311- TRANSLATION OFFICE LEGAL ENTITYPROFESSIONAL LIABILITY INSURANCE CUSTOMER CONTACT LINE : 0212 444 4 RAY (444 4 729

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POLICY/RENEWAL NO	: 59889031 / 0	**INSURED PARTY/C.NO**	: 120575650 / 120575650
AGENCY NO	: 4667 / 70	**ADDENDUM NO**	: 0
		PANEL REG. N	: T0865-ZU98

AGENCY NAME	: ICD SİGORTA ARAC. HİZM. LTD. ŞTİ.	**AGENCY PHONE**	: 242-2484684
AGENCY E-MAIL	: icdsigorta@raysigorta.net	**AGENCY FAX**	: 242-2484683

INSURANCE COVER

START DATE	: 15/05/2017	**DURATION**	: 365 Gün
END DATE	: 15/05/2018	**PREVIOUS POLICY NO**	: 0

DETAILS OF THE INSURED PARTY

NAME SURNAME/TITLE	: PORTAKAL TERCÜME VE MEDYA HİZMETLERİ OTO. A.Ş	**TAX OFFICE / TAX NO**	: / 7320745254
T.R. IDENTITY NO.	:	**PLEDGEE**	:
ADDRESS	: KORDONBOYU MH KK 16671 BCK 741 HAMAM SOKAK ÜSKÜDARLI İŞHANI APARTMANI BİNA NO 32 DR 3 MERKEZ , MERKEZ KÖYÜ ADA 542 PARSEL 45 DASK ADRES KODU 1057057703 KARTAL BELDESİ KARTAL İSTANBUL		

RISK ADRESS

RISK ADRESS : KORDONBOYU MH. HAMAM SOKAK ÜSKÜDARLI İŞHANI APT. BİNA NO:32 DR:3 ADRES KOD:1057057703 MERKEZ , MERKEZ KARTAL İSTANBUL 542 ADA 45 PARSEL

SUBJECT OF THE INSURANCE

OCCUPATIONAL CATEGORY	:	**PROFESSIONEL CERTIFICATE DURATION**	:
SCOPE OF THE COVERAGE	: TRANSLATION OFFICE		
TURÇEF FEDERATION REG. NO	: TURÇEF/06-113-042/UDİÇED/019/0		

SUM INSURED

INSURANCE COVERAGES		**NET PREMIUM (TL)**
0	100,000.00	
0	10.00	

TOTAL NET PREMIUM	900.00
TRANSACTION TAX	45.00
GROSS PREMIUM	945.00

RAY SIGORTA ANONIM SIRKETI hereby insures the Insured as per the representation thereof on the condition that the premiums under the policy are timely paid and in accordance with the Special Terms, the General Terms of Professional Indemnity. The Special Terms as per this policy enjoy priority over the General Terms.

