

**999000013086706 - 454 HSBC MY HOME PACKAGE
INFORMATION FORM**

This form, issued in two copies and 4 page each, has been drawn up to provide general information on some important points regarding insurance contracts to be executed for the policyholder and such other persons who will benefit from the insurance contract, pursuant to the paragraph 1 of the Article 1423 titled "Duty to Inform" of the Turkish Commercial Code No.6102 published on the Official Journal No. 27846 dated 14.02.2011 and entered into force on 01.07.2012.

Subject to the Article 1423 of the Turkish Commercial Code; Insurer is deemed to have fulfilled its duty to inform the policyholder/insured/beneficiary which is imposed by the Turkish Commercial Code No.6102 and other relevant regulations. The Insurer has provided information on all the essential points regarding the contract to be concluded between the parties, rights and duties of the policyholder/insured/beneficiary, all other significant points, duties to disclose upon developments and such other important information. Please read this form carefully, otherwise GULF shall not assume any liability for loss or damage that may arise from not reading the content of the form.

A. INFORMATION ABOUT THE INSURER

1. Contact Details of the Agent

Commercial Name : HSBC KUŞADASI ŞUBESİ
Address : AYDIN
Phone & Fax No :

2. Contact Details of the Insurer (who provides the coverage)

Commercial Name : 'GULFSİGORTAA.Ş.'
Address : Saray Mah. Dr. Adnan Büyükdeniz Cad. No:4/2 K:4-5
AKKOM OFİS PARK CESSAS PLAZA 34768 Ümraniye/İSTANBUL
Phone & Fax No : (0216) 400 2 400 (Tel) & (0216) 575 97 77 (Faks)
Web Address : www.gulfsigorta.com.tr

B. WARNINGS

1. For further information about the insurance policy, please read carefully the Fire Insurance General Conditions, Theft Insurance General Conditions, Breakage of Glass Insurance General Conditions, Third Party Liability Insurance General Conditions, Legal Protection Insurance General Conditions and the Clauses written on the relevant General Conditions, and the provisions included in the special conditions and clauses stated in the policy,
 2. The full amount of the premium or the first instalment, in the event that the parties agree on paying premium in instalments, shall be paid upon the delivery of the policy. Unless otherwise agreed, the liability of the Insurer shall not commence until the premium is paid.
 3. Do not forget to get your slip of payment (in advance or by instalments) in your premium payments so as to prevent any possible disputes that may occur in the future.
 4. If the parties agree on an "absolute" due date and any one of the subsequent instalments is not paid by such due date, the Insurer shall warn the policyholder through the channel of a notary public and by registered mail by giving him/her a period of ten days to fulfil his/her obligations and states that otherwise, the contract shall be deemed to have been terminated at the end of this period. If the subject debt is not paid by the expiry of this period, the contract shall be deemed to be withdrawn. Insurer's other rights under the Code of Obligations against policyholder related to the default are reserved.
- . Policyholder must avoid providing to the Insurer with deficient or incorrect information during the conclusion of the contract, throughout the term of the contract and upon the materialization of the risk. Otherwise, the period of indemnification may extend, or it may become likely that the indemnity

is paid discounted, or is not paid at all.

6. Any type of damage occurring before the commencement of the policy period and related damage that may occur in the policy period due to such damage are excluded from the insurance cover.

7. In case of cancellation of the contract, the premium pertaining to the liability period of the Insurer shall be calculated on a pro rata basis and any surplus balance shall be reimbursed to the policyholder or the portion of the premium which has not paid until such date shall be calculated on pro rata basis and paid to the Insurer.

You have the right to cancel the insurance contract within 30 days following the date of issuance of your insurance contract and if you wish to use this right, you may call our customer service at 0850 211 01 11 and submit your request.

C. GENERAL INFORMATION

1. This insurance covers following perils:

Fire Insurance Coverage

The policy shall cover physical damage to insured values resulting from Fire, Lightning and Explosion, subject to the terms and conditions stated in the policy.

Theft Insurance Coverage

The policy shall cover theft committed by breaking, drilling, destructing, overturning and forcing, or by the use of keys and other tools or by penetrating into or hiding at the insured premises entry to or by using violence, subject to the terms and conditions stated in the policy.

Breakage of Glass Insurance Coverage

The policy shall cover losses arising out of the breakage of glasses and mirrors, subject to the terms and conditions stated in the policy.

Legal Protection Insurance Coverage

The policy shall cover necessary expenses incurred for the protection of the Insured's rights regarding the legal disputes, subject to the terms and conditions stated in the policy.

