

Turnberry 2025

A photograph of a man and a woman smiling and looking into a washing machine. The man is in the foreground, wearing a light blue shirt and dark pants, leaning over the machine. The woman is behind him, also smiling. The scene is brightly lit, and the washing machine is white with a glass door. The overall color palette is dominated by light blues and greens.

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Turnberry 2025 Plans,
Travel Cover, Group
Quotes and Claims,
Lombard Platform,
Digital Application
Platform, Underwriting
Marketing



Turnberry
GAP COVER
NAVIGATING THE WAY

Turnberry Overview

Turnberry was founded

John Rowan and Grant Jamieson see the need for an exceptional company that offers Gap Cover and Funeral Cover to clients. From this idea, Turnberry was founded!

Strong partnerships

James White, joined the Turnberry Team as the General Manager of Sales and Marketing and established a strong partnership with Financial Advisors. We are dedicated to, and place high value on, our brokers who play an integral role in our business distribution.

New legislation

Demarcation Regulations are legislated and Gap Cover products are required to align to the new legislation

Continue Digital Transformation and Footprint

In 2021, Turnberry launched their Digital Broker Application Platform to further enable the improvement of processes and to increase the level of accessibility to both Brokers and Clients during the Pandemic. The Turnberry/ Lombard Broker Platform was also launched to facilitate the qualification of CPD points/ Broker Training. The online Claim process has been enhanced and automated. Turnberry Operations has aligned to the new POPI Act Regulations. In 2020/21 we all experienced unique challenges at both a personal and business level. Covid Pandemic forced Turnberry employees to work from home, but we ensured that we had the necessary infrastructure in place in order to safeguard that we had no down time. We all adapted to Teams and Zoom meetings. 2022 saw a growth in both our broker base and our broker consulting team.

2001

2005

2008

2016

2017

2018/21

2021/22

2023/4/5

Our team grew

Tony Singleton and Peter Sullivan joined Turnberry and assembled the Turnberry Team, a dedicated group of staff head hunted for their industry knowledge and passion for outstanding client service.

New underwriters

We changed underwriters of our Gap Cover to Lombard Insurance Company Limited and the underwriter of our Funeral Cover changed to Sanlam Developing Markets

Digital Transformation Maximise Digital Footprint

In 2018 / 2019 / 2020 Turnberry embarked on a Digital Transformation Strategy creating a digital footprint in the market. Brian Harris joined the Turnberry Team in 2019, as Operations GM. In 2020 a Digital Platform and Online Claim Form was launched, which facilitates Turnberry's Financial Advisors and clientele with future beneficial interactions.

Turnberry Innovates

To deal with this ever-changing landscape we have looked to further develop our agility and flexibility to be able to respond timeously to any new challenges so that we can provide meaningful support to our brokers and to our clients. The expansion of our digital presence including our online application was also met with enthusiasm, and we are seeing a steady growth in our digital volumes. Our main focus for 2023 is on Digital Platforms which will facilitate our Brokers and Clients into the future. We are focusing on providing solutions that are built on a combination of three pillars strong competent people, processes and systems. At Turnberry our main focus has been on how we can assist you in growing and supporting your business during these challenging times.

Founded in 2001, the iconic Turnberry Lighthouse, situated on the point of the Turnberry Golf Course, Scotland; rises out of the darkness to carefully guide vessels to safety. Much like its steady and constant beam of light that shows ships their safe passage away from danger, our products aim to help our clients journey through life by helping them deal with shortfalls and co-payments that usually arise when you or one of your dependents is hospitalised. We call it 'Navigating the way'.

Why Turnberry Gap Cover?



We offer
DIFFERENT PRODUCTS
to suit a range of diverse needs

Our products are
COMPATIBLE
with all registered open Medical Schemes
and most closed schemes in SA

We offer unsurpassed
SERVICE EXCELLENCE

QUICK CLAIMS
turnaround

WHY SELL TURNBERRY GAP PRODUCTS?



We have been in business for over 20 years



The Turnberry team has extensive experience across the Healthcare and Insurance Industries in South Africa, offering unsurpassed service to our Brokers and Clients



Our team has in excess of 22 years of team work and an average of 17 years service per team member



We offer different products to suit a range of diverse needs



Our products are compatible with all registered Medical Schemes and most closed schemes in SA



We offer unsurpassed Service Excellence



Quick Claims turnaround



WHY SELL TURNBERRY GAP PRODUCTS?

Unique Benefits

MRI and CT Scan Cover

- Provides cover for MRI and CT scans when there is no benefit on your client's medical scheme

Casualty benefit for Accidents

- Provides Cover for treatment in Casualty due to an accident
- Does not have an annual limit

Casualty Benefit for Illness

- Is available to ALL members on the Policy and is not restricted to children only

Critical Illness Benefit

- Provides a lump sum payment upon the death of an insured person from a Critical Illness (excludes cancer)

First Diagnosis of Cancer

- Once off payment for first diagnosis of cancer based on the stage at the time of diagnosis

Innovative Cancer Cover

Robotic Surgery Cover

- Turnberry reviews robotic surgeries under sub-limit cover

Access to International Travel Insurance

Affordable Pricing

Diverse Product range to suit a range of diverse needs



Claims – Value proposition - 2024



Polyp of nasal cavity

Amount Charged:
R244 267,83

Medical aid Paid:
R115 782,40

Turnberry paid
R128 485,43



Other fusion of spine lumbar region

Amount Charged:
R189 212,88

Medical aid Paid:
R63 477,80

Turnberry paid
R125 735,08



Cardiomyopathy - unspecified

Amount Charged:
R187 369,13

Medical aid Paid:
R62 785,92

Turnberry paid
R124 583,21



Other cervical disc displacement

Amount Charged:
R164 779,20

Medical aid Paid:
R45 161,75

Turnberry paid
R119 617,45

Lifetime Claims per Client

Client 1 Lifetime Claims
R529 598,61

Client 2 Lifetime Claims
R450 224,52

Client 3 Lifetime Claims
R437 464,33

Client 4 Lifetime Claims
R398 585,02

Client 5 Lifetime Claims
R395 882,08

Turnberry's Definition of a Family



A “**Family**” means

- the Principal Insured person and the eligible spouse
- eligible children
- adopted children and
- legal guardianship children, who have not attained the age of 26 years unless mentally or physically disabled and unable to earn any form of income.

Any dependants falling under this definition are included at no additional cost.

The Principal and the spouse may be on different medical scheme plans however the children and adult dependents would need to be on the Principal or spouses medical scheme plans to be on a Turnberry Policy Schedule.