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DETAIL OF INSTALMENTS

PAYMENTS	DATE	AMOUNT (TL)
ADVANCED PAYMENT	15/05/2017	945

INSURİNG CLAUSES

1. LEGAL LİABİLİTY
UNDERWRİTERS AGREE, SUBJECT TO THE TERMS, LİMİTATİONS, EXCLUSİONS AND CONDİTİONS OF THİS POLİCY, TO İNDEMNİFY THE
ASSURED AGAİNST ALL SUMS WHİCH THE ASSURED SHALL BECOME LEGALLY LİABLE TO PAY AS DAMAGES AND CLAİMANT S COSTS AS A RESULT OF ANY CLAİM FİRST MADE AGAİNST THE ASSURED DURİNG THE PERİOD OF INSURANCE BY REASON OF A NEGLİGENT ACT, NEGLİGENT ERROR OR NEGLİGENT OMİSSİON BY THE ASSURED OR BY ANY PERSON ACTİNG ON BEHALF OF THE ASSURED İN THE CONDUCT OF THE ASSURED`S BUSİNESS.
2. COSTS AND EXPENSES
UNDERWRİTERS FURTHER AGREE, SUBJECT TO THE TERMS, LİMİTATİONS, EXCLUSİONS AND CONDİTİONS OF THİS POLİCY, TO İNDEMNİFY THE ASSURED AGAİNST NECESSARY AND REASONABLE LEGAL COSTS AND EXPENSES İNCURRED WİTH UNDERWRİTERS? PRİOR WRİTTEN CONSENT, SUCH CONSENT NOT TO BE UNREASONABLY WİTHHELD, İN THE İNVESTİGATİON, DEFENCE OR SETTLEMENT OF ANY CLAİM WHİCH FALLS TO BE DEALT WİTH UNDER INSURİNG CLAUSE 1 OF THİS POLİCY;
COSTS AND EXPENSES DO NOT İNCLUDE:
İ) DAMAGES OR COSTS AWARDED AGAİNST THE ASSURED
İİ) REMUNERATİON OF WHATSOEVER NATURE DUE TO THE ASSURED OR TO ANY DİRECTOR, PARTNER, MEMBER OR EMPLOYEE THEREOF.
DEFİNİTİONS
(THE FOLLOWİNG WORDS SHALL HAVE THE SAME MEANİNG THROUGHOUT THİS POLİCY, WHETHER EXPRESSED İN THE SİNGULAR OR THE PLURAL. WORDS İN THE MASCULİNE GENDER SHALL İNCLUDE THE FEMİNİNE.)
?ASSURED? SHALL MEAN
İ) THE PERSON OR ENTİTY STATED İN THE SCHEDULE;
İİ) THE DİRECTORS, PARTNERS AND MEMBERS OF SUCH ENTİTY;
İİİ) İN THE EVENT OF THE DEATH, İNCOMPETENCE OR BANKRUPTCY OF ANY NATURAL PERSON İN (İ) OR (İİ) ABOVE, THEİR ESTATE, HEİRS, LEGAL REPRESENTATİVES OR ASSİGNS FOR LEGAL LİABİLİTİES İNCURRED BY THOSE WİTHİN (İ) OR (İİ) ABOVE AND COSTS AND EXPENSES WHİCH ARE İNDEMNİFİABLE UNDER THİS POLİCY.
?ASSURED`S BUSİNESS? SHALL MEAN THE PROFESSİONAL ACTİVİTİES STATED İN THE SCHEDULE.
?CLAİM? SHALL MEAN
İ) ANY CLAİM FORM, WRİT OR SUMMONS OR OTHER APPLİCATİON OF ANY DESCRİPTİON WHATSOEVER OR CROSS-CLAİM OR COUNTER CLAİM İSSUED AGAİNST OR SERVED UPON THE ASSURED, OR
İİ) ANY COMMUNİCATİON RECEİVED BY THE ASSURED
ALLEGİNG A NEGLİGENT ACT , A NEGLİGENT ERROR OR A NEGLİGENT OMİSSİON BY THE ASSURED OR BY ANY PERSON ACTİNG ON BEHALF OF THE ASSURED.
A) ALL CLAİMS CONSEQUENT UPON OR ATTRİBUTABLE TO ONE ORİGİNATİNG SOURCE OR CAUSE SHALL BE DEEMED TO BE ONE CLAİM.
B) PARAGRAPH (A) ABOVE SHALL NOT APPLY TO THE PROVİSİONS OF THE POLİCY RELATİNG TO THE EXCESS/RETENTİON , OR TO CONDİTİON 1 (CLAİMS NOTİFİCATİON).
?COMPUTER? SHALL MEAN ANY COMPUTER OR OTHER ELECTRONİC DATA PROCESSİNG DEVİCE, EQUİPMENT OR SYSTEM, ANY HARDWARE, SOFTWARE, PROGRAMME, İNSTRUCTİON, DATA OR COMPONENT UTİLISED OR İNTENDED TO BE UTİLISED THEREİN
OR THEREBY, OR ANY ACTUAL OR İNTENDED FUNCTİON OF OR PROCESS PERFORMED BY ANY OF THE FOREGOİNG.
?DİRECTOR? SHALL HAVE THE MEANİNG GİVEN BY SECTİON 25 OF THE COMPANİES ACT 2006 (U.K).
?EMPLOYEE? SHALL MEAN ANY PERSON, OTHER THAN A DİRECTOR, PARTNER OR MEMBER OF THE ASSURED, WHO İS
İ) UNDER A CONTRACT OF SERVİCE OR APPRENTİCESHİP WİTH THE ASSURED, OR
İİ) SUPPLİED TO OR HİRED OR BORROWED BY THE ASSURED, OR
İİİ) UNDER ANY WORK EXPERİENCE OR SİMİLAR SCHEME WİTH THE ASSURED
WHİLST EMPLOYED OR ENGAGED BY AND UNDER THE CONTROL OF THE ASSURED İN CONNECTİON WİTH THE ASSURED`S BUSİNESS.
?JURİSDİCTİON? SHALL MEAN THOSE TERRİTORİES STATED İN THE SCHEDULE.
?MEMBER? SHALL MEAN ANY PERSON HOLDİNG THAT POSİTİON WİTHİN A LİMİTED LİABİLİTY PARTNERSHİP.
?PARTNER? SHALL HAVE THE MEANİNG GİVEN BY THE PARTNERSHİP ACT 1890 (U.K).
PERİOD OF INSURANCE? SHALL MEAN THE PERİOD STATED İN THE SCHEDULE.

POLLUTİON? SHALL MEAN ANY ACTUAL ,ALLEGED OR THREATENED DİSCHARGE, DİSPERSAL, RELEASE OR ESCAPE OF ANY SOLİD, LİQUİD, GASEOUS, OR THERMAL İRRİTANT OR CONTAMİNANT İNCLUDİNG, BUT NOT LİMİTED TO, SMOKE, VAPOURS, SOOT, DUST, FİBRES, FUNGİ, VİRUSES, BACTERİA, FUMES, ACİDS, ALKALİS, CHEMİCALS AND WASTE (İNCLUDİNG NUCLEAR WASTE/MATERİALS) , OR ANY ACTUAL OR ALLEGED ADVİCE GİVEN OR SERVİCES PERFORMED İN ANY WAY ASSOCİATED OR CONNECTED WİTH SUCH İRRİTANT OR CONTAMİNANT İNCLUDİNG BUT NOT LİMİTED TO TESTİNG, MONİTORİNG , REMOVAL, TREATMENT, CONTAİNMENT, CLEANİNG UP, NEUTRALİSİNG OR DETOXİFİCATİON THEREOF.
PREMİUM? SHALL MEAN THE AMOUNT STATED İN THE SCHEDULE PLUS ALL APPLİCABLE TAXES AT THE RATES FROM TİME TO TİME İN FORCE.
PROPOSAL? SHALL MEAN THE WRİTTEN PROPOSAL BEARİNG THE DATE STATED İN THE SCHEDULE AND CONTAİNİNG

