

Product: Generali – Business Products TURKEY

Package Highlights	Purchase Protection	Extended Warranty	Business Equipment	Cyber Transaction Protection	Card Fraud
Description	Business Purchase Protection: Items purchased for business use on the covered card within 90 days from the date of purchase. Items can include business equipment and items purchased for re-sale.	Business Extended Warranty: Coverage doubles the manufacturer’s warranty of items purchased on the covered card up to 24 months.	Items used in support of business activity including office equipment including, but not restricted to, professional computers, static telephones and calculators, purchased new with a minimum value of TRY 675 and paid in full with the Covered Card, being less than 12 months old.	Covers the items purchased on internet from an E-Merchant for business purpose that are misleading or that are not received at time.	Unauthorized and fraudulent use of the card by employee.
Insured/Beneficiary	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only
Scope	1. Items purchased solely for business.	1. Items purchased solely for business	1. Cover applies to business items only	1. Cover applies for business items only	In the event of unauthorised and fraudulent use of the Card by an employee of the Cardholder (for professional use only)
Use of card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchase must be made on a valid card at the time of the cyber transaction	1. Purchases must be made on a valid card
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	1. Minimum TRY 900 item	1. Excludes personal items 2. Must be for use in country of residence 3. Excludes mobiles phones, computers and tablets	1. Only provides cover while at the professional premises in the country of residence 2. Excludes mobile phones	1. Excludes animals, plants, jewellery, etc.	1. Losses not reported to the police within 24 hours of discovery

Package Highlights	Personal Belongings	Travel Cancellation/ Travel Curtailment	Missed Departure / Connection	Accident Abroad	Medical Assistance and Emergency Expenses
Description	<p>Personal Belongings, Baggage Delay and Car Sharing; Accidental Loss / Theft of or Damage to personal belongings</p> <p>Reimburses emergency purchases such as replacement clothing or toiletries if your checked in baggage is delayed.</p> <p>Cover for personal property when travelling in Taxi's/car share schemes.</p>	<p>Reimburses unused travel and accommodation costs which are cancelled due to various reasons including illness, injury or death of close relative.</p>	<p>Missed Departure/Missed Connection: Covers meals and additional accommodation if travel is missed due to various reasons.</p>	<p>A lump sum for a loss resulting from accidental death or permanent total disablement when using public transport.</p>	<p>Medical Assistance and Emergency Expenses Abroad: Reimbursement or direct payment of medical expenses due an accident or illness abroad.</p> <p>This also provides Travel Assistance and Mental Health support.</p>
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> Cover while travelling for business Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies only abroad 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies only abroad
Use of card	<ol style="list-style-type: none"> Payment for trip to have been made on valid card Purchases must be made on a valid card 	<ol style="list-style-type: none"> Payment for trip to have been made on valid card Purchases must be made on a valid card 	<ol style="list-style-type: none"> Payment for trip to have been made on valid card 	<ol style="list-style-type: none"> Payment for trip to have been made on valid card Purchases must be made on a valid card 	<ol style="list-style-type: none"> Valid card at the time of the purchase of the covered travel
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	<ol style="list-style-type: none"> The loss, theft or damage of valuables 	<ol style="list-style-type: none"> Pre-existing medical conditions excluded 	<ol style="list-style-type: none"> An Accident or breakdown in the vehicle in which you are travelling or which a police/emergency services report is not provided 	<ol style="list-style-type: none"> Excluded in country of residence Pre-existing medical conditions excluded 	<ol style="list-style-type: none"> Excluded in country of residence Pre-existing medical conditions excluded

Package Highlights	ATM Assault	Rental Vehicle - CDW	Missed Event	Gadget AD	Winter Sports
Description	Provides cover by reimbursing stolen cash that was withdrawn from the ATM if the cardholder is assaulted within 4 hours of the withdrawal.	Provides cover for the excess in the event of damage or theft to any hired vehicle.	Provides reimbursement for unused concerts, sporting events and theatre tickets due to various reasons including illness and theft.	Gadget AD provides cover in the event of a damage to mobile phone, laptop or tablet.	Provides cover for Ski Equipment, Lift Passes due to illness and alternative accommodation and piste closure.
Insured/Beneficiary	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	1. Cover while travelling personal or for business 2. Cover applies worldwide	1. Cover applies only abroad	1. Cover applies Worldwide	1. Cover for business use only	1. Cover while travelling for business purposes 2. Cover applies worldwide
Use of card	1. ATM withdrawals must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Payment for trip to have been made on valid card 2. Purchases must be made on a valid card
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	1. Only covers country of residence if 20km away from home address and have pre-booked accomodation	1. Excluded in country of residence	1. When the event is cancelled by the organisers or any event you can reasonably attend will be excluded	1. Mobile Phone, computer or tablet for personal use bought using the covered card	1. Any claims relating to a motorised device on land, water or air is excluded

