



Welcome to CAN Premier Home Insurance

Your Policy Guide

Welcome to CAN Home Insurance

A home in North Cyprus can be a permanent residence, a place used for part of the year, an apartment within a managed development or a property shared with paying guests. This booklet explains how a CAN Home Insurance policy can be arranged around those different uses.

It provides a practical guide to the available sections, the information shown in the Policy Schedule, what to do following damage and the full terms that govern the contract.

Your Policy Schedule confirms your actual cover. It records the insured address, selected sections, sums insured, limits, excesses, co-insurance and endorsements. Benefits described in this guide apply only when the Schedule shows them as insured.

One policy guide. Two distinct parts.

YOUR COVER EXPLAINED

A plain-language overview of the principal sections, local property considerations, claims and policy administration.

FULL TERMS AND CONDITIONS

Definitions, insured events, exclusions, conditions and the detailed basis on which claims are settled.

24-HOUR EMERGENCY LINE

+90 533 869 8222

CLAIMS DEPARTMENT

0392 444 0777

Your Home Cover at a Glance

CAN Home Insurance is built from separate sections. This allows the policy to reflect the property and its declared use rather than applying the same cover to every home.

Buildings	The dwelling, permanent fixtures and accepted external structures against the insured events shown in the Schedule.
Contents	Household goods and personal belongings within the home, subject to category and single-item limits.
Accidental damage	Optional protection for sudden, unexpected and unintended physical damage to insured buildings or contents.
Valuable items	Specified or agreed valuables, with territorial limits and security conditions shown in the Schedule.
Liability	Accepted legal liability as property owner or occupier, and rental-use liability where separately included.
Earthquake	Optional cover subject to the earthquake terms, percentage co-insurance and deductible stated in the Schedule.
Holiday home and rental	Conditions and optional extensions for seasonal occupation, long-term letting and declared short-term rental use.

The sum insured is not the purchase price

The buildings figure should represent the reasonable full cost of rebuilding the insured property, including accepted professional fees and debris removal where provided. Land value and the price paid for the property are not part of the rebuilding cost.

MOTOR INSURANCE

Full comprehensive car insurance

[Read the cover guide >](#)

Designed for Homes in North Cyprus

Local construction, climate and patterns of occupation influence how home insurance needs to be arranged. The policy therefore separates the principal building from external property and makes certain natural hazards and occupancy arrangements explicit.

Water tanks, pumps, solar systems, pergolas, pools, terraces, retaining walls, gates and garden structures are not assumed automatically. They should be declared, photographed where requested and included within the appropriate sum insured or listed separately.

Water damage	Escape of water is different from gradual seepage, failed waterproofing, deteriorated grout or a maintenance defect. Trace and access applies only where selected.
Storm and flood	Cover responds to insured physical damage. Poor maintenance, open doors or windows, coastal corrosion and gradual weathering remain outside the policy.
Earthquake	Earthquake protection is optional and remains subject to the co-insurance and deductible shown in the Schedule.
Extended absence	Holiday homes and properties left empty for extended periods must meet the inspection, water-supply and security conditions shown in the policy.

TRAVEL INSURANCE

Cover for Schengen journeys

[Read the travel guide >](#)

Holiday Homes and Short-Term Rentals

A property used only by its owner presents a different risk from one occupied by tenants or a changing sequence of paying guests. The Policy Schedule must correctly state how the home is used.

Where the relevant extension is selected, cover may include guest-caused accidental damage, malicious damage, guest theft, rental-use liability and loss of confirmed rental income following insured physical damage. Each benefit remains subject to its own limit, evidence requirements and exclusions.

Records that matter

Before occupation	Keep a current inventory, dated photographs, booking details, guest identity information and evidence of the property condition.
Between bookings	Inspect and clean the home, check locks and access codes, and record any new damage promptly.
After damage	Preserve photographs, invoices, platform correspondence and any right of recovery from the guest, deposit or booking platform.

Ordinary cleaning, minor scuffs, gradual wear, missing items without evidence and non-payment of rent are not treated as insured physical damage.

MOTOR INSURANCE

Compulsory third-party car insurance

[Read the cover guide >](#)

Help Following an Emergency

Home Emergency Assistance applies only when it is shown as operative in the Policy Schedule. Its purpose is to arrange urgent temporary action when a sudden event creates an immediate risk to health, security or serious further damage.

It is not a maintenance contract. Routine servicing, replacement of worn systems, communal services and permanent improvements are not emergency assistance.

EMERGENCY LINE**+90 533 869 8222****CLAIMS DEPARTMENT****0392 444 0777**

Making a claim

1 Protect	Protect people first and take reasonable steps to prevent further damage.
2 Notify	Contact emergency services, police, the development manager or utility provider where appropriate, then notify CAN using the details in the Schedule.
3 Record	Photograph the scene and damaged property. Keep reports, inventories, invoices and estimates.
4 Preserve	Do not discard damaged property or begin permanent repair without consent unless immediate action is necessary for safety.
5 Cooperate	Allow inspection and provide the information reasonably required to assess the claim.

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Your Excesses and Contributions

An excess is the part of an accepted claim that remains payable by the insured. The amount may be a fixed sum or a percentage, depending on the cause of loss. The Policy Schedule and endorsements show the terms that apply to the individual property.

TYPE OF CLAIM	APPLICABLE EXCESS OR CONTRIBUTION
Fire, lightning, explosion and smoke	As stated in the Policy Schedule. If no excess is stated, no separate fixed excess applies.
Internal escape of water	No fixed water-damage excess unless an amount is specifically stated in the Policy Schedule or an endorsement.
Storm	No fixed storm excess unless an amount is specifically stated in the Policy Schedule or an endorsement.
Flood or surface-water accumulation	Where the standard flood special condition is shown, the insured retains 10% of the accepted loss and a 2% deductible applies, capped at EUR 2,500. Any different basis stated in the Schedule or endorsement applies instead.
Theft, attempted theft or malicious damage	The amount stated in the Policy Schedule.
Accidental damage	The amount stated in the Policy Schedule.
Guest or tenant damage	The rental-extension excess stated in the Policy Schedule.
Subsidence, heave or landslip	The amount or percentage stated in the Policy Schedule or endorsement.
Earthquake	The insured bears 20% co-insurance. Unless the Schedule states otherwise, the deductible is 2% of the building sum insured and 5% of the contents sum insured, applied separately in accordance with the earthquake endorsement.

Earthquake co-insurance is not the same as an excess. Co-insurance is the percentage of the accepted earthquake loss retained by the insured. A deductible is applied separately where the Schedule or endorsement states one.

If the Schedule differs from this summary, the Schedule and the applicable endorsement take priority.

Keeping Your Cover Up to Date

A policy reflects the information available when it is issued. Changes that affect the home or the way it is used should be reported promptly so that cover can be reviewed and, where appropriate, amended.

Tell CAN about	A change of owner, resident, tenant or occupancy; starting or ending short-term rental; extended unoccupancy; structural work or renovation; new pools, pergolas, solar systems or external structures; and material changes to rebuilding or contents values.
Check at renewal	The insured address, occupancy, building description, declared external items, sums insured, valuable items, security, limits, excesses and endorsements.
Documents to keep	The current Policy Schedule, this policy guide, endorsements, proposal information, valuations, inventories, photographs and purchase evidence for significant items.

Digital Virtual Home Assessment

A property can be assessed by scheduled video call when a physical site visit is not required. During the appointment, a CAN representative guides the property owner or authorised person through the interior, exterior and relevant features of the home.

- | | |
|-----------|---|
| 01 | Choose an appointment
Select an available day and time through the online appointment calendar. The appointment and connection details are then confirmed. |
| 02 | Prepare the property
Access to the interior and exterior should be available. A charged telephone, a stable internet connection and any available title deed or tenancy details should be kept to hand. |
| 03 | Walk through by video
The representative asks to see the main rooms, fixed installations, access points, external areas and other features relevant to the proposed cover. |
| 04 | Assessment and policy preparation
The information observed during the call is considered with the property details, declared use, sums insured and requested cover before terms are prepared. |

The virtual assessment supports underwriting and policy preparation. It does not replace the duty to provide complete and accurate information, and CAN may request photographs, documents or a physical inspection where necessary.

BOOK AN ONLINE ASSESSMENT

cansigorta.com/en/digital-assessment >

Full Terms and Conditions

The pages that follow form the detailed policy wording. They must be read together with the Policy Schedule and every endorsement. If there is an inconsistency, the order of priority stated in the wording applies.

How this policy works

This policy wording, the Policy Schedule, proposal or statement of facts, endorsements and any written amendments form one insurance contract. The Schedule identifies the insured property and confirms which sections apply. A section shown as not insured does not provide cover.

The policy is designed for private homes, holiday homes, let properties and short-term rental accommodation in North Cyprus where the relevant occupancy and use have been declared and accepted. It does not automatically cover every use of a property.

Please check the Schedule as soon as it is received. The insured must notify CAN Sigorta Ltd. promptly if any detail is wrong or if the use, occupation, construction, security, rebuilding value or contents value changes.

Documents forming the contract

1. The Policy Schedule and any revised Schedule.
2. This Home Insurance Policy Wording.
3. The proposal, application, declarations and statement of facts.
4. Any endorsement or special condition attached to the policy.
5. Any written amendment accepted by CAN Sigorta Ltd.

Order of priority

Mandatory law and the applicable General Conditions take priority. Subject to that, a specific endorsement takes priority over the Policy Schedule, the Schedule takes priority over this wording, and a special condition takes priority over a general term, but only to the extent of the inconsistency.