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PARTİCULARS AND STATEMENTS TOGETHER WİTH ANY OTHER İNFORMATİON SUPPLİED TO UNDERWRİTERS.
TERRORİSM? SHALL MEAN THE USE OF FORCE OR VİOLENCE AND/OR THE THREAT THEREOF, BY ANY PERSON OR GROUP(S) OF PERSONS, WHETHER ACTİNG ALONE OR ON BEHALF OF OR İN CONNECTİON WİTH ANY ORGANİSATİON(S) OR GOVERNMENT(S), COMMİTTED FOR POLİTİCAL, RELİGİOUS, İDEOLOGİCAL OR SİMİLAR PURPOSES İNCLUDİNG THE İNTENTİON TO İNFLUENCE ANY GOVERNMENT AND/OR TO PUT THE PUBLİC, OR ANY SECTİON OF THE PUBLİC, İN FEAR.
?UNLAWFUL ASSOCİATİON? SHALL MEAN ANY ORGANİSATİON WHİCH İS ENGAGED İN TERRORİSM AND İNCLUDES ANY ORGANİSATİON WHİCH AT ANY RELEVANT TİME İS A PROSCRİBED ORGANİSATİON WİTHİN THE MEANİNG OF THE TERRORİSM ACT 2000 (UK) OR ANY AMENDMENT OR RE-ENACTMENT THEREOF.
WAR? SHALL MEAN WAR, İNVASİON, ACTS OF FOREİGN ENEMİES, HOSTİLİTİES OR WARLİKE OPERATİONS (WHETHER WAR BE DECLARED OR NOT), CİVİL WAR, REBELLİON, REVOLUTİON, İNSURRECTİON, CİVİL COMMOTİON ASSUMİNG THE PROPORTİONS OF OR AMOUNTİNG TO AN UPRİSİNG, MİLİTARY OR USURPED POWER.
LİMİT OF INDEMNİTY
UNDERWRİTERS? TOTAL AGGREGATE LİABİLİTY UNDER THİS POLİCY İNCLUDİNG ANY ENDORSEMENTS HERETO (İNCLUSİVE OF ALL COSTS AND EXPENSES) SHALL NOT EXCEED THE LİMİT OF INDEMNİTY STATED İN THE SCHEDULE, İRRESPECTİVE OF THE NUMBER OF CLAİMS MADE AND THE NUMBER OF PARTİES AGAİNST WHOM SUCH CLAİMS MAY BE MADE.
EXCESS
UNDERWRİTERS SHALL ONLY BE LİABLE İN EXCESS OF THE RETENTİON STATED İN THE SCHEDULE, WHİCH RETENTİON SHALL APPLY TO EACH AND EVERY CLAİM AND SHALL BE İNCLUSİVE OF COSTS AND EXPENSES
EXCLUSİONS
(THE HEADİNG OF EACH EXCLUSİON İS FOR EASE OF İDENTİFİCATİON ONLY)
UNDERWRİTERS SHALL NOT BE LİABLE TO İNDEMNİFY THE ASSURED AGAİNST ANY CLAİM OR COSTS AND EXPENSES
A) CİRCUMSTANCES KNOWN AT INCEPTİON
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM ANY CLAİM OR CİRCUMSTANCES EXİSTİNG PRİOR TO OR AT THE İNCEPTİON OF THİS POLİCY AND WHİCH THE ASSURED KNEW OR OUGHT REASONABLY TO HAVE KNOWN MİGHT GİVE RİSE TO A CLAİM OR TO THE İNCURRİNG OF COSTS AND EXPENSES.
B) OTHER INSURANCE
İN RESPECT OF WHİCH THE ASSURED İS ENTİTLED TO İNDEMNİTY UNDER ANY OTHER İNSURANCE.
C) DİSHONEST AND MALİCİOUS ACTS
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM ANY DİSHONEST, FRAUDULENT, CRİMİNAL OR MALİCİOUS ACT OR OMİSSİON OF THE ASSURED OR OF ANY EMPLOYEEE OF THE ASSURED OR OF ANY PERSON ACTİNG ON BEHALF OF THE ASSURED.
D) FİNES/PENALTİES
