



SAĞLIK TURİZMİ KOMPLİKASYON SİGORTASI

**WHAT?**

## **Health Tourism Complications Assurance Insurance,**

foreigners who come to Turkey for health tourism purposes

after the operation performed by the nationals,

It guarantees the cases where revision or re-operation is required due to complications. Any other complications that may occur during the operation or damages that may arise as a result of malpractice, and interventions and examinations that will be required due to additional diseases of the insured are not covered. The policy is valid for 6 months from the start date.

### **This product covers the following complications:**

- Dental Complication
- Eye Complication
- Hair Transplantation Complication
- Orthopedics, gynecology, General surgery, Aesthetic Complications
- Cardiovascular Surgery Complication

### **Who Can Be Insured?**

Age limit: Persons aged 18-75 and 75 years and older are not covered by the insurance. Policy production is done with a passport number. .

### **What is its Geographical Coverage?**

This policy applies only to the treatment of complications of surgery/intervention and medical treatments performed in Turkey after the policy start date, within the borders of the Republic of Turkey.

It is valid for 1 condition.



	Dental Comp. plan	Dental Comp. plan	Hair Transpla nt Comp. plan	Hair Transpla nt Comp. plan	Eye Comp. plan	Eye Comp. plan	Orthopedics, Gynecology, General Surgery, Aesthetic Comp. plan	Orthopedics, Gynecology, General Surgery, Aesthetic Comp. plan	Orthopedics, Gynecology, General Surgery, Aesthetic Comp. plan	Orthopedics, Gynecology, General Surgery, Aesthetic Comp. plan	Heart surgeon Comp. plan	Heart surgeon Comp. plan	Heart surgeon Comp. plan	Heart surgeon Comp. plan
	(Including CUMS)		(Including CUMS)		(Including CUMS)	(ANNUAL and Companion Including)		(Including CUMS)		(Including Companion)	(ANNUAL and Companion Including)	(Including CUMS)		(Companion Including )
<b>Inpatient Treatment Coverage</b>	<b>2000 EUR</b>	<b>2000 EUR</b>	<b>2000 EUR</b>	<b>2000 EUR</b>	<b>2000 EUR</b>	<b>2000 EUR</b>	<b>5000 EUR</b>	<b>5000 EUR</b>	<b>5000 EUR</b>	<b>5000 EUR</b>	<b>10.000 EUR</b>	<b>10.000 EUR</b>	<b>10.000 EUR</b>	<b>10.000 EUR</b>
<b>Accommodation Guarantee</b>	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli	<b>1000 EUR</b> 200 EUR Muafiyetli
<b>Transportation Coverage</b>	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli	<b>500 EUR</b> 100 EUR Muafiyetli
<b>Travel Coverage</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>	<b>30.000 EUR</b>
<i>Disease</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</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>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Transfer of Funeral to Dormitory</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 EUR</i>	<i>2.500 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>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>	<i>30.000 EUR</i>
<i>Medical Consulting</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>	<i>Limitsiz</i>
<b>Companion Accommodation Guarantee</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>1000 EUR</b> 200 EUR exempted	<b>X</b>	<b>X</b>	<b>1000 EUR</b> 200 EUR exempted	<b>1000 EUR</b> 200 EUR exempted	<b>X</b>	<b>X</b>	<b>1000 EUR</b> 200 EUR exempted
<b>Companion Transportation Guarantee</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>500 EUR</b> 100 EUR exempted	<b>X</b>	<b>X</b>	<b>500 EUR</b> 100 EUR exempted	<b>500 EUR</b> 100 EUR exempted	<b>X</b>	<b>X</b>	<b>500 EUR</b> 100 EUR exempted
<b>In his own country Intervention Coverage</b>	<b>200 EUR</b>	<b>X</b>	<b>200 EUR</b>	<b>X</b>	<b>200 EUR</b>	<b>X</b>	<b>200 EUR</b>	<b>200 EUR</b>	<b>X</b>	<b>X</b>	<b>200 EUR</b>	<b>200 EUR</b>	<b>X</b>	<b>X</b>