Extended Family Cover



If you have extended family or an additional dependant registered on your Medical Scheme plan, and they do not qualify in terms of our definition of a “Family” as per the above slide, you may add them onto your Policy. The cost per each additional extended family member or dependant is detailed in the brochure and below by Turnberry Plan and Age.

| Product | Ages 26 - 64 (incl) Rate per person | Ages 65 - 79 (incl) Rate per person | Ages 80+ Rate per person |
|----------------|--|--|-------------------------------------|
| Premier | R174 | R562 | R716 |
| Optimal | R163 | R459 | R587 |
| Synergy | R162 | R454 | R580 |
| Launch | R40 | R69 | R105 |
| Med-Extend | R150 | R566 | R722 |

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

In-Hospital Benefits



In-Hospital Benefits

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How does it work?

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What is a 'Medical Expense Shortfall' Cover?

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HOW DOES IT WORK?

Co-payment Cover

A co-payment or deductible is an upfront amount that needs to be paid to the:



before undergoing certain procedures, as specified by your Medical Scheme. When you experience a co-payment for a procedure or scan (as specified by your Medical Scheme) you would need to pay for the co-payment up-front and then claim the amount back from your Turnberry Policy (provided that the plan you selected offers co-payment cover).

| | | | | |
|---------|---------|---------|--------|------------|
| Premier | Optimal | Synergy | Launch | Med-Extend |
| ✓ | ✓ | ✓ | ✓ | ✓ |

Non-DSP Hospital Cover

Should you choose to go to a hospital or day clinic outside of your Medical Scheme's Hospital Network/ Designated Service Providers, you would be liable for a portion of the account, as specified by your Medical Scheme.

Example: Henry's Medical Scheme stipulates that he needs to go to hospital X, if he chooses to go to another hospital he would need to pay the first R8 700 of the hospital account. Henry chooses to go to hospital Y and pays the R8 700 and then claims it back from his Turnberry Premier Policy.

| | | | | |
|---------|---------|---------|--------|------------|
| Premier | Optimal | Synergy | Launch | Med-Extend |
| ✓ | ✓ | ✓ | ✗ | ✗ |

WHAT IS A 'MEDICAL EXPENSE SHORTFALL' COVER

Medical Expense Shortfall Cover

A Medical Expense Shortfall is the difference between what medical service providers (e.g. Doctors, basic and specialised Radiology, Pathology, Specialists, Consumables) charge and what Medical Schemes pay for the treatment performed in hospitals and day clinics, provided that it is paid from the Hospital Benefit or risk benefit of the Medical Scheme.

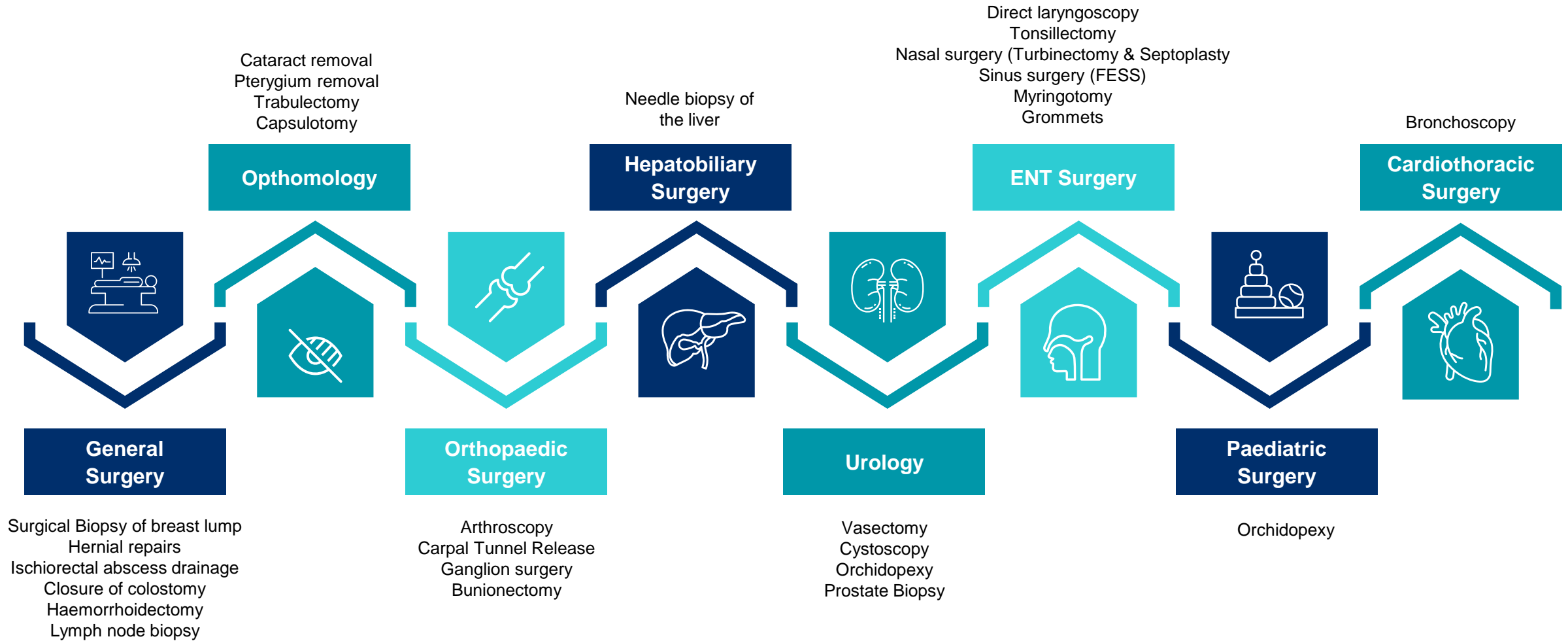


Medical Expense Shortfall Cover includes cover for:

