

What is it?

Healthcare Tourism Complication Coverage Insurance , provides coverage for cases, where a revision or renewal of procedure is required due to complications, which may arise due to procedure, to be applied on foreign nationals, who visit Turkey for healthcare tourism. Other complications, which may arise during operation or damages, arising from malpractice or procedures and tests, which must be conducted due to additional conditions of the insured, are excluded. The policy is valid for 6 months starting from the date of commencement.

This product covers the following complications:

- Dental Complications
- Eye Complications
- Hair Transplantation Complications
- Orthopedy, Gynecology, General Surgery, Plastic Surgery Complications
- Cardiovascular Surgery Complications

Who Can be Insured?

Age limit is 5-75 years of age and persons of 75 years of age and over are excluded from insurance coverage.

Policy issuance is made using passport number.

What is the Geographical

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.**



	Dental Comp. Plan	Dental Comp. Plan
	(Incl. ICN)	
DURATION	6 Month	6 Month
Inpatient Treatment Coverage	2.000 EUR	2.000 EUR
Accommodation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR
<i>Illness</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Accident</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Emergency Medical Transfer</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Medical Consultancy</i>	<i>Unlimited</i>	<i>Unlimited</i>
Companion Accommodation Coverage	X	X
Companion Transportation Coverage	X	X
Intervention in Native Country Coverage	200 EUR	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES		
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR
LEGAL PROTECTION	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR
Sales Premium	183 EUR	151 EUR

	Dental Implant Plan	Dental Implant Plan
	(Incl. ICN)	
DURATION	12 Month	12 Month
Inpatient Treatment Coverage	2.500 EUR	2.500 EUR
Accommodation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR
<i>Illness</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Accident</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Emergency Medical Transfer</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Medical Consultancy</i>	<i>Unlimited</i>	<i>Unlimited</i>
Companion Accommodation Coverage	X	X
Companion Transportation Coverage	X	X
Intervention in Native Country Coverage	300 EUR	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES		
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR
LEGAL PROTECTION	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR
Sales Premium	293 EUR	242 EUR

	Hair Transplantation Plan	Hair Transplantation Plan
	(Incl. ICN)	
DURATION	6 Month	6 Month
Inpatient Treatment Coverage	2.000 EUR	2.000 EUR
Accommodation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR
<i>Illness</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Accident</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Emergency Medical Transfer</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Medical Consultancy</i>	<i>Unlimited</i>	<i>Unlimited</i>
Companion Accommodation Coverage	X	X
Companion Transportation Coverage	X	X
Intervention in Native Country Coverage	200 EUR	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES		
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR
LEGAL PROTECTION	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR
Sales Premium	127 EUR	95 EUR

	Eye Plan	Eye Plan
	(Incl. ICN)	
DURATION	6 Month	6 Month
Inpatient Treatment Coverage	2.000 EUR	2.000 EUR
Accommodation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR
<i>Illness</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Accident</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Emergency Medical Transfer</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Medical Consultancy</i>	<i>Unlimited</i>	<i>Unlimited</i>
Companion Accommodation Coverage	X	X
Companion Transportation Coverage	X	X
Intervention in Native Country Coverage	200 EUR	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES		
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR
LEGAL PROTECTION	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR
Sales Premium	178 EUR	146 EUR

	Orthopedy, Gynecology, General Surgery, ENT, Chest Surgery, Pediatric Surgery, Invasive Procedures Plan	Orthopedy, Gynecology, General Surgery, ENT, Chest Surgery, Pediatric Surgery, Invasive Procedures Plan	Orthopedy, Gynecology, General Surgery, ENT, Chest Surgery, Pediatric Surgery, Invasive Procedures Plan	Orthopedy, Gynecology, General Surgery, ENT, Chest Surgery, Pediatric Surgery, Invasive Procedures Plan
	(Incl. ICN and Companion)	(Incl. ICN)		(Incl. Companion)
DURATION	6 Month	6 Month	6 Month	6 Month
Inpatient Treatment Coverage	5.000 EUR	5.000 EUR	5.000 EUR	5.000 EUR
Accommodation Coverage	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Illness</i>	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Accident</i>	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Emergency Medical Transfer</i>	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Medical Consultancy</i>	Unlimited	Unlimited	Unlimited	Unlimited
Companion Accommodation Coverage	1.000 EUR with 200 EUR Exemption	X	X	1.000 EUR with 200 EUR Exemption
Companion Transportation Coverage	500 EUR with 100 EUR Exemption	X	X	500 EUR with 100 EUR Exemption
Intervention in Native Country Coverage	200 EUR	200 EUR	X	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES				
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR	3.000 EUR	3.000 EUR
<i>LEGAL PROTECTION</i>	500 EUR	500 EUR	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Sales Premium	302 EUR	242 EUR	210 EUR	270 EUR

