treatments for complications of surgeries, interventions and medical treatments, performed in Turkey after policy commencement date, are performed within the territory of Republic of Turkey.
- 8) Even if the insurance policy is delivered, the coverages commence with the payment of all of the policy premiums and the issuance of policy. Otherwise the liability of insurer will not commence.
- 9) The policy is valid for 6 months starting from the date of commencement. Policy coverages commence at 0:00 Turkey time on the commencement date of policy and ends at 0:00 Turkey time on the policy expiry date.

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- 10) Insurance provider is obliged to pay the premium, agreed in the contract. In accordance with Article 1431 of Turkish Commercial Code, numbered 6102 ("TCC"), in cases, where the payment of insurance premium in arrears is decided, on realization of risk, all premiums for payable indemnification or cost become due and payable. Reserving the provision of Article 1480 of TCC, the insurer may deduct the premium receivables from indemnification or cost. Insurance provider, who does not pay the insurance premium requested in line with Article 1431 of TCC, will be in default in accordance with Article 1434 of TCC. In case the premium, whose first arrear or whole has not been paid in due time, the insurer may withdraw from the contract within legal prescription. In case any one of the subsequent premiums are not paid in a timely manner, the insurer will serve a notice to insurance provider via notary or registered mail, and request the fulfillment of obligation by allocating a time period of 10 (ten) days and warns that otherwise the contract will be deemed to have been terminated. In case the outstanding amount is not paid at the end of this term, the insurance contract will be terminated. The rights of the insurer, arising from Turkish Code of Obligations, due to the default of insurance provider, are reserved. In case two notices have been served to the insured during one insurance term, the insurer may terminate the contract, effective from the end of the insurance term.
- 11) No renewal is made for this policy.
- 12) Transition procedures, earned rights : In admission to this policy, no transfer or right transfer from a health insurance is allowed. In case the insured wishes to purchase another health insurance product of Demir Sağlık ve Hayat Sigorta A.Ş., standard risk acceptance procedure is performed.
- 13) In this policy, there is no lifetime renewal guarantee practice.
- 14) In admission to this policy, no transfer or right transfer from a health insurance is allowed. In case the insured wishes to purchase another health insurance product of Demir Sağlık ve Hayat Sigorta A.Ş., standard risk acceptance procedure is performed.
- 15) Change of Plan: Policy plan to be obtained by the insured for medical/plastic surgeries and procedures, is fixed. In case a therapy, beyond the medical treatments, given in the purchased plan, will be administered, related plan will be canceled and policy is issued from appropriate plan. There is no interplan transfer.
- 16) You may report any changes in your identity, address, telephone information, recorded in our system, by sending the same in writing to Demir Sağlık ve Hayat Sigorta A.Ş., address, the fax, numbered 0212-274 65 85 and Customer Services e-mail or may report the same by calling our Customer Services line. Otherwise, the notifications, sent to your address, registered in our company, will be deemed to have been duly served.

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- 17) After being insured from www.demirsaglik.com.tr website, with the username and password, to be obtained, you may reach more detailed information concerning policy coverages, coverage amounts.
- 18) Together with your policy, your insured certificate will be delivered to you. Special and General Conditions for your Policy, Information Update Form and Indemnification Request forms may be provided from www.demirsaglik.com.tr website. In case you request the delivery of these documents in hard copy, this request will be honored.
- 19) To prevent any future disputes, do not forget to obtain payment certificate in your premium payments (in advance or in arrears). Premiums, paid for insurance, are tax-deductible. Concerning this issue, consult your insurer.
- 20) In order to provide performance of a risk assessment by insurance companies, the costs of obtaining the opinion of a physician for the insured, who do not consent provision of information and documents from treating persons and institutions, Insurance Information and Supervision Center, Social Security Institution and Ministry of Health, will be borne by the insurance Provider and/or insured.
- 21) In accordance with the Circular, dated July 6, 2011 and numbered 2011/15, concerning rules of implementation of "Regulation concerning Rules and Procedures for Determination, Reporting, Recording of Incorrect Insurance Applications, and Countering these Applications," published in the Official Gazette, dated April 30, 2011 and numbered 27920, in case you cause any actions, aiming to provide unfair benefits to you or any third person in the insurance relationship, in which you have the title of Insured/Beneficiary/Right Owner, incomplete indemnification or no indemnification cases may be in question and action will be taken in accordance with "Regulation concerning Rules and Procedures for Determination, Reporting, Recording of Incorrect Insurance Applications, and Countering these Applications," published in the Official Gazette, dated April 30, 2011 and numbered 27920.