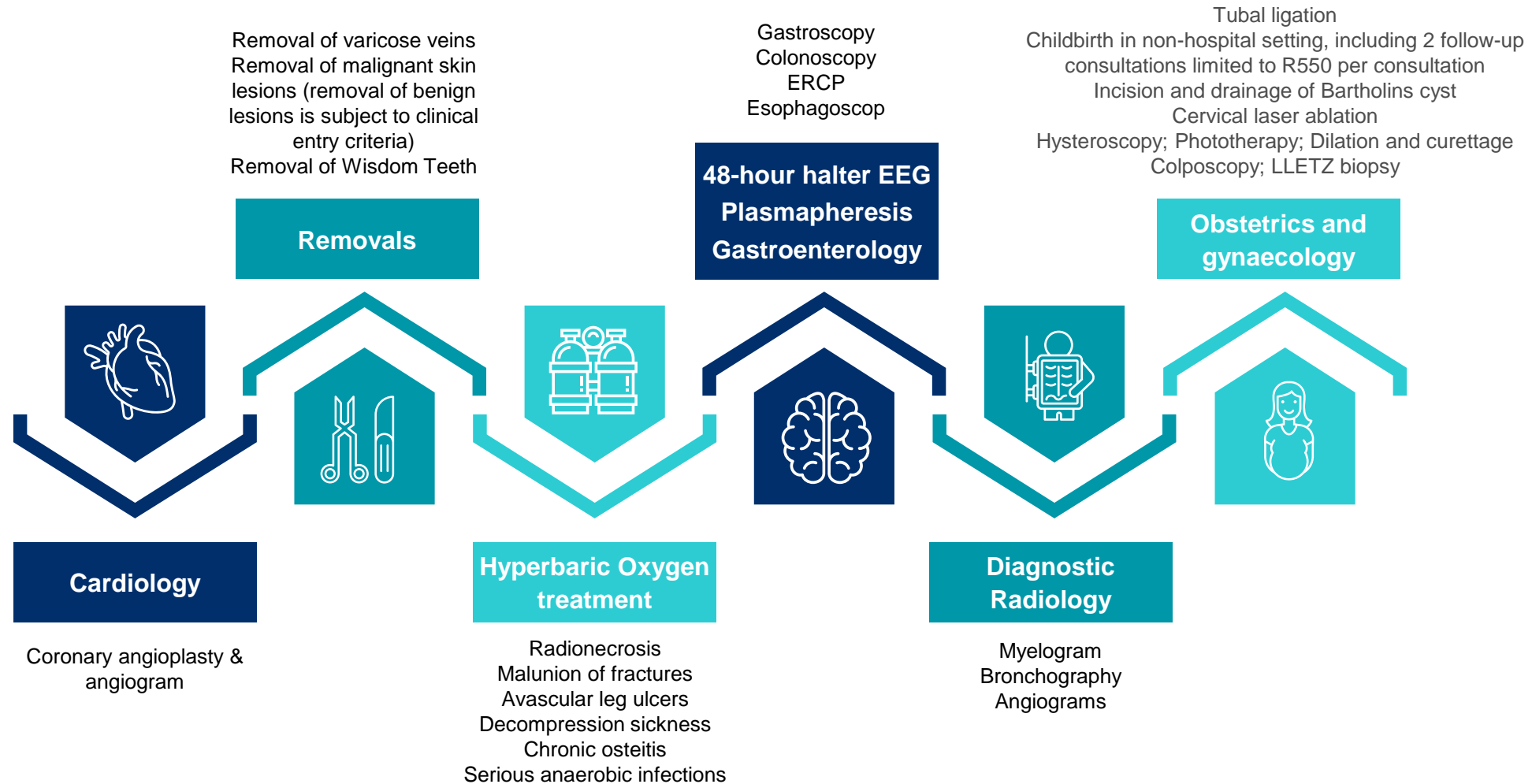
Specialists, Basic and specialised Radiology, Physiotherapy, Consumables (e.g. plasters, cotton wool etc), Pathology, Prescribed Minimum Benefits

| | | | | |
|---------|---------|---------|--------|------------|
| Premier | Optimal | Synergy | Launch | Med-Extend |
| = 600% | = 500% | = 500% | = 350% | = 300% |

MEDICAL EXPENSE SHORTFALLS FOR OUT-OF-HOSPITAL PROCEDURES



MEDICAL EXPENSE SHORTFALLS FOR OUT-OF-HOSPITAL PROCEDURES

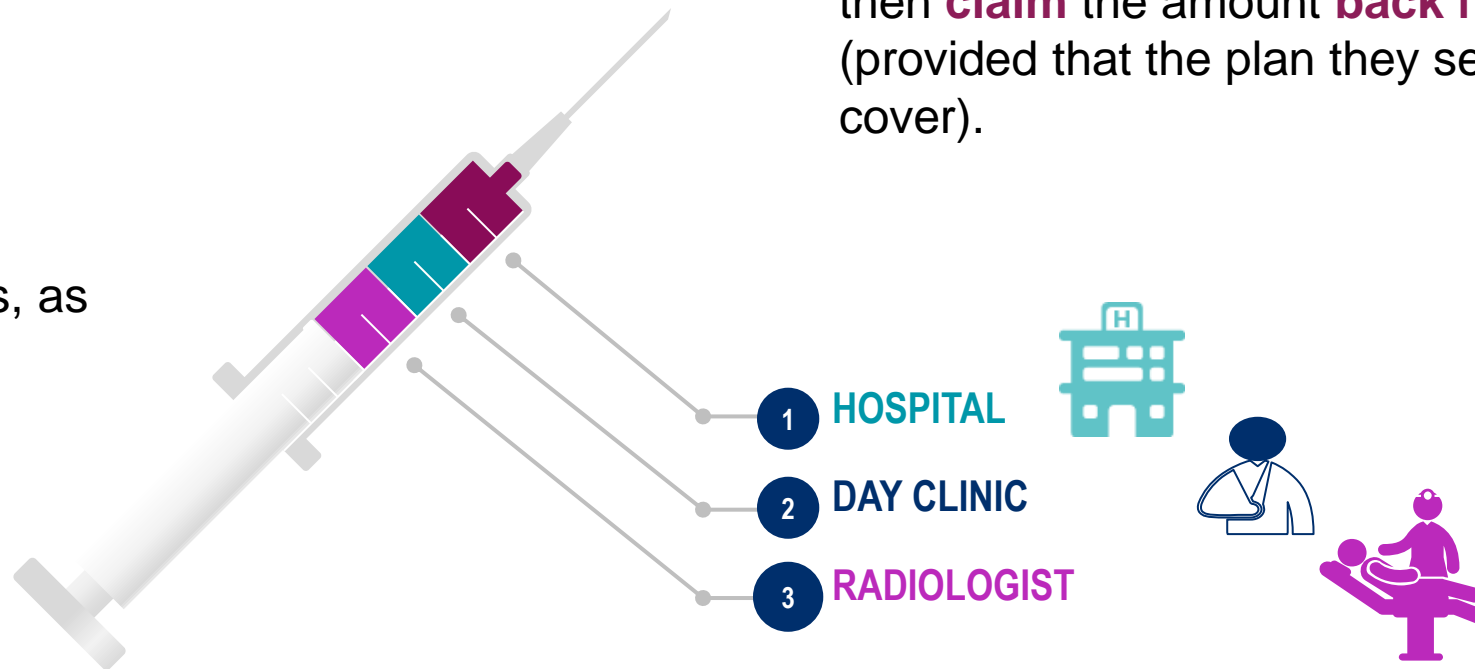


WHAT IS 'CO-PAYMENT' COVER

A co-payment or deductible is an upfront amount that needs to be paid to the:

When your client experiences a co-payment for a procedure or scan (as specified by their Medical Scheme) they would need to **pay for the co-payment up-front** and then **claim** the amount **back from their Turnberry Policy** (provided that the plan they selected offers co-payment cover).

before undergoing certain procedures, as specified by your client's Medical Scheme.



