



HOUSEHOLD INSURANCE POLICY EXTRA PACKAGE (Inc Coverages Building EQ)

Dear Customer,

Welcome to Allianz family.

We are happy to see you joining us. As Allianz Insurance we are always with you and your loved ones. We thank you to choose Allianz HOUSEHOLD policy.

SALES CHANNEL INFORMATION

Agency :	
Agency Address :	
Tel / Fax :	
Registration Number :	

POLICY INFORMATION

Policy No	Old Policy No	Date Start	Date End

POLICY HOLDER INFORMATION

Policy Holder :		Identity / Tax Number :	
Address :			

INSURED INFORMATION

Insured :	
Identity / Tax Number :	

RISK INFORMATION

Insured Location :			
Dask Policy No :		Compulsory Earthquake Policy Sum Insured :	
Type of Building :		Location in the building :	
Building Area (m2) :		Building Construction Period :	



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Located in Residence Complex with 24/7 Security :		Is Building vacant for more than 3 months?	
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PAYMENT SCHEDULE

Payment Plan	Payment Due Date	Amount
Total Gross Premium :		

PREMIUM SCHEDULE

Total Net Premium	FIT*	BCT*	Amount

* FIT: Fire Insurance Tax / BCT : Banking Charges Tax

Subject Of Insurance	Sum Insured	Rate (%)	Net Premium
Building			

Additional Perils	Sum Insured	Rate (%)	Net Premium
Fire, Lighting and Explosion			
Additional Coverages			
Earthquake and Volcanic Eruption (Building)			
Fire Legal Liability			
Debris Removal Costs			
Costs For Temporary Residence			
Loss Of Rent			
Theft (Fixed Assets Of The Building)			
Breach Of Trust			
Breakage Of Glass			
Isolation Deficiency			
Personal Accident - Death			
Personal Accident - Permanent Disability			
Personal Liability			
Legal Protection			
Allianz Assistant Services			



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Discounts (-) / Augmentations(+)	Rate	Explanation
No Claim Bonus		
Multiple Residency Discount		

Exemptions	Explanation
Breach Of Trust	
Flood	
Personal Liability Deductible	
Slrcc - Terror	
Vessel Impact (Wharf-Pier)	

SPECIAL TERMS AND CLAUSES :

The information about the risk are stated in the "Risk Details" and "Address" sections above. Any misrepresentations to affect the policy's premium figure against the interests of the insurer, with respect to the risk address and the construction style, the insurer may be relieved from the obligation to cover damages, withdraw from the agreement, or cut the payment by at least 50% in case of any claim payments.

In case of misrepresentations to affect the policy's premium figure against the interests of the insurer, regarding the floor on which the risk is located, the claim payments regarding theft, flooding and interior water damages shall be cut by at least 30%. As an exception to this practice, if the address is in an area where flood assurance is not provided and if the correct floor information for the risk is basement, entrance or detached house, the damage will be completely eliminated.

The assets specified on the policy are covered up to the sum insured, within the framework of the special and general terms specified in Yuvam Insurance policy booklet, and the special terms specified on the policy.

The inflation rate for the policy is %55. The inflation adjustment applies only to the costs associated with the building, goods, if any, paint-whitewash-decoration, as well as the coverages whose limits are determined based on the amounts set for building, goods, and paint-whitewash-decoration. Other than these, coverage amounts calculated on a first-loss or limit basis are not subject to inflation adjustments. Additionally, the total indemnity payable during the policy term is limited to the amount specified in the policy.

The Basics of Indemnity Payments and Under-Insurance:



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- The indemnity amount to be paid will be disbursed without a discount for aging or normal wear and tear, from the amount, at the place and time that the damage occurs, taking as its basis the replacement value calculated according to the construction or purchase cost of the asset that is insured, as stated in the policy. The insurer retains the right to make reductions due to under-insurance, salvage and obvious technological difference.
- Under-insurance: If the new value of the insured assets recorded in the policy is less than the value of the insured assets on the day before the damage, Indemnity is paid according to the ratio of the two new values, unless there is an agreement to the contrary. In the event that insurance cost is equal to the value of the insurance, or if there is a reduction up to 10% (ten percent), Fire Insurance General Terms and Special Conditions regarding under-insurance will not be exercised.
- Terms regarding exceptions and co-insurance with the insured are also valid.