Contents

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SECTION 1

Definitions

The following words have the meanings set out below wherever they appear in this policy, the Schedule or an endorsement.

Defined term	Meaning
Accidental damage	Sudden, unexpected and unintended direct physical damage occurring at an identifiable time and place.
Building	The private dwelling at the insured address, including domestic garages and outbuildings, permanent fixtures and fittings, fixed sanitary ware, fitted kitchens, permanently installed air-conditioning units, underground domestic service pipes and cables, drains and septic tanks for which the insured is legally responsible. Pools, pergolas, terraces, boundary walls, gates, solar systems, water tanks and other external structures are included only if declared and shown within the building sum insured or separately in the Schedule.
Business	Any trade, profession, occupation, commercial activity or service carried on for income, including letting to paying guests, except where accepted under a landlord or short-term rental extension.
Contents	Household goods and personal belongings owned by the insured or a member of the household, or for which they are legally responsible, while at the home. Contents do not include the building, motor vehicles, watercraft, animals, money, securities, title deeds, business stock or property belonging to tenants or guests unless specifically stated.
Earthquake	Earthquake, volcanic activity and any resulting fire, explosion, landslip or tidal action occurring during one continuous period treated as one event under the applicable endorsement.
Endorsement	A written amendment changing the terms, conditions, limits or exclusions of this policy.
Excess	The amount or percentage of each claim the insured must bear, as stated in the Schedule or endorsement.
Family	The insured, spouse or partner, children and other relatives permanently living at the home.

Defined term	Meaning
Flood	The covering of normally dry land by water escaping or overflowing from the normal confines of a sea, watercourse, lake, reservoir, canal or drainage system, or accumulating rapidly following exceptional rainfall. It does not include gradual seepage, rising damp, defective waterproofing or water entering solely because doors, windows or other openings were left unsecured.
Guest	A person permitted to stay at the home, whether or not payment is made, but excluding a permanent tenant unless otherwise stated.
Home	The dwelling and grounds at the address shown in the Schedule.
Insured	The person or persons named as insured in the Schedule.
Insured event	A cause of loss specifically covered by an operative section of this policy.
Market value	The reasonable cost immediately before the loss of replacing an item with one of comparable age, condition and specification, allowing for depreciation where applicable.
Period of insurance	The period shown in the Schedule for which the premium has been accepted.
Rebuilding cost	The reasonable cost of rebuilding the insured building at the same location with materials and construction of comparable type and quality, including demolition, debris removal and professional fees where insured, but excluding land value and market value.
Schedule	The current Policy Schedule issued by CAN Sigorta Ltd.
Short-term rental	The temporary letting of all or part of the home to paying guests through a booking platform, agent or direct arrangement, where this use is declared and accepted.
Storm	Violent weather of sufficient intensity to damage a well-maintained building. Ordinary seasonal rain, gradual weathering, coastal salt exposure and water entering through defective or deteriorated building fabric are not storms.
Sum insured	The maximum amount stated for the relevant property or section, subject to all other limits, excesses and conditions.
Unoccupied	Not lived in or slept in by the insured, a family member, authorised caretaker, tenant or paying guest for more than the continuous period stated in the Schedule.

Defined term	Meaning
Valuables	Jewellery, watches, precious metals, gemstones, works of art, antiques, collections, furs, cameras and other items specified as valuables in the Schedule.
We us or our	CAN Sigorta Ltd.
You or your	The insured named in the Schedule.

SECTION 2

General principles and basis of cover

2.1 Insuring agreement

In return for payment of the premium, we will provide the cover shown as operative in the Schedule for insured events occurring during the period of insurance at the insured address, subject to this wording, the Schedule, endorsements, limits and excesses.

2.2 Information and disclosure

The policy is based on information provided by or on behalf of the insured. That information must be complete and accurate. Any fact that would influence our decision to insure, the terms offered or the premium must be disclosed when cover begins, at renewal and when circumstances change.

2.3 Changes that must be notified

- A change in ownership, occupancy or use of the home.
- The start or end of long-term letting, holiday letting or short-term rental.
- The home becoming unoccupied beyond the permitted period.
- Structural alteration, extension, major renovation or works affecting weatherproofing or security.
- A material change in the rebuilding cost, contents value or value of specified items.
- Damage, subsidence, landslip, flooding, criminal activity or another material risk affecting the home.
- Installation or alteration of a pool, pergola, solar system, water tank, generator, lift or other external structure.
- Use of the home for business or storage of business stock.

2.4 Territorial limit

Unless a section states otherwise, cover applies only at the insured address in the Turkish Republic of Northern Cyprus. Property temporarily removed from the home is covered only where the Schedule or an endorsement expressly provides it.

SECTION 3

General exclusions

The following exclusions apply to the whole policy. Additional exclusions appear under individual sections.

Exclusion	What is not covered
War and political violence	War, invasion, hostilities, civil war, rebellion, revolution, insurrection, military power, confiscation, requisition, nationalisation or destruction by order of a government or public authority.
Terrorism	Terrorism or action taken to control, prevent or respond to terrorism, unless expressly insured by endorsement.
Nuclear and radioactive risks	Ionising radiation, radioactive contamination, nuclear fuel, nuclear waste or nuclear weapons.
Cyber and data	Loss of or damage to electronic data, software, digital assets or functionality caused by cyber incident, programming error, malware or unauthorised access, except direct physical damage to insured property caused by a resulting fire or explosion where otherwise covered.
Existing or known damage	Loss, damage or a condition existing before cover began, or an event the insured knew or reasonably should have known was likely to result in a claim.
Deliberate dishonest or criminal acts	Any deliberate, wilful, dishonest, fraudulent or criminal act by the insured, a family member or a person acting with their consent. Guest or tenant acts are dealt with only under an operative rental extension.
Wear maintenance and gradual causes	Wear and tear, corrosion, rust, rot, mould, damp, condensation, gradual seepage, settlement, shrinkage, expansion, deterioration, coastal salt exposure, lack of maintenance or any process operating gradually.
Mechanical or electrical breakdown	Mechanical, electrical or electronic breakdown, failure, defect or loss of function, unless it causes separate physical damage insured elsewhere under the policy.
Defective work and materials	Faulty or inadequate design, specification, workmanship, construction, repair, renovation, materials, waterproofing, drainage or maintenance. Resulting damage may be considered only if caused by a separate insured event and not otherwise excluded.
Pests	Insects, vermin, rodents, birds, animals, fungi or infestation, except where an endorsement expressly applies.

Exclusion	What is not covered
Pollution and contamination	Pollution or contamination unless sudden, identifiable and caused directly by an insured event.
Consequential loss	Loss of use, delay, inconvenience, loss of market value or other indirect loss, except alternative accommodation, loss of rent or another benefit specifically stated.
Sanctions and illegality	Any payment or service that would expose us to a prohibition, sanction or restriction under applicable law.
Unexplained disappearance	Loss discovered only upon inventory, unexplained disappearance, clerical error or shortage.
Confiscation	Seizure, detention, confiscation or destruction by customs, police or another authority.
Building works	Loss arising from demolition, structural alteration, construction or renovation unless the works and related conditions were disclosed and accepted in writing.
Property not owned or legally held	Property the insured does not own and for which the insured has no legal responsibility.
Earth movement	Earthquake, subsidence, heave or landslip unless the relevant cover is shown as operative in the Schedule.

SECTION 4

General conditions

Condition	Requirement
Reasonable care	The insured must take reasonable steps to protect the home, keep it in a sound state of repair, maintain waterproofing, roofs, drains, plumbing, electrical systems, water tanks, pumps, solar systems, pools and security devices, and prevent or reduce loss.
Adequate sums insured	Building sums insured must represent full rebuilding cost and contents sums insured must represent full replacement value, unless the Schedule expressly provides another basis. Land value and purchase price are not the building rebuilding cost.
Security	All locks, alarms, shutters and protective devices declared to us must be maintained and used when the home is unattended. Keys and access codes must be kept securely and changed after loss or compromise where reasonably necessary.
Vacancy and absence	The insured must comply with Section 13 whenever the property is unoccupied or used mainly as a holiday home.
Precautions during weather	External furniture, awnings and movable property must be secured or stored when severe weather is forecast. Doors, windows and openings must be closed and secured when the home is unattended.
Other insurance	If another policy covers the same loss, we will pay only our rateable share, unless this policy states otherwise.
Fraud	If a claim or supporting document is fraudulent, exaggerated or deliberately misleading, we may reject the claim, recover payments, cancel the policy and exercise any other rights available by law.
Our rights after a loss	We may enter the property, take possession of damaged insured property, arrange inspection, control repair or replacement, conduct negotiations, defend liability proceedings and pursue recovery in the insured's name.
Subrogation	After paying a claim, we may exercise the insured's rights against any responsible person. The insured must preserve those rights and provide reasonable assistance.
Contribution to loss prevention	Reasonable emergency costs necessarily incurred to prevent an imminent insured loss or reduce covered damage may be considered, provided our consent is obtained as soon as reasonably possible.

Condition	Requirement
Premium payment	Cover is subject to payment of premium in accordance with the Schedule and any agreed payment arrangement. Failure to pay may result in cancellation or other action permitted by law.
Inspection	We may inspect the home, request photographs, video, documents or a remote visual inspection. An inspection does not guarantee that the property is safe, compliant or adequately insured.
Assignment	No interest in this policy may be assigned without our written consent.
Arbitration and disputes	Where liability is accepted but the amount is disputed, the parties may agree to refer valuation to an independent expert or arbitrator, without limiting rights under applicable law.