Premier



Optimal



Synergy



Launch



Med-Extend



CO-PAYMENTS CONTINUED

Can we claim for a co-payment, if it was paid from the savings account of the medical scheme?



The amount that the hospital charged for the procedure, is less than the co-payment I had to pay for the procedure. What should I do?

EXAMPLE

Mary goes to hospital for a gastroscopy. She has to pay a R6 000 co-payment to the hospital, based on her medical scheme option. After the procedure she obtains the hospital invoice that indicates that her co-payment cost R4 500. In this instance Mary can claim R4 500 back from her Turnberry policy but the hospital would need to reimburse her R1 500 as she would have a credit on the account

WHAT IS NON-DSP HOSPITAL PENALTY COVER



Should your client choose to go to a hospital or day clinic outside of their Medical Scheme's Hospital Network/Designated Service Providers, they would be liable for a portion of the account, as specified by their Medical Scheme.

EXAMPLE

Henry's Medical Scheme stipulates that he needs to go to hospital X, if he chooses to go to another hospital, he will need to pay the first R8 700 of the hospital account. Henry chooses to go to hospital Y and pays the R8 700 and then claims it back from his Turnberry Premier Policy.

Premier



Optimal



Synergy



Launch



Med-Extend



WHAT IS SUB-LIMIT COVER?

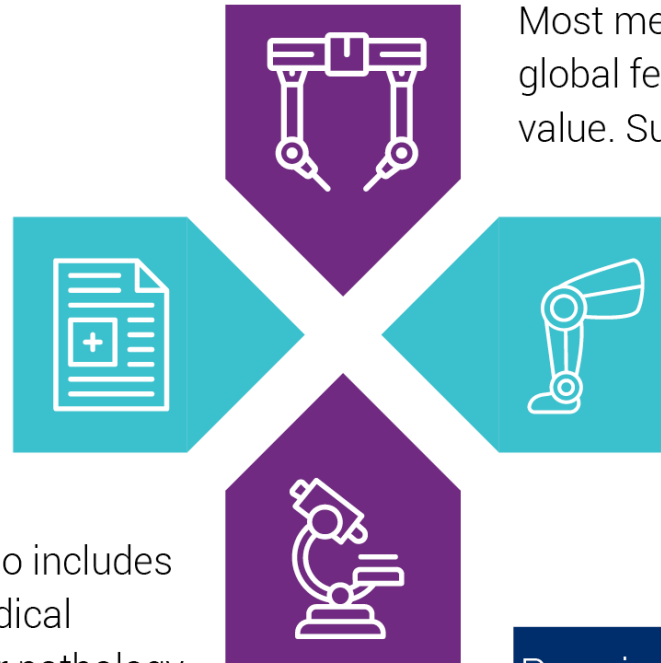
Sub-limit Cover

SUB-LIMIT COVER

When a Medical Scheme will only pay for a certain procedure, prosthetic device or scan up to a specified limit, this is a sub-limit.

PATHOLOGY

Turnberry's sub-limit cover also includes cover for pathology if your medical scheme has an annual limit for pathology.



ROBOTIC SURGERY

Most medical schemes fund for robotic surgery up to a global fee, where all the treatment is capped at a rand value. Sub-limit cover, assists in these instances

INTERNAL PROSTHESIS

Includes but not limited to: prosthetic hips, intraocular lenses, stents, cochlear implants, heart valves, screws, rods, cages used in surgery, hernia mesh, pacemakers

| | | | | |
|---------|---------|---------|--------|------------|
| Premier | Optimal | Synergy | Launch | Med-Extend |
| ✓ | ✓ | ✓ | ✗ | ✗ |

TRAUMA RECOVERY COVER



TRAUMA RECOVERY COVER

Provides cover for a step-down facility for physical rehabilitation **as a result of an accident** when the Medical Scheme has imposed a sub-limit on the step-down facility. The step-down facility needs to be paid from the Risk Benefit of the Medical Scheme.



STEP-DOWN FACILITY

means a facility that provides physical rehabilitation to an Insured person upon discharge from hospital after receiving treatment due to an accident during the period of cover.



REHABILITATION

is defined as the process of restoring and regaining physical strength and functioning after an accident, which occurred during the period of cover.