With the exception of fire, lightning, and explosion coverage, the damages occurring due to construction / assembly / renovation / decoration etc. activities performed at the risk address shall not be covered.

Addresses provided by the insured or policyholder and stated in the policy are hereby accepted to be complete and accurate. If the addresses of the insured or policyholder are misstated or if an application for an endorsement has not made to notify the insurer to correct, add, or change addresses, any notifications sent to the addresses as stated in the policy for the insured or policyholder are deemed valid under all circumstances or consequences.

Surveyor Appointment Clause: The insured is entitled to appoint a surveyor, and should immediately notify the insurer in writing, about her request. In such case, the insurer shall pay a reasonable portion of the surveyor fee. Unless specified otherwise by the insured, the surveyor shall be appointed by the insurer, with the insurer covering the surveyor fee.

Trade Sanctions Clause: No insurance/reinsurance firm shall be deemed to have extended through the present agreement any coverage which may be subject to trade sanctions or economic sanctions, prohibitions or restrictions, or which may subject the insurance / reinsurance firm to any sanctions under the laws and regulations applicable to the reinsurer, or United Nations resolutions, and shall not be under obligation to pay such claims or honor such interests.

All kinds of property kept in the open or under a lean-to shed are excluded from the coverage for hailstorm, storm, weight of snow, flooding and theft risks. However, sunshades, sunshields, heating systems such as solar collectors etc., pergolas, radio-TV antennae, satellite dishes and the equipment and masts thereof attached to the building, and the outdoors unit of A/C devices, attached to the building or otherwise, shall be covered against hailstorm, storm, weight of snow, flooding and theft risks, provided that the relevant sum insured figures are included in the building insurance framework. Coverage applicable to the insured who are lessee tenants shall only take effect



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in case the cost figures for the assets specified have been covered by the tenant, while the sum insured is included in the figure for the insured property in the framework of Paint-Whitewash Fixed Decoration coverage.

The Debris Removal Costs are covered up to the limit specified on the policy. The special terms applicable to the coverage are specified in article A) Coverages/16 of the policy booklet.

The Loss of Rent is covered up to the limit specified on the policy. The special terms applicable to the coverage are specified in article A) Coverages/20 of the policy booklet.

The Legal Protection coverage is extended up to the limit specified on the policy. The special terms applicable to the coverage are specified in article A) Coverages/18 of the policy booklet.

The Theft of Fixed Assets of the Building coverage is extended up to the limit specified on the policy. The special terms applicable to the coverage are specified in article A) Coverages/15 of the policy booklet.

Insurer is entitled to increase policy premium depending on inflation and tariff parameters at the renewal period.

The Personal Accident coverage is extended up to the limit specified on the policy. The special terms applicable to the coverage are specified in article A) Coverages/21 of the policy booklet.

Being vacant for more than 3 months uninterruptedly is considered to be the state of not residing continuously. Visiting the insured residence at regular intervals during this period does not stand for constant inhabitation. In case it's detected that the insured house is left empty for the specified period, the Insurer's rights of withdrawal, termination or deduction from indemnity are reserved under the TCC, and the rate of deduction from the indemnity payment to be applied will be 20%.

POLITICAL RISK EXCLUSION :

Without prejudice to the exclusions set out in the (applicable) Turkish GTCs and without limitation to the following, losses and damages arising from all kinds of political risks and political hazards are excluded from the scope of the insurance policy;

All loss and damage arising from the dispositions of public authorities in respect of the insured property (Nationalization, Confiscation, Expropriation; including Selective Discrimination and Forced Abandonment, Deprivation, Requisition).