	Cardiovascular Surgery Plan	Cardiovascular Surgery Plan	Cardiovascular Surgery Plan	Cardiovascular Surgery Plan
	(Incl. ICN and Companion)	(Incl. ICN)		(Incl. Companion)
DURATION	6 Month	6 Month	6 Month	6 Month
Inpatient Treatment Coverage	10.000 EUR	10.000 EUR	10.000 EUR	10.000 EUR
Accommodation Coverage	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Illness</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Accident</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Emergency Medical Transfer</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Medical Consultancy</i>	<i>Unlimited</i>	<i>Unlimited</i>	<i>Unlimited</i>	<i>Unlimited</i>
Companion Accommodation Coverage	1.000 EUR with 200 EUR Exemption	X	X	1.000 EUR with 200 EUR Exemption
Companion Transportation Coverage	500 EUR with 100 EUR Exemption	X	X	500 EUR with 100 EUR Exemption
Intervention in Native Country Coverage	200 EUR	200 EUR	X	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES				
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR	3.000 EUR	3.000 EUR
LEGAL PROTECTION	500 EUR	500 EUR	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Sales Premium	530 EUR	470 EUR	438 EUR	498 EUR

	Plastic Surgery Plan	Plastic Surgery Plan	Plastic Surgery Plan	Plastic Surgery Plan
	(Incl. ICN and Companion)	(Incl. ICN)		(Incl. Companion)
DURATION	12 Month	12 Month	12 Month	12 Month
Inpatient Treatment Coverage	5.000 EUR	5.000 EUR	5.000 EUR	5.000 EUR
Accommodation Coverage	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption	1.000 EUR with 200 EUR Exemption
Transportation Coverage	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption	500 EUR with 100 EUR Exemption
Travel Coverage	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Illness</i>	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Accident</i>	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Emergency Medical Transfer</i>	30.000 EUR	30.000 EUR	30.000 EUR	30.000 EUR
<i>Medical Consultancy</i>	Unlimited	Unlimited	Unlimited	Unlimited
Companion Accommodation Coverage	1.000 EUR with 200 EUR Exemption	X	X	1.000 EUR with 200 EUR Exemption
Companion Transportation Coverage	500 EUR with 100 EUR Exemption	X	X	500 EUR with 100 EUR Exemption
Intervention in Native Country Coverage	200 EUR	200 EUR	X	X
3rd Person Financial Liability	3.750 EUR	3.750 EUR	3.750 EUR	3.750 EUR
ADDITIONAL COVERAGES				
<i>Transfer of Remains to Native Country</i>	3.000 EUR	3.000 EUR	3.000 EUR	3.000 EUR
<i>LEGAL PROTECTION</i>	500 EUR	500 EUR	500 EUR	500 EUR
<i>Replacement of Travel Documents on Loss</i>	100 EUR	100 EUR	100 EUR	100 EUR
Personal Accident	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Death	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Disability	2.000 EUR	2.000 EUR	2.000 EUR	2.000 EUR
Sales Premium	453 EUR	363 EUR	315 EUR	405 EUR

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.

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.

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.

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).

Personal Accident Coverage



This is included in all plans. Coverage limit, specified on certificate and/or policy, is paid to legal heirs or if specified on policy, beneficiaries in case of death of insured as a result of accident. Personal Accident General Conditions are applicable to claim and indemnification practices.

Legal Protection Coverage



This is included in all plans. In case the insured requires to obtain legal consultancy for any reason during his/her stay within the territory of Republic of Türkiye, legal consultancy fee is covered within the framework of the coverage limit, specified in policy and/or certificate.

Replacement of Travel Documents Coverage



This is included in all plans. Provided that the loss or theft of passport or equivalent travel documents within the territory of Republic of Turkey, is proven with a record, prepared by competent authorities, the expenses for replacement of lost/stolen documents, are covered subject to the coverage limits, specified in policy and/or certificate.

3rd Person Financial Liability Coverage



This is included in all plans. Subject to the following conditions, the insurance company shall pay indemnification up to the coverage upper limit, specified in policy, for accidental death, injury or damage to property, caused by the insured during his/her stay within they territory of Republic of Türkiye.

- The insured shall promptly file a written application before the insurance company, detailing the accident, which may possibly yield a claim.
- The insured must promptly notify all kinds of letters, correspondences and legal notifications immediately on receipt.
- Insured must not make any payments or promises of payment without knowledge of the insurance company and must not even hold negotiations for payment of damages.
- If it deems necessary, the insurance company is entitled to replace the insured and to respond to the indemnification claims and to legally defend the same.



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



Dental Implant Plan

In this plan, coverage limits and policy validity period have been changed compared to the standard dental plan. Other conditions and practices are the same as for the standard dental plan. It covers complications that may occur within 12 months from the date of policy issuance.



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.

