



# NAVIGATING *the times* - June 2023

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Almost half the year has disappeared already!

In June Turnberry prepares for their Financial Year End and the Executive Team start to look at new Products and Costing for the 2024 Broker Launch, planned for September 2023 again this year.

National Treasury annually publishes new limits under the Demarcation Regulations.

**As of 1 April 2023, the limit for medical expense shortfall (Gap) policies has been increased from R185,837.63 to R198,660.43.**

Accordingly, Turnberry has increased the overall annual limit on all policies we administer with these benefits, with effect from 1 April 2023.

Your clients  
automatically qualify  
for the adjusted  
overall annual limit.



We've introduced a number of Digital Campaigns which we are happy to share with our Brokers, for you to share with your clients. This includes Marketing collateral, content, images, etc. Please don't hesitate to discuss this with your Broker Consultant.

We are seeing a number of Group Companies coming on board. If you have a Group Company that is interested at reduced rates, please contact [melk@turnberry.co.za](mailto:melk@turnberry.co.za)

As always, thank you to each and every one of our Brokers for your continued support over the renewal period, and the first half of the year. We look forward to our launches and will be in touch to schedule regional get-togethers / appointments in the near future. But, please don't wait until these, if you have something that you would like to discuss in the interim. All of our Broker Consultants and Executive and Staff Team Members, are a phone call / email away.

We hope you enjoy our half yearly Broker Newsletter, and if there is anything that we can assist you with, to benefit you in any way, please don't hesitate to contact any of the Executive Team or your Broker Consultant. Also, please remember our special Favourable Underwriting Concessions.

Take care, and with the sudden approach of winter, stay warm and healthy.

Tony, James, Brian

Regional Broker Consultants

Turnberry Staff



#### TURNBERRY LOMBARD BROKER PLATFORM

Lombard Connect Platform has been updated with new images and 2023 content. The content includes training presentations and videos / comparison tables, CPD Points, updated news and client testimonials.

[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? Turnberry has a 'What you need to know' page and can assist you with branded Digital Campaigns 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.



## CLIENT TESTIMONIALS

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

TO READ MORE >



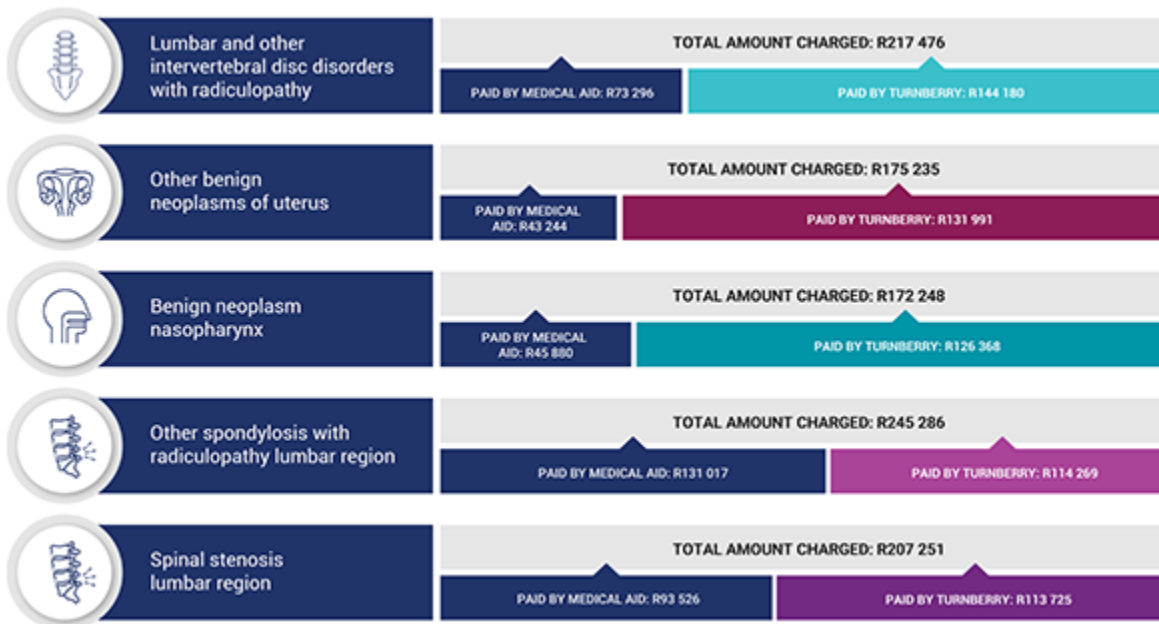
## NEWS – PR/MEDIA

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

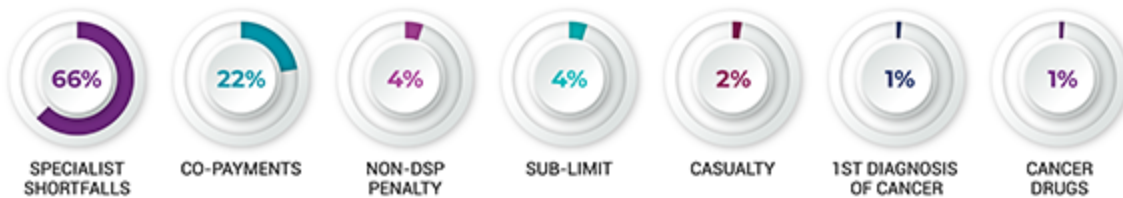
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# CLAIMS EXPERIENCE