D - CANCELLATION AND WITHDRAWAL RIGHT

Provided that the effective date is specified in writing, the insurance provider is entitled to request cancellation of this policy from the insurer. However, in case a medical treatment has been administered in Turkey after the issuance of policy, policy is not canceled and no premiums are refunded.

If claims have been reimbursed under the policy, policy can not be canceled and premiums can not be refunded.

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In case of death of insurance provider and/or insured, the insurer will take action according to following:

In case of death of insurance provider/insured, the policy becomes void. In case the insured has passed away before arriving in Turkey for medical treatment, the policy is canceled and the premium is paid to legal heirs of insured.

In case the insured has passed away following medical treatment in Turkey, policy can not be canceled and no premiums may be refunded.

No reimbursement will be made as a result of death of insured after treatment.

E-COMPENSATION PAYMENTS

Amount of acceptable indemnification, under coverages, granted to insured during the term of policy, is paid from related coverage, defined in certificate, in line with coverage limit and payment rate. Even in case of multiple complications under the same plan and in case the insured has to travel to Turkey for several times, total payable reimbursement may not exceed the total coverage limit, written on the policy.

This policy is not subject to preliminary approval with provision.


There are no coverages in this policy for death.

The amount of healthcare expenses, made by the insured, are paid to the credit card or account of the person, in whose name the hospital invoice is issued, at the end of 10-day examination and assessment period after delivery of the following documents and additional documents, which may be required under the plan, to Insurer.

In case of development of complications, the surgery/procedure must be in the institution of original surgery or procedure.

No expenses, related to initial procedure/surgery (such as early complications, prolongation of hospitalization due to other health problems, removal of stitches), are excluded from the policy.

The invoice for the health expenditure must be issued in the name of the insured. The refund is made to the person to whom the invoice was issued. If the insured requests payment on behalf of a person other

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than himself/herself, original-signed document instruction letter must be sent to the Company along with the compensation documents.

For acceptance of deterioration of health following a procedure or surgery, as a complication, international medical literature is considered. Malpractice is excluded. In suspicious cases, the insurer may evaluate the case by requesting a second opinion (a physician, who is a lecturer in faculty of medicine or from physicians' professional association).

While additional documents may be requested on the basis of policy plans, in all reimbursement claims for all plans;


- Letter of authorization, to enable insurer to obtain medical documents
- Initial surgery report
- Consent form, signed by insured/patient before initial surgery, specifying possible complications,
- Declaration of insured concerning complication (the commencement date, complaints, etc)
- Medical report, explaining complication treatment, if any, surgery report
- Originals of invoices, showing expenses for healthcare institution, hotel and transportation costs, document, showing flight ticket destination and dates.
- The photocopies of stamp page of passport, showing dates of entry to and exit from Turkey and the first page, showing identity information.

Dental Plan:

Complications, which may be reimbursed under dental plan are expenses, which arise following tooth extraction, surgical tooth extraction, root canal operation, implant operation, prosthetic tooth application and periodontology applications. Orthodontic treatments are excluded from coverage.

In prosthetic tooth application, problems, such as undesired color or form of prosthesis, will not be deemed as complication and no reimbursement will be made.

In surgical tooth extraction, complications, such as delayed hemorrhage, gingiva infection, leaving a part of

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tooth; in implant applications, ill-fitting implant, loose implant, dislodged implant and inflicting damage on jaw bone, are excluded from coverage.

In the absence of the treatment plan and panoramic x-ray prepared before the first treatment in the dental plan, and the current panoramic x-ray taken at the end of the treatment and when complications develop, compensation is not paid.

If there is a treatment period in the dental plan that will last longer than 6 months in the treatment plan, the second policy, which was initiated 6 months after the first policy, must be received within 30 days following the issuance of the first policy. In this case, the guarantee period is taken into account as 12 months. In long-term treatment planning, if a second policy is issued more than 30 days from the first policy start date following the purchase of the first policy, it is not considered as complementary policies.