SECTION 5

Buildings

This section applies only when Buildings is shown as insured in the Schedule.

5.1 Insured property

We cover sudden and direct physical loss of or damage to the building at the insured address caused by an insured event listed below, subject to the Schedule and all applicable exclusions and conditions.

5.2 Insured events

- Fire, lightning, explosion and smoke caused by a sudden insured event.
- Aircraft or other aerial devices, or articles dropped from them.
- Impact by a vehicle or animal not owned or controlled by the insured or household.
- Riot, civil commotion, strike, labour disturbance or malicious damage, where not otherwise excluded.
- Theft or attempted theft involving forcible and violent entry to or exit from the home, unless the Schedule provides broader cover.
- Escape of water from fixed domestic water tanks, pipes, apparatus, appliances or fixed heating and cooling installations.
- Escape of oil from a fixed domestic installation.
- Storm, hail and flood.
- Falling trees, branches, poles or fixed aerials, including reasonable removal of the part causing insured damage.
- Subsidence, heave or landslip only when shown as operative in the Schedule.
- Earthquake only when shown as operative in the Schedule and subject to its co-insurance and deductible.
- Accidental damage only when Section 7 is shown as operative.

5.3 Additional building benefits

- Reasonable architects', surveyors' and consulting engineers' fees necessarily incurred in reinstatement, excluding fees for preparing a claim.
- Reasonable demolition, shoring and debris-removal costs following insured damage.
- Necessary additional costs of complying with a legal requirement first imposed after the insured event, excluding any pre-existing non-compliance.

- Replacement of locks following theft of keys, up to the limit in the Schedule.
- Damage to underground services for which the insured is legally responsible, caused by an insured event.
- Fixed glass, sanitary ware and ceramic cooking surfaces where stated in the Schedule.

5.4 Building exclusions

- The cost of repairing or replacing the item, pipe, tank, appliance or system from which water or oil escaped, unless trace and access or accidental damage expressly applies.
- Damage caused by water entering through defective roofs, terraces, balconies, doors, windows, grout, sealant, waterproofing or external walls unless direct storm damage created the opening during the same event.
- Damage to the portion of property that was defective, poorly designed or incorrectly installed.
- Cracking or movement due to normal settlement, thermal movement, shrinkage or expansion.
- Loss to land, retaining walls, pools, terraces, driveways, paths, tanks, drains, pipes, gates or fences caused by subsidence, heave or landslip unless expressly insured and the main dwelling is damaged by the same cause.
- Coastal erosion, wave action, tidal action or storm surge unless specifically endorsed.
- Damage caused by overflowing swimming pools, pool leakage or failure of pool systems unless specifically insured.
- The cost of routine maintenance, improvement or betterment.

SECTION 6

Contents

This section applies only when Contents is shown as insured in the Schedule.

6.1 Cover at the home

We cover sudden and direct physical loss of or damage to contents at the home caused by an insured event listed under Section 5.2, subject to this section and the Schedule.

6.2 Additional contents benefits

- Temporary removal for cleaning, repair or renovation within North Cyprus for the period and limit shown in the Schedule.
- Contents temporarily moved to alternative accommodation following insured damage to the home.
- Spoilage of food in a domestic refrigerator or freezer following accidental failure of the power supply or appliance, where the benefit is shown in the Schedule.
- Tenant's improvements and internal decorations paid for by the insured, up to the limit in the Schedule.
- Domestic employees' belongings at the home, excluding money and valuables, up to the limit in the Schedule.
- Replacement of documents following insured damage, limited to reasonable reproduction costs and excluding their financial value.

6.3 Contents exclusions

- Motor vehicles, motorcycles, caravans, trailers, aircraft, drones requiring registration, watercraft and their parts or accessories.
- Animals, birds, fish, plants and landscaping, except under an operative external property extension.
- Money, bank cards, securities, digital currency, lottery tickets, manuscripts and documents beyond reproduction cost.
- Business equipment, tools, stock or samples unless specified in the Schedule.
- Property belonging to tenants, paying guests or visitors.
- Theft from the open, communal areas, unlocked outbuildings or unattended vehicles.
- Scratching, denting, chewing, fouling or damage by domestic animals.
- Mobile phones, portable electronics, jewellery and valuables away from the home unless specifically insured.

6.4 Single item and category limits

The maximum payable for any one item, pair, set or category is the limit shown in the Schedule. An item exceeding that limit must be individually specified and accepted.

SECTION 7

Accidental damage

This section applies only when Accidental Damage is shown as insured in the Schedule.

7.1 Cover

We cover sudden, unexpected and unintended direct physical damage to insured buildings or contents occurring at the home during the period of insurance, where the relevant Buildings or Contents section is also operative.

7.2 Accidental damage exclusions

- Damage caused by wear, gradual deterioration, faulty workmanship, defective materials or lack of maintenance.
- Mechanical, electrical or electronic breakdown or failure.
- Damage caused during building, renovation, repair, cleaning, dyeing, restoration or maintenance work.
- Damage caused by pets, insects, vermin, fungus, damp, condensation or atmospheric conditions.
- Damage to clothing, contact lenses, food, plants, money or documents.
- Damage to property in the open unless it is specifically included in the Schedule.
- Damage caused by a tenant or paying guest unless the Landlord and Short-Term Rental Extension applies.
- The cost of correcting faulty design, installation, workmanship or materials.
- Loss consisting only of scratching, chipping or denting that does not affect function, unless the damaged item is insured as a specified valuable.

SECTION 8

Valuable items

This section applies only to valuables specified in the Schedule or covered within an agreed valuables limit.

8.1 Cover

We cover sudden and direct physical loss of or damage to insured valuables at the home. Cover away from the home or outside North Cyprus applies only where the Schedule states the territorial scope and maximum period.

8.2 Conditions

- Evidence of ownership and value may be required. Valuations must be current and from an acceptable specialist where requested.
- Items above the unspecified single-item limit must be individually described and valued in the Schedule.
- Jewellery must be kept in an agreed safe when the home is unattended if a safe condition appears in the Schedule.
- Loss by theft must be reported promptly to the police and evidence of the report supplied.

8.3 Pairs and sets

Where one part of a pair or set is lost or damaged, we may repair or replace the affected part and pay any demonstrable reduction in value of the remaining part, or pay for the complete pair or set if the undamaged part is surrendered to us. We will not pay more than the relevant sum insured.

8.4 Valuable item exclusions

- Wear, gradual deterioration, inherent defect or restoration processes.
- Breakage of brittle items unless caused by theft, fire, impact or an insured accident shown in the Schedule.
- Loss from baggage handled by a carrier unless reported to the carrier immediately and written confirmation obtained.
- Unexplained disappearance or loss arising from unattended property in a public place or vehicle.
- Confiscation or detention by customs or another authority.

SECTION 9

Liabilities

This section applies only when the relevant liability cover is shown as insured in the Schedule.

9.1 Property owner liability

We will indemnify the insured for legal liability as owner of the insured building for accidental bodily injury to a person or accidental physical damage to third-party property occurring during the period of insurance, up to the limit shown in the Schedule.

9.2 Occupier liability

We will indemnify the insured and resident family members for legal liability arising from occupation of the home for accidental bodily injury or accidental physical damage to third-party property, up to the limit shown in the Schedule.

9.3 Domestic employees

Where shown in the Schedule, we will indemnify the insured for legal liability for accidental bodily injury to a domestic employee arising out of employment at the home, subject to applicable law and the stated limit.

9.4 Liability exclusions

- Liability for injury to the insured, family, tenant, paying guest or person employed other than an insured domestic employee.
- Damage to property owned, occupied, leased, hired, borrowed or held in trust by the insured, except as expressly stated.
- Liability arising from business, profession, trade, short-term rental or paid accommodation unless the appropriate extension applies.
- Liability arising from motor vehicles, aircraft, watercraft or mechanically propelled vehicles.
- Contractual liability that would not otherwise exist.
- Fines, penalties, punitive or exemplary damages.
- Liability arising from dangerous animals, communicable disease, pollution, asbestos, weapons or deliberate acts.
- Legal costs incurred without our prior written consent.

9.5 Control of claims

The insured must not admit liability, make an offer or promise payment without our consent. We may investigate, negotiate, defend or settle a claim and appoint legal representatives. Defence costs are included within or payable in addition to the liability limit only as stated in the Schedule.

SECTION 10

Alternative accommodation and loss of rent

This section applies when Buildings or Contents cover is operative and the benefit is shown in the Schedule.

10.1 Alternative accommodation

If insured damage makes the home uninhabitable, we will pay reasonable and necessary additional accommodation costs for the insured household and reasonable temporary storage costs, up to the limit and period stated in the Schedule.

10.2 Loss of rent

If insured damage makes a let property uninhabitable, we will pay rent legally due but lost during the reasonable reinstatement period, up to the limit and period stated in the Schedule. There is no cover for booking cancellations, loss of demand, termination of a tenancy unrelated to damage, or amounts recoverable from another person.

10.3 Conditions

- The home must be uninhabitable because of insured physical damage.
- Costs and periods must be reasonable and supported by evidence.
- The insured must take reasonable steps to reduce the accommodation period and lost rent.
- Any saving in normal household expenses will be deducted.

SECTION 11

Trace and access

This section applies only when Trace and Access is shown as insured in the Schedule.

