

BLU MEDITRAVEL INSURANCE POLICY

**For Laser Eye Surgeries Performed By Nusret Bas, MD
as a service of BLUmeditravel and its agent(s)**

2008

HOSPITAL, MEDICAL FACILITIES and MEDICAL SERVICE CERTIFICATIONS

1. BLUmeditravel states, only laser eye surgeries, methods, treatments and equipments which are approved by FDA (American Food and Drug Administration) are implemented.
Methods, equipments and treatments that approved are by non or any other but are not approved by FDA are not implemented.
2. BLUmeditravel states, no medical treatment is given in any hospital not meeting the **ISO or JCI accreditations.**
3. BLUmeditravel states, doctors that give medical treatments do have **international certification** of their own fields of specialization. No medical treatment is given by a non-certified doctor.

COMPLICATIONS

1. Nusret BAS, MD states that, in case of any complication occurred during or after, or as a result of the treatment done by him, **the treatment** of the complication will be done without demanding any charge from the

patient. The list of complications treated free of charge is listed in the end of the statement. This treatment may include a second operation.

2. If the complication that caused from doctor's, clinic's or equipment's failure occurred **during the stay** of the patient, and if the treatment needs patient to stay longer in Istanbul, BLUmeditravel would pay for hotel and flight costs.
3. Re-Op's, which will mean re-surgery in this statement, will be performed 6 months to 1 year after the surgery because of medical reasons.
4. If the problem occurred because of the **patients failure** as;
 - not paying attention to prescribed medication
 - not following the prescribed procedure of the treatment;
 - Swimming at pool, sea, having bath, entering sauna, and other things which Nusret Bas, MD and BLUmeditravel Personnel restricted patient for a limited period of time.
 - Traumas in the Eye, because of patients misbehavior or by an accident;
 - Hair Spray, water comes in, car accident, falling down; anything hits the eye accidentally...
 - **Patient is highly responsible for protecting his/her eyes from any kind of possible traumas during the stay, paying attention to prescribed medication and prescribed procedure of the treatment during and after the stay for a limited period of time.**

In these cases, Nusret Bas, MD and BLUmeditravel states that; **complications occurred (during the stay), as a result of patient's misbehavior or an accident,** treatment of the eye would be done with or without any charge. However, in any case patient is supposed to pay for hotel, flight and other extra costs occurred because of a longer stay. Patient may demand transfers and assistance but BLUmeditravel has the right to demand a payment for those services.

1. If those Traumas happened after the patient turned back to his/her country, or if patient has got a complaint, Dr.Bas gives free of charge service through mail and phone consultation.
2. In case of any situation that patient needs to come to Istanbul (out of doctor's failure in treatment. Failure list is given in the end of this statement) for a post-examination or a second operation (if needed), patient pays only for flight.

DELAYS

1. If Dr.Bas wants patient to stay more in Turkey for treatment which caused by a reaction in the eye or any other no measurable, unexpected situations out of failure patient will pay for the hotel and flight costs.
2. In the case of surgery cannot be performed for any reason during the time that patient booked the surgery, BLUmeditravel only pays for the costs of extra hotel stay, flight ticket and transportation costs.
3. If patient's flight is delayed for any outer reason, such as weather conditions, BLUmeditravel only responsible for giving assistance service for solving the problem and seeking the rights of the patients.

AFTER SURGERY PROCEDURE

1. For any post op examinations patient do not pay any charge in 2 years after the surgery. However an earlier appointment is asked.
2. Patients do always keep the right for their medical consultation by Dr.Bas and BLUmeditravel free of charge via phone or e-mail. However, neither of consultations can be as certain as the consultation done by Doctor Bas, in the hospital. However, Dr.Bas may direct the patient for several screenings, and do consultation of screening results sent by patient.

3. If anything happens to patients eye because of his/her failure or by an accident (traffic accident, trauma) after patient returns back to his/her country the treatment is done in consideration of payment of its sum.
 - In that case BLUmeditravel pays only for doctor examinations, assistance and transportation also free of charge city tour if patient comes in group in a year of time.