İN RESPECT OF ANY FİNE OR PENALTY, PUNİTİVE, EXEMPLARY, RESTİTUTİONARY OR NON-COMPENSATORY DAMAGES.
E) BODİLY INJURY/PROPERTY DAMAGE
FOR BODİLY İNJURY, MENTAL İNJURY, MENTAL ANGUİSH, SHOCK, SİCKNESS, DİSEASE OR DEATH SUSTAİNED BY ANY PERSON OR FOR ANY LOSS, DAMAGE OR DESTRUCTİON OF PROPERTY, İNCLUDİNG LOSS OF USE THEREOF, UNLESS SUCH CLAİM DİRECTLY RESULTS FROM BREACH OF A PROFESSİONAL DUTY OWED BY THE ASSURED TO A THİRD PARTY.
F) EMPLOYERS LİABİLİTY
ANY BREACH OF ANY OBLİGATİON OWED BY THE ASSURED AS AN EMPLOYER OR POTENTİAL EMPLOYER TO ANY EMPLOYEE OR PROSPECTİVE EMPLOYEE.
G) PROPERTY
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM THE OWNERSHİP, POSSESSİON OR USE BY OR ON BEHALF OF THE ASSURED OF ANY LAND, BUİLDİNGS, AİRCRAFT, WATERCRAFT, VESSEL OR MECHANİCALLY PROPELLED VEHİCLE.
H) PRODUCTS
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM GOODS OR PRODUCTS SOLD, SUPPLİED, REPAİRED, ALTERED, MANUFACTURED, CONSTRUCTED, İNSTALLED OR MAİNTAİNED BY THE ASSURED OR BY ANY PERSON, ACTİNG FOR OR ON BEHALF OF THE ASSURED.
İ) CONTRACTUAL LİABİLİTY
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM ANY LİABİLİTY ASSUMED BY THE ASSURED UNDER ANY EXPRESS WARRANTY , AGREEMENT OR GUARANTEE UNLESS SUCH LİABİLİTY WOULD HAVE ATTACHED TO THE ASSURED NOTWİTHSTANDİNG SUCH EXPRESS WARRANTY, AGREEMENT OR GUARANTEE.
J) TRADİNG LOSS
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM ANY TRADİNG LOSSES OR LİABİLİTİES OR DEBTS İNCURRED BY ANY BUSİNESS MANAGED BY OR CARRİED ON BY THE ASSURED.
K) CONSORTİA AND JOİNT VENTURES
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM THE OPERATİON OR EXİSTENCE OF ANY JOİNT VENTURE OR CONSORTİA İN WHİCH THE ASSURED HAS AN İNTEREST UNLESS UNDERWRİTERS' WRİTTEN AGREEMENT TO THE ASSURED'S PARTİCİPATİON İN SUCH VENTURE OR CONSORTİA HAS BEEN FİRST OBTAİNED AND AN ENDORSEMENT ADDED TO THİS POLİCY.
L) FİNANCİAL INTEREST
MADE AGAİNST THE ASSURED BY
İ) ANY OTHER PERSON FALLİNG WİTHİN THE DEFİNİTİON OF THE ASSURED, OR
İİ) ANY PARENT OR SUBSİDİARY COMPANY OF THE ASSURED, OR
İİİ) ANY PERSON OR ENTİTY HAVİNG A FİNANCİAL, EXECUTİVE OR CONTROLLİNG İNTEREST İN THE ASSURED, OR
İV) ANY COMPANY OR ENTİTY İN WHİCH THE ASSURED OR ANY DİRECTOR, PARTNER OR MEMBER OF THE ASSURED HAS A FİNANCİAL, EXECUTİVE OR CONTROLLİNG İNTEREST
UNLESS SUCH CLAİM İS FOR İNDEMNİTY OR CONTRİBUTİON İN RESPECT OF A CLAİM MADE BY AN İNDEPENDENT THİRD PARTY AGAİNST SUCH COMPANY, PERSON OR ENTİTY AND DİRECTLY RESULTS FROM BREACH OF A PROFESSİONAL DUTY OWED BY THE

