ABSTRACT

The law 5510 of Social Insurances and General Health Insurance was put in place in the beginning of October 2008 and all social security institutions have been joined, a new social security system has been adopted and applied. The statuses of obligatory insurance and voluntary insurance have been rearranged. These practices aim to provide only one system to be applied step by step. This process of restructuring in our social security system is described as a reform for our country and called as “Social Security Reform”.

According to the law number 5510, voluntary insurance is a type of insurance that provides people to depend on long term insurance branches (disability, old-age and death insurances) and general health insurance by paying premium voluntarily. This law made the application of voluntary insurance easier than it was before the reform.

In this study, the concept of voluntary insurance, its juristical property, the conditions of insurance, related specific cases and termination of insurance have been reviewed in details. Finally, it is shown that voluntary insurance is an important part of social security system, has been widely applied in recent times and has an important role of providing social security of people.