Covers	Mass market SME			Mass affluent SME		
	Classic			Gold		
	Limit	Excess	Price	Limit	Excess	Price
Purchase Protection	TRY 45,000 per claim	TRY 0	TRY 56.49	TRY 45,000 per claim	TRY 0	TRY 56.49
Extended Warranty	TRY 45,000 per claim	TRY 0	TRY 161.34	TRY 45,000 per claim	TRY 0	TRY 161.34
Business Equipment	TRY 45,000 per claim	TRY 0	TRY 201.71	TRY 45,000 per claim	TRY 0	TRY 201.71
Cyber Transaction Protection	TRY 22,500 per claim	TRY 0	TRY 24.20	TRY 22,500 per claim	TRY 0	TRY 24.20
Card Fraud	TRY 4,500 per claim	TRY 0	TRY 40.32	TRY 4,500 per claim	TRY 0	TRY 40.32
Personal Belongings	TRY 4,500 per incident (theft of personal belonging in hotel room or car rentals: TRY 9,000 max per year)	TRY 1,125	TRY 0.15	TRY 9,000 per incident (theft of personal belonging in hotel room or car rentals: TRY 18,000 max per year)	TRY 1,125	TRY 0.25
Baggage Delay	TRY 1,800	TRY 225 per hours from 4 hours delayed	Included within Personal Belongings	TRY 3,600	TRY 225 per hours from 4 hours delayed	Included within Personal Belongings
Travel Cancellation/ Travel Curtailment	TRY 22,500 per travel	nil, 20% when cancellation or modification of vacation by employer	TRY 1.97	TRY 45,000 per travel	nil, 20% when cancellation or modification of vacation by employer	TRY 3.84
Missed Departure / Connection	TRY 3,600 if more than 4 hours per travel	more than 4 hours	TRY 0.12	TRY 3,600 per travel	TRY 3,600 if more than 4 hours	TRY 0.12
Accident Abroad	Individual Accident max TRY 414,000 – Accidental death (age 18 to 70): TRY 414,000 – Accidental death (age 5 to 17): TRY 180,000 – Accidental death (age 4 and under): TRY 90,000 – Permanent Total Disability: TRY 414,000 – Maximum per event 4,500,000 TRY	TRY 0	TRY 0.99	Individual Accident max TRY 2,250,000 – Accidental death (age 18 to 70): TRY 2,250,000 – Accidental death (age 5 to 17): TRY 180,000 – Accidental death (age 4 and under): TRY 90,000 – Permanent Total Disability: TRY 2,250,000 – Maximum per event 22,500,000 TRY	TRY 0	TRY 0.99

Covers	Mass market SME			Mass affluent SME		
	Classic			Gold		
	Limit	Excess	Price	Limit	Excess	Price
Medical Assistance, Travel Assistance and Emergency Expenses	TRY 90,000 (TRY 2700 dental) per travel TRY 45,000 Advance of Bail bond TRY 18,000 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	TRY 270 per claim TRY 0 for Travel Assistance	TRY 2.32	TRY 1,350,000 (TRY 2700 dental) per travel TRY 45,000 Advance of Bail bond TRY 18,000 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	TRY 270 per claim TRY 0 for Travel Assistance	TRY 2.32
ATM Assault	TRY 1,800 per claim within 4 hours of withdrawal	TRY 0	TRY 2.88	TRY 1,800 per claim within 4 hours of withdrawal	TRY 0	TRY 2.89
Rental Vehicle - CDW	TRY 18,000 per travel / 2 claims per civil year	when service fee invoiced by car rental company: up to TRY 675	TRY 1.08	TRY 45,000 per trip / 2 claims per civil year	when service fee invoiced by car rental company: up to TRY 675	TRY 4.91
Missed Event	TRY 1,800 per claim	TRY 0	TRY 0.38	TRY 1,800 per claim	TRY 0	TRY 1.43
Gadget AD	TRY 22,500 per claim	obsolescence rate of 2% per month	TRY 161.35	TRY 22,500 per claim	obsolescence rate of 2% per month	TRY 161.35
Winter Sports	Medical Expense - TRY 20,700 Ski Equipment - TRY 9,000 (owned), TRY 6,750 (rent), max TRY 4,500 per article Ski hiring replacement - TRY 4,500, TRY 450 per day Ski Package Rent/Lesson/Pass - TRY 4,500, TRY 450 per day Piste closure - TRY 4,500, TRY 450 per day	TRY 0	TRY 0.12	Medical Expense - TRY 20,700 Ski Equipment - TRY 9,000 (owned), TRY 6,750 (rent), max TRY 4,500 per article Ski hiring replacement - TRY 4,500, TRY 450 per day Ski Package Rent/Lesson/Pass - TRY 4,500, TRY 450 per day Piste closure - TRY 4,500, TRY 450 per day	TRY 0	TRY 0.23

Local taxes will be applied in addition to the prices featured in this document.

Travel, Shopping and Other insurance products are provided by Generali Sigorta A.Ş. and arranged by Aon Sigorta ve Reasürans Brokerliği A.Ş.

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