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ASSURED TO THAT THİRD
PARTY.
M) INSOLVENCY/BANKRUPTCY OF ASSURED
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM THE İNSOLVENCY OR BANKRUPTCY OF THE ASSURED.
N) INFRİNGEMENT/LİBEL
ALLEGİNG LİBEL, SLANDER ,İNFRİNGEMENT OF COPYRİGHT, PATENT, REGİSTERED DESİGN, TRADE MARK OR ANY OTHER İNTELLECTUAL PROPERTY RİGHTS OR PASSİNG OFF.
O) COMPUTER DATE RECOGNİTİON
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM ANY FAİLURE OF ANY COMPUTER (BY WHOMSOEVER OWNED OR OPERATED) TO RECOGNİSE OR RESPOND, CORRECTLY AND EFFECTİVELY, TO ANY PARTİCULAR DATE OR PERİOD OF TİME (CONTİNUOUS OR OTHERWİSE).
P) COMPUTER VİRUSES AND UNAUTHORİSED USE
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM, İN CONSEQUENCE OF OR İN ANY WAY İNVOLVİNG COMPUTER VİRUSES OR THE FAİLURE TO PREVENT UNAUTHORİSED USE OF OR ACCESS TO ANY COMPUTER.
Q) RETROACTİVE DATE
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM ANY ACT, ERROR, EVENT OR OMİSSİON OCCURRİNG OR ALLEGED TO HAVE OCCURRED PRİOR TO THE RETROACTİVE DATE (İF ANY) STATED İN THE SCHEDULE.
R) LEGAL ACTİON
İN A COURT OR BEFORE AN ARBİTRATİON TRİBUNAL OUTSİDE THE JURİSDİCTİON, MADE UNDER LAWS OF COUNTRİES OUTSİDE THE JURİSDİCTİON OR WHERE ACTİON İS BROUGHT İN A COURT WİTHİN THE JURİSDİCTİON TO ENFORCE A FOREİGN JUDGMENT WHETHER BY WAY OF RECİPROCAL AGREEMENT OR OTHERWİSE.
S) WAR AND TERRORİSM
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM, İN CONSEQUENCE OF OR İN ANY WAY İNVOLVİNG:
İ) WAR
İİ) TERRORİSM
İİİ) ANY UNLAWFUL, WANTON OR MALİCİOUS ACT COMMİTTED BY A PERSON OR PERSONS ACTİNG ON BEHALF OF OR İN CONNECTİON WİTH ANY UNLAWFUL ASSOCİATİON
REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRİBUTİNG CONCURRENTLY OR İN ANY OTHER SEQUENCE TO THE CLAİM OR LOSS.
ALSO EXCLUDED İS LOSS, DAMAGE, COST OR EXPENSE OF WHATSOEVER NATURE DİRECTLY OR İNDİRECTLY CAUSED BY, RESULTİNG FROM OR İN CONNECTİON WİTH ANY ACTİON TAKEN İN CONTROLLİNG, PREVENTİNG SUPPRESSİNG OR İN ANY WAY RELATİNG TO (İ) AND/OR (İİ) AND/OR (İİİ) ABOVE.
IF UNDERWRİTERS ALLEGE BY REASON OF THİS EXCLUSİON THAT ANY LOSS, DAMAGE, COST OR EXPENSE İS NOT COVERED BY THİS POLİCY THE BURDEN OF PROVİDİNG THE CONTRARY SHALL BE UPON THE ASSURED.
IN THE EVENT THAT ANY PART OF THİS EXCLUSİON İS FOUND TO BE İNVALİD OR UNENFORCEABLE, THE REMAİNDER SHALL STİLL BE OF FULL FORCE AND EFFECT.
T) RADİOACTİVE CONTAMİNATİON OR EXPLOSİVE NUCLEAR ASSEMBLİES
BROUGHT ABOUT BY OR CONTRİBUTED TO BY OR CONSEQUENT UPON
İ) LOSS OR DESTRUCTİON OF OR DAMAGE TO ANY PROPERTY WHATSOEVER OR ANY LOSS OR EXPENSE WHATSOEVER RESULTİNG OR ARİSİNG THEREFROM OR ANY CONSEQUENTİAL LOSS
İİ) ANY LEGAL LİABİLİTY OF WHATSOEVER NATURE
DİRECTLY OR İNDİRECTLY CAUSED BY OR CONTRİBUTED TO BY OR ARİSİNG FROM
(İ) İONİSİNG RADİATİONS OR CONTAMİNATİON BY RADİOACTİVİTY FROM ANY NUCLEAR FUEL OR FROM ANY NUCLEAR WASTE FROM THE COMBUSTİON OF NUCLEAR FUEL
(İİ) THE RADİOACTİVE TOXİC EXPLOSİVE OR OTHER HAZARDOUS PROPERTİES OF ANY EXPLOSİVE NUCLEAR ASSEMBLY OR NUCLEAR COMPONENT THEREOF.
U) POLLUTİON
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM, İN CONSEQUENCE OF OR İN ANY WAY İNVOLVİNG ANY POLLUTİON.
V) ASBESTOS
WHİCH RESULTS, DİRECTLY OR İNDİRECTLY, FROM, İN CONSEQUENCE OF OR İN ANY WAY İNVOLVİNG ASBESTOS İN WHATEVER FORM OR QUANTİTY.
W) TOXİC MOULD
WHİCH RESULTS DİRECTLY OR İNDİRECTLY, FROM, İN CONSEQUENCE OF, OR İN ANY WAY İNVOLVİNG ANY FUNGİ İN WHATEVER FORM OR QUANTİTY.
"FUNGİ" SHALL MEAN ANY FUNGUS OR MYCOTA OR ANY BY PRODUCT OR TYPE OF İNFESTATİON PRODUCED BY SUCH FUNGUS OR MYCOTA İNCLUDİNG ,BUT NOT LİMİTED TO , MOULD, MİLDEW, MYCOTOXİNS, SPORES OR ANY BİOGENİC AEROSOLS.
CONDİTİONS
(THE HEADİNG OF EACH CONDİTİON İS FOR EASE OF İDENTİFİCATİON ONLY)
1. CLAİMS NOTİFİCATİON
[A] THE ASSURED, AS A CONDİTİON PRECEDENT TO THEİR RİGHT TO İNDEMNİTY UNDER THİS POLİCY, SHALL GİVE TO UNDERWRİTERS İMMEDİATE NOTİCE İN WRİTİNG DURİNG THE PERİOD OF INSURANCE OF
(İ) ANY CLAİM, OR
(İİ) THE RECEİPT OF ANY NOTİCE OF AN İNTENTİON TO MAKE A CLAİM, OR
(İİİ) ANY CİRCUMSTANCES OF WHİCH THE ASSURED SHALL BECOME AWARE WHİCH MİGHT REASONABLY BE EXPECTED TO GİVE RİSE TO A CLAİM, GİVİNG DETAİLED REASONS FOR THE ANTİCİPATİON OF SUCH CLAİM, TOGETHER WİTH FULL PARTİCULARS AS TO DATES AND PERSONS İNVOLVED.
SUCH NOTİCE HAVİNG BEEN GİVEN AS REQUİRED BY (İİ) OR (İİİ) ABOVE, ANY SUBSEQUENT CLAİM MADE SHALL BE DEEMED TO

