

MARINE CARGO INSURANCE POLICY

Policy No	2102500082455	Sales Channel ID	114474
Policy Start Date	24/10/2025 12:00	TOBB No	T180701-5LLA
Policy Issue Date	24/10/2025 12:00	Sales Channel Name	BİRİKİMİM SİGORTA ACENTELİĞİ LTD.ŞTİ.
		Sales Channel Tel	0 (212) 5304305
		Sales Channel Address	19 MAYIS MAH.HRANT DİNK SK. NO:120A ŞİŞL
			İSTANBUL
			İSTANBUL
Insured/Policy Holder			
Name,Surname / Title	FERLA DIŞ TİC.VE PAZARLAMA LTD.ŞTİ.		
Identification No	3850057775		
Phone			
E-mail			
Address		

Risk Information			
SUM INSURED	USD 12.847,00	PLACE OF DEPARTURE	İSTANBUL /TURKEY
% OF INCREASE	20 %	PLACE OF ARRIVAL	/INDIA
TOTAL SUM INSURED	USD 15.416,40	TYPE OF CONVEYANCE	PLANE
EXCHANGE RATE	41.9797	DATE OF LOADING	24-10-2025

NET PREMIUM	7,01
GROSS PREMIUM	7,01
EQUIVALENT TO	USD .17

Insurance Cover	Insurance Capital(TL)	Rate(%)	Reached Capital(TL)	NET PREMIUM(TL)
All Risks	647.175,85	0.0800		4,31
Wsrcc	647.175,85	0.0500		2,70

Payment Plan		
Receipt Deposit	Date 24-10-2025	Amount 7,01 TL

Dear Policy Owner,
The overall premium figure, or the down payment, if agreed to be paid in installments, must be paid in cash at the latest on the time of delivery of the policy, the remaining installments at the latest on the dates provided in the payment plan as written on the policy. In the event that the insurance premium or the first installment, if agreed to be paid in installments, is not paid despite the delivery of the policy, the responsibility of the insurer shall not commence. Payments that are made after the expiration of the final due date shall not be accepted as the performance of the obligation. If the premium is agreed to be paid in installments, the policy owner shall get into DEFAULT, if it fails to

MARINE CARGO INSURANCE POLICY

Policy No: 2102500082455

Sales Channel ID: 114474

pay any of the premium installments, which are provided on the payment plan written on the policy, AT THE LATEST by the end of maturity day. If any one of the subsequent installments is not paid on time, despite the insurance premium is agreed to be paid in installments, the insurer will serve a notice to the policy owner via public notary or by registered letter with return receipt, requesting payment of the outstanding premium debt within ten days. If the premium is not paid by the end of this period, the insurance agreement will be deemed to have been terminated. The insurer can also exercise its other rights arising from the legislation due to default of the policy owner. Upon the realization of risk, the proportion of the future installments which does not exceed the indemnity owed by the insurer shall become due and payable. In the event that the insurance policy is terminated due to the default of the policy owner for the payment of the premium debt, the premium amount corresponding to the period in which the responsibility of the insurer continues will be calculated on a per day basis and the remaining amount will be returned to the policy owner. The insurance premium is paid in cash.

Other rights of the insurer arising from the Turkish Code of Obligations due to default of the policy owner are reserved.

SIGORTALI
Ödeme şartlarını kabul ederim.

SATIŞ KANALI

NOTES / REMARKS

MALIN SAHİBİ
ARROW INTERNATIONAL
236/2 , ZONE B , INDUSTRIAL AREA A , LUDHIANA , PUNJAB 141001
PUNJAB / INDIA TEL: +90855978904131

WAR AND STRIKES COVER

CONFIDENTIALITY OF INFORMATION

**The policy holder and/or the Insured has agreed and consented to share any information and/or any document that has been learned through the issuing of the insurance policy, with the Insurer and/or those acting on behalf of the Insurer for the purpose of fulfilling the orders or decisions of the relevant legislation or a judicial, administrative, official or regulatory authority in accordance with the provisions of Insurance Law No. 5684 Article 31/A and 31/B and related norms.

SCOPE OF COVERAGE AND SPECIAL CONDITIONS

This policy is based on the proposal and declaration of the Assured or the Insurant; it covers loss and damages arising from the risks within the framework of the attached booklet of General Conditions certified by the ministry and the Special Conditions and clauses stated in this policy.

INSUFFICIENT PACKING

*Loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject matter insured is excluded.