Sales Premium	183 EUR	151 EUR	153 EUR	121 EUR	178 EUR	146 EUR	302 EUR	242 EUR	210 EUR	270 EUR	530 EUR	470 EUR	438 EUR	498 EUR
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**Yatarak Tedavi  
Teminatı**

To the insured Medical complications that develop after surgery, intervention, medical applications in a health institution with a Health Tourism Accreditation certificate within the borders of Turkey are paid for the treatments specified in the policy plans within the scope of this coverage, in line with the coverage limits and rates specified in the policy and certificate. Dissatisfaction arising from personal taste in aesthetic surgeries and dental treatments is not covered by this policy. The coverage is valid only for the surgery or intervention specified in the policy and is not valid for any medical treatment or application other than the relevant policy plan. Complications are not covered. The costs for the treatment of the complication with revision surgery or intervention are covered. Rehabilitation and physical therapy expenses that may be required are not covered. The examinations and medicines required for the medical procedure to be performed are also paid within the scope of this coverage. Diagnostic procedures other than the diagnosis and surgery required by the medical intervention and standard pre-op examinations and drugs not related to surgery are not covered. Additional examinations and follow-up tests that are planned/required for other health problems not related to surgery, such as pre- and post-intervention support treatments (such as serum insertion, supportive drug treatments, blood sugar, blood pressure regulation) are not covered by this policy.

**Uçak Bileti  
Teminatı**

In case of treatment of a complication developed as a result of a treatment applied in Turkey or revision of the surgery, the amount of the economy class flight ticket paid by the insured to come to Turkey from his/her country is paid with the limit and exemption specified in the policy. Air ticket coverage limit is different for some plans, check your certificate. Coverage is shown on the certificate and/or policy. The flight ticket guarantee is exempt from 100 EUR and the maximum guarantee amount that can be paid may vary on a plan basis, and the guarantee limit is specified in the certificate and policy.

**Konaklama  
Teminatı**

In the event that the treatment of a complication developed as a result of a treatment applied in Turkey or the revision of the surgery is necessary, the accommodation expenses that the insured has to make outside the health institution before and after the treatment in Turkey are limited to a maximum daily upper limit of 100 EUR and the coverage limit specified in the policy or certificate in total. paid under this guarantee. For accommodation expenses, 200 EUR/2 days in surgical plans and 100 EUR/1-day accommodation expenses in other plans are within the scope of exemption. Optional accommodation is not covered in cases where there is no medical necessity. The accommodation requirement is determined by medical reports.



**Kendi Ülkesinde  
Müdahale  
Teminatı**

It can be taken as an optional elective.

Minor interventions and medical treatments related to early complications such as discharge at the wound site, infection, etc. related to the medical intervention / surgery that the insured had after returning to their home country, and medical treatments that will not require them to come back, are covered within the limits specified in the policy and certificate.

In order for the insured to be able to compensate for such expenses incurred in his own country, he must send the original medical report and invoice, and the bank account information (swift, IBAN) from which the payment can be made by mail.

After the evaluation, the payment for the expenses covered by the guarantee is made to the insured bank account within the guarantee limits. Compensation

In payments, transfer swift costs are deducted from the coverage limits.

**Refakatçi  
Giderleri Teminatı**

It can only be taken as an optional elective in the Surgery and Cardiovascular Surgery plans. Relevant guarantees and limits First initiative to be implemented in Turkey

/ does not apply to surgery.

When the policy coverage comes into effect during the secondary initiative to be applied to the insured, transportation and accommodation expenses for a companion who will come to Turkey with the insured are covered within the scope of reimbursement within the coverage limits and exemption specified in the policy and certificate.

Accompanying expenses in the hospital bill that will occur during the stay in the hospital are not covered.

**Seyahat Poliçesi  
Teminatı**

Included in all plans. The health, ambulance, medical consultancy and funeral expenses specified in the certificate and policy are evaluated within the scope of the coverage limits and travel health insurance special conditions.