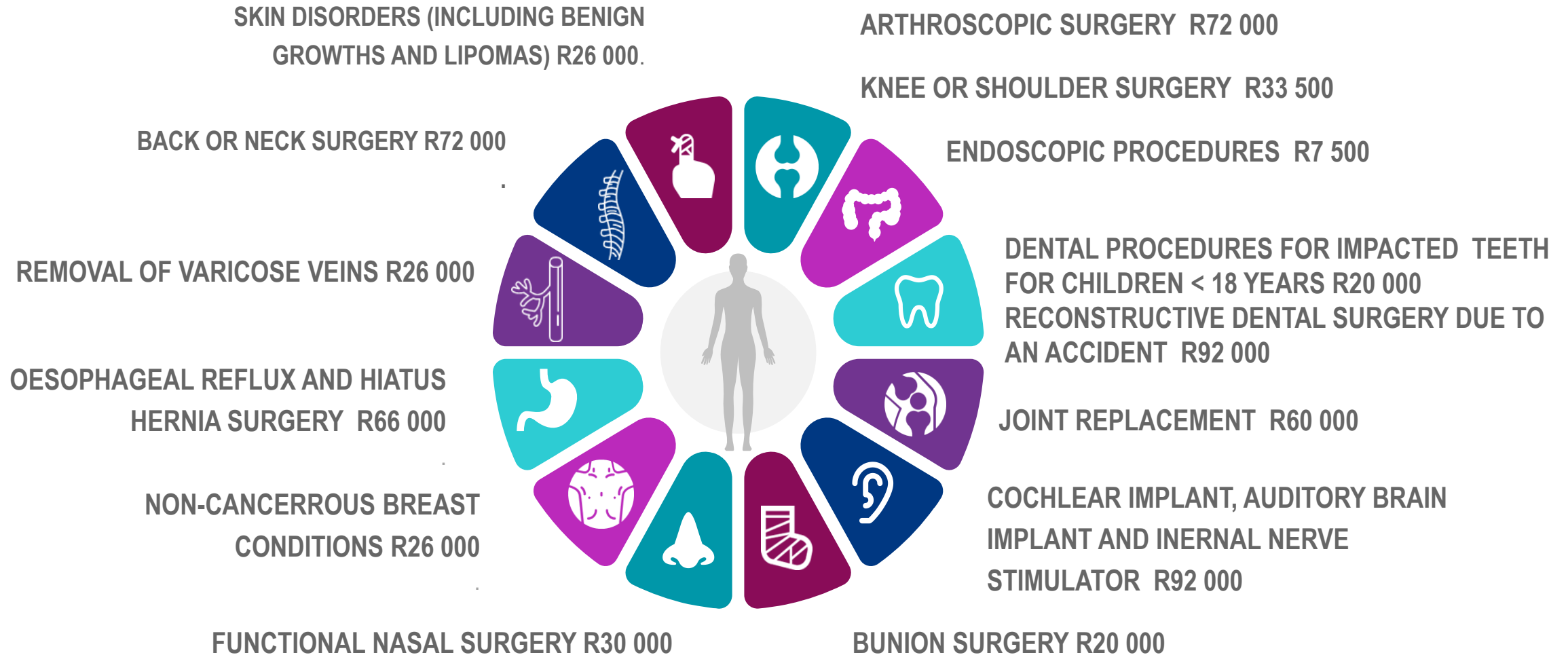


FRAIL CARE

Frail care is a contractual exclusion and will not be covered under Trauma Recovery Cover

DEFINED PROCEDURES ON MED-EXTEND

Med-Extends' Defined Procedures Benefit assists in paying for Defined Procedures that have been excluded by one's Medical Scheme, up to a specified rand value, as listed below:



MED-BOOST

MedBoost provides a **lump sum benefit pay-out** when a client needs to **undergo a Defined Procedure** and they have been **claim free for a number of years**. The MedBoost **pay-out** would **depend** on the **number of consecutive claim free years** you have had as per the table provided.

| Number of claim free years | MedBoost pay-out |
|----------------------------|------------------|
| 3 years | R3 500 |
| 4 years | R4 500 |
| 5 years | R5 500 |
| 5+ years | R6 500 |

EXAMPLE



When Mary claimed for the removal of her impacted wisdom teeth, she received an additional R4 500 benefit pay out as she had a Med-Extend policy for 4 years and had never claimed before.

Premier



Optimal



Synergy



Launch



Med-Extend





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In and Out of Hospital Benefits



In and Out of Hospital Benefits

01

Traditional Cancer Cover

02

Biological Cancer Drugs

03

Innovative Cancer Drugs

04

MRI and CT Scan Cover

05

Trauma Care Cover

06

Breast Cancer Prevention

07

Breast Cancer Reconstruction

08

Screening Scope Cover

TRADITIONAL CANCER COVER

If you have **depleted** your **cancer benefit on your Medical Scheme**, you may become **liable for co-payments or the full cost** of any **further cancer treatment**, as specified by your Medical Scheme.

Traditional Cancer Cover

If you have depleted your cancer benefit on your Medical Scheme, you may become liable for co-payments or the full cost of any further cancer treatment, as specified by your Medical Scheme.

Example 1: Mary who has lung cancer has finished her R250 000 cancer benefit available to her on her Medical Scheme and now she is liable for the full cost of his cancer treatment.

Mary still needs to undergo chemotherapy sessions. Luckily, she has a **Turnberry Premier Policy**, and she can submit the costs of her further chemotherapy sessions to Turnberry

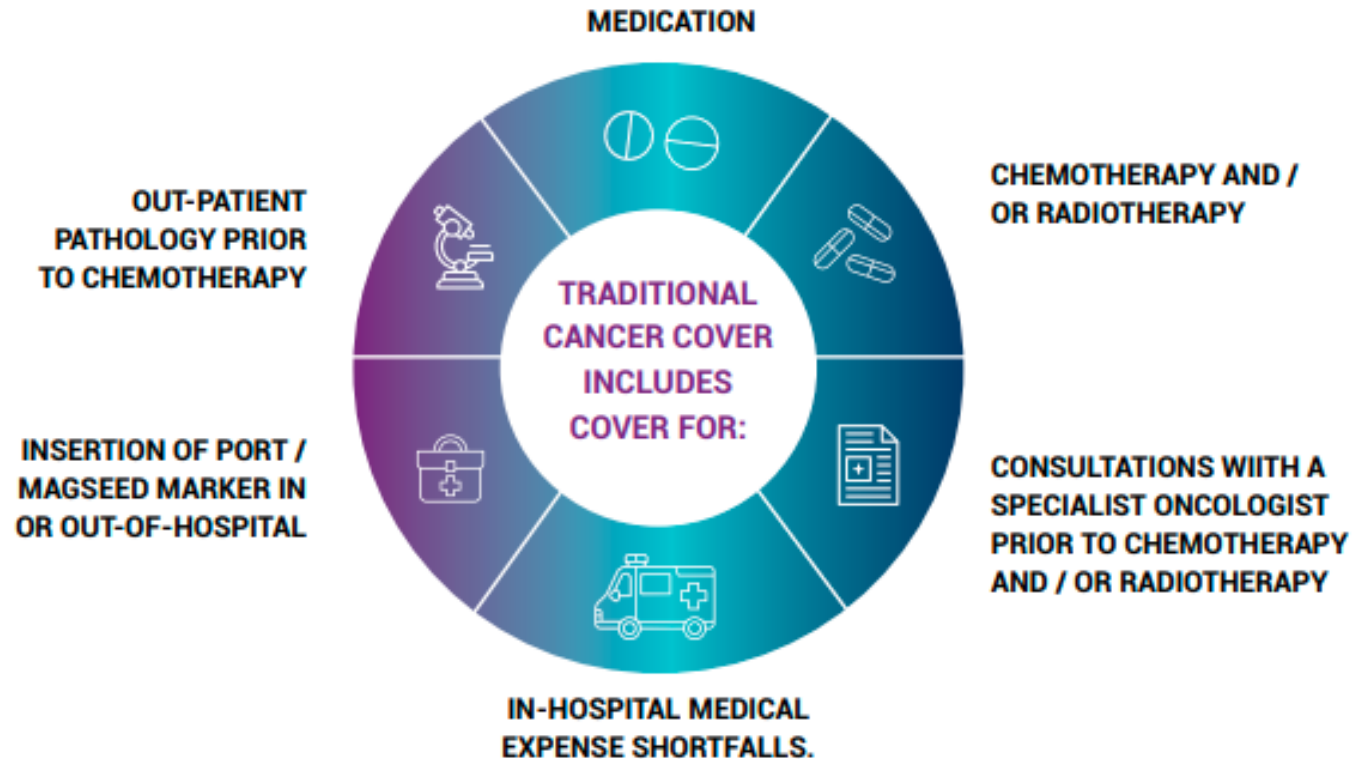
Example 2: Jane has finished her R250 000 cancer benefit available to her on her Medical Scheme and still needs to undergo chemotherapy.

