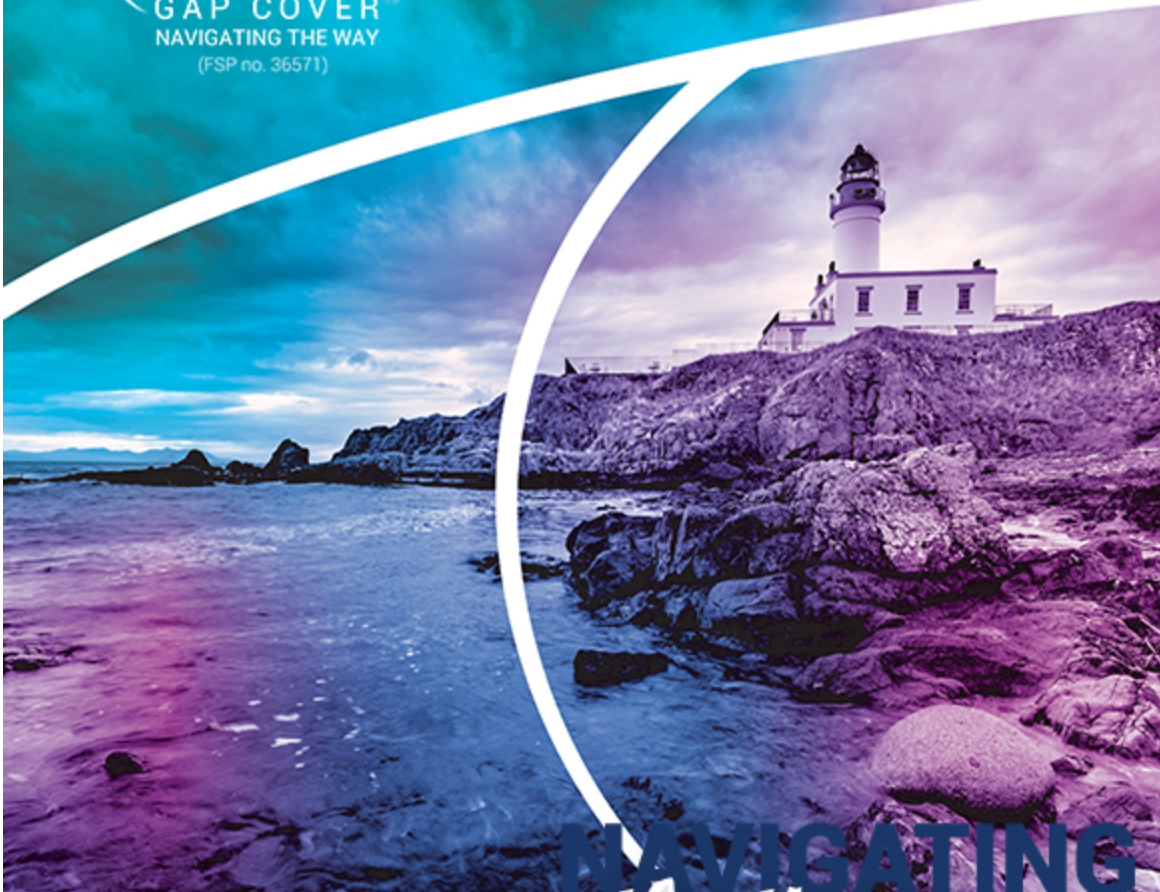




Turnberry
GAP COVER
NAVIGATING THE WAY
(FSP no. 36571)



NAVIGATING
the times -December 2024

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That's a Wrap

As the year comes to a close, we want to express our gratitude for your support and contributions throughout 2024.

Our partnership thrives on trust and exceptional service, and we deeply value the strong relationship we share.



Well 'That's a Wrap' of 2024!

Thank you all for joining us at our 2025 New Product Launch and for once again helping make it a success. Each year, we strive to bring something fresh to engage our valued brokers, and we hope this year met your expectations.

We're pleased to share that all of our 2025 documentation, including brochures, application forms, and the website, were ready to go the Monday after the launch. Our 2025 products are now fully available for you to introduce to your clients.

We would also like to express our deep appreciation for your ongoing support over the past year. Our regional broker consultant team is here to assist with any inquiries or training you may need, and we look forward to connecting with you one-on-one in the New Year.

Now, it's time to relax and recharge. We wish you and your families a joyful holiday season and all the best for 2025. If you're traveling, please stay safe!

LAUNCH OF THE 2025 NEW PRODUCTS

Thank you to everyone who joined us for the virtual launch in October! For those who couldn't attend, here is the link to watch the event on YouTube.

[DOWNLOAD VIDEO >](#)

We've also included a lighthearted introduction featuring our Executive and Sales Teams unwinding on the putting green:

[VIEW VIDEO HERE >](#)

If you need any additional support, please feel free to reach out to your Broker Consultant, who is ready to assist with inquiries or training as needed.

Our website, www.turnberry.co.za, has been updated with the latest product information, brochures, and comparison tables, so you have easy access to all the documentation you may need.

2025 Documentation

Download all supporting documents from the website for 2025:
<https://turnberry.co.za/documents-and-forms/>



TURNBERRY LOMBARD BROKER PLATFORM

Lombard Connect Platform has been updated with the 2025 Product Presentation and Accreditation Questionnaire for CPD Points. The platform will be updated by 1st January 2025 with the new content for 2025. 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? 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 >](#)

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

- What is Gap Cover?
- Cancer Cover?
- Planning a Family?
- Muscular Skeletal Conditions?
- What is Waiting Periods?
- Turnberry's Unique Benefits

We have also designed 2025 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.



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.

[TO LEARN MORE >](#)

Favourable Underwriting Concession

extended to 31st December 2024.

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

**FAVOURABLE
UNDERWRITING**

Turnberry
GAP COVER
NAVIGATING THE WAY

LOMBARD

- 3-month general waiting period applies to all benefits (except in the event of an accident, which occurred while on the Policy. Not applicable to members moving over from another provider).
- 10-month waiting period on pregnancy/childbirth.
- 12-month waiting period on gastro-intestinal (includes gastroscopy, colonoscopy and sigmoidoscopy), muscular-skeletal (except in the event of an accident) and cancer.
- Concession is from the 1st October to 31st December 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 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, 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.



Group Quotes 2025



- 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

 <p>Rates dependent on group demographics Ave age Medical aid option Voluntary or compulsory Nature of business Current claims report/NLR</p>	 <p>Tailor make a product for groups of 500+</p>	 <p>Groups - 20+members for 2025</p>	 <p>Favourable underwriting</p>	 <p>Electronic take-on</p>
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Thank you once again for your support throughout 2024. We look forward to building on our valued partnerships in 2025. Wishing you and your families a joyful holiday season and all the best for the coming year!



Happy Holidays

& VERY BEST WISHES FOR 2025!

From the Executive Team and Turnberry staff

Turnberry
GAP COVER
NAVIGATING THE WAY

INSURER
LOMBARD
(FSP no. 1596)

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



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

Turnberry Management Risk Solutions (Pty) Ltd is an authorised Financial Services Provider (FSP no. 36571)

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