GüvenlikNumarası[MGIGCSsGAQQBgjdYA6BVMFMGCisGAQQBgjdYAwGgRTBDAgMCAAECAmYDAgIAwAQIĞQNMAhqHDUBcEEOZydVlfvwzdPrl03nmtJNgEGMDTy3nİHRU

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		PANEL REG. N	: T0865-ZU98

HAVE BEEN MADE DURİNG THE PERİOD OF INSURANCE.
[B] THE ASSURED, AS A CONDİTİON PRECEDENT TO THEİR RİGHT TO İNDEMNİTY UNDER THİS POLİCY, SHALL GİVE UNDERWRİTERS SUCH İNFORMATİON AND CO-OPERATİON AS UNDERWRİTERS MAY REASONABLY REQUİRE İNCLUDİNG ALL REASONABLE ASSİSTANCE İN İDENTİFYİNG LOCATİONS AND SECURİNG THE CO-OPERATİON OF ANY APPROPRİATE İNDİVİDUAL TO SİGN A STATEMENT OF TRUTH OR ANY OTHER DOCUMENT NECESSARY TO COMPLY WİTH THE CİVİL PROCEDURE RULES CURRENT AT THE MATERİAL TİME.
2. CLAİMS HANDLİNG
[A] THE ASSURED, AS A CONDİTİON PRECEDENT TO THEİR RİGHT TO İNDEMNİTY UNDER THİS POLİCY, SHALL NOT ADMİT LİABİLİTY FOR OR SETTLE OR ATTEMPT TO SETTLE ANY CLAİM OR İNCUR ANY COSTS AND EXPENSES İN CONNECTİON WİTH ANY CLAİM WİTHOUT UNDERWRİTERS' PRİOR WRİTTEN CONSENT (SUCH CONSENT NOT TO BE UNREASONABLY WİTHHELD).
[B] UNDERWRİTERS SHALL BE ENTİTLED, BUT NOT OBLİGED, AT ANY TİME TO TAKE OVER AND CONDUCT İN THE NAME OF THE ASSURED THE DEFENCE OR SETTLEMENT OF ANY CLAİM OR TO PROSECUTE İN THE NAME OF THE ASSURED FOR THEİR OWN BENEFİT ANY CLAİM FOR PAYMENT, İNDEMNİTY OR DAMAGES OR OTHERWİSE AGAİNST ANY THİRD PARTY.
[C] THE ASSURED SHALL NOT BE REQUİRED TO CONTEST ANY CLAİM UNLESS LEADİNG COUNSEL (TO BE MUTUALLY AGREED UPON BY THE ASSURED AND UNDERWRİTERS OR, İN DEFAULT OF AGREEMENT, TO BE APPOİNTED BY THE PRESİDENT FOR THE TİME BEİNG OF THE LAW SOCİETY) SHALL ADVİSE THAT SUCH CLAİM SHOULD BE CONTESTED.
[D] UNDERWRİTERS SHALL NOT SETTLE ANY CLAİM WİTHOUT THE CONSENT OF THE ASSURED. IF HOWEVER THE ASSURED SHALL REFUSE TO CONSENT TO ANY SETTLEMENT RECOMMENDED BY UNDERWRİTERS AND SHALL ELECT TO CONTEST A CLAİM, THEN UNDERWRİTERS' LİABİLİTY FOR SUCH CLAİM (İNCLUDİNG COSTS AND EXPENSES) SHALL NOT EXCEED THE AMOUNT FOR WHİCH THE CLAİM COULD HAVE BEEN SETTLED İNCLUSİVE OF COSTS AND EXPENSES İNCURRED WİTH THEİR CONSENT UP TO THE DATE OF SUCH REFUSAL, AND THEN ONLY UP TO THE LİMİT OF INDEMNİTY STATED İN THE SCHEDULE.
[E] THE ASSURED, AS A CONDİTİON PRECEDENT TO THEİR RİGHT TO İNDEMNİTY UNDER THİS POLİCY, SHALL NOT, EXCEPT İNSOFAR AS MAY BE REQUİRED BY LAW, DİSCLOSE TO ANYONE THE EXİSTENCE OF THİS POLİCY WİTHOUT UNDERWRİTERS' PRİOR WRİTTEN CONSENT. FOR THE AVOİDANCE OF DOUBT, A REQUİREMENT TO DİSCLOSE THE EXİSTENCE OF THİS POLİCY İS NOT A REQUİREMENT TO DİSCLOSE İTS TERMS AND CONDİTİONS.
3. EMPLOYEE INDEMNİFİCATİON