Third Party Legal Liability Insurance

The policy shall cover legal liability of the Insured against death of, or bodily injury or property damage to third parties resulting from an incident occurring during the policy period, subject to the terms and conditions stated in the policy.

Covers that can be added into the Fire Insurance Policy subject to an additional premium.

1.1. Strike, lock-out, riot and civil commotion

1.2. Terrorism

1.3. Earthquake and Volcanic Eruption

3.2 The policy shall exclude losses or damages arising out of the following circumstances unless they occur as a result of fire and explosion. However, they can be added to the coverage with an addition to a contract, pursuant to this general terms and conditions and attached clauses. In addition, this policy shall cover direct property damage resulting from fire and explosions as well as by smoke, steam and heat caused by such fire and explosion, without the requirement of an additional contract.

2.1 Weight of snow

2.2 Flood and inundation

2.3 Landslide

2.4 Storm

2.5 Internal Water

2.6 Smoke

2.7 Impact of Vehicles

7.1 Land Vehicles

7.2 Watercraft

7.3 Aircraft

2.8 Malicious damage

3.3 Cash, stocks and bonds, valuable instruments, any kind of gold and silver and jewellerys made thereof, and other precious metals and their products, precious stones, pearls and similar items.

c) The exceeding 10% of the Total Sum Insured of computers, videos, video recorders, wireless radios, televisions, radios, record players, tape recorders, music sets, cameras, cinematographs (playing or recording), binoculars and microscopes, including accessories and parts thereof.

ç) Losses and damages caused by deterioration of ornaments and manuscripts on glasses and mirrors that are broken,

d) Losses and damages caused by strike, lock-out, riot and civil commotion, and also by disciplinary and military actions necessitated thereby,

e) Losses resulting from terrorist acts set forth in the Law No 3713 on the Fight against Terror or sabotage or intervention made by competent authorities in connection with such acts in order to prevent such acts and minimize impacts thereof, excluding losses stated in the sub-paragraph (j) of the Article 3 of General Terms and Conditions.

2- Parties are free to agree upon special clauses, in addition to the General Conditions of Legal Protection, Third Party Legal Liability, Theft, Plate Glass and Fire Insurance Policies, provided that such special clauses shall not be against law and moral principles and interests of the Insured.

3- In addition to the coverages included in the policy, the following risks, losses and assets may be

covered with an addition to a contract, subject to an additional premium.

3.1- Artistic or antique paintings, pictures, books, gravures, manuscripts, sculptures, trinkets, collections, carpets and similar items.

3.2- Models, mouldings, plans and plots, patents, documents, commercial books and similar items.

3.4- Watercraft and aircraft and motor land vehicle and cargo carried thereby. (Excluding whilst in movement)

3.5- Goods under consignment and load.

3.9- Losses resulting from any environmental pollution, whether directly or indirectly, arising out of risks covered under the Insurance Contract.

Covers that can be added into the Theft Insurance Policy by paying additional premium.

3.1- Artistic or antique paintings, pictures, books, gravures, manuscripts, sculptures, trinkets, collections, carpets and similar items.

3.2- Models, mouldings, plans and sketches, patents, documents, commercial books and similar items.

3.3- Watercraft and aircraft and motor land vehicle and cargo carried thereby. (Excluding whilst in movement)

3.4- Goods placed in display windows which are not related with the business,

3.6- Items that are not belonging to the Insured, persons residing with Insured or to Insured's employees, but situated in the premises stated in the insurance contract,

3.7- Home content having the Sum Insured which exceeds the below stated rates of the Total Sum Insured,

a) Artistic or antique paintings, pictures, books, etchings, manuscripts, sculptures, trinkets, collections, carpets and similar items, exceeding %5 of the Total Sum Insured,

b) Sum Insured of gold, silver and other precious metals and goods made of such metals; jewelleries, precious stones, pearl and similar items, exceeding %5 of the Total Sum Insured,

d) Sum Insured of fur coats and silk carpets, exceeding 10% of the Total Sum Insured,

4.1- Vacancy of premises that is stated in the insurance contract, for a period of 30 consecutive days,

4.2 Removal of assets listed in the policy from such premises or maintenance of such properties at other addresses,

4.3 Strike, lock-out, riot and disciplinary and military act necessitated thereby,

4.4 Theft caused by fire, lightning, explosion, earthquake, volcanic eruption, flood, storm, landslide, weight of snow,

4.5 Theft and destruction committed by persons under the service of the Insured,

4.6 Theft committed in disguise or under unauthorized capacities,

4.7 Losses resulting from terrorist acts set forth in the Law No 3713 on the Fight against Terror or sabotage or intervention made by competent authorities in connection with such acts in order to prevent such acts and minimize impacts thereof,

Covers that can be added to the Breakage of Glass Insurance Policy subject to additional premium.

a. Losses and damages caused by fire, lightning, explosion or extinguishing and rescuing operations in a fire incident, provided that such risks are not covered under other insurance,

b. Losses and damages caused by construction and renovation works done in buildings and premises where insured glass and mirrors are located.