Revolution, rebellion, revolution, insurrection, military and usurped power, and any event, organized resistance or action aimed at or implying the overthrow, supplant or change of the current ruler or constitutional government

FIRE ADDITIONAL COVERS :



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Smoke, Flood Burst of Pipes Storm Snow Weight Hail Landslides Terror / Malicious Strike, Lockout, Riot, Civil Commotion Impact of Land Vehicles/Aircraft/Sea Vessels risks are covered up to the sum insured of Fire Additional Covers specified on the first page of this policy. It is subject to the framework of the special and general terms specified in Yuvam Insurance policy booklet, and the special terms specified on the policy.

EARTHQUAKE AND VOLCANIC ERUPTION :

The earthquake coverage applicable to buildings which are required to have statutory earthquake insurance covers only the portion beyond the coverage limit of the statutory earthquake insurance (even if no statutory earthquake insurance is obtained).

FLOODING :

In the case of residences on and/or below the ground floor, deductible at a rate of 2 shall apply over the sum insured, separately for each insurance coverage for the building, overall belongings, paint-whitewash-decoration, and safe contents. The total of the deductible amount to be applied cannot exceed 30000 TL

BURST OF PIPES :

Burst of pipes damages are covered with the total sum insured. Also, the part and labor costs for each claim which involves interior water damage, shall be covered up to a maximum limit of 1500 TL per incident and in total annually.

INSULATION FAULTS :

The cases described below are covered, subject to the limit specified on the policy:

- Damages caused by the leaking or seepage of water caused by rain or snow, from the exterior or deck roof or window frames or door cases (through gaps), brought about faults or lack of insulation,
- Paint-whitewash costs to be incurred due to sweating or molding caused by humidity or loss of heat,
- Damages caused by lack of joints, fillers and silicones (Elimination and renewal of joint, filler, silicone deficiency are excluded),
- Damages to be inflicted on third parties due to damages in the house within the scope of the insulation clause,
- Damages incurred in the insured house due to damages occurring within the scope of the insulation clause inside the houses belonging to third parties.

The damages to arise due to the following reasons are not covered.



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- Damages to arise due to insulation faults within the first 90 days to follow the policy commencement date. (Renewals and policies transferred from other companies will not be subjected to this provision. The policies transferred from other companies should have been underwritten by Allianz within 5 work days to follow the end date of the policies involved.)
- Any water to seep from a naked wall revealed by the demolishing of an attached building.
- Any water to seep from a wall which had received coarse and/or fine plaster, but had not been painted
- Seeping of water from balconies and/or deck roofs lacking water outlets, to the floor below and/or to the insured floor from under the doors.
- Damages caused by rain and/or snow water leaking through the cracks arising on the building due to subsidence and/or collapse.
- Damages to arise on the exterior walls and/or roofs.

HAILSTORM :

The direct damages to arise on the building and the property inside the house as a result of hailstorm are covered.

Excluded Cases:

- Damages to occur on the items left outdoors
- Hailstorm damages arising due to a failure to apply the required repairs or maintenance on buildings which need them
- Damages caused by hailstorm penetrating into the building through chimneys or openings on the rooftop, even if they were left for a specific purpose
- All damages caused by the leaking of hailstorm into the building without a specific damage and due to wetting as a result of the leakage thereof into the insured building and/or its contents
- Damages caused by hailstorm hits, arising out of gradual wear, tear, rust and corrosion

BREACH OF TRUST :

The fidelity guarantee coverage is provided subject to the limit specified on the policy. The special terms applicable to the coverage are specified in article A) Coverages/23 of the policy booklet. A deductible of 10% shall apply over the damages payable for each fidelity guarantee claim.

STRIKES, LOCK-OUTS, RIOTS AND CIVIL COMMOTION, MALICIOUS ACTS AND TERROR :

The coverage for strikes, lock-outs, riots and civil commotion, malicious acts, and terror are subject to 5% deductible over the damage figure, as per additional clause 1.2.3./A of the general terms of fire insurance.