LEGAL ENTITY NOTE

*The coverage provided by this policy shall be valid if and only if the following conditions are met. Land transports shall be carried out by the carriers (including sub-carriers) having a legal personality and the transports shall be performed subject to a written carriage contract valid in law that is drawn up between the insured and the carrier.

TECHNICAL DEFECT AND PERFORMANCE LOSS EXCLUSION

*In no case shall this insurance cover technical defect claims arising after the shipment and performance loss claims caused by vibration unless risk of collision, stretching, smashing, and being marked materialized during loading and unloading throughout the shipment starting with the inception of the transport.

Düzenleyen Teknik Personel Adı Soyadı: ÖZLEM ÖZGÜ ÇOBAN

MAPFRE SİGORTA A.Ş.

This policy consists of 6 pages and shall not be effective as a single document.
Trade Name of the Issuing Brokerage Firm: T.MAPFRE AVRUPA 1

Tel: 0 (212) 5304305

Fax:

E-mail: birikimimsigorta@gmail.com; sirvan@birikimimsigorta.com

MARINE CARGO INSURANCE POLICY

Policy No: 2102500082455

Sales Channel ID: 114474

NOTES / REMARKS**LEGAL REPORTS AND DOCUMENTS NOTE**

*The Insured are obliged to notify the Underwriter the occurrence of damage, and take all and any measures to prevent the damage from increasing, as soon as they are informed thereof. The Underwriters shall as soon as possible send an expert to assess the damage at site. It is obligatory that the Insured have the loss or damage suffered by the goods recorded in minutes signed by the carriers and their authorized representative by the time of delivery, and/or that the damage be notified by means of a Notary Public to the carriers or their authorized representative within three days as of the assessment of the damage. Otherwise the loss or damages covered by this insurance policy shall not be indemnified. In case of any claim, the insured is obliged to provide each of the documents required by the insurer such as invoice, invoice approved by customs, affreightment, consignment note, photographs, accident report, claims assessment report or other official documents and to give information about the claims occurrence as well. This liability is also valid while the insurer seeks its right of recourse.

RIGHT OF RE COURSE

*Loss, damage or expense occurred under the terms and conditions of the policy will be paid to the insured and the insurer will use its right of recourse against the third parties who are responsible for the loss, damage or expense.

BOX TRUCKS CONDITION

*The shipment should take place in box trucks for the coverage to be valid.

PAIRS AND SETS CLAUSE

*Where an insured item consists of articles in a pair or set , the insured shall not be entitled to recover more than the proportionate sum insured in respect of the particular part or parts which may be lost or damaged. Reduction in other parts or sets due to that loss or damage are not covered by this policy.

RUSTING OXIDATION (INCLUDING SEAWATER)

*In no case shall this insurance cover loss or damage resulting from temperature discrepancies, oxidation and rusting risks arising from the effect of the atmospheric conditions, loss in weight and volume, measurement differences between loading and unloading ports, any loss or damage in connection with the nature of the goods. However, oxidation and rusting risks arising from sea water, but not in connection with any atmospheric reasons are covered.

TECHNOLOGY DIFFERENCE

*In case the insured cargo is out of production or is unavailable in the market by the claim date, the value of a commodity with similar specifications, quality, configuration to the insured commodity will be appraised, any technological difference and superiority will be deducted from the claim compensation.

PAYMENT TERMS

This policy premium will be paid in advance by the Assured/Policy Holder.

ORIGINAL POLICY

This policy is issued in accordance with the terms and conditions of the Original Turkish policy.

CLAIMS PROCEDURE

In case of any loss or damage that may occur upon the insured cargo, the Insured/Policyholder, for the adjustment of the loss or damage; upon finding out about the loss if it is visible from the outside, or if it is a hidden damage, application should be made to Mapfre Sigorta A.S. in writing/by phone within 5 days of realizing the loss. Loss adjustment will be done by the loss adjusters assigned by the insurer. For the claims where the carrier is at fault, an official letter of protest through Notary Public should be sent to the carrier within 3 days of realizing the loss of marine transports, within 7 days of land transports and within 14 days of air transports, and the reserve proceedings should carry the signatures of the carrier as well as the authorized representatives. In the event of that the subject documents are not presented, the Insurer's right to reduce indemnity amount or not to make payment at all is reserved. In case of any conflicts, the authorized courts are the Istanbul Courts. The Insured/Policyholder is responsible for presenting all of the required documents in the policy which are requested by the Insurer for the adjustment of the loss. Insured/Policyholder is responsible for taking all of the necessary precautions to eliminate anything that may cause the amount of loss to increase as applied to the Policy's General Clauses and Special Clauses as well as the Turkish Business Law.