(The time is calculated on 365 days following the surgery)

REFUNDS

1. If Nusret BAS, MD considers patient as not a good candidate for the operation, patient would only charged \$100 fee for pre-examinations. Patient is also required to pay hotel and flight costs. However, today 99% of people can be treated among 11 different kinds of laser eye surgeries.
2. If patient did an early payment for a certain method and if DR.Bas does not perform the surgery by deciding that patient is not suitable, payment of patient would be refunded in cash in the currency paid or in Turkish Lira (YTL) converted with exchange rate of the currency which patient paid by patient.
 - FX rate for REFUNDS would be the date when the payment is received.
 - Central Bank of Turkey's rates for foreign currency/YTL would be implemented for YTL payments.
 - Only the paid surgery amount would be refunded. Used, pre-booked hotel and flight costs cannot be refunded.
3. The decision of the treatment among 11+1 different types of laser eye surgeries is belongs to Nusret BAS, MD. In the cases where patient wants to have a surgery that DR.Bas do not advice, patient would be refunded the amount he/she paid at hospital.

HARMS AND DAMAGES

1. Harms and damages caused by patient either at hotel, any car, bus, minibus operated by BLUmeditravel or any damage done in hospital by patient or patient companions, the party to pay the damage cost would be the patient.
2. BLUmeditravel staff would act in good faith and do the best for sending the belongings forgotten by the patient. However, BLUmeditravel cannot be held responsible for any belonging forgotten by the patient or patient companion. Costs of sending the belonging(s) by mail or Cargo will be paid by the patient.

Complications or failure caused by doctor, medical equipments are,

- Complications related with microkeratome blade: Dislocated flap, central corneal islands, thin flap, half flap, and buttonhole.
- Over or under correction between the interval of and - 1 for patients who were under + - 3 before surgery. However, if the thickness is not suitable for a re-surgery or if a re-treatment is risky for the patient, no treatment would be performed.

Any problem related with **dry eyes** such as; redness, headache, difficulty in focusing, vision changes during the day, blurry vision depending on dry eye or any **possible allergic reactions** against laser beam, eye drops or sensitivity to lights, halos and glare around lights are **expected** problems that patient may or may not experience during **post operation period 3-6 months of time**. These problems cannot be related with doctor or quality of the surgery and are not in the list of complications.

Re-growing of the eye sight, even its rare, is possible after a year of time in LASEK and LASIK surgeries.

- The complication rate of Nusret BAS, MD is 4 in 1000 laser operations.
- None of any complication resulted in vision loss.
- All complications were treatable. And treatments done without charging.
- Dr. Bas do not have any blindness case.

Notes for agencies, representatives of BLU

- This statement can always be subjected to a change in accordance to mutual agreements of both sides as BLUmeditravel and its agents or any “one” agent.
- If only one agent wants a change or additional rights in terms of insurance, this additional clauses or changes would only be valid for the particular agent. Other agents would not have any claim on this issue.
- This statement would be invalid from the date when renewed statement is accepted from both sides as BLUmeditravel and agent(s)
- BLUmeditravel and representatives keeps the right to make a change in policy. However, the clauses at previous statement would be valid for already booked patients.
- BLUmeditravel is only represented by Didem Bas and Burcu Biyikbeyi.
- In the case of any reason resulting in late transfer of the payment of the surgery, BLUmeditravel keeps the right of delaying the treatment until the payment transferred is arrived. If this situation is patient’s failure, BLU agency or representatives also cannot be held responsible. BLU agency’s responsibility at this point is only to inform patient about this possibility.
- If the patient(s) has arrived Istanbul, and the payment from agent is delayed for any reason, the treatment would be implemented when the sum has arrived to BLUmeditravel’s company account, BLUmeditravel’s paypal account or any personal or shared bank account that belongs to Nusret Bas, MD, Didem Bas, Burcu Biyikbeyi or any one or two of them.
- BLUmeditravel and its representatives cannot be held responsible for the hotel and flight costs which is incurred for the late arrival of the full payment. In that case, the agent that sent the patient is subjected to pay the hotel and flight costs.

Date:

Country:

Patient name:.....

Signature:.....