IF THE ASSURED SO REQUİRES, UNDERWRİTERS WİLL İNDEMNİFY ANY EMPLOYEE OF THE ASSURED AGAİNST HİS LİABİLİTY TO PAY ANY CLAİM MADE AGAİNST THAT EMPLOYEE PERSONALLY, AND NECESSARY AND REASONABLE LEGAL COSTS AND EXPENSES İNCURRED WİTH UNDERWRİTERS' PRİOR WRİTTEN CONSENT, SUCH CONSENT NOT TO BE UNREASONABLY WİTHHELD, İN THE İNVESTİGATİON, DEFENCE OR SETTLEMENT OF ANY SUCH CLAİM TO THE SAME EXTENT AS İF THE CLAİM WERE MADE AGAİNST THE ASSURED AND SUBJECT TO THE TERMS, LİMİTATİONS, EXCLUSİONS AND CONDİTİONS OF THİS POLİCY, PROVİDED ALWAYS THAT SUCH EMPLOYEE SHALL OBSERVE, FULFİL AND BE SUBJECT TO ALL THE TERMS, CONDİTİONS AND EXCLUSİONS OF THİS POLİCY AS İF HE WERE THE ASSURED, AND PROVİDED ALSO THAT THİS CONDİTİON SHALL NOT İNCREASE THE LİMİT OF INDEMNİTY UNDER THİS POLİCY, AND PROVİDED ALSO THAT THE EMPLOYEE DOES NOT HAVE ANY DİRECT OR İNDİRECT FİNANCİAL İNTEREST İN THE PROCEEDS OF THE CLAİM AND HAS NOT MADE ANY PROFİT OR GAİN OUT OF THE TRANSACTİON GİVİNG RİSE TO THE CLAİM.
4. SUBROGATİON
UNDERWRİTERS SHALL BE SUBROGATED TO ALL THE ASSURED'S RİGHTS OF RECOVERY AGAİNST ANY PERSON BEFORE OR AFTER ANY PAYMENT OR İNDEMNİTY UNDER THİS POLİCY AND THE ASSURED, AS A CONDİTİON PRECEDENT TO THEİR RİGHT TO İNDEMNİTY UNDER THİS POLİCY, SHALL TAKE ALL STEPS NECESSARY TO PRESERVE UNDERWRİTERS' RİGHTS OF SUBROGATİON AND SHALL GİVE ALL SUCH ASSİSTANCE İN THE EXERCİSE OF RİGHTS OF RECOVERY AS UNDERWRİTERS MAY REQUİRE. UNDERWRİTERS AGREE NOT TO EXERCİSE ANY SUCH RİGHTS AGAİNST ANY DİRECTOR, MEMBER OR EMPLOYEE OF THE ASSURED UNLESS THE CLAİM İS BROUGHT ABOUT OR CONTRİBUTED TO BY THE DİSHONEST, FRAUDULENT, CRİMİNAL OR MALİCİOUS ACT OR OMİSSİON OF THAT DİRECTOR, MEMBER OR EMPLOYEE.
5. FRAUDULENT CLAİMS
IF THE ASSURED SHALL MAKE ANY REQUEST FOR PAYMENT OR İNDEMNİTY KNOWİNG THE SAME TO BE FALSE OR FRAUDULENT AS REGARDS AMOUNT, OR OTHERWİSE, THİS POLİCY SHALL BE VOİD AND ALL PAYMENT AND İNDEMNİTY HEREUNDER SHALL BE FORFEİTED.
6. PREMİUM PAYMENT
IF THE PREMİUM HAS NOT BEEN PAİD WİTHİN 60 DAYS OF İNCEPTİON, UNDERWRİTERS MAY CANCEL THİS POLİCY BY GİVİNG 15 DAYS WRİTTEN NOTİCE TO THE ASSURED OR TO THE BROKER. IN THE EVENT OF CANCELLATİON, PREMİUM İS DUE TO UNDERWRİTERS ON A PRO RATA BASİS FOR THE PERİOD THAT UNDERWRİTERS WERE ON RİSK BUT THE FULL PREMİUM SHALL BE PAYABLE İN THE EVENT OF NOTİFİCATİON OF A CLAİM OR OF ANY CİRCUMSTANCES BEFORE THE EFFECTİVE DATE OF TERMİNATİON. IF THE PREMİUM İS PAİD İN FULL TO UNDERWRİTERS BEFORE THE NOTİCE PERİOD EXPİRES, NOTİCE OF CANCELLATİON SHALL AUTOMATİCALLY BE REVOKED. IF NOT, THE POLİCY SHALL AUTOMATİCALLY TERMİNATE AT THE END OF THE NOTİCE PERİOD.
7. THİRD PARTY RİGHTS
THE PARTİES TO THİS POLİCY ARE UNDERWRİTERS AND THE PERSON OR ENTİTY NAMED AS THE ASSURED İN THE SCHEDULE. A PERSON WHO İS NOT A PARTY TO THİS CONTRACT HAS NO RİGHT UNDER THE CONTRACTS (RİGHTS OF THİRD PARTİES) ACT 1999 TO ENFORCE ANY TERM OF THİS CONTRACT BUT THİS DOES NOT AFFECT ANY RİGHT OR REMEDY OF A THİRD PARTY WHİCH EXİSTS OR İS AVAİLABLE OTHER THAN BY VİRTUE OF THE ACT.
8. CANCELLATİON
THİS POLİCY MAY BE CANCELLED BY OR ON BEHALF OF UNDERWRİTERS BY THİRTY DAYS NOTİCE GİVEN İN WRİTİNG TO THE ASSURED OR THE BROKER AND THE PREMİUM HEREON SHALL BE ADJUSTED ON THE BASİS OF UNDERWRİTERS RECEİVİNG OR RETAİNİNG PRO RATA PREMİUM.
9. PROPOSAL FORM
THE PROPOSAL İS THE BASİS OF THİS POLİCY AND İS İNCORPORATED HEREİN.