Following insured escape of water or oil, we will pay reasonable costs of locating the source and opening and restoring the part of the building necessarily disturbed to reach it, up to the limit shown in the Schedule.

Unless the Schedule states otherwise, we do not cover the cost of repairing the leaking appliance, tank, pipe, joint, seal or system itself; locating a leak where no insured damage has occurred; repeated leakage caused by an unresolved defect; or the cost of replacing sound property merely to achieve a visual match.

SECTION 12

External structures gardens and pools

External property is insured only if declared, included within the applicable sum insured and accepted in the Schedule.

12.1 Property that may be accepted

- Swimming pools and fixed pool equipment.
- Pergolas, gazebos, fixed awnings and covered terraces.
- Boundary walls, retaining walls, gates and fences.
- Solar panels, solar water-heating systems, external air-conditioning units, generators, water tanks and pumps.
- Garden furniture, sculptures, lighting and decorative structures.
- Trees, shrubs and landscaping, subject to stated sub-limits.

12.2 Notification and evidence

External property must be described in the proposal or later declared. We may require current photographs, dimensions, construction details and separate values. Undeclared external items are not automatically included merely because they are within the grounds.

12.3 External property exclusions

- Storm or flood damage to lightweight, fabric, temporary or inadequately secured property.
- Damage to trees, plants or landscaping caused by drought, disease, pests, lack of care or ordinary weather.
- Leakage from pools or damage due to defective pool construction, waterproofing or maintenance.
- Corrosion, fading, surface deterioration, salt exposure and gradual weathering.
- Damage to retaining walls caused by inadequate drainage or defective construction.
- Property in the open that was not declared and accepted.

SECTION 13

Holiday home and unoccupied property conditions

This section applies whenever the home is used seasonally, mainly as a holiday home, or is unoccupied beyond the period stated in the Schedule.

13.1 Required precautions

- The home must be secured whenever unattended and all protective devices must be used.
- A responsible person must inspect the internal and external condition at the frequency stated in the Schedule and keep a record where requested.
- The mains water supply must be turned off when reasonably practicable during extended absence, except where needed for an automatically protected system accepted by us.
- Leaks, roof defects, blocked drains, broken glazing and security failures must be repaired promptly.
- Mail, refuse and visible signs of absence must be managed reasonably.
- We must be told if building work begins or utilities are disconnected.

13.2 Restricted cover

When the home is unoccupied beyond the permitted period, theft, malicious damage, escape of water, accidental damage, glass breakage and liability arising from lack of supervision may be excluded or restricted unless the Schedule specifically continues them.

SECTION 14

Landlord and short term rental extension

This section applies only when Landlord or Short-Term Rental is shown as operative and the relevant use has been declared and accepted.

14.1 Insured use

The Schedule must state whether the property is let under a residential tenancy, used for short-term rental, or both. Cover does not apply to a materially different occupancy or prohibited use.

14.2 Guest caused accidental damage

Where shown in the Schedule, we cover sudden accidental physical damage to insured buildings or contents caused by an authorised paying guest during an accepted booking, up to the applicable limit and after deduction of the excess.

14.3 Guest caused malicious damage

Where shown in the Schedule, we cover intentional physical damage caused by an authorised paying guest, provided the loss is reported promptly to the booking platform or agent and to the police where reasonably required, and supporting booking and identity records are supplied.

14.4 Theft by guests

Theft by a paying guest is covered only where expressly shown in the Schedule. There must be identifiable missing property, evidence that the guest occupied the home during the relevant period, and prompt reporting to the booking platform or agent and police. Unexplained disappearance and inventory shortage remain excluded.

14.5 Guest and public liability

Where shown in the Schedule, Section 9 extends to legal liability arising from the accepted rental use, subject to the liability limit and exclusions.

14.6 Loss of rental income

Where shown in the Schedule, we cover confirmed rental income lost because insured physical damage makes the home uninhabitable, for the reasonable repair period and up to the stated limit. Platform fees, speculative future bookings, reputational loss and loss caused by regulation or market conditions are excluded.

14.7 Rental conditions

- Bookings and guest identity must be recorded and retained.

- A documented inventory and recent photographs of the property must be maintained.
- Keys and access codes must be controlled and codes changed where compromised.
- The home must be inspected and cleaned between bookings and damage reported promptly.
- Any security deposit, platform protection or recovery right must be pursued and preserved.
- Maximum occupancy and any restrictions stated in the Schedule must be observed.
- The home must not be used for events, parties or commercial activity unless accepted in writing.

14.8 Rental exclusions

- Ordinary cleaning, staining, odours, minor scuffs, wear, gradual deterioration and replacement due to hygiene preference.
- Damage caused by pets unless pet occupancy was accepted and the Schedule provides cover.
- Loss caused by an undisclosed tenant, subletting arrangement or booking outside accepted terms.
- Theft without evidence identifying the missing item and relevant booking.
- Non-payment of rent, chargebacks, booking disputes or fraud by a booking platform.
- Liability arising from unlicensed or unlawful rental activity.
- Damage recoverable from a guest, deposit, booking platform or another insurer until reasonable recovery steps have been taken; any recovery received after payment belongs to us up to the amount paid.

SECTION 15

Home emergency assistance

This section applies only if Home Emergency Assistance is shown in the Schedule and is subject to the provider, service area, event limit and call-out conditions stated there.

15.1 Purpose

Home emergency assistance is intended to arrange urgent temporary action following a sudden event that creates an immediate risk to health, security or serious further damage. It is not a maintenance service and does not replace buildings or contents cover.

15.2 Events that may be included

- Sudden failure of essential plumbing causing uncontrolled water escape.
- Complete electrical failure within the home, excluding utility-supply failure.
- Loss of security following damage to an external door, window or lock.
- Emergency roof measures following insured storm damage, where safe and practicable.
- Removal of an immediate blockage from the sole usable internal toilet or domestic drain.

15.3 Assistance exclusions

- Routine repair, maintenance, servicing or replacement of obsolete systems.
- Parts or work beyond the emergency limit.
- Events existing before the policy began.
- Communal services or equipment controlled by a development manager or utility provider.
- Unsafe access, unavailable parts, exceptional weather or circumstances beyond the provider's reasonable control.
- Work arranged without using the notified assistance procedure unless immediate action was essential to prevent serious loss.

SECTION 16

How claims are settled

16.1 Our options

We may repair, reinstate or replace damaged property, arrange work through an approved supplier, or make a cash payment. We will not pay more than the amount it would reasonably cost us to settle the claim through the most appropriate method.

16.2 Buildings settlement

Where the building is adequately insured and reinstatement is carried out, settlement may be based on reasonable reinstatement cost using comparable materials and methods, subject to the sum insured. If the building is not reinstated, is underinsured or cannot legally be rebuilt, settlement may be limited to the reduction in value or another basis stated in the Schedule or endorsement.

16.3 Contents settlement

We may repair or replace an item with a new item of comparable specification. For items subject to depreciation, obsolescence, wear or a market-value basis, we may deduct an appropriate amount. We do not pay for upgrading undamaged property.

16.4 Underinsurance

If the sum insured is less than the full value required by the policy, we may reduce the claim in the same proportion that the sum insured bears to the correct value, unless the Schedule provides another underinsurance basis. This condition may apply separately to buildings, contents, valuables and external property.

16.5 Matching items

We pay for the damaged item or part. We do not automatically replace undamaged matching items, units, suites, tiles, flooring, cabinets or sanitary ware solely because an exact match is unavailable. Any matching-item contribution applies only if stated in the Schedule.

16.6 Excesses and co-insurance

Each applicable excess will be deducted from the claim. Where earthquake or another event is subject to co-insurance, the insured bears the percentage shown in the Schedule in addition to any applicable deductible or minimum amount.

16.7 Limits

The maximum payable is the relevant sum insured or section limit, including costs and benefits unless the Schedule states that a cost is payable in addition. Limits are not increased because more than one insured person or claimant is involved.

16.8 Salvage

After settlement on a total-loss basis, damaged property may become ours. The insured must not abandon property to us without consent.

SECTION 17

Claims procedure

17.1 Immediate action

1. Protect people and take reasonable steps to prevent further damage.
2. Notify emergency services, police, the development manager or utility provider where appropriate.
3. Notify CAN Sigorta Ltd. as soon as reasonably possible and no later than five working days after becoming aware of the loss, using the contact details in the Schedule.
4. Do not dispose of damaged property or begin permanent repairs without consent, except where essential for safety or to prevent further loss.
5. Photograph or record the damage and retain damaged items, invoices and repair evidence.

17.2 Information required

- Policy number, insured address, date, time and circumstances.
- Photographs, video, inventories, ownership evidence and valuations.
- Police, fire service, management company, utility or contractor reports where relevant.
- At least one repair estimate where requested and access for inspection.
- Booking records, guest details, platform correspondence and check-in or check-out evidence for rental claims.
- Any writ, summons, demand or correspondence relating to liability, forwarded immediately and unanswered.

17.3 Duties after loss

The insured must cooperate, provide truthful information, permit inspection, protect recovery rights and avoid admitting liability. Failure to comply may reduce or defeat the claim to the extent permitted by law and to the extent our position has been prejudiced.

SECTION 18

Cancellation complaints and law

18.1 Cancellation by the insured

The insured may request cancellation in writing. Any return premium is calculated in accordance with the Schedule, applicable tariff and law, after allowing for the period on risk, administrative charges and any claim paid or outstanding.