## Diş Planı

Complications that can be paid in the dental plan are the expenses after tooth extraction, surgical tooth extraction, root canal treatment, implant application, prosthetic tooth application and periodontology applications. Orthodontic treatments are not covered.

Problems such as disliking the color or shape of the prosthesis in the application of prosthetic teeth will not be considered as complications and compensation will be given. payment will not be made.

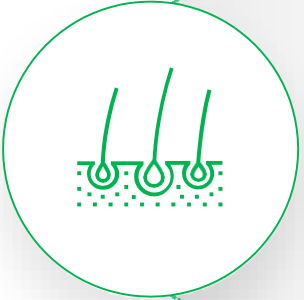
Delayed bleeding in surgical tooth extraction, gingival infection, remaining tooth fragment; In implant applications, complications such as the implant not being fully seated, moving in place, dislodged, damaging the jawbone are covered by the coverage.



## Göz Planı

In eye plan, refractive surgery such as excimer laser, lasik, cataract surgery, ptosis surgery, glaucoma surgery, retinal surgery. Complications that may develop related to detachment surgery are included in the policy coverage. In excimer laser surgeries, flap slippage, keratitis, epithelial walking under the flap, examination performed 60 days after the surgery. Impaired vision of more than 0.75 degrees; In cataract surgery; bleeding, perforation of the eye (perforation), rupture of the lens capsule, loss of transparency of the corneal layer, burns at the incision site, remaining parts of the cataract in the eye, infection, retinal detachment (detachment), edema in the yellow spot, uncomfortable and painful eye, droopy eyelid, glaucoma and/or double vision; visual impairment more than 1 degree in the examination performed 60 days after the operation, posterior capsule opacification; In ptosis surgery; recurrence of droopy eyelids; In retinal detachment surgery, recurrence of detachment, intraocular bleeding, cataract and glaucoma formation; Complications such as conjunctival rupture, scleral flap damage, vitreous loss, loss of central visual field, decompression retinopathy, infection, bleb leakage, suprachoroidal hemorrhage, and uveitis are covered in glaucoma surgery.

## Saç Ekimi Planı



In the hair transplantation plan, complications that occur as a result of the insured / patient not following the recommendations of the treating physician (such as hair combing and brushing in the early period, non-compliance with the hair washing procedure, not doing the necessary care after the hair transplantation) and the failure of the hair transplantation are excluded from the coverage. Despite all these recommendations being followed, treatments to prevent the transplanted hair follicles from holding or the development of infection in the hair skin and hair transplantation are covered by the coverage. In order to pay the compensation request, it must be determined with a doctor's report that the recommendations after hair transplantation have been followed. In the revision planting, sowing on the number of sowing made in the first attempt is out of the scope of the sowing coverage.

## ORTHOPEDICS.GYNECOLOGY.GENERAL SURGERY.AESTHETIC PLAN



In all surgical procedures, complications written in the information and consent form signed by the patient before the operation are covered. (Except death)

In aesthetic surgeries; Revision requests due to the fact that the surgery performed does not suit personal taste will not be met. However, revisions that will occur as a result of unsuccessful surgery (such as nasal tip droop, curvature, nasal septum perforation in rhinoplasty, asymmetry, fall, implant perforation and capsular contracture in rhinoplasty) are guaranteed.

Botox applications are not covered by the policy.

## CARDIOVASCULAR SURGERY PLAN



For the insured's medical treatment for related surgery such as restenosis, stent slippage, which developed after an operation/intervention such as peripheral vascular surgery, varicose surgery, heart valve replacement, valvuloplasty, coronary artery bypass surgery, coronary stent application, large vessel replacement in a health institution in Turkey. Possible complications mentioned in the literature are covered.

Demir Sağlık ve Hayat Sigorta A.Ş. may seek a second opinion from an independent expert, if necessary, in the assessment of the insured's claims for compensation. Demir Sağlık ve Hayat AŞ is the final decision maker for the payment of complication compensations.