Her Medical Scheme will pay for 80% of the account for his chemotherapy. Jane is glad she listened to her Financial Advisor and took out a **Turnberry Optimal Policy**, now she can submit the account to Turnberry.



TRADITIONAL CANCER COVER

Traditional Cancer Cover includes cover for:



Premier



Optimal

20%
co-payment

Synergy



Launch

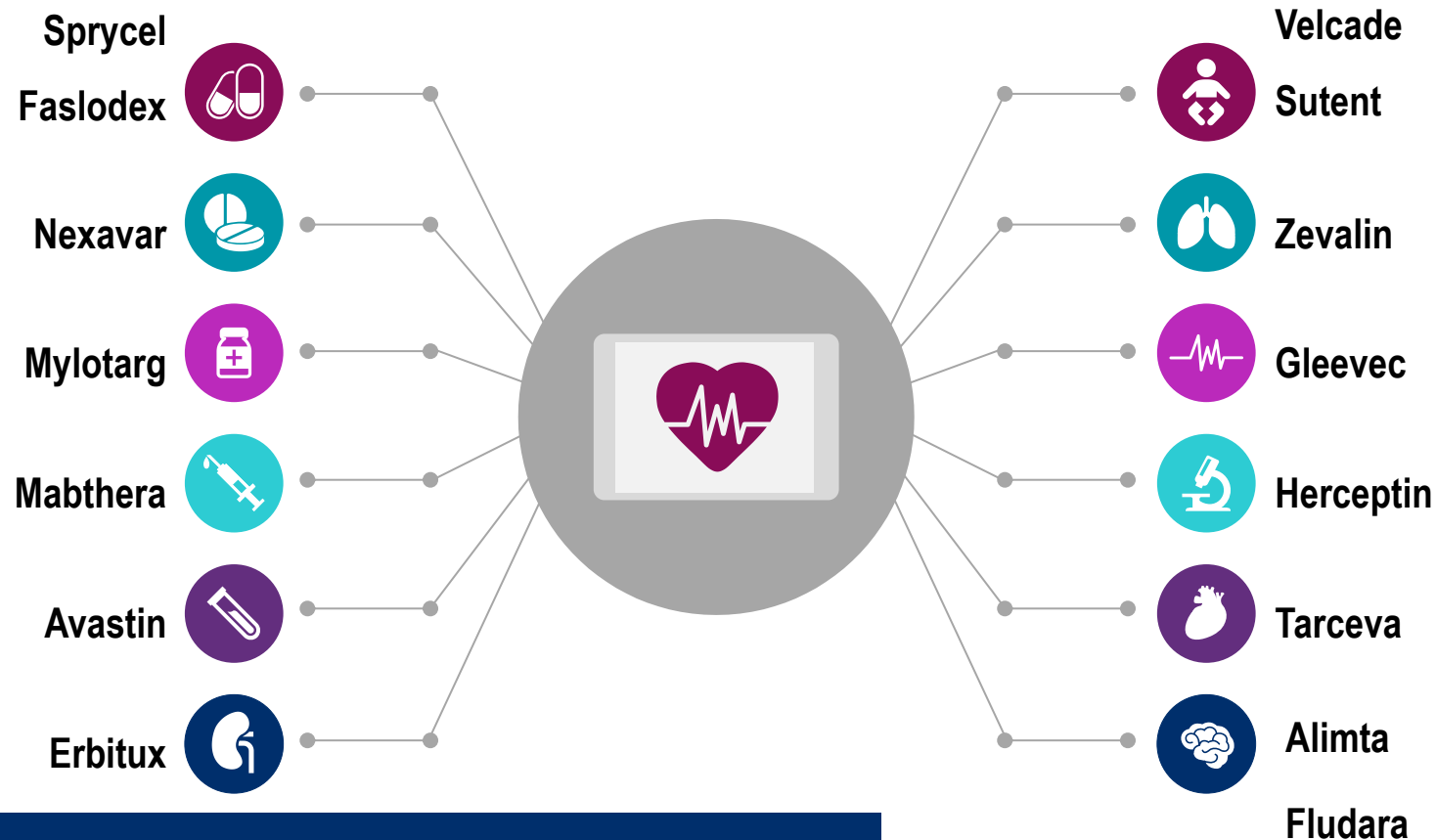


Med-Extend



BIOLOGICAL CANCER DRUGS

When you require treatment with Biological Cancer Drugs your Medical Scheme may only pay for them up to a certain limit. The following Drugs are covered on **Premier** and **Optimal** only:



| | | | | |
|---------|---------|---------|--------|------------|
| Premier | Optimal | Synergy | Launch | Med-Extend |
| ✓ | ✓ | ✗ | ✗ | ✗ |

INNOVATIVE CANCER COVER

The Innovative Cancer Cover is only available on Premier and Optimal

Recently the development of new cancer drugs have become available e.g. Immunotherapy



These drugs are extremely high cost and are not fully funded by medical schemes leaving members out-of-pocket



The Innovative Cancer Cover will provide R12 000 per claim for these new high-cost cancer drugs.



These drugs are extremely high cost and are not fully funded by medical schemes leaving members out-of-pocket



MRI AND CT SCAN COVER

Provides cover for MRI and CT scans when there is **no benefit available on a member's Medical Scheme.**

Does not provide cover when:

- Medical Scheme has rejected an MRI/CT scan due to pre-authorisation not being obtained
- Medical Scheme has part-paid for the MRI/CT scan
- Medical Scheme provides a benefit for MRI/CT scans



Premier
R8 000

Per event (limited to 2 claims pa)

Optimal
R7 000

Per event (limited to 2 claims pa)

Synergy
R5 500

Per event (limited to 1 claim pa)

Launch
X

Med-Extend
R5 500

Per event (limited to 1 claim pa)

TRAUMA CARE COVER

Covers the cost of trauma counselling consultations with a registered healthcare provider after a member has been:

Mental health is critical
when facing a dread disease diagnosis, treatment, or bereavement.

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 12916) and Insurer conducting non-life insurance business.

DIAGNOSED WITH A CRITICAL ILLNESS

A critical illness is defined as a disease or state in which death is possible or imminent.

EXPERIENCED THE DEATH OF AN IMMEDIATE FAMILY MEMBER

Immediate family is defined as the Insured person's parents, spouse, children and siblings.

IS A VICTIM OF A VIOLENT CRIME

Violent crime is defined as a crime where intentional harm is inflicted against an Insured person during the commission of the crime or a crime that included the threat of intentional harm being inflicted

| | | | | |
|---|---|---|---------------------------|-------------------------------|
| Premier R8 000 Trauma care cover (limited to R3 000 per consultation) | Optimal R7 000 Trauma care cover (limited to R3 000 per consultation) | Synergy R6 000 Trauma care cover (limited to R3 000 per consultation) | Launch X | Med-Extend X |
|---|---|---|---------------------------|-------------------------------|

BREAST CANCER PREVENTION

Increases the Medical Aid rate up to 600% or 500% for a Prophylactic Mastectomy.