GüvenlikNumarası[MGIGCSsGAQQBgjdYA6BVMFMGCisGAQQBgjdYAwGgRTBDAgMCAAECAmYDAgIAwAQIĞUSMHwOxYeukEEJUNWI0N7SdxWR5zClwTHm4EGBAz3VXH

POLICY/RENEWAL NO	: 59889031 / 0	**INSURED PARTY/C.NO**	: 120575650 / 120575650
AGENCY NO	: 4667 / 70	**ADDENDUM NO**	: 0
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10. LAW OF CONTRACT
IN CASE OF ANY DİSPUTE ARİSİNG OUT OF THİS REİNSURANCE, THE SAME SHALL BE GOVERNED BY THE LAWS OF TURKEY AND SUBJECT TO THE EXCLUSİVE JURİSDİCTİON OF THE COURTS OF TURKEY.
11. ASSİGNMENT
NO ASSİGNMENT OF THİS POLİCY, OR OF ANY İNTEREST UNDER İT, SHALL BE EFFECTİVE UNLESS UNDERWRİTERS' WRİTTEN CONSENT HAS BEEN FİRST OBTAİNED AND AN ENDORSEMENT ADDED TO THİS POLİCY.
NOTİCE
COMPLAİNTS
BELOW ARE TWO COMPLAİNTS NOTİCES. IF YOU ARE İNSURED WİTH MARKEL SYNDİCATE 3000 AT LLOYD'S PLEASE FOLLOW THE PROCEDURE SET OUT İN (1) BELOW . IF YOU ARE İNSURED WİTH MARKEL INTERNATİONAL INSURANCE COMPANY LTD , PLEASE FOLLOW THE PROCEDURE SET OUT İN (2)
MARKEL SYNDİCATE 3000 AT LLOYD'S
IF AT ANY TİME YOU HAVE ANY QUESTİONS OR CONCERNS REGARDİNG THİS POLİCY OR THE HANDLİNG OF A CLAİM, YOU SHOULD İN THE FİRST İNSTANCE REFER TO YOUR İNSURANCE BROKER OR İNTERMEDİARY, İF ANY. IF YOUR PROBLEM CANNOT BE RESOLVED İN THİS WAY, PLEASE WRİTE TO THE CLAİMS MANAGER, PROFESSİONAL LİABİLİTY DİVİSİON, MARKEL INTERNATİONAL LİMİTED, THE MARKEL BUİLDİNG, 49 LEADENHALL STREET, LONDON, EC3A 2EA. WE WİLL THEN ADVİSE YOU OF MARKEL'S İNTERNAL COMPLAİNTS HANDLİNG PROCEDURE.
IF YOU ARE STİLL UNABLE TO RESOLVE THE SİTUATİON AND WİSH TO MAKE A COMPLAİNT YOU CAN DO SO AT ANY TİME BY REFERRİNG THE MATTER TO THE COMPLAİNTS DEPARTMENT AT LLOYD'S. THEİR ADDRESS İS COMPLAİNTS DEPARTMENT, LLOYD'S, ONE LİME STREET, LONDON, EC3M 7HA; TEL: 020 7327 5693; FAX: 020 7327 5225; E-MAİL: LLOYDS-REGULATORY-COMPLAİNTS@LLOYDS.COM
COMPLAİNTS THAT CANNOT BE RESOLVED BY OUR İNTERNAL COMPLAİNTS HANDLİNG PROCEDURE OR BY THE COMPLAİNTS DEPARTMENT AT LLOYD'S MAY BE REFERRED TO THE FİNANCİAL OMBUDSMAN SERVİCE. FURTHER DETAİLS WİLL BE PROVİDED AT THE APPROPRİATE STAGE OF THE COMPLAİNTS PROCESS.
THESE COMPLAİNTS PROCEDURES DO NOT AFFECT YOUR RİGHT TO HAVE RECOURSE TO LEGAL ACTİON OR TO ANY OTHER REMEDY AVAİLABLE TO YOU.
MARKEL INTERNATİONAL INSURANCE COMPANY LTD
IF AT ANY TİME YOU HAVE ANY QUESTİONS OR CONCERNS REGARDİNG THİS POLİCY OR THE HANDLİNG OF A CLAİM, YOU SHOULD İN THE FİRST
İNSTANCE REFER TO YOUR İNSURANCE BROKER OR İNTERMEDİARY, İF ANY. IF YOUR PROBLEM CANNOT BE RESOLVED İN THİS WAY, PLEASE WRİTE TO THE CLAİMS MANAGER, PROFESSİONAL LİABİLİTY DİVİSİON, MARKEL INTERNATİONAL LİMİTED, THE MARKEL BUİLDİNG, 49 LEADENHALL STREET, LONDON, EC3A 2EA. WE WİLL THEN ADVİSE YOU OF MARKEL'S İNTERNAL COMPLAİNTS HANDLİNG PROCEDURE.
COMPLAİNTS THAT CANNOT BE RESOLVED BY OUR İNTERNAL COMPLAİNTS HANDLİNG PROCEDURE MAY BE REFERRED TO THE FİNANCİAL OMBUDSMAN SERVİCE. FURTHER DETAİLS WİLL BE PROVİDED AT THE APPROPRİATE STAGE OF THE COMPLAİNTS PROCESS.
THESE COMPLAİNTS PROCEDURES DO NOT AFFECT YOUR RİGHT TO HAVE RECOURSE TO LEGAL ACTİON OR TO ANY OTHER REMEDY AVAİLABLE TO YOU.

** THIS POLICY HAS BEEN PREPARED AND EXECUTED IN TURKISH LANGUAGE. THE ENGLISH TEXT PROVIDED HEREIN IS FOR CONVENIENCE ONLY AND HAS NO BINDING EFFECT. IN THE EVENT OF ANY DISCREPANCY BETWEEN TURKISH TEXT AND THIS TRANSLATION IN TO ENGLISH, THE TURKISH TEXT SHALL PREVAIL

MÜŞTERİ NO : VERGİ NO :

In case the inception date of policy is after the issued date the policy will begin at 12.00 pm of inception date. As the inception date and the issued date of policy are the same the same the policy will begin in the time, when the policy has issued.
THIS INSURANCE PROPOSAL IS NEVER ACCEPTED AS INSURANCE POLICY. RESPONSIBILITY OF THE INSURER COMMENCES WHEN THE POLICY IS ISSUED AND THE FIRST INSTALLMENT IS PAID.

INSURED / INSURER

SİGORTA A.Ş. RAY GENEL MÜDÜRLÜK

RAY SİGORTA A.Ş. ANTALYA BÖLGE MÜDÜRLÜĞÜ

KONYAALTI CD ANTMARİN İŞ MERKEZİ NO 24 KAT 6 DAİRE NO 8 0 MERKEZ ANTALYA TÜRKİYE

Copy Of Policy
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GüvenlikNumarası[MGIGCSsGAQQBgjdYA6BVMFMGCisGAQQBgjdYAwGgRTBDAgMCAAECAmYDAgIAwAQIĞr1yVŞUrŞUCAEELTOm9RtmISİpZbŞYqHWCXQEGA1OgNrEt