DOCUMENTS REQUIRED UPON CLAIMS NOTIFICATIONS

*The original Claims Request in monetary terms,

*Notice of Claims Letter,

*Customs Entry and Exit Declarations,

Düzenleyen Teknik Personel Adı Soyadı: ÖZLEM ÖZGÜ ÇOBAN

MAPFRE SİGORTA A.Ş.

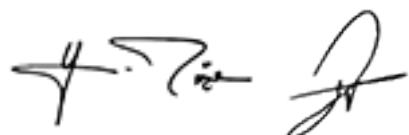
This policy consists of 6 pages and shall not be effective as a single document.

Trade Name of the Issuing Brokerage Firm: T.MAPFRE AVRUPA 1

Tel: 0 (212) 5304305

Fax:

E-mail: birikimimsigorta@gmail.com; sirvan@birikimimsigorta.com



MARINE CARGO INSURANCE POLICY

Policy No: 2102500082455

Sales Channel ID: 114474

NOTES / REMARKS

- *Photos of the Damaged Goods,
- *Notary approved Letter of Protest that is sent to the carrier who is accountable of the Transportation,
- *Policy Originals,
- *Invoice Originals,
- *Bill of Loading Originals (Bill of Lading, Airwaybill, CMR, Freight Bill and etc.)
- *Report of Proceedings which carries the signature of the Carrier or its authorized representative (accident report, customs reserve records), Customs Inspection Report, the originals of Delivery Records or its approved copies, police reports and official document reporting the stolen items as Not Found as well as other records,
- *Related records kept by the authorities in relation to the claim,

SURVEYOR ASSIGNMENT

*According to the 5684 numbered Insurance Law (19th Subsection of the 22nd item) in case the surveyor assignment is carried out by the Assured or the Insurant or the benefactors of the policy, the survey fee shall be paid by the party responsible of the assignment.

POLICY IN TURKISH LIRA IN EXCHANGE OF FOREIGN CURRENCY

- 1-This policy is issued in TL in exchange of foreign currency.
- 2-In case of a claim arising under the scope of the policy , the indemnity will be paid in TL converted out of Turkish Republic Central Bank selling rate of exchange at the date of policy issuance mentioned on the policy.

PANDEMIC/EPIDEMIC/CORONAVIRUS DISEASE EXCEPTION

Notwithstanding anything to the contrary contained in this insurance contract and/or its annexes, including, but not limited to, the following circumstances; All kinds of material and bodily damages caused directly or indirectly by any real or perceived or worried epidemic or pandemic epidemic (regardless of whether it is declared as such by the competent authorities) or infectious disease caused by these diseases or as a result of these diseases (individual or collective damages), and all kinds of material and moral compensation claims that may be directed to the insured due to these damages, business stoppage and all kinds of damage costs and expenses related to direct or indirect profit losses and financial losses are excluded from the scope of this insurance policy. Infectious Disease means any disease that can be transmitted from one organism to another by any substance or agent when the following conditions occur:

- the substance or agent concerned contains any other relevant variation, including but not limited to a virus, bacteria, parasite or other organism, whether animate or inanimate; and
 - the mode of transmission, whether direct or indirect, includes (but is not limited to) airborne transmission, bodily fluid transmission, transmission from or to any surface or object, soil, liquid or gas, or inter-organismal transmission; and
 - the disease, substance or agent concerned is or is likely to be injurious to human health or welfare, or injurious to property, causing deterioration, impairment, loss of value or loss of marketability, or loss of use, or is or is likely to constitute such a condition.
- a) Coronavirus disease (COVID-19);
 - b) Severe acute respiratory failure syndrome coronavirus 2 (SARS-CoV-2);
 - c) mutations or derivatives of the above-mentioned viruses.

In addition, all kinds of material and bodily damages caused by epidemics, pandemics or infectious diseases or mutations or derivatives of the viruses that cause these diseases, or by measures taken or not taken directly or indirectly in relation to control prevention cleaning or any other step in relation to epidemics, pandemics or infectious diseases or mutations or derivatives of the viruses that cause these diseases, and all kinds of damages, costs and expenses related to business interruption and direct or indirect profit losses and financial losses that may be directed to the insured due to these damages shall also be excluded from the scope of this insurance policy.