The Insured person would need to demonstrate:

- Strong family history of breast cancer
- Is positive for the breast cancer gene
- Approval by the medical scheme

Premier



Optimal



Synergy



Launch



Med-Extend



BREAST CANCER RECONSTRUCTION COVER

Reconstruction of the affected breast

For the reconstruction of the affected breast (does have cancer) the Policy will pay the difference between what the medical service provider has charged and what the Medical Scheme has paid for breast reconstruction post mastectomy due to cancer



Reconstruction of the unaffected breast

For the reconstruction of the unaffected breast (does not have cancer) when there is no benefit on the Medical Scheme Turnberry will provide cover up to a rand value for reconstruction of the unaffected breast for the purposes of symmetry

Premier

600%

Reconstruction of the unaffected breast
R29 000 per insured per lifetime.

Optimal

500%

Reconstruction of the unaffected breast
R22 000 per insured per lifetime.

Synergy

500%

Reconstruction of affected breast only
(medical expense shortfall only)

Launch

350%

Reconstruction of affected breast only
(medical expense shortfall only)

Med-Extend

300%

Reconstruction of affected breast only (medical expense shortfall only)

SCREENING SCOPES

*The Screening Scope Cover is only available on **Premier** and **Optimal***

Limited to 1 every 5 years, per insured person.
Subject to the OAL



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Out-of-Hospital Benefits



Out of Hospital Benefits

01

Co-Payment cover for MRI,CT and Pet Scans

02

Co-Payment for Out-of-Hospital Scopes

03

Sub-Limits for Out-of-Hospital MRI,CT and Pet Scans

04

Casualty Benefit for Accidents

05

Casualty Benefit for Illness

CO-PAYMENT COVER FOR MRI, CT AND PET SCANS

An upfront amount that needs to be paid to the radiologist prior to undergoing an MRI, CT or PET scan on an out-patient basis.

If your clients Medical Scheme pays for co-payments from their day-to-day benefits, they may still claim the amount back from Turnberry, provided their Policy has co-payment cover.



Premier



Optimal



Synergy



Launch



Med-Extend

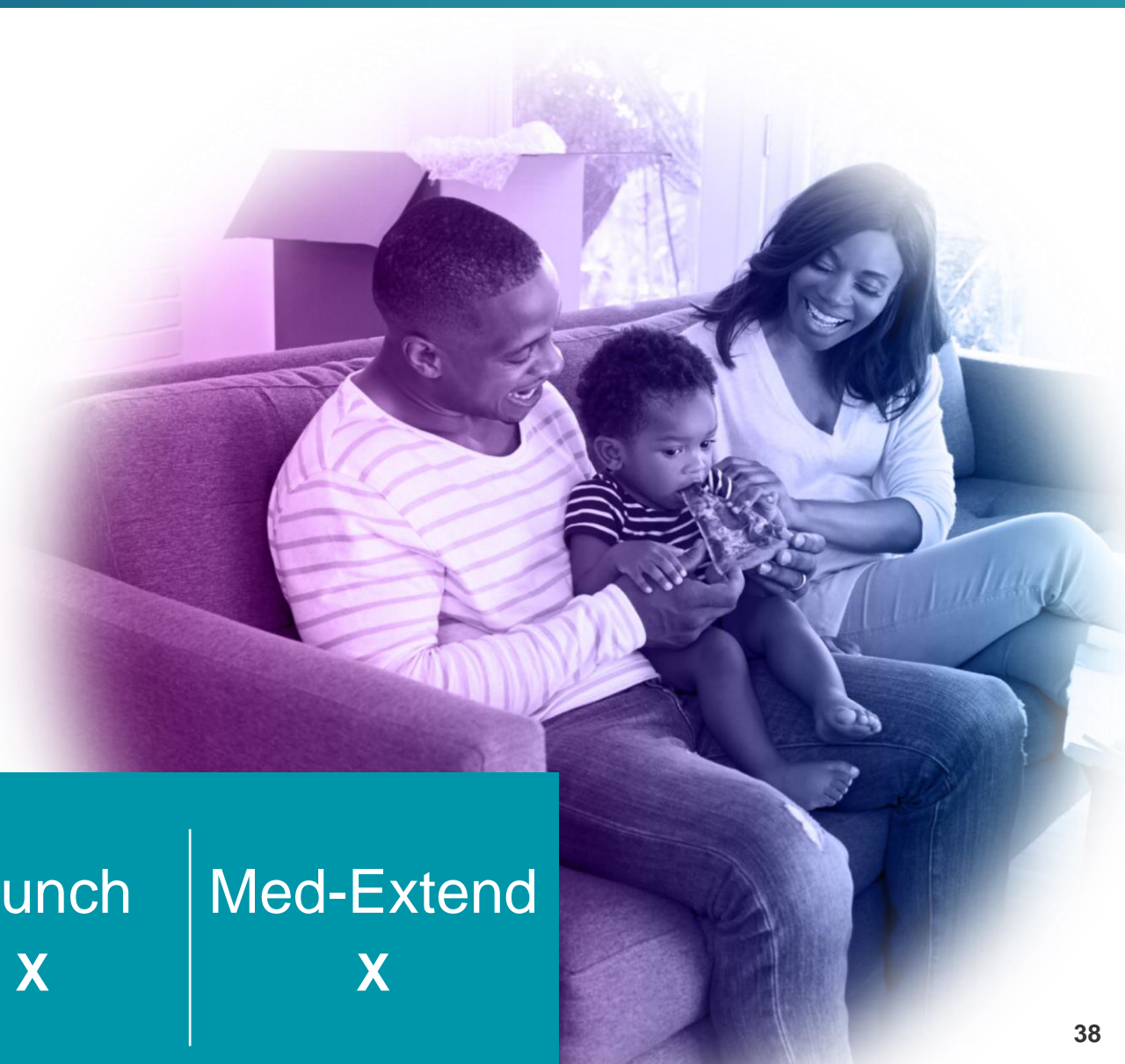


CO-PAYMENT FOR OUT-OF-HOSPITAL SCOPES

A co-payment or deductible is an upfront amount that needs to be paid to the Specialist for a scope (gastroscopy, colonoscopy, sigmoidoscopy and cystoscopy) performed **out-of-hospital**.

If a member has a scope in-hospital will this benefit apply?