Eye Plan:


Eye plan includes coverages for complications, which may arise due to corrective procedures, such as excimer laser and lasik, cataract surgery, ptosis surgery, glaucoma surgery and retina detachment surgery.

Flap dislocation in excimer laser surgeries, keratitis, development of epithelia under flap, more than 0.75 degrees visual impairment in the examination, performed 60 days after surgery;

In cataract surgeries; hemorrhage, perforation of eye, tearing of lens capsule, loss of transparency of cornea layer, burns at incision site, cataract parts remaining in the eye, infection, retina detachment, edema in yellow spot, disturbance and pain in the eye, droopy eyelids, glaucoma and/or double vision; more than 1 degree visual impairment in the examination, performed 60 days after surgery, opacification of rear capsule;

In ptosis surgery, relapse of droopy eyelid,

In retina detachment surgery, relapse of detachment, intraocular hemorrhage, formation of cataract and glaucoma;

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In glaucoma surgery, conjunctival tearing, scleral flap damage, loss of vitreus, loss of central visual field, decompression retinopathy, infection, bleb leakage, supracoroidal hemorrhage, uveitis, are included in coverage.

Hair Transplantation Plan:

In hair transplantation plan, complications, arising as a result of patient's non-compliance with the recommendations of physician (early hair combined and brushing, failure to comply with hair washing procedure, failure to apply necessary care) and failure of hair transplantation, are excluded from coverage.

Despite compliance with all these recommendations, non-retention of hair follicles or treatments for infection in the skin and repetition of hair transplant, are included in coverage. For reimbursement of claims, it must be determined with a physician report that recommendations were followed following hair transplantation.

In revision transplantation, transplantation, exceeding the number of transplantations in the original procedure, are excluded.

Orthopedy, Gynecology, General Surgery, Plastic Surgery Plan:

In all surgical procedures, the complications, given in informed consent form, signed by patient, are under the coverage. (Except death).


In plastic surgeries revision requests due to failure to comply with personal liking, will not be reimbursed. However, failure of surgery (nasal tip drop after rhinoplasty; remaining deviation; nasal septum perforation; asymmetry in breast surgery, dropping, implant perforation and capsular contracture) are under coverage.

Botox applications are excluded.

Cardiovascular Surgery Plan:

Possible complications, specified in literature for related surgery, such as restenosis, stent shift, following a surgery/procedure, such as peripheral vascular surgery, varicose surgery, heart valve replacement, valvuloplasty, coronary arterial bypass surgery, coronary stent application, large vessel replacement, in a healthcare institution in Turkey, are covered.

Demir Sağlık ve Hayat Sigorta A.Ş., may obtain a second opinion when necessary from an independent

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expert in the assessment of reimbursement claims of insured. Demir Sağlık ve Hayat AŞ is the ultimate decision maker for reimbursements of complication claims.

In all these cases, requiring surgical or medical procedures, accommodation and other expenses for companion in healthcare institution and other expenses and transportation and hotel accommodation expenses, are not reimbursed. (In case of purchase of additional companion plan, transportation (flight) and hotel accommodation expenses for companion are reimbursed subject to coverages).

F - COMPLAINTS AND INFORMATION REQUESTS

Both during the negotiation and execution of insurance contract and also during its term you may contact the abovementioned addresses and phones for all kinds of information request and complaints for your insurance policy. Insurer is obliged to respond to the requests within 15 (fifteen) business days after the receipt of application.

G - OTHER INFORMATION

Insurance company is a member to Arbitration system.

H - APPROVAL CONCERNING COMMUNICATION AUTHORIZATIONS

I hereby agree and declare that information, promotion and marketing information, comprising data, audio and video contents, to be sent by Demir Sağlık ve Hayat Sigorta A.Ş., and its agencies, directly or via SMS, image, animation, short message, MMS, containing multimedia objects, telephone, fax, automatic callers and similar channels, and I am entitled to refuse all kinds of message deliveries, such as data, audio, video, etc., at any time entirely or on the basis of product and channel and product.


I-INFORMATION AND EXPLICIT CONSENT FOR PROCESSING OF PERSONAL DATA

1) General Information concerning Law concerning Protection of Personal Data

Personal Data Protection Law, numbered 6698 (hereinafter will be referred to as "KVKK), has been published in Official Gazette, dated 07 Nisan2016 and numbered 29677.

