



# Turnberry Premier Gap Cover.



## What is Gap Cover?

Gap cover is a short term insurance product that helps protect you from medical expense shortfalls, which happen when your doctor charges more than the medical aid rate for in-hospital treatment, or the hospital charges co-payments for operations. These unanticipated expenses can leave you with an unexpected financial burden that you will have to pay for.

## Will it cover my whole family?

Turnberry's Gap Cover Plan is the umbrella sheltering your entire family. All of the plans offer a vast range of benefits to cater for unforeseen medical expense shortfalls with additional benefits. The rates are per family per month.

## Are the rates affordable and why do I need Gap Cover if I have medical aid?

Turnberry offers different products to suit a range of diverse needs and financial requirements to suit your family's needs and give you peace of mind.

## Is it worth having the extra expense on a month basis?

Gap cover has become an essential component of any financial portfolio to protect you against potentially crippling medical expense shortfalls, no matter how young and healthy you are. Often, it is the unforeseen that can result in the most significant medical expense shortfalls, but with gap cover in place you can protect your financial wellbeing alongside your physical health.

## Turnberry's Unique Benefits (this depends on the plan – T&C's apply)


- Cancer Benefits
- MRI and CT Scan Cover
- Casualty benefits for Accident and Critical Illness
- Personal Accident Benefit
- Robotic Surgery Cover
- Access to International Travel Insurance

## Turnberry's Promise of Excellence

Provided that all required documentation is received, valid claims are settled within 10 working days. These can be submitted on-line or via a claim form.

**SMOLLAN**  
FINANCIAL SERVICES

naptosa@smollan.com




**R490/month per Family (Admin Fee included)**

**FAMILY**



**R369/month per Individual (Admin Fee included)**

**INDIVIDUAL**



**Ages 26 - 64 (incl) R189**

**Ages 65 - 79 (incl) R613**

**Ages 80+ R781**

**EXTENDED FAMILY COVER**