



NAVIGATING the times - Edition 2

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CRITICAL ILLNESS BENEFIT

Dear xxxxx

In our series of featured benefits, the first edition focuses on the Critical Illness Benefit, which was added to our Premier and Optimal packages in 2019.



For those on Premier, the Critical Illness Benefit gives families an immediate R10 000 cash payout in the event of an Insured person's death due to a Critical Illness, excluding cancer. For Optimal, it's R7 500. It is important to note that the benefit does not only cover the Principal Insured person, but covers all Insured persons and the benefit does not cease once an Insured person is over the age of 65 years.

PREMIER
R10 000

OPTIMAL
R7 500

Turnberry defines a Critical Illness as a disease or state in which death is possible or imminent. This definition excludes cancer.

WHY IT'S IMPORTANT

With our rapid claims and payout processes, it's an important feature that helps families to cover the costs of burials, memorials and other costs associated with this difficult time in their lives.

It's a time when the last thing that people need is financial hassles, so our Critical Illness Benefit goes some way to making the arrangements and the logistics go a little more smoothly. Families can focus on coming together, supporting each other, and honouring their loved one's life.

THE EVOLUTION OF GAP COVER

Features like the Critical Illness Benefit represent the evolution of Gap Cover, where we move beyond just covering in-hospital medical expense shortfalls. Today, our offerings are composed of a rich selection of benefits that assist members in a number of ways.

In fact, in many of our packages, we're now offering a broad spectrum of benefits that go beyond simply medical expense shortfalls: from Medical Aid Contribution Waiver, Gap Cover Premium Waiver, Personal Accident Benefit, First Diagnosis of Cancer and now our Critical Illness Benefit.

With the introduction of the Critical Illness Benefit, we've found a way to help our members not just during the course of their lives, but even after their passing, ensuring that their families don't experience any shortterm financial pressure.

By stretching our benefits further, even 'beyond the grave', in our own small way we're helping our members to build their legacy and support those that they leave behind.

IMPORTANT POINTS TO NOTE



The Critical Illness Benefit applies to all existing and new members on the Premier and Optimal options



The benefit doesn't accumulate towards one's R157 000 total Overall Annual Limit



It is subject to the 3-month general waiting period, as well as the condition-specific waiting periods, depending on the nature of the illness



It excludes deaths related to cancer and to accidents, for which one's death is already covered separately under other benefits



EXAMPLES 2019

1

3 years ago Joe Soap's Financial Advisor advised him to take out a Premier policy to assist with his family's Medical Expense Shortfalls and he has been on the policy since then. Unexpectedly Joe Soap has a heart attack in 2019 and passes away. His family is able to claim for the Critical Illness Benefit for Joe Soap.

2

Mary has been a valued client of Turnberry for the past 5 years on Turnberry's Premier policy. Mary unfortunately was diagnosed with breast cancer in 2018 and was able to claim under the First Diagnosis of Cancer Benefit as she had not previously been diagnosed with cancer. Mary regrettably succumbs to her illness in February 2019. Mary's family would not be able to claim under the Critical Illness Benefit, as the Critical Illness Benefit excludes cancer.

HOW TO CLAIM

To claim for the Critical Illness Benefit, we'll just need the following documents:

- Turnberry claim form
- Medical Reports and Diagnostic tests confirming the Insured person's diagnosis
- Death certificate
- If the individual that passed is the Principal Insured person, we'll also need an executorship letter or letter of authority, and the estate banking details

Claims can be submitted via:
Email: claims@turnberry.co.za
Fax: 086 500 7532 or 086 673 4224.

CLAIM ON LINE »

With all the documents in place, we'll guarantee that valid claims are settled within 10 working days, giving families peace-of-mind, and helping them to provide their loved one with the send-off they deserve.



Contact Turnberry on 0861 000 509 or visit the website www.turnberry.co.za

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