2) Information as Data Officer

- In order to provide health insurance and life insurance products and services within the framework of all national and international legislation, in particular Turkish Commercial Code, numbered 6102

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| Self Signature | Name, Surname / Stamp / Signature | Authorized Stamp/Signature | Name, Surname / Stamp / Signature DEMİR SAĞLIK VE HAYAT SİGORTA A.Ş.  |

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- One of the parents of prospective insured below 18 years of age.

Head Office:

Büyükdere Cad. Özsezen İş Merkezi 124/B
Esentepe Şişli / İstanbul 34394
Tel: +90 (212) 288 68 51 pbx Fax: +90 (212) 274 65 85

Regional Directorate of Central Anatolia:


Ehlibeyt Mahallesi, Ceyhun Atuf Kansu Caddesi, Tekstilciler Sokak, Bayraktar
Plaza No:1777, A Blok Kat:3 06520 Balgat, Çankaya, ANKARA
Tel: +90 (312) 466 02 80 pbx - (312) 427 32 70 Fax: +90 (0312) 427 39 82

Company Head Office: İstanbul

Mersis No: 0278006738500017
Web: demirsaglik.com.tr
E-mail: musterihizmetleri@demirsaglik.com.tr

and Insurance Law, numbered 5684, to fulfill obligations within the scope of activities as an insurer and to provide establishment, conduction and development of necessary procedure, to perform current and future insurance contracts, to record all necessary information, including identity, contact, address and health data, to determine the owner and relevance of all kinds of works and transactions to be performed, to prepare all kinds of records and documents, to constitute a basis for works and transactions to be performed in physical or electronic medium, to fulfill information storage, reporting and providing obligations, imposed by all judicial and administrative authorities (such as Ministry of Treasury and Finance, Financial Crimes Investigation Board ("MASAK"), Insurance Information and Monitoring Center (SBGM), Judicial Authorities), in accordance with national and international legislation, and to provide security in line with legitimate interests, our company processes your personal data and special personal data. For performance of obligations by our company before the preparation of insurance policy and after the establishment of contract, and within the scope of claim payments, both in order to make risk measurement and to assess claims, our company must process personal data and health-related special personal data of the party to insurance contract/insured/right owner under insurance contract. In order to allow the exercise of rights by our company, the insurance Provider, the insured and right owners under the insurance contract and to protect legitimate interests, our company is obliged to provide, assess and share the health-related personal data of insurance provider/insured/right owners, with in particular agencies and brokers, and also intermediaries, reinsurers, assistance forms, contracted institutions and 3rd persons, rendering services, in particular support services, and to store personal data as long as permitted by legislation. Health information is processed in accordance with statutory provisions of KVKK and Data Protection Policy of our Company, via partially automatic, automatic or non-automatic means, in physical or electronic medium, in order to perform our activities as an insurer. Your explicit consents, related to your personal data and/or special personal data, will be obtained by us with this contract or by the employees of General Directorate/Regional Directorate, by our agencies, brokers, websites, internet applications and call centers, in verbal, written or electronic format, according to your preferences.

- In order to determine the information of owner of transaction, in accordance with Law concerning Regulation of Electronic Trade, numbered 6563, Law concerning Protection of Consumers, numbered 6502 and Regulation concerning Service Provider and Intermediate Service Providers in Electronic Commerce, published in the Official Gazette, dated August 26, 2015 and numbered 29457 and Proximity Sale Regulation, published in the Official Gazette, dated November 27, 2014 and numbered 29188, and other related legislation, processed by recording identity, contact, address and other relevant information.
- Your personal data and special personal data, submitted to our Company, are processed in order to enable you to benefit from products, offers, advantages and campaigns, which are suitable for

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you in line with your needs and requests and in order to provide you information, including sales and to provide all kinds of communication with you and within this framework, your personal data and special personal data are processed for the purpose of delivery of information, promotion and marketing information, comprising data, audio and video contents, to be sent by the Company or agencies and brokers, providing services on behalf of the Company, directly or via SMS, image, animation, short message, MMS, containing multimedia objects, telephone, fax, automatic callers and similar channels.