Covers that can be added into the Third Party Legal Liability Insurance Policy subject to additional

1) Legal liabilities arising out of damage to third parties by elevators or lifts or monte-charges located in the insured premises which are used in Insured's business activities, provided that the Insurer obtained them while acting in the capacity of real-estate owner, entrepreneur or employer.

2) Legal liability against hotel keepers as per Articles 576 of the Code of Obligations regarding belongings brought by guests. This provision covers motor vehicles entrusted to garage owners/operators as well.

4- Please check the General Conditions of Legal Protection, Third Party Legal Liability, Theft, Breakage of Glass and Fire Insurance for exclusions.

D. MATERIALIZATION OF RISK

1. Please ask for the list of information and documents required to submit a claim to your Insurer, upon the issuance of the policy.

2. Please apply immediately to the Insurer whose contact details (address and telephone number) are stated on the front page, together with the necessary information and documents upon materialization

- of the risks, provided that damage is documented and all reasonable measures are taken.
3. Please comply with instructions given by the Insurer while notifying a loss.
 4. If the risk materializes, the obligation to pay indemnity rests with the Insurer.

E. INDEMNITY

- 1-Make sure that the Sum Insured is equal to the insurable value at the time of the conclusion of the contract. The Sum Insured is the maximum amount of the coverage that is specified in the policy and which the Insurer undertakes to pay upon materialization of the risks. The insurable value shall be the actual market price of the insured asset prevailing at that date.
- 2-In the case of an indemnity payment, the insurance value shall be determined at the date of materialization of the risk. In such case, the insured value is actual market price of the insured asset prevailing at that date.
- 3-In the event that the value set forth in the policy is higher than the actual (current) value then this is called over insurance. In that case, the Insurer's maximum liability shall be limited to the amount set forth in the policy although you have paid an excessive premium. However, the Insurer may claim to refund the premium portion in relevance to the excess of insurable value.
- 4-If during the conclusion of contract, the Sum Insured is set as a value lower than the actual (real) value; this shall be called under insurance. In that case, the Insurer shall proportionally pay a lower indemnity.
- 5-In order to avoid conflicts that may arise out of under or over insurance, parties may agree on the Sum Insured determined by an appraiser. (Agreed value)
- 6-Policyholder or the person who has an interest in the insurance contract has the right to appoint an expert. Name and address information of the insurance expert's can be found on the website of the Undersecretariat of Treasury (www.hazine.gov.tr)

F. INDEMNITY PAYMENT RULES

1. Please pay attention to the deductible (or co-insurance, which means sharing the loss with the Insured) provisions that are included in the contract. If the loss exceeds the deductible or/and co-insurance amounts, The insurer shall pay the excess portion.
2. In case of a total loss, indemnity payable shall be based on;
 - the Sum Insured stated in the policy, if Sum Insured is an agreed value
 - Otherwise, the actual (real) value on the date of materialization of the risk, provided that the actual (real) value does not exceed the Sum Insured.In any case, the amount of portion exceeding the deductible and/or the co-insurance stated in the policy.
3. Insurer shall carry out the necessary examinations ,expert's report(if available) and complete the indemnification processes , within 45 days from the date of receipt of the required information and documents.

G. COMPLAINTS AND QUERIES

All queries and complaints regarding the insurance may be submitted to the following address and phone numbers. Insurer is obliged to reply to such requests in 15 business days of its receipt of the same.

This information form is issued in 2 copies at 12:00 PM on 01/10/2019.

Insurer

Commercial Name : GULF SİGORTA A.Ş.
Register No : 857584
Place of registry : İstanbul Ticaret Sicil Müdürlüğü
Tax Office / No : Büyük Mükellefler / 8710523623
Registered office : Saray Mah. Dr. Adnan Büyükdeniz Caddesi No:4/2 K:4-5 AKKOM OFİS PARK CESSAS PLAZA 34768 Ümraniye İstanbul
Web address : www.gulfsigorta.com.tr / Mersis No: 0871052362300018
Telephone : 444 1 244 - 0216 400 2 400
Fax : 0216 575 9777
email : iletisim@gulfsigorta.com.tr

Policyholder

Name :
Signature :

Insurer/Agent

Name :
Signature :

GULF SİGORTA A.Ş.