CYBER RISK EXCEPTION CLAUSE

1. Notwithstanding anything to the contrary in the text of this policy or any additional document attached to the policy; Except within the framework of the Turkish Insurance General Terms and Conditions and except for the cases included in the coverage of the policy, all kinds of material damages arising directly or indirectly from, caused by or in connection with the following, and all kinds of damages, costs and expenses related to material and moral liability claims that may be directed to the insured due to these damages, business stoppage, direct or indirect profit losses and financial losses are excluded from the scope of this insurance policy:
- 1.1. The computer system is damaged, altered or destroyed, or its functionality, usability or operation is impaired;

MARINE CARGO INSURANCE POLICY

Policy No: 2102500082455

Sales Channel ID: 114474

NOTES / REMARKS

- 1.2. Costs for loss of use, diminution in functionality, repair, replacement, restoration or reproduction of any Data, including any amount relating to the value of any Data
Definitions
 2. Computer System means any computer, hardware, software, information technology and communication system or electronic device (including but not limited to smartphones, laptops, tablets, wearable devices), including any similar system or any configuration and any associated input, output or data storage device, networking equipment or backup center.
 3. Data means information, facts, concepts, codes or any other information recorded or transmitted in such a way as to be used, accessed, processed, transmitted or stored by a Computer System.

CLAUSES

CLAUSES

Institute Cargo Clauses "Air" CL.259 1.1.82

Institute War Clauses (Cargo) CL.255 1.1.82

Institute Strikes Clauses (Cargo) CL.256 1.1.82

Institute War Clauses (Air Cargo) CL.258 1.1.82Institute Strikes Clauses (Air Cargo) CL.260 1.1.82

Institute War Cancellation Clause (Cargo) CL.271 1.12.82

War and Strikes Risks Termination Clause

Institute Radioactive Contamination, Chemical,Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause CL.370 10.11.03

Electronic Data Recognition Exclusion Clause

Institute Cyber Attack Exclusion Clause CL.380 10.11.03

CLAUSES

Cargo Termination Of Transit Clause (Terrorism)

Terrorism Clause

Sanction Limitation and Exclusion Clause (LMA 3100) JW 2010/004

ORIGINAL POLICY TRANSLATION

The policy, insurance agreement and its attachments are provided both in Turkish and English languages, however, the Turkish version is accepted as the original copy.In case of any dispute between the Turkish and the English versions, the Turkish version shall always prevail. This issue is agreed and signed by both parties.

NOTICE OF ISSUE

This policy is issued, signed and accepted in İSTANBUL 24/10/2025

ORIGINAL POLICY TRANSLATION :

The policy, insurance agreement and its attachments are provided both in Turkish and English languages, however, the Turkish version is accepted as the original copy.In case of any dispute between the Turkish and the English versions, the Turkish version shall always prevail. This issue is agreed and signed by both parties

OPEN COVER POLICY NO

This policy has been issued according to the 2102400100321 numbered open cover policy.

MAPFRE SİGORTA A.Ş.

This policy consists of 6 pages and shall not be effective as a single document.
 Trade Name of the Issuing Brokerage Firm: T.MAPFRE AVRUPA 1

Tel: 0 (212) 5304305

Fax:

E-mail: birikimimsigorta@gmail.com; sirvan@birikimimsigorta.com

MARINE CARGO INSURANCE POLICY

Policy No: 2102500082455

Sales Channel ID: 114474

DEDUCTIBLES-CO INSURANCES-EXCLUSIONS

DEDUCTIBLE

This policy is subject to 1 % deductible out of total sum insured in each and every claim.

EXCLUSIONS

- *Consequential losses, loss of profit and market share,
- *Any kind of risk arising from illegal practice taking place during shipment,
- *On deck shipments (This provision is not applicable for cargo in containers),
- *Any claim arising from a non-physical occurrence,
- *Any kind of risk mentioned as an exclusion according to Marine Cargo Insurance General Conditions and any kind of risk excluded within the scope of attached clauses,

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no(re)insurer shall be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America,or any of its states.

Policy Holder

MAPFRE MÜŞTERİ HİZMETLERİ: 0850 755 0 755

Bizi takip edin:    /MAPFRESIGORTAwww.mapfre.com.trgo.mapfre.com.tr

Düzenleyen Teknik Personel Adı Soyadı: ÖZLEM ÖZGÜ ÇOBAN

MAPFRE SİGORTA A.Ş.

This policy consists of 6 pages and shall not be effective as a single document.
Trade Name of the Issuing Brokerage Firm: T.MAPFRE AVRUPA 1

Tel: 0 (212) 5304305

Fax:

E-mail: birikimimsigorta@gmail.com; sirvan@birikimimsigorta.com