



The holiday period came and went, and just like that, here we are in **2024**. Best wishes to you and your family for a successful 2024, and welcome to our **January 2024** newsletter. We hope you find the information beneficial



# The Executive Team and Turnberry staff thank you for your continued support and wish our Brokers and Clients a very happy new year

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



## SUBMISSION OF CLAIMS

We have had a number of queries with regards to the time period for submission of claims. Herewith details below from our brochure.

All claims are assessed in terms of the Benefits provided by the Policy and the Policy Terms and Conditions. Once a claim is admitted, the claimed amount is paid directly to the Policyholder who must settle outstanding amounts with the service providers. Provided that all requirements are received, valid claims are settled within 10 working days.

The relevant documentation (as per our website - <https://turnberry.co.za/how-to-submit-a-gap-cover-claim-form/>) is required with every claim, as each document contains relevant information required to process the claim. **The client has 5 months to provide written notice from the date of treatment of a pending claim.** Outstanding documentation needs to be submitted within 90 days from the date, outstanding documentation is requested by Turnberry.

For any queries please contact [Claims@turnberry.co.za](mailto:Claims@turnberry.co.za)

[CLICK HERE >](#)



## TURNBERRY LOMBARD BROKER PLATFORM

**Lombard Connect Platform** has been updated with the 2024 Product Presentation, Accreditation Questionnaire for CPD Points and Training Presentation. 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 >](#)

## TURNBERRY FAVOURABLE UNDERWRITING

This has been extended to 30th June 2024.

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



## FAVOURABLE UNDERWRITING

- 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.***

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## CORPORATE GROUP COVER

Turnberry offers tailor made products for groups of 500+.

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



# Group Quotes 2024

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

## 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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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 >](#)



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Contact Turnberry on 011 677 9891 or visit the website [www.turnberry.co.za](http://www.turnberry.co.za)

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