HEREWITH AN UPDATE ON THE CURRENT PAY-OUTS FOR CLAIMS SUBMITTED -



IN TERMS OF THE MAKEUP OF CLAIMS, THIS IS CURRENTLY HOW IT IS:



# FAVOURABLE UNDERWRITING

We have extended this concession to the 31st December 2023



- 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 31st December 2023.
- 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 upgrades 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

Showcase Turnberry **Synergy** Plan - Planning of a Family is essential

Childbirth is a common gap cover claim and new policies have 10 month waiting periods for pregnancy and childbirth, which makes planning so essential.

Turnberry's Synergy Gap Cover Product will increase the medical aid rate up to 500% helping you cover medical expense shortfalls for in and out of hospital childbirth, at a family friendly premium of R340 per month – 2023 rates. Terms and Conditions apply

Don't be left with medical expense shortfalls during this exciting time of your lives –

Turnberry can assist to make this a joyful experience. You take care of the memories; Turnberry will navigate the way and ensure peace of mind.



## OUR MOST RECENT TESTIMONIALS –

Excellent, easy and quick replies with quick payments, really no hassles. Must have Gap cover, without it we would have been in financial trouble, Turnberry makes it easy. Health and medical insurance are not easy and claiming has always caused us anxiety but we can honestly say we are impressed, from sending the claims, the communication, professional and friendly staff not to mention the quick payments has made a difficult situation so much easier. We have been so impressed by how quickly the claims have been processed which allows us to settle the service providers quickly and we are very grateful for this excellent service. We will be promoting Turnberry to family and friends as it has been a pleasure working with you and we look forward to dealing with your company.

Wayne Muller

The support was really amazing. I didn't need to make multiple calls, as Turnberry were on top of this claim. Turnberry's plans are very good Gap Cover Products and it's a 'must have' in today's times. Doctors are now also charging very high rates and it's unfortunate that medical aids do not cover everything anymore. I definitely recommend Turnberry Gap Cover. The service and support is really great and the team are very friendly and helpful.

Yusuf Shabodien





**If you can't trust your gut,**  
make sure you have cover for scopes and scans

[Click here to read more](#) ➔



**Gap cover** – is it an essential part of any financial  
portfolio?

[Click here to read more](#) ➔



**Mental health is**

**critical when  
facing a dread  
disease  
diagnosis,  
treatment, or  
bereavement**

[Click here to read more](#) ➤



**Health  
insurance,  
hospital plan or  
medical aid:**

What's the difference?

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## FAQ'S – DID YOU KNOW?

WE HAVE HAD A FEW QUESTIONS REGARDING THE BELOW.  
HEREWITH OUR RESPONSES FOR YOU TO SHARE WITH YOUR CLIENTS.

- Can a principal and a spouse on different Medical Aids be on the same Gap Plan?  
Yes, our clients do not have to be married, but they have to be in a relationship for at least 6 consecutive months and live together in the manner of a legally married couple to qualify, and provided they are both on a registered Medical Aid Plan.
- Do you need to be married and if the children are on the principal's or spouses medical aid under 26, can they be on the same plan?  
Our clients do not have to be married, but they have to be in a relationship for at least 6 consecutive months and live together in the manner of a legally married couple to qualify for this. Children can still be on the Turnberry plan if they are older than 26 years of age (Extended premiums will then apply), provided the children are still dependents on the Medical Aid (Mother or Father's Medical Aid Plan). Children however, must take out their own Turnberry policy as soon as they do onto their own Medical Aid Plan.

#### THIS IS THE DEFINITION FROM THE POLICY DOCUMENT:

Eligible spouse means the spouse of the Principal Insured person who is not already insured under this Policy or any other insurance issued by Turnberry providing similar cover. For the purpose of the Policy, Eligible spouse shall include a party to a customary union according to customary law or a union recognised as a marriage under the tenets of any Asiatic religion. Where a person shares an abode with a Principal Insured person and has done so for at least 6 (six) consecutive months and they live together in the manner of a legally married couple that person shall be regarded as a spouse. Should a Principal Insured person have more than one spouse who could qualify as an Eligible spouse then that Principal Insured person must make an irrevocable nomination of one Eligible spouse to whom the benefits provided by this Policy are to apply. No benefits will be paid in respect of an Eligible spouse if more than one person qualifies as such and no nomination has been made by the Principal Insured person. On the death of the Principal Insured person the cover of the Eligible spouse under this Policy may be continued should such spouse elect to do so within 60 (sixty) days of the death of the Principal Insured person.



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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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