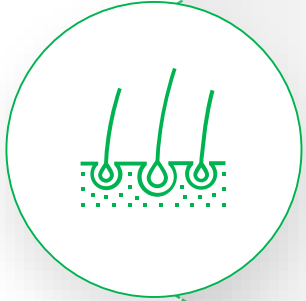
Flap dislocation in excimer laser surgeries, keratitis, development of epithelia under flap, more than 0.75 degrees visual impairment in the examination, performed 60 days after surgery;

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;

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

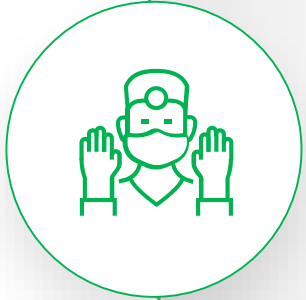


Hair Transplantation Plan

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, ENT, Chest Surgery, Pediatric Surgery, Invasive Procedures Plan

In all surgical procedures, the complications, given in informed consent form, signed by patient, are under the coverage. (Except death).As invasive procedures, coronary angiography, balloon angioplasty, stent application, colonoscopic or gastroscopic removal of polyps, are covered. ERCP applications are excluded.

In coronary invasive procedures, only the restenosis following stent application, stent displacement may be deemed as complications.

Among gynecological procedures, complications following cesarean section (other than early complications, such as hemorrhage and uterus rupture), are covered.

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 not covered.

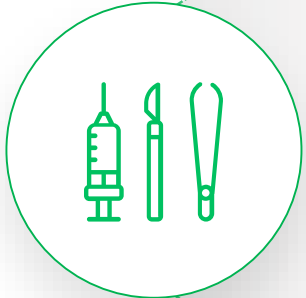


Cardiovascular Surgery Plan

Possible complications, specified in literature for related surgery, such as restenosis, stent shift, following a surgery/procedure, such as peripheral vascular surgery, varicosele 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 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).



Plastic Surgery Plan

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. All interventions or operations arising from complications of first operation are covered for a period of 12 months beginning from policy issuing date.

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.

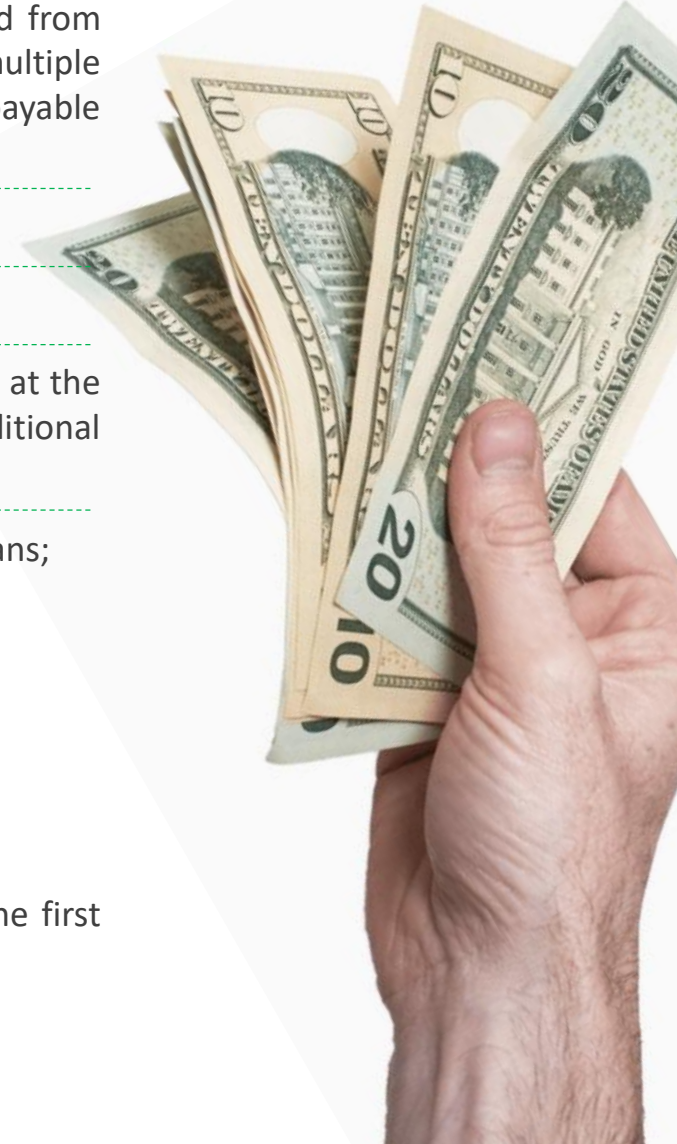
This policy is not subject to preliminary approval with provision.

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 insured, 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.

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
- 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
- The photocopies of stamp page of passport, showing dates of entry to and exit from Turkey and the first page, showing identity information.





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