18.2 Cancellation by us

We may cancel the policy by giving the notice required by applicable law where there is a valid reason, including non-payment, material non-disclosure, misrepresentation, fraud, a material change in risk, failure to cooperate or conduct that prevents administration of the policy or claim.

18.3 Complaints

A complaint should first be made to CAN Sigorta Ltd. using the contact details in the Schedule. The complaint should state the policy or claim number, the issue and the outcome requested. We will handle the complaint under our current complaints procedure and advise the insured of any further available referral rights.

18.4 Governing law and jurisdiction

Unless the parties agree otherwise in writing and applicable law permits, this policy is governed by the laws in force in the Turkish Republic of Northern Cyprus. The competent courts of the Turkish Republic of Northern Cyprus have jurisdiction.

18.5 Language

This English wording may be accompanied by translations. Unless the Schedule or applicable law states otherwise, the language version identified in the Schedule as governing will prevail if meanings differ.

Schedule completion checklist

The following items should be completed in the Policy Schedule or by endorsement before the policy is issued.

Schedule item	Required detail
Insured and risk address	Full legal name, correspondence details and exact insured location.
Occupancy	Permanent home, holiday home, long-term let, short-term rental or mixed use.

Schedule item	Required detail
Construction	Structure, roof, age, floor, apartment or detached status, development details.
Buildings sum insured	Full rebuilding cost, excluding land and purchase value.
Contents sum insured	Full replacement value and single-item limit.
External property	Pools, pergolas, walls, gates, solar systems, tanks and declared values.
Natural hazards	Earthquake, flood, storm surge, subsidence or landslip terms and excesses.
Water damage	Escape-of-water excess, trace-and-access limit and vacancy conditions.
Accidental damage	Buildings, contents, both or not insured.
Rental extension	Guest damage, malicious damage, theft, liability and loss-of-rent limits.
Liability	Owner, occupier, domestic employee and rental-use limits.
Valuables	Unspecified limit, specified items, valuations and territorial limits.
Unoccupancy	Permitted continuous period and inspection frequency.
Claims basis	Replacement, reinstatement, market value, average and matching-item provisions.
Endorsements	All special requirements, exclusions and security conditions.

Policy administration details

Item	Detail
Insurer	CAN Sigorta Ltd.
Registered office	As stated in the Policy Schedule
Claims notification	As stated in the Policy Schedule
Emergency assistance	Only where shown as operative in the Policy Schedule
Policy version	CAN Home Insurance Policy Wording EN 1.0 September 2026

This policy wording must be read with the Policy Schedule and endorsements. It does not provide cover by itself.

SPECIAL CONDITIONS

Home Insurance Special Conditions

The following conditions apply only where the relevant cover, limit or endorsement is shown in the Policy Schedule. They have been adapted from CAN home-policy special conditions for use in this customer booklet. The Schedule remains the record of the cover actually purchased.

Buildings and outside property	The home, permanent fixtures and accepted ancillary structures are covered within the stated building sum insured. Pools, terraces, boundary and retaining walls, gates, fences, pergolas, gazebos, fixed garden lighting and landscaping must be declared and included in the Schedule. Clean-water and waste-water wells are excluded.
Contents and valuables	Household and personal effects belonging to the insured household are covered within the home. Motor vehicles, watercraft, animals, business stock and unspecified valuables are excluded. Unless otherwise agreed, valuables are limited to 30% of the combined contents and valuables sum insured.
Pre-existing damage and alterations	Damage, defects, leaks, cracking or deterioration existing before inception are not covered. Structural alterations, additions and newly installed external property must be notified and accepted.
Shared areas and ancillary structures	Where the applicable endorsement is shown, liability for shared areas and ancillary structures is limited to 10% of the building fire sum insured unless the Schedule states another amount.

Settlement bases

Buildings. Where the replacement-cost endorsement is shown, qualifying partial building losses up to 5% of the building sum insured are assessed without a deduction for age and wear. For a larger partial loss, an appropriate deduction may apply, but the resulting assessment will not be reduced below 5% of the building sum insured solely by that deduction.

Contents. Fire and additional-peril contents claims are normally assessed on the cost of an unused item of comparable quality, capacity, performance and function. Age and wear may be deducted for clothing and household textiles, and for theft claims. The Schedule or specific section may state a different basis.

ADDITIONAL PERILS

Natural Events and External Impact

Earthquake, flood, storm, hail, landslip and impact covers apply only when shown in the Schedule.

Earthquake

Covers direct physical loss caused by earthquake, seaquake or volcanic eruption, including resulting fire, explosion, landslip or ground collapse, subject to the earthquake endorsement. Property that disappears during earthquake-related fire or explosion without evidence of insured physical damage is excluded.

The insured retains 20% of each accepted earthquake loss. Unless the Schedule states otherwise, a deductible of 2% of the building sum insured and 5% of the contents sum insured applies separately.

Flood and surface water

Covers direct physical damage caused by overflowing rivers, streams or channels; abnormal sea rise other than tide or tsunami; rainfall flooding; rainfall-related backflow from drains or cesspits; and groundwater, subject to the endorsement.

Escape of water from internal systems, overflowing tanks, heating systems and rainwater goods is not treated as flood. Landslip, tidal action, tsunami and non-rainfall drainage backflow are excluded under this section. Commercial stock stored below the required raised level is not covered.

Internal escape of water

Covers sudden and unexpected escape or overflow from domestic water tanks, pipes, fixed water or heating installations and domestic appliances. It does not cover repair of the failed item, wear, corrosion, defective maintenance, gradual leakage, damp, condensation or mould.

Reasonable trace-and-access costs are covered only within the limit stated in the Schedule.

Storm and hail

Storm means wind exceeding the threshold stated in the applicable endorsement. Direct damage caused by wind or objects carried by it may be covered. Hail damage is subject to its event and annual limits. Sea rise, coastal flooding, gradual deterioration, poor fixing and undeclared outside property are excluded.

Fixed awnings, solar collectors, aerials, satellite dishes, water tanks and similar items are considered only when declared and included. Portable garden property and vegetation are excluded unless specifically accepted.

Landslip and ground collapse

Covers sudden direct damage arising during the policy period, including landslip resulting directly from insured flood where stated. Normal settlement, shrinkage, expansion, defective design, inadequate compaction or drainage, excavation, construction activity, erosion, pre-existing movement and known cracking are excluded.

A 10% loss deductible applies to each insured building and pool loss where the standard landslip special condition is shown.

Impact by vehicles, aircraft or watercraft

Covers direct physical damage caused by impact from a motorised or non-motorised land vehicle; collision or falling of aircraft or objects from aircraft; or impact by watercraft against the insured building or declared fixed structures.

Impact caused by a vehicle or craft used by the insured household, employees or another person for whom the insured is legally responsible is excluded. Water movement, wake, storm surge, coastal flooding, corrosion and damage to the impacting craft or its cargo are excluded.

ADDITIONAL PERILS

Smoke, Civil Disturbance and Malicious Damage

Smoke

Covers direct physical damage caused by sudden, unexpected or faulty operation of a heating or cooking appliance connected to a flue, pipe or vent. Gradual staining, normal smoke from open fires, tobacco or candles, poor cleaning, corrosion and repair of the faulty appliance or flue are excluded.

Strike, lockout, riot and civil commotion

Covers direct physical damage caused by participants in an insured disturbance and by measures taken by the authorities to prevent, suppress or reduce it. War, rebellion, terrorism, confiscation, deliberate acts by the insured and indirect financial loss are excluded unless separately insured.

Malicious damage and terrorism

Malicious damage caused by a person outside the insured household may be covered where shown. Terrorism applies only under the applicable endorsement. Biological or chemical contamination, infection or poisoning remains excluded.

Theft and attempted theft

Covers direct loss or physical damage following forcible entry or exit, unlawful use of a stolen or copied key or access credential, concealment within the home, or violence or threat.

Attempted-theft damage and reasonable lock replacement following theft or robbery of keys are included within the stated limits.

Building damage caused during theft, theft of fixed building parts, and repair of damaged doors, windows and locks are limited to 5% of the building sum insured unless the Schedule states otherwise.

Unexplained disappearance, unlocked premises, inventory shortage, theft by residents, employees, tenants, paying guests or authorised visitors, and theft of unspecified valuables or portable electronics are excluded unless expressly extended.

The incident must be reported promptly to the police and a police report or event reference obtained.

Glass breakage

Where insured, cover applies to external glazing, window and door glass, internal partition or furnishing glass, mirrors and glass shelves, together with handles, locks, mechanisms or frames that must necessarily be replaced with the glass. Ceramic hobs, glass basins and aquarium glass are excluded unless stated otherwise.

Accidental damage

Covers sudden, unexpected and unintended direct physical damage to insured buildings or contents. It does not cover gradual deterioration, defective design or workmanship, maintenance or renovation work, cosmetic damage, pests, cleaning or restoration, mechanical or electrical breakdown, unexplained loss, deliberate acts, warranty claims, pre-existing damage or indirect loss.

ADDITIONAL BENEFITS

Costs, Liability and Equipment

Loss of rent and alternative accommodation

Where shown, cover applies when insured physical damage makes the home uninhabitable. Payment is limited to the reasonable period of reinstatement, the period shown in the Schedule and the stated sum insured. Under the standard special condition, loss of rent is limited to three months and 15% of the relevant sum insured, subject to the evidenced contractual or local market rent.

Insulation failure

Where specifically insured, one event during the policy period may be covered for internal redecoration caused by sustained rain entering through external walls or beneath doors or windows. Repairing the defective insulation, roof or external wall is excluded. Condensation, mould, unfinished facades and water accumulating on balconies without adequate drainage are excluded.