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GLASS BREAKAGE :

Coverage of glass breakage that is limited by total sum insured value which is written on the policy as a first-loss are listed below;

- Exterior glass that belong to the house (exterior glass of the house), window glass, interior and exterior door glass, balcony glass, interior separation and flooring glass,
- Mirrors that are fixed to walls or furnitures
- Glass shelves, glass shower screens
- Straight, curved, vertical or horizontal tables, showcases, cabinets, coffee table glass and aquarium glass
- Glass surfaces of oven and stovetops
- Glass made of plexiglass material are subject to the same coverage conditions as other glass included in the policy.

Glass breakage damages to occur within the framework of article 2/a, 2/d and 2/e of the General Terms of Glass Plate Insurance are covered.

Uncovered risks and cases are listed below:

- Glass bricks
- Glass sink
- Stained glass
- Any kind of glass or glass object that are not included to the list above
- Decorations, paintings, writings and coating materials of objects that are listed above.

The costs to arise as a result of the breaking of aquarium plates as well as the damage the spilling water would cause on the building and the goods therein are covered subject to a limit of 750 TL.

MARITIME VEHICLE CRASH :

In the context of maritime vehicle crashes, the damages to arise in the form of scraping, grazing, dismemberment, tearing, crushing and similar shapes during the approach of maritime vehicles are not covered. Jetties are not covered. The damages storms would cause on docks and piers are covered. In case of maritime vehicle crash damages on docks and piers, a deductible of 25 shall apply over the claim amount.

FINANCIAL LIABILITY DUE TO FIRE :

In the cases that insured is the landlord/owner of insured property, the financial liability for the damages caused on the building and the property of the insured's lessee and neighbors as a result of the occurrence of fire,



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explosion, burst of pipes, smoke risks at the insured residence are covered subject to the limit specified on the policy.

In the cases that insured is the lessee of insured property, the financial liability damages caused on the building and the property of the insured's landlord or neighbors as a result of the occurrence of fire, explosion, burst of pipes, smoke strikes, lockouts, riots, civil commotion or unrest, malicious acts, and terrorism risks at the insured residence are covered subject to the limit specified on the policy.

PERSONAL LIABILITY :

A 10% deductible shall apply over the claim amount, and no less than 500 TL shall apply for each pecuniary damage involving personal liability.

TEMPORARY RESIDENCE COSTS :

Reasonable costs incurred with respect to the temporary residence one is required to take as the insured residence is rendered unusable due to the occurrence of fire, lightning, explosion, smoke, flooding, storm, landslide, internal water, weight of snow, hailstorm, terror, strike, lock-out, civil commotion, and vehicle crash risks, shall be covered by the insurer, subject to the limit specified on the policy. The insurer's liability shall not extend beyond the reasonable time frame required for the repairing or reconstruction of the insured residence, and in any case, a maximum of 12 (twelve) months.

ALLIANZ ASSISTANCE SERVICE :

Internal installations expenses, damages occurring with the electrical installations, locksmith services as a result of loss or forgetting the keys to the residence, or being locked inside the residence, and the damages arising in case of the breaking or cracking of the windows of the residence, are covered up to a limit of 7000 TL per incident, for 3 times a year for each coverage element. Detailed information on Allianz assistance services are available in Allianz Yuvam Insurance Policy Booklet.

INFORMATION AND ORGANIZATION SERVICE :

The following business lines can be arranged or information about them can be obtained upon the request of the insured, except for the emergencies specified in the booklet:

Plumbers, Electricians, Locksmiths, Glaziers, Painters, Carpenters, TV Antenna and Satellite System Installers, Disinfestation Companies, Cleaning Companies, Transport Companies, Cargo and Courier Companies etc.



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General and Special Conditions of Allianz Yuvam Insurance Policy Assistance Services B.5. It can be accessed from the Other Services section. The scope of this service is only information and organizational support. The cost of the service content is not the responsibility of the insurer.