In all these cases that require surgical or medical intervention/application, even if there is a companion and if necessary, accommodation and other costs in the health institution of the accompanying person, as well as transportation, hotel accommodation expenses are not paid. paid within limits.

# COMPENSATION PAYMENT APPLICATIONS



Acceptable compensation amount in line with the guarantees held by the insured during the policy period;  
It is paid from the relevant collateral defined in the certificate, in line with the collateral limit and payment rate.  
Even if there is more than one complication within the scope of the same plan and the insured has to come to Turkey several times, the total compensation amount that can be paid cannot exceed the total coverage amount written on the policy.  
There is no provision and pre-approval in this policy.  
There is no indemnity coverage for death in this policy.  
The total amount of the health expenditure incurred by the insured is paid to the insured's credit card or bank account at the end of the 10-day review and evaluation period following the submission of the following documents and additional documents that may be required on the basis of the plan.

In claims for compensation in all plans, except that additional documents may be requested on the basis of policy plans;

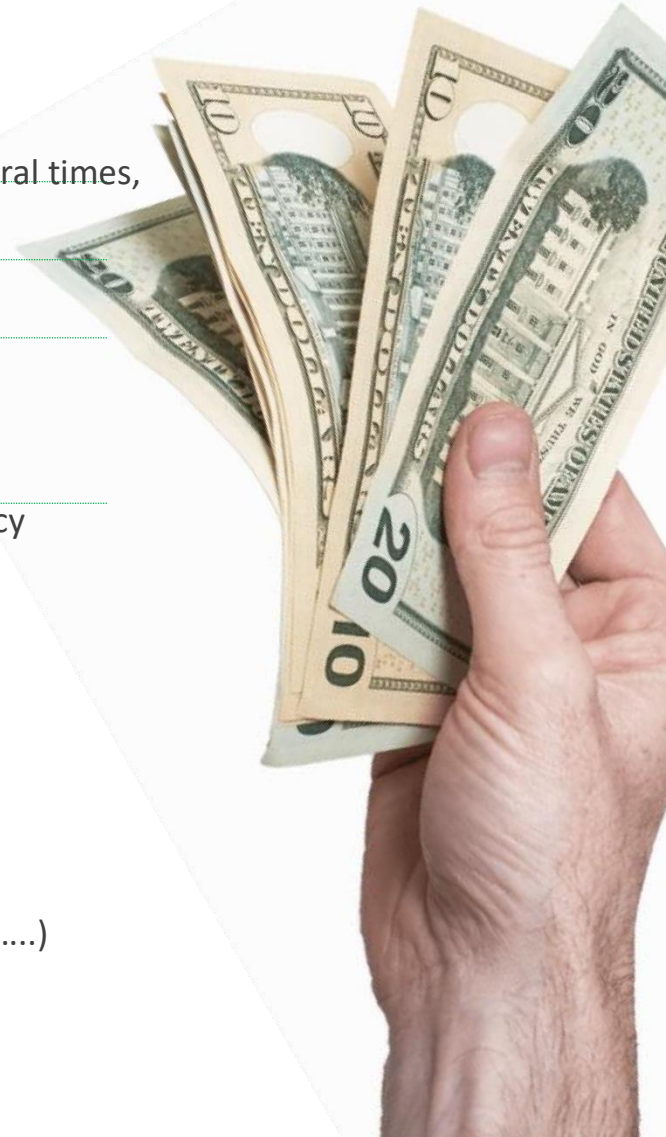
Authorization letter signed by the Insured for the Insurer to receive medical documents

First surgery report

Statement of the insured regarding the complication that occurred (when it started, what complaints occurred .....

Medical report describing the treatment for the complication, surgery report, if any

Originals of invoices showing health institution, hotel and transportation expenses



Photocopies of the stamp page of the passport showing the date of entry into Turkey and the first page showing the identity information

is necessary.



[www.demirsaglik.com.tr](http://www.demirsaglik.com.tr)



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Demir Sağlık Hayat ve Sigorta