The defect must be corrected after a claim. Repeated damage from an unrepaired insulation or jointing defect is not covered.

Debris removal

Reasonable and documented debris-removal expenses arising from an accepted insured loss are covered within the stated limit. Under the standard special condition, the limit is 5% of the sum insured for the affected property.

Property-owner and neighbour liability

Property-owner liability covers legal liability to a tenant arising from an insured event, excluding natural perils unless included. Neighbour liability covers direct physical damage to neighbouring buildings or property caused by the spread of insured fire or explosion. Liability arising from internal water or smoke applies only when those events are insured.

Under the standard neighbour-liability special condition, payment for one event is limited to 15% of the relevant liability sum insured.

Machinery breakdown

Where shown, domestic generators, water heaters, boilers, central heating, pressure systems, central air conditioning, pumps and pool equipment may be insured within the stated limit. Equipment over ten years old is excluded unless expressly accepted. Wear, gradual deterioration, poor maintenance, misuse, defective installation and pre-existing faults are excluded.

Electronic equipment

Insured equipment must be declared at new replacement value including delivery, installation, duties and taxes. Partial-loss settlement may be reduced proportionately where underinsured; total-loss settlement is limited to market replacement value less salvage and any excess.

Electrical damage is subject to suitable surge regulation or uninterrupted power protection where required. Software, data, viruses, warranty losses, portable personal devices and other excluded categories are not covered unless expressly accepted.

Valuables and portable electronics

Specified valuables may include jewellery, precious metals, art, antiques, collections, furs, handmade rugs and portable electronics. Cash and daily-use jewellery are subject to the sub-limits and security requirements stated in the Schedule. Securities and misuse or dishonesty are excluded unless expressly included.

POLICY ADMINISTRATION

Assessment, Communication and Recovery

Expert appointment

CAN may appoint an expert where needed to establish the nature and amount of loss and will meet the fee of the expert it appoints. The insured may appoint a separate expert or technical adviser at their own cost after written notice. An expert report does not by itself confirm cover or the amount payable.

Address and contact information

The postal address, telephone number and email recorded in the Schedule are treated as current. Changes must be notified within a reasonable time by a written or recordable electronic method. The insured must check the risk address, use of the home and other declarations and correct errors promptly.

Underinsurance

If the sum insured is below the true rebuilding, replacement or reinstatement value at the date of loss, a partial claim is reduced proportionately: $\text{payable claim} = \text{loss amount} \times \text{sum insured} / \text{correct insurance value}$. Removal or alteration of average requires CAN's written acceptance before a loss, payment of any additional premium and an endorsement.

Overinsurance

The amount above the true insured value does not increase the claim payment. Insurance cannot place the insured in a better financial position than immediately before the loss. Where identified during the policy period, the sum insured and premium may be corrected in accordance with the policy and law.

Subrogation and recovery

After paying a claim, CAN is entitled to exercise the insured's rights against a responsible third party to the extent of the payment. The insured must help identify responsible parties, provide reasonably obtainable evidence, preserve recovery rights and give reasonable assistance with proceedings.

Policy Schedule controls

The example policy from which these special conditions were reviewed contained individual monetary limits, sums insured and selections. Those customer-specific figures do not form part of this booklet. Only the limits, cover selections, excesses and endorsements printed in the individual Policy Schedule apply.

GENERAL CONDITIONS

TRNC Fire Insurance General Conditions

The following General Conditions are incorporated into this policy and apply to the fire insurance contract. They also govern any additional peril accepted under the Policy Schedule or an endorsement where the relevant clause makes them applicable.

What confirms cover	The Policy Schedule identifies the insured property, sums insured, selected additional perils, limits, excesses, co-insurance and endorsements.
Additional perils	Earthquake, flood, storm, landslide, malicious damage, riot, terrorism and other listed perils are not automatic under the General Conditions. They apply only when separately accepted and shown in the Schedule or an endorsement.
Property requiring declaration	Pools, boundary and retaining walls, terraces, external statues and similar property must be shown in the policy where the General Conditions require specific inclusion.
Claims notification	A fire claim must be notified as soon as possible and no later than five working days after the policyholder becomes aware of it.
Order of priority	Mandatory law and applicable General Conditions prevail. Subject to them, the specific endorsement, Policy Schedule and this wording apply in the order stated in the policy.
English text	This English text has been formatted for this booklet. If an approved original-language text differs, the legally applicable approved text prevails.

Editorial review note

The supplied English translation contains typographical, numbering and translation irregularities. Formatting and obvious extraction artifacts have been corrected without intentionally changing the legal substance. The proportional underinsurance basis in section 16.4 of this wording should be read together with A.5 and B.6.2 below.

A. Scope Of The Insurance

A.1. Scope of the Insurance:

This insurance covers material damage, not exceeding the sum insured, caused directly by fire, lightning, explosion or smoke, steam and heat occasioned by fire and explosion in the insured property.

A.2. Scope of the Sum Insured:

2.1. In Immovable Property:

2.1.1. Unless agreed otherwise, outbuildings such as gardeners' house, garage, water tank and coal store room; all kinds of fixtures in or on the buildings that form an integral part of the buildings such as elevators, escalators, lightning rods and television antennas, are included in the scope of the sum insured. 2.1.2. Foundations, garden and boundary walls, retaining walls, quays, terraces, wharves, fountains, statues placed outside the buildings, cisterns and pools and the like may be included in the scope of the sum insured only if they are indicated in the policy.

2.2. In Movable Property:

2.2.1. Properties in the insured premises:

1. If insured objects are itemized or grouped according to their properties, anything belonging to one of these items or groups,
2. If only a single figure is provided for everything insured, then everything covered within the definition of the sum is insured, regardless of whether or not specifically mentioned in the policy, even if brought later by way of reinstatement or as a new purchase.

2.2.2. Unless otherwise agreed, only effects belonging to the insured and members of his/her family living together or people living together and his/her employees are included in the cover of insurance.

A.3. Perils and Losses that may be included in the scope of the Cover by Additional Agreement:

3.1. Damage due to the following perils are excluded from the insurance coverage. However, they may be included in the scope of this cover by additional agreement subject to these general conditions and the attached clauses:

3.1.1. Strike, Lockout, Riot and Civil Commotion 3.1.2. Terrorism 3.1.3. Earthquake and Volcanic Eruptions

3.2. Unless occasioned by Fire or Explosion, damages caused by the following perils are excluded from the cover. However, they may be included in the scope of the cover by additional agreement according to these general conditions and the attached clauses:

3.2.1. Snow weight 3.2.2. Flood and Inundation 3.2.3. Landslide 3.2.4. Storm 3.2.6. Smoke 3.2.7. Impact by;

3.2.7.1. Vehicles 3.2.7.2. Sea vehicles 3.2.7.3. Air vehicles

3.2.8. Malicious damage

3.3. The following items are excluded from the cover. However, provided that their sums insured are specifically mentioned under the policy, they may be included in the cover by additional agreement.

3.3.1. Paintings, pictures, books, engravings, manuscripts, statues, bibelots, collections, carpets and the like having artistic or antique values. 3.3.2. Models, moulds, plans, drawings or designs or patent rights, documents, commercial (business) books and the like. 3.3.3. Cash, bonds and shares, valuable documents, all kind of gold, silver and jeweler and ornaments made out of these items and other precious metals, precious gems and pearls and the like. 3.3.4. Watercraft, aircraft and vehicles and their cargo (except when in motion). 3.3.5. Goods held in trust or on commission. 3.3.6. Debris removal expenses. 3.3.7. Loss of rent and use. 3.3.8. Liability due to fire and explosion.

(This may be included in the cover by additional agreement according to these general conditions and the attached clauses.)

A.4. Exclusions:

The following are excluded from the cover.

4.1. All losses caused by war, warlike operations, invasion, acts of foreign enemy, combating (whether war be declared -or not), civil war, revolution, rebellion, insurrection and military and disciplinary forces necessitated by these events.

4.2. All losses caused by or attributed to ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel as well as measures necessitated by these events and taken by the military and disciplinary forces (the expression of combustion used in this paragraph will also comprise any self sustained nuclear fission).

4.3. All losses caused by any act of public authority on the insured property.

4.4. Loss or damage caused by inherent defects or self-combustion or fermentation or deterioration occurring in the structure of the matter and/or scorching of the insured items not accompanied by fire.

4.5. Loss or damage to the insured items, not accompanied by fire, resulting from:

1. Their exposure to fire or heat for treatment or other useful purpose,
2. The falling of or throwing of them into a furnace or similar place containing fire,
3. Flameless combustion or scorching such as clothing, linen and other material bums,
4. Their contact with heating, lightning, ironing devices and/or lamps, candles, cigarettes and such.

4.6. Loss or damage, not accompanied by fire, sustained by any kind of motors, electrical and electronic appliances, equipments, fittings and their wiring while they are connected to an electrical current and due to the reasons such as short-circuit, grounding, voltage fluctuations caused by this current and heating and induction current resulting there from.

4.7. Implosion, rupture and any other way of deformation of vessels due to low pressure, their wear and tear and all losses sustained by insured motors and appliances due to centrifugal forces and mechanical failure.

A.5. Under-insurance:

In the case where the insurance amount stated under the policy is lower than the value of the insured interest at the time of a loss occurrence and the interest is only partially damaged, then unless otherwise agreed, the insurer is liable only for the difference between the insurance value of the insured interest at the time of loss occurrence and the insurance amount mentioned within the policy.