INSURANCE FEE AND PAYMENT :

The insurer's liability shall not commence unless the full figure of the insurance premium, or the advance payment in case of a provision for installment payments, is paid, even if the policy was delivered. This provision shall also apply for new policies executed and delivered with the policy holder / insured for subsequent periods, regarding the same subject matter.

The premiums shall be charged on the credit card, in 9 equal installments.

RIGHT OF WITHDRAWAL :

Within a period of 30 (thirty) days following the date of conclusion of the contract, the insurance can be withdrawn by contacting the insurer whose contact information is provided below, without the statement of any reason and paying any penalty. In that case, the premium amount collected will be returned upon the receipt of the notice of withdrawal. In the case a distance contract, if any indemnity payment has been made under the policy within the specified period of time; the insured party shall be required to return such indemnity that has been paid within not longer than thirty days as of the date of service of the notice of withdrawal. In the event any such indemnity is not so returned and the required payments are not effectuated within the said period of time; the insured party shall be considered not to have withdrawn from the contract. You may send your notice of exercise of right to withdrawal to our party, using the contact details set forth in the section, entitled G. COMPLAINTS AND INQUIRIES, of this information form. The right of withdrawal may not be exercised in respect of the distance insurance contracts, the term of effect of which is shorter than one month, the contracts, which have been fully performed prior to the expiration of the period for the exercise of the right of withdrawal, and in respect of the installment sales contracts, in the event the insurance premium is paid fully and entirely prior to the period for withdrawal by the policy-owner expires.

In accordance with Article 11 of the Regulation on Distance Contracts Regarding Financial Services; the consumer shall be obliged to pay the following amounts to the Insurer if it has served the withdrawal notice within the legally specified period of time:

- i. The taxes accrued in accordance with the policy purchased by the consumer and the relevant accessory amounts



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ii. In the event that any points, promotions, gift vouchers and similar gifts offered free of charge to the Consumer within the scope of this Contract and are to be given together with the policy are used within the withdrawal period; the amount of the same must be repaid to the Insurer by the Consumer on the basis of the respective fair market value thereof.

The insurer shall be obliged to return to the Consumer any and all the amounts that are required to be returned under the applicable legislations, except for the costs and costs listed above, within a period of 30 days from the date of receipt of the notification regarding the exercise of the right of withdrawal pursuant to Article 10 of the Regulation on Distance Contracts Regarding Financial Services. "

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Tel: +90 850 399 99 99 Fax: +90 216 556 67 77 E-Mail: info@allianz.com.tr

ARBITRATION MEMBERSHIP :

Allianz Insurance Company has a membership in the Arbitration System. Insurance Arbitration Commission
Address: Kısıklı Cad. Aksel Business Center No:35/A Floor:2 34662 Uskudar/Istanbul.

COMMUNICABLE DISEASE EXCLUSION :

1. This insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease (e.g. any action taken in controlling, preventing or suppressing a Communicable Disease) regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.



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3. Notwithstanding the foregoing, losses directly caused by any otherwise covered peril under subject Policies and not otherwise excluded under this insurance agreement shall be covered.

PARTIAL DAMAGE EXCLUSION :

In case of partial damages that may occur on materials such as tiles, countertops, wallpaper and parquet, the necessary expenses to be made in order to eliminate the color and/or pattern differences that may arise between the pre-damage condition and the repaired part are covered, provided that it occurred within the policy period and limited to maximum of 10% of the total claims amount.

INSURED

ALLIANZ SİGORTA A.Ş.

While a copy of the document is delivered to the customer, the customer must write **"I have read, understood and received"** in the description field below with his/her own handwriting.

Description
Field

I hereby declare that this insurance document is 13 pages and that I accept the relevant document provisions without signing each page separately and that I have received a copy of the document by hand.

Customer
Signature



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NPSPO024

Everytime you need help you can reach us from the channels below.

Allianz with you and your loved ones...

www.allianz.com.tr
0850 399 99 99

Allianz'ım Mobile App

