



NAVIGATING *the times* - December 2023

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it's a **WRAP**

Thank you all again for your most valued support over the past year. Our 2024 New Product Launch was a huge success and we look forward to spending one-on-one time with you early in the New Year.

We want to wish you all Happy Holidays and very best wishes for 2024 and if you're travelling to your holiday destinations, please stay safe.

LAUNCH OF THE 2024 NEW PRODUCTS

Thank you to all who attended the virtual launch in September. If you missed the Launch, herewith the link to the YouTube Video.

<https://www.youtube.com/watch?v=L0ZQe29JQHw&t=999s>

If you want a summary video of the 2024 Products and their new benefits, you can download the video on

https://www.youtube.com/watch?v=DrQRiovY_dg

If you need further clarification please don't hesitate to contact your Broker Consultant, who will

be very happy to assist you. Training is also available from your Broker Consultant, should this be required.

Our website www.turnberry.co.za has been updated with the latest product information, brochure and product comparison tables. Please refer to this for any information / documentation that you may require over this period.

Our website will be updated on the 1st January 2024 with a new look and feel.



TURNBERRY LOMBARD BROKER PLATFORM

Lombard Connect Platform has been updated with the 2024 Product Presentation and Accreditation Questionnaire for CPD Points. The platform will be updated by 1st January 2024 with the new content for 2024. However, should you require any information in the interim, please contact your Broker Consultant.

[PLEASE LOGIN >](#)



TURNBERRY BROKER DIGITAL ONLINE APPLICATION

We are regularly tweaking and updating the Broker Digital Online Application to ensure that it is user-friendly and beneficial to our Brokers. Have you had the training yet?

[PLEASE CONTACT YOUR BC IF YOU NEED ASSISTANCE OR TRAINING >](#)



ONLINE CLAIM FORM

The Online Claim Form has been updated and Brokers can now submit claims on behalf of clients.

[CLICK HERE >](#)



DIGITAL CAMPAIGNS / MARKETING COLLATERAL

Do you need more information or want to send your clients regular communications about –

- What is Gap Cover?
- Cancer Cover?
- Planning a Family?
- Turnberry's Unique Benefits

We have also designed digital campaigns for the new products. Please contact your Broker Consultant who will be able to assist you with these Digital Mailers to share with your clients.

[FIND OUT MORE >](#)



SOCIAL MEDIA

We post 4 x posts per week which cover Product information / Customer Testimonials / PR Media coverage and interesting trend information.

[PLEASE JOIN US >](#)

Please Like and Share our posts with your clients on your social media pages..

NEWS – PR/MEDIA

We have great success in very prominent publications as well as regional coverage. The thought leadership articles cover Gap Cover / Medical trends.

[TO LEARN MORE >](#)



CLIENT TESTIMONIALS

Our testimonials have been extremely positive, and we are pleased to promote their references.

[TO READ MORE >](#)



FAVOURABLE UNDERWRITING CONCESSION

Extended to 30th June 2024.
Should you require further information, please contact your Broker Consultant.

- Only waiting periods that will apply is the 10 month waiting period on pregnancy/childbirth and 12 month waiting period on gastro-intestinal, muscular-skeletal and cancer.
- All other condition specific waiting periods to be waived.
- This concession is extended to 30th June 2024.
- Turnberry reserves the right to underwriting.

The concession will be applicable for new business and for members moving from another gap provider to Turnberry and for upgrade occurring during this period.

Turnberry Management Risk Solutions (Pty) Ltd is an authorised Financial Services Provider (FSP no. 36571), underwritten by Lombard Insurance Company Limited, an Authorised Financial Services Provider (FSP 1596) and Insurer conducting non-life insurance business

NEW CONCESSION FOR CLIENTS WITH GROUP COVER THROUGH THEIR EMPLOYEES

Should you require further information, please contact your Broker Consultant.



Departing from an Employee Group Plan and wish to continue Gap Cover Insurance?

Turnberry is happy to announce the below concession

- If a client enrolls in Turnberry Gap Cover Insurance through an Employee Group Plan and later departs from their job, they can choose to maintain Gap Cover Insurance with Turnberry at the discounted rate
- The client can only continue in their personal capacity on the group option if they are under the age of 65, and have been employed by the company for a period of 12 months or longer

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CORPORATE GROUP COVER

Turnberry offers tailor made products for groups of 500+.

Please contact Mel on Melk@turnberry.co.za to discuss Group Rates, or contact your Broker Consultant, who will be able to assist you.



PREMIER GROUP OPTION

OPTIMAL GROUP OPTION

SYNERGY GROUP OPTION

LAUNCH GROUP OPTION

MED-EXTEND GROUP OPTION

*Rates are subject to change due to the demographics of a groups




Rates dependent on group demographics

- Ave age
- Medical aid option
- Voluntary or compulsory
- Nature of business



Tailor make a product for groups of 500+



Groups - 20+ members for 2024



Favourable underwriting



Electronic take-on



The Executive Team and
Turnberry staff thank you for
your continued support and
wish our Brokers and Clients

Happy
Holidays

and very best
wishes for 2024!

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Thank you again for your support throughout 2023 and we look forward to our continued relationships in 2024. Best wishes for Happy Holidays and for 2024 to you and your families.



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Contact Turnberry on 011 677 9891 or visit the website www.turnberry.co.za

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