



# TURNBERRY GAP COVER

Dear xxxxx

I am finding that clients are becoming increasingly in need of Gap Cover, a type of insurance that augments one's Medical Aid, helping to cover in-hospital medical expense shortfalls for certain procedures and specialist bills.

With many specialists charging multiple times the stipulated Medical Aid rates, Gap Cover has emerged to protect consumers against huge medical expense shortfalls, with reasonable premiums of usually just a few hundred rand per month.

And it's not just designed for those suffering with illnesses or health risks. In fact, Gap Cover can save one from massive out-of-pocket medical expense shortfalls in the unfortunate event of accidents and emergencies.

Turnberry offers an array of Gap Cover offerings, to fit the needs of any individual or family, built on the foundations of great service, high trust and efficient claims processing.

In fact, Turnberry's Gap Cover solutions have been designed from the perspective of you, the client. They provide a broad spectrum of benefits to fit the needs of any individual or family. As these stories show, Turnberry clients in many different situations have seen the benefits that Gap Cover brings...

## Supporting young families

Young parents Monique and Hein were distraught when their newborn daughter Amelie was diagnosed with hyperostosis of the skull, a rare condition which causes thickening of the skull. Amelie underwent extremely complex surgery, under the care of a neurosurgeon and an ENT surgeon, which attracted a shortfall of R110 448.13.

As Turnberry members, this amount was covered by Turnberry; and Monique and Hein were able to focus on Baby Amelie, with the peace of-mind that they wouldn't have to worry about any medical expense shortfalls.



Baby Amelie continues to go from strength to strength!

**R110 448.13**

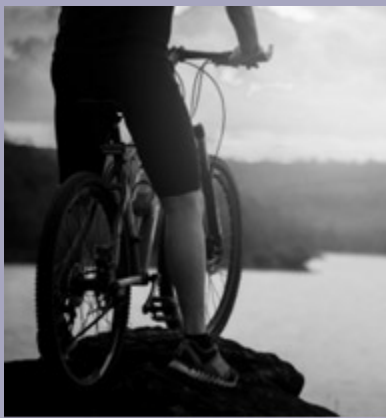


## Caring through illnesses

Lisa\*, is a breast cancer survivor and Turnberry member says, "during a very stressful and emotional time – with all the procedures and the uncertainty of what was happening to me and what my future held - the one thing I knew was that the hospital bills would be paid without any stress of me having to find the extra to cover the shortfall."

"Whatever you do," she says, "make sure you have Gap Cover. Nobody can afford not to take it out! When the time comes, you will be extremely grateful that you did."

Lisa's total medical expense shortfalls were  
**R49 186.01**



## Rapid response to emergencies

Mountain biking enthusiast and Turnberry member, Mr Rocher, suffered an unfortunate accident on a particularly tricky trail. MRIs and other tests showed severe cracks in his C7 vertebrae and damage to the surrounding nerves - so he was then referred to a neurosurgeon for urgent surgery on his cervical spine.

With his Medical Aid implementing co-payments and other restrictions on his cover, the total medical expense shortfall was R54 470 (covered by Turnberry).

In situations like this, when surgery was so badly needed, we don't even want to think about the consequences of not having Gap Cover. Mr Rocher would have had to foot the bill in cash, enter into payment agreements with the service providers, or perhaps dig into retirement finances.

**R54 470**

was paid by Turnberry

Please note that this is not a Medical Scheme and the cover is not the same as that of a Medical Scheme. This Policy is not a substitute for Medical Scheme membership. Disclaimer: This document is a summary for information purposes only and does not supersede the Policy terms and conditions. In the event of any discrepancy, the Policy terms and conditions will prevail.



Contact Turnberry on 0861 000 509 or visit the website [www.turnberry.co.za](http://www.turnberry.co.za)

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