No this benefit is for out-of-hospital scopes only. If the member has a scope in-hospital, then the standard Co-payment Cover will apply



Premier
R6 000

per admission per insured. (Limited to 2 claims per insured per annum)

Optimal
R6 000

per admission per insured. (Limited to 2 claims per insured per annum)

Synergy
R6 000

per admission per insured. (Limited to 2 claims per insured per annum)

Launch

X

Med-Extend

X

SUB-LIMITS FOR OUT-OF-HOSPITAL MRI, CT AND PET SCANS

Should a **Medical Scheme** have an **annual limit** on **specialised radiology**, once a member **depletes the limit**, they would be able to submit the claim to Turnberry provided that they have the benefit available on their Policy.

Example

Joe's Medical Scheme has an annual limit of R10 000 per family per year for specialised radiology. Joe undergoes an MRI of his spine and it amounts to R12 000. Luckily Joe has a Premier Policy which has sub-limit cover for out-of-hospital MRI, CT and PET scans. Joe can submit his claim to Turnberry.



| | | | | |
|--|---|---|-----------------------------------|---------------------------------------|
| <p>Premier R43 000 per event per insured</p> | <p>Optimal R33 000 per admission per insured. Limited to R72 000 per family per annum</p> | <p>Synergy R33 000 per admission per insured. Limited to R72 000 per family per annum</p> | <p>Launch X</p> | <p>Med-Extend X</p> |
|--|---|---|-----------------------------------|---------------------------------------|

CASUALTY BENEFIT FOR ACCIDENTS



Casualty Benefit for Accidents provides cover for treatment due to an accident in the Casualty Department at a Hospital. Accident means bodily injury caused by violent accidental and external physical visible means. An example of an accident can be falling down the stairs and requiring stitches.

It is important to note that follow-up treatment is not covered under the Casualty Benefit. For example, Samantha is bitten by a dog and goes through to the nearest Casualty Facility. Upon consultation with a doctor, Samantha receives stitches. Two weeks later she returns in order to have the stitches removed. **The removal of the stitches would not be covered under the Casualty Benefit**



Premier

R18 000

per event per insured

Optimal

R12 000

per event per insured

Synergy

R12 000

per event per insured

Launch

R7 000

per event per insured

Med-Extend

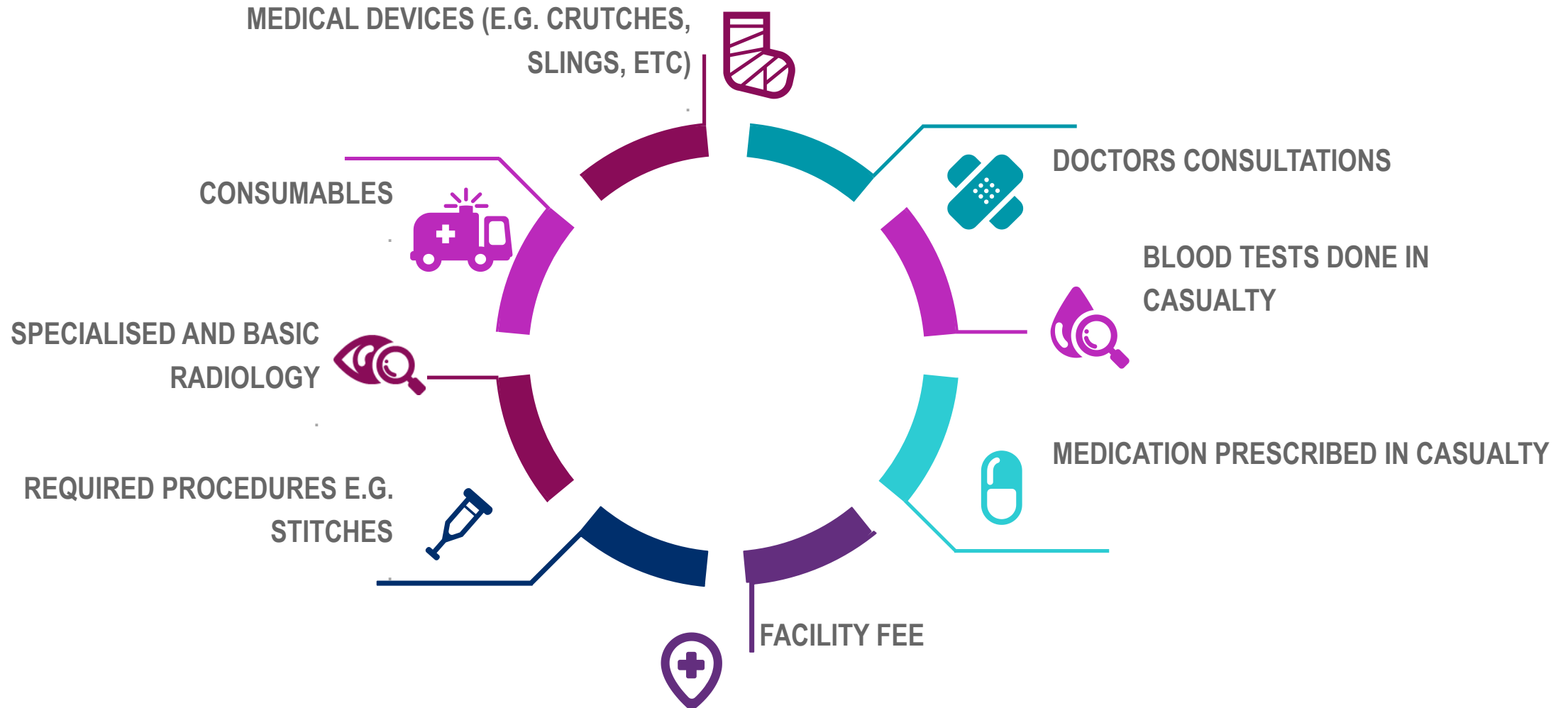
Combined with Casualty for Illness

R4 500

per event per insured

CASUALTY BENEFIT FOR ACCIDENTS

The Casualty Benefit for Accidents includes cover for:



CASUALTY BENEFIT FOR ILLNESS



TIME RESTRICTIONS APPLY

The Casualty Benefit for Illness is restricted to between the hours of 6pm to 6am Mondays to Fridays. Full day Saturdays, Sundays and Public Holidays. No age restrictions apply



CASUALTY BENEFIT FOR ILLNESS

Provides cover for treatment due to an illness in the Casualty Department at a Hospital.



BENEFIT

Provides cover for consultations, medication used in Casualty, radiology and pathology done in casualty.



FOLLOW UP TREATMENT IS NOT COVERED

Premier

R5 000

Per Claim. Limited to 3 claims pfpa

Optimal

R5 000

Per Claim. Limited to 2 claims pfpa

Synergy

R4 000

Per Claim. Limited to 2 claims pfpa