

Bereket Sigorta A.Ş., established to operate in the Insurance sector, adheres to the principles outlined below:

1. Providing insurance policies only for assets and services that are Shariah-compliant.
2. Presenting new products and services to the Advisory Committee for feedback before offering them to customers.
3. Directing the premiums received from the insured and the capital fund to investments that are in accordance with the principles and rules of Participation Finance through the following methods:
  - a. Depositing into participation accounts opened in participation banks,
  - b. Investing in stocks that align with the participation index,
  - c. Investing in mutual funds based on gold and similar precious metals with physical value,
  - d. Investing in investment instruments such as Sukuk, Lease Certificates, Real Estate Investment Certificates, etc., provided they are issued based on risk and return sharing and fully comply with the principles and rules of Participation Finance,
  - e. Investing in possible future investment instruments in accordance with the principles and rules of Participation Finance,
4. Except in mandatory situations, ensuring that reinsurance agreements are Shariah-compliant and carried out with institutions that comply with the principles and rules of Participation Finance.

Offering insurance activities to its customers, except for certain transactions that are obligatory due to legal regulations, within the framework of the principles mentioned above, is deemed appropriate from a fiqh perspective.



Prof. Dr. Servet Bayındır  
Advisory Committee Chair



16.02.2024-

Prof. Dr. Abdurrahman Yazıcı  
Advisory Committee Member



Dr. Yahya Şenol  
Advisory Committee Member