- Preparation of all kinds of records and documents, which will constitute grounds for transaction in payment methods, electronic contract or printed medium, which are mandatory in Banking and Electronic Payment fields, and provision of information storage, reporting and information provision, proposed in line with legislation and by other authorities, are the obligations of data officer.

3) The Purpose of Sharing of your Personal Data and Transmitted Locations

Your personal data and special personal data, shared with our Company, are shared with

- Our business partners, reinsurers, contracted lawyers, and service provider firms, which provide, in particular, support services, our agencies and brokers, in order to fulfill our obligations, assumed under insurance contract,
- Your health-related personal data and your personal data, may be shared with persons and institutions, who provide expert opinion concerning the health status of prospective insured and make assessments, in the stage of policy preparation,
- In reimbursement applications, with provision service institutions, who examine and approve the healthcare transaction, to be made within the country or abroad,
- With institutions, evaluating or determining reports, containing disability or working ability loss levels,
- With other 3rd persons and contracted institutions, providing healthcare assistance services,
- With service intermediates and reinsurers in foreign countries under Reinsurance Agreements (in countries, accredited by Personal Data Board and with sufficient protection of personal data),
- In case of death or disability, with actuaries to conduct an actuarial calculation

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- With institutions and establishments, related to presented services, such as parcel couriers, and other insurance companies,
- Program partner institutions, domestic/foreign institutions, from whom we procure services to conduct our operations and/or services as Data Processor
- Providing obligations, imposed by all judicial and administrative authorities (such as Ministry of Treasury and Finance, MASAK, SBGM, Judicial Authorities), in accordance with national and international legislation.

4) Rights of Personal Data Owner in accordance with KVKK

Personal Data Owner, by filing an application before our Company, is entitled to

- Learn whether personal data and special personal data belonging to him/her is processed or not,
- If personal data and special personal data, belonging to him/her is processed, request information concerning the same,
- Learn the purpose of processing of personal data and special personal data and whether they are used in accordance with purpose,
- To know the third persons in Turkey or abroad, to whom the data is transmitted,
- In case the personal data and special personal data is processed incompletely or inaccurately, to request revision of the same,
- Within the framework of conditions, proposed in Article 7 of KVKK, to request deletion or destruction of personal data and special personal data,
- In case of revision, deletion, destruction of personal data, to request notification of such transactions to third persons, to whom the data is transmitted,
- To file an objection against a unfavorable result due to analysis of processed data exclusively using automatic systems,
- In case the of damage due to processing of personal data and special personal data in violation of law to request indemnification.

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- Personal Data Owners may deliver their questions, opinions or requests to our Company via any one of the communication channels, given in Information Text and contact information, given in official website of the company.


5) Explicit Consent

- I hereby give my explicit consent for processing of my special personal data, including my recent and past health data, and my personal data by Demir Sağlık ve Hayat Sigorta A.Ş., the acquisition of the same from all healthcare providers, public or private at the conditions, given above, the recording of this information on the data registry systems of your Company, and by classifying in these systems, to store the same for the time, proposed in legislation, the transfer of the same to persons, institutions and establishments, specified in this Information and Explicit Consent form, the disclosure and transfer of the same to all kinds of regulatory and supervisory public and private institutions and establishments, in particular, Ministry of Treasury and Finance, SBGM and MASAK and judicial authorities.

AS INSURANCE PROVIDER/INSURED, I HEREBY DECLARE THAT WITH THE APPLICATION FORM AND INFORMATION TEXT, I HAVE READ EACH AND EVERY ARTICLE OF HEALTH INSURANCE GENERAL CONDITIONS, POLICY SPECIAL CONDITIONS, INFORMATION CONCERNING THE LAW OF PROTECTION OF PERSONAL DATA AND UNDERSTOOD THE SAME AND SIGNED THE SAME. A COPY OF THIS INFORMATION TEXT AND ANNEXED APPLICATION FORM HAS BEEN DELIVERED TO ME.

ACQUISITION OF CREDIT CARD INFORMATION WILL NOT MEAN THAT POLICY WAS ISSUED AND THE OBLIGATION OF INSURER COMMENCED UNLESS THE POLICY PREMIUM OR FIRST ARREAR IS PAID.

Date:...../...../.....

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