The policyholder may alter the insurance contract in a way that the whole amount of the loss or damage, which does not exceed the sum insured, will be paid by the insurer

Without taking the above mentioned proportion into consideration. In case that before any occurrence, the policyholder has advised through a notary this alteration of the policy made by him, the contract conditions will be deemed automatically altered from the day following the day of notification and the insurer shall be liable for all losses not exceeding the sum insured. The

insured has to pay the difference of premium indicated in the Tariff according to the stipulations relating to the initial premium payment.

A.6. Over-insurance:

If the sum insured exceeds the value of the insured interest, the part, exceeding this insurance value is not valid.

The insurer has to inform the insured as soon as he becomes aware of the fact during the policy period and accordingly adjust the sum insured as well as the premium into their real values by paying back the exceeding amount of premium to the insured.

A.7. Deductibles :

It may be agreed that the insurer will not indemnify losses not exceeding a certain amount or certain percentage of the sum insured or a certain percentage of the damage.

Such determined percentages or amounts of deductible are indicated on the policy.

A. 8. Inception and Expiration Date of the Insurance:

The insurance begins at 12:00 noon and terminates at 12:00 noon Turkish time on the inception and expiration dates indicated on the policy unless otherwise agreed.

B. Claims And Indemnities

B.1. Obligations of the policyholder in the event of a loss occurrence:

In the event of a loss occurrence, the policyholder must comply with the following obligations:

1.1. To notify the insurer at the latest within five working days after he becomes aware of the loss occurrence. 1.2. To take all necessary salvage and protection measures as if he was not insured and does his utmost to comply with the instructions given by the insurer for this purpose. 1.3. To permit the insurer or his authorized representatives to enter the building and premises where the damage has occurred for all reasonable purposes and in any suitable manner, to take over, to keep possession of them, and to protect them in order to minimize the extent of the losses. 1.4. Unless unavoidable, not to make any changes in the premises or items being subject of a claim. 1.5. Upon request of the insurer, to give the insurer, without delay, all the information and documents which can be obtained by the policyholder that are useful to determine in detail the cause of the loss or damage, and to ascertain the loss amount and evidences for the use of the right of subrogation. 1.6. To give a written declaration of the estimated loss amount within a reasonable and suitable period of time to the Insurer. 1.7. To permit the insurer or his authorized representatives to examine and investigate the insured premises or items and related documents in order to determine his obligation regarding the amount of indemnity as well as his right of subrogation. 1.8. To inform the insurer about other insurances covering the insured premises or items, if any.

B.2. Protection Measures and Salvage

The policyholder is under obligation to take appropriate precautions in order to prevent, stop, and/or reduce material loss and damage caused by the risks covered by this policy. The Insurer pays the expenses arising from precautions taken even if these precautions turn out to be useless.

In the case of under-insurance, the insurer pays these expenses in proportion to the ratio of the sum insured to the insurance value.

The insurer pays loss or damage caused to the insured property arising from the loss, destruction or damage during the firefighting or demolishing or evacuation necessitated by extinguishing the fire or salvaging.

B.3. Rights and Obligations of the Insurer in case of the Occurrence of the Risk:

When the risk materializes, the Insurer or the people authorized by him may enter the damaged building and premises in an appropriate and reasonable way in order to protect the Insured building and items to reduce the loss. The Insurer may require taking over the Insured building and property. The insurer in doing so shall not be accepted as admitting any liability and shall not lose any of his rights arising from any condition of this policy.

Insured property, whether damaged or not, cannot be left totally or partially to the Insurer without the Insurer's approval. Entrance to the Insured buildings or places, taking over the insured buildings or materials, seizing or putting the same under precaution by the Insurer shall not constitute a proof of acceptance for the request of abandonment of the damaged property by the policyholder within the conditions of this article.

The Insurer is obliged to complete necessary investigations to determine the amount of loss and indemnity and to notify the insured about same within one month after all the documentation relating to the loss or damage has been submitted to him.

B.4. Assessment of Damage

The amount of loss occurring in property insured under this contract is to be assessed by mutual agreement between the parties.

If the parties cannot agree on the amount of loss, they may decide, if they so wish, to appoint arbitrators to assess the amount of the loss and establish this fact by signing an agreed statement. In this case, the amount of loss will be assessed as stated below and in the event of a claim made, or legal action commenced, against the Insurer,

The decision made by the arbitrator will be the basis for the assessment of the indemnity; however, the parties may prove the amount of the loss or damage with all kinds of evidences in the event that no report is submitted within a period not exceeding three months from the time of appointment of a single arbitrator, should a single arbitrator be appointed, otherwise, within a period not exceeding three months from the time of appointment of the Umpire; notwithstanding the above, this period shall not exceed a period of six months following the occurrence of the loss hereunder.

If the parties cannot agree on the appointment of a single Arbitrator for the solution of the difference,

then each party will choose his own Arbitrator and notify the other party by means of the notary public. The Arbitrators shall, within 7 days after their first meeting and before entering upon the reference, elect an Umpire and state the fact in a protocol. The authority of the Umpire shall solely consist of making the final award together with Arbitrators of each party for matters that the Arbitrators may not reach an agreement. The reports of the Arbitrators shall be given to both parties at the same time.

If one of the parties does not appoint his own Arbitrator within 15 days following the notification of the other party, or if the Arbitrators can not agree within 7 days in appointing the Umpire, then the Arbitrator of the other party, or the Umpire, shall, upon the request of one party, be appointed among specialized persons by the Court authorized to handle commercial law suits in the locality where the damage has occurred.

Both parties shall have the right to request that the Umpire either elected by the parties Arbitrators or by the authorized Court, be appointed amongst persons not residing at the locality of the Insured or of the Insurer, or not residing at the place where the loss or damage has occurred.

Objections can be made against the Arbitrators on the grounds of their incompetence. The right of objection not used within 7 days following the date when the identity of Arbitrator is known shall be forfeited.

Should the Arbitrator die, resign or be refused, the new Arbitrator shall be elected in the same way and the assessment proceedings will be continued from the point where they stopped.

The death of the policyholder shall not terminate the duties of his Arbitrator.

The Arbitrators may require proof necessary to establish the amount of loss or damage as well as the records and documents useful for determining the value of the insured items existing at the time of the occurrence of risk at the place where the loss or damage has occurred.

The awards of the Arbitrator or the Umpire as to the amount of loss or damage are final and binding to all parties

Objections against the awards of the Arbitrators can only be made in case it is obviously understood that the amount of loss or damage is considerably different from the reality. The cancellation of these awards can be requested, within 7 days after the date of notification of the report, from the Court authorized to handle the commercial lawsuits at the locality of the loss.

The parties shall pay the fees and expenses of their own Arbitrators. The parties share the fees and expenses of a single arbitrator or umpire equally.

The establishment of the amount of loss and damage has no influence on the terms and conditions existing in this Policy and in the regulations nor on setting forth with these terms and conditions.

B.5. Calculation of Indemnity:

5.1. In calculation of the amount of indemnity, the values at the time of loss or damage will be taken into consideration. The values at the time of loss or damage are calculated as follows:

5.1.1. In commercial goods, the value is calculated on the actual market purchase value of the goods one working day prior to the date of loss or damage. 5.1.2. In materials in the process of being manufactured in factories and workshops, the value is calculated by adding to the purchasing price of the raw material and other materials on the working day prior to the date of loss or damage manufacturing expenses incurred up to that day and proportionate share of general expenses. Provided the value so calculated shall not exceed, in no way, the value of manufactured goods on the day proceeding the working day of loss or damage.

For the purpose of this article and its provisions, raw materials and finished products, whether they are in the factory buildings, workshops or in annexes to them or in any other place in the premises, are considered commercial goods,

5.1.3. The new replacement value, in all kinds of industrial installations and machinery, equipment and fixtures, is taken into consideration. However, in calculating this value necessary depreciation for wear and tear and loss of value from other causes, as well as any difference in performance and quality compared to new products, shall be taken into consideration. 5.1.4. In household and personal effects, the new purchasing value, considering depreciation for wear and tear and depreciation of value from other causes shall be taken into consideration. 5.1.5. In buildings, the new construction value at the time and place of loss or damage is considered. However, deductions are made from this price for depreciation due to wear and tear and other reasons.

If the building will not be reconstructed, then the indemnity is calculated by deducting the value of the land from the sale/purchase value of the building on the day preceding the date of loss or damage.

5.2. Agreed Value

If at the time of concluding an insurance contract or during the policy period, the value of buildings, fumitures and fixtures, machinery and household effects that are the subject matter of the insurance, is fixed by experts appointed with the consent of both the Insured

And the Insurer and accepted by both parties, no objections shall be made against this value in the event of loss or damage and calculation of the indemnity.

The list of values in an agreed value contract is valid for the insurance period of one year maximum. The party demanding agreed value Insurance pays experts' fees. Stocks cannot be insured on an agreed value basis.

B.6. Payment of Indemnity:

6.1. If only one sum insured is provided for all insured property then the Insurer's liability is limited to this sum; if insured property is itemized or grouped according to their property then the Insurer's Liability is limited to the sums insured for those items or groups.

6.2. If the sum insured is lower than the insurance value at the time of loss and damage of the risk, unless otherwise agreed, indemnity is paid according to the proportion that the sum insured bears to the value of insurance.

6.3. If there is more than one insurance policy covering the insured items, then following the ascertainment of the amount of indemnity according to laws and, if any, the provisions of the policy, the Insurer pays its proportionate share of the indemnity.

Special conditions as well as conditions of warranties of the insurance policies shall be taken into consideration reciprocally.

6.4. When the risk materializes, if items are insured both under marine and fire insurance policies, liability of fire insurer shall operate after the marine insurer's liability.

B.7. Reduction or Forfeiture of the Right of Indemnity

If the policyholder does not fulfill his obligations in case of loss or damage, and there is an increase in the amount of loss due to this fact, then the amount of indemnity thus increased is deducted from the indemnity to be paid by the insurer.

If the insured acts deliberately to cause the materialization of the risk and takes any fraudulent actions in order to increase the amount of loss, all rights of the insured arising from this policy shall be forfeited.

B.8. Consequences of Loss and Indemnifications:

8.1. The insurer shall pay the defined amount within 1 month to the insured person.

8.2. The Insurer shall legally subrogate the Insured to the extent of his payment of indemnity. The Insured is obliged to give all documents and information available to help the insurer in the suit he will file.

8.3. In case the risk-materialized results in a total loss, the cover comes to an end. In case of a partial loss, the sum insured shall be reduced by the amount of the indemnity paid as of the date of loss.

The same method is also applied in cases when the sum insured is itemized or indicated separately for different groups.

In cases when the sum insured is reduced, the sum insured can be increased by charging a premium calculated on a daily pro-rata basis as from the date of Insured's request.

8.4. In case of a partial loss, the parties have the right to cancel the policy. The parties can use their right of cancellation only before settlement of indemnity.

The premium for the period up to the date when the cancellation comes into force is calculated on a daily pro-rata basis and the surplus balance is returned.

C. Miscellaneous Provisions

C.1. Payment Of The Premium Inception Of The Insurers Liability And Policy Holder's Default In Payment:

The whole of the premium or the advance payment (the first installment) if payment by installment is agreed is to be paid as soon as the Contract is concluded and at the latest upon the delivery of the Policy. Unless otherwise agreed, if the whole premium or its first installment is not paid, the liability of the Insurer does not commence even if the Policy is delivered and this condition is written on the front page of the Policy. If the policy holder does not pay the whole premium or its advance payments and if the payment in installment is agreed until the end of the day when the policy is delivered, the policy holder is deemed to be in default of payment. If the policyholder does not pay his debt of premium within 30 days following the date of default, the insurance contract is deemed to be cancelled without giving any notice.

If it is agreed that the liability of the insurer would commence upon delivery of the policy even if the premium is not paid, the liability of the insurer will be valid during the first 15 days of the month.

If a payment by installment is agreed, the due dates and amounts of the installments, and consequences of failure of payment on due dates, are written down in the preamble of the policy or the policyholder is informed in writing when the policy is delivered. If the insured does not pay any of the installments on the due dates either indicated in the policy or advised to him in writing, the policyholder is deemed to be in default of payment.

In case the policyholder does not pay his debt of premium within 15 days following the date of default, the cover of insurance suspends. Provided that the risk has not occurred, if the premium is paid during the period when the insurance is suspended, the cover of insurance continues to be valid as from the date of suspension. If the premium is not paid within 15 days from the date of suspension, the insurance contract is deemed to be cancelled without requiring any notice,

In case of loss or damage occurrence, the part of the installments that are not due yet and do not exceed the amount of indemnity that the insurer is obliged to pay become due.

In cases when the insurance contract deemed to be cancelled as per this article, the premium

corresponding to the period when the liability of the insurer continues is calculated on pro-rata basis and the excess amount is returned to the policyholder.

C.2. Policyholder's Obligation of Declaration When the Contract is being made:

2.1. The insurer has made this contract on the basis of the policyholder's declarations in writing in the proposal form or, in the absence of a proposal form, in the policy and enclosures.

2.2. If the policyholder's declaration does not correspond to the whole or partial truth, in cases necessitating the insurer not to enter into the contract or to effecting it with more severe conditions: The Insurer may, within one month after having knowledge of this fact, render the contract null and void, or may keep the contract in force and ask for the difference in premium within the same period.

If the policyholder notifies the insurer within eight days that he does not accept the payment of the difference in premium, the policy is cancelled.

The premium up to the period when the withdrawal or the cancellation becomes due is calculated on a pro-rata basis and any excessive amount is paid back to the policyholder.

In cases where it is understood that the policyholder has acted willfully, the insurer may withdraw from the policy even if a loss occurred and the insurer does still have a right for receiving premium

2.3. In cases where the policyholder has no wishful intent, and if a loss occurs prior to the situation coming to the knowledge of the insurer, or within the period when the insurer may use his right to send a notice of cancellation, or within the period when the notice of withdrawal becomes effective, the insurer pays the indemnity in proportion to the premium charged and the amount that should be charged.

2.4. The right of withdrawal, or a claim that the difference in premium has not been exercised within the prescribed time limit, shall be forfeited.

C.3. Notification Obligation of the Policy Holder within the Insurance Period and its Consequences:

In case the location or condition of the insured matter declared in the proposal or in the absence of a proposal in the policy and its enclosures has changed, after the contract has been made without the agreement of the insurer, the policyholder is under obligation to notify the insurer about the situation within 8 days.

After the insurer becomes aware of the situation;

3.1. If the change necessitates him not to make a contract or to make it with more severe conditions:

The insurer cancels the contract within 8 days or holds the contract effective by claiming the difference in premium.

The contract is cancelled if the policyholder notifies his rejection of the difference in premium within 8 days.

The premium pertaining to the period until the cancellation becomes effective is calculated on the pro rata basis and any surplus balance is returned.

The right of cancellation or a claim for the difference in premium not exercised within the prescribed time limit shall be forfeited.

The right of cancellation shall be forfeited if the Insurer, having learned the change in the location or the condition of the insured item to that declared in the proposal, or in the absence of a proposal in the policy and its enclosures acts in a way that shows his consent to continue with the insurance.

3.2. If the change minimizes the risk so that it necessitates a lower premium:

The difference in premium established for the period between the effect of the change and the termination of the contract is returned to the policyholder on a pro rata basis.

3.3. In case the changes necessitate the insurer not to make a contract or to make it in more severe conditions and if the loss occurs:

1. prior to the situation coming to the knowledge of the insurer,
2. within the period when the insurer may use his right to send a notice of cancellation,
- c) Within the period when the notice of withdrawal becomes effective,

The Insurer pays the proportion of the indemnity to the premium charged by the amount that should be charged.

C.4. Multiple Insurance:

Should the policyholder hold other insurance contracts with other insurers on the subject matter insurance, against the same risks and for the same period, he must give immediate notice of this fact to the existing insurers.

The insurer may cancel the contract within 8 days after the same comes to his knowledge. The right of cancellation not used in the said period is forfeited.

C.5. Change of Beneficiary:

In case of a change of the beneficiary within the policy period, the insurance remains in force and the policyholder's rights and obligations arising from the policy are transferred to the new owner of those rights. The policyholder and the new owner of those rights who learned the existence of the insurance have the obligation to notify the situation to the insurer within 15 days.

The insurer may cancel the contract within 8 days after becoming aware of the change and by the new owner of rights within 8 days after becoming aware of the existence of the insurance.

The rights of cancellation not used in the given period are forfeited.

The premium pertaining to the period until the cancellation becomes effective is calculated on the pro rata basis and any surplus balance is returned.

At the time of the change of the owner of the insured items, the policyholder and the new owner of rights who has not exercised his right of cancellation are jointly responsible for the due premiums to be settled.

Upon the death of the policyholder, all rights and liabilities arising from this contract are entirely transferred to the new owners of right.

This insurance has been transacted to give coverage only at location or locations shown in the policy.

In case the location of the insured items is changed, the provisions of the Article C.3 are applied.

In case of the insurance of household effects, upon change of residence (so long as it is in the same city and in the same type of construction) insurance is continued in the new residence including fire, explosion and lightning covers during the transportation.

C.7. Communications and Notifications:

Notices of the policyholder shall be made via a notary public or by a registered letter either to the Insurance Company's Head Office or to the Agent through whom the Insurance Contract has been affected.

Notices of the Insurance Company shall be made to the policyholders address shown on the policy, and in case the address has changed, to the last notified address in the same way.

Notices given to the parties in letters delivered by hand in return for a signature or telegrams are considered as registered mail.

Notices of cancellation given by the Insurer come into force at noon 15 days after they are mailed or delivered to the notary public and the notice of cancellation given by the policyholder comes into force at noon on the day following the date of mailing or delivery to the notary public.

C.8. Non-disclosure of the Commercial and Professional Secrets:

The insurer and authorized representatives of the Insurer are liable for the prejudices arising from the disclosure of the commercial or professional secrets, relating to the policyholder and insured that might come to their knowledge.

C.9. Competent Court:

Competent court for the lawsuits to be filed against the insurer, with respect to the disputes arising from this insurance contract, is the court in charge of commercial lawsuits at the place where the head office of the insurance company, or the legal domicile of the agent through whom the insurance contract has been effected, is located, or at the place where the risk has occurred. As for lawsuits to be filed by the insurer, the competent court is the one in charge of commercial lawsuits at the place where the legal domicile of the defendant located.

C.10. Prescription:

All claims having their origin in the insurance contract are time barred in two years.

C.11. Special Conditions:

Special conditions may be added to these General Conditions, provided that they are not against the insured.

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Home Insurance Your Policy Guide

Since 1958

This booklet must be read with the Policy Schedule and endorsements.