

Product: Generali Consumer – Travel Products

TURKEY 

Package Highlights	Accommodation product	Personal belongings	Travel Cancellation/ Travel Curtailment	Missed Departure / Connection	Delayed Departure
Description	Accommodation product (Anti Fraud/Anti Surprise): We will reimburse a proportion of the rental cost due to you being unable to occupy the Leased Property in the event that it was significantly different to the description of the property on the website, and the Owner refuses to reimburse you the rental charges or as a result of a dishonest or fraudulent act perpetrated by the owner.	<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>	Reimburses unused travel and accommodation costs which are cancelled due to various reasons including illness, injury or death of close relative.	Missed Departure/Missed Connection: Covers meals and additional accommodation if travel is missed due to various reasons.	Covers meals and additional accommodation if travel is delayed for a certain period of time due to various reasons including adverse weather conditions.
Insured/Beneficiary	Cardholder Only	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 - personal Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling - personal Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling - personal Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling - personal Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling - personal Cover applies worldwide
Use of 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"> 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
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	<ol style="list-style-type: none"> All bookings must be made through a website 	<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"> Strike or Air Traffic Delay existing or publicly declared when you book your travel

Package Highlights	Accident Abroad	Medical Assistance and Emergency Expenses	ATM Assault	Winter Sports
Description	A lump sum for a loss resulting from accidental death or permanent total disablement when using public transport.	Medical Assistance and Emergency Expenses Abroad: Reimbursement or direct payment of medical expenses due an accident or illness abroad. This also provides Travel Assistance and Mental Health support.	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 Ski Equipment, Lift Passes due to illness and alternative accommodation and piste closure.
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	1. Cover while travelling - personal 2. Cover applies abroad	1. Cover while travelling - personal 2. Cover applies abroad	1. Cover while travelling - personal 2. Cover applies worldwide	1. Cover while travelling - personal 2. Cover applies worldwide
Use of card	1. Cover while travelling - personal 2. Cover applies worldwide	1. Valid card at the time of the purchase of the covered travel	1. ATM withdrawals 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
Key exclusions	1. Excluded in country of residence 2. Pre-existing medical conditions excluded	1. Excluded in country of residence 2. Pre-existing medical conditions excluded	1. Only covers country of residence if 20km away from home address and have pre-booked accommodation	1. Any claims relating to a motorised device on land, water or air is excluded

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers		
	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
Accommodation product incorporating (1) Anti-surprise / non-compliance of the leased property and (2) Anti-fraud / fraudulent transactions (leased property)	TRY 4500 per accommodation	TRY 0	TRY 1.13	TRY 4500 per accommodation	TRY 0	TRY 1.13	TRY 4500 per accommodation	TRY 0	TRY 1.13	TRY 4500 per accommodation	TRY 0	TRY 1.13
Personal belongings	TRY 4500 per incident (theft of personal belongings in hotel room or car rentals: TRY 91,000 max per year)	TRY 1,125	TRY 0.15	TRY 9,000 per incident (theft of personal belongings in hotel room or car rentals: TRY 18,000 max per year)	TRY 1,125	TRY 0.25	TRY 9,000 per incident (theft of personal belongings in hotel room or car rentals: TRY 18,000 max per year)	TRY 1,125	TRY 0.34	TRY 16,200 per incident (theft of personal belongings in hotel room or car rentals: TRY 27,000 max per year)	TRY 1,125	TRY 0.34
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	TRY 5,400	TRY 450 per hours from 4 hours delayed	included within Personal Belongings	TRY 5,400	TRY 450 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	TRY 67,500 per travel	nil, 20% when cancellation or modification of vacation by employer	TRY 5.70	TRY 90,000 per travel	nil, 20% when cancellation or modification of vacation by employer	TRY 7.58
Missed Departure / Connection	TRY 1,800 per travel	more than 4 hours	TRY 0.07	TRY 3,600 per travel	more than 4 hours	TRY 0.12	TRY 5,400 per travel	more than 4 hours	TRY 0.17	TRY 7,200 per travel	more than 4 hours	TRY 0.23

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers		
	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
Delayed Departure	TRY 1,800 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment TRY 1,125 after 24 hours delay for all Beneficiaries travelling together	TRY 0.07	TRY 1,800 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment TRY 1,125 after 24 hours delay for all Beneficiaries travelling together	TRY 0.07	TRY 1,800 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment TRY 1,125 after 24 hours delay for all Beneficiaries travelling together	TRY 0.07	TRY 1,800 per travel	Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long distance train Maximum additional payment TRY 1,125 after 24 hours delay for all Beneficiaries travelling together	TRY 0.07
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: TRY 4,500,000	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: TRY 22,500,000	TRY 0	TRY 0.99	Individual Accident max 4,500,000 TRY - Accidental death (age 18 to 70): 4,500,000 TRY - Accidental death (age 5 to 17): TRY 180,000 - Accidental death (age 4 and under): TRY 90,000 - Permanent Total Disability: TRY 4,500,000 - Maximum per event: TRY 45,000,000	TRY 0	TRY 0.99	Individual Accident max 4,500,000 TRY - Accidental death (age 18 to 70): 4,500,000 TRY - Accidental death (age 5 to 17): TRY 180,000 - Accidental death (age 4 and under): TRY 90,000 - Permanent Total Disability: TRY 4,500,000 - Maximum per event: TRY 45,000,000	TRY 0	TRY 0.99

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers		
	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
Medical Assistance, Travel Assistance and Emergency Expenses	TRY 90,000 (TRY 2,700 dental) per travel	TRY 270 per claim TRY 0 for Travel Assistance	TRY 2.32	TRY 1,350,000 (TRY 2,700 dental) per travel	TRY 270 per claim TRY 0 for Travel Assistance	TRY 2.32	TRY 1,350,000 (TRY 2,700 dental) per travel	TRY 270 per claim TRY 0 for Travel Assistance	TRY 2.32	TRY 1,350,000 (TRY 2,700 dental) per travel	TRY 270 per claim TRY 0 for Travel Assistance	TRY 2.32
	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 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 135,000 Advance of Bail bond TRY 45,000 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 135,000 Advance of Bail bond TRY 45,000 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)		
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	TRY 1,800 per claim within 4 hours of withdrawal	TRY 0	TRY 2.89	TRY 1,800 per claim within 4 hours of withdrawal	TRY 0	TRY 2.89

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers			
	Classic			Gold			Platinum			Infinite			
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	
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 Rescue - TRY 90,000	TRY 0	TRY 0.12	Medical Expense - TRY 20,700 Ski Equipment - TRY 9,000 (owned), TRY 6,750 (rent), max TRY 45,00 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 Rescue - TRY 90,000	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 Rescue - TRY 90,000	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 Rescue - TRY 90,000	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 Rescue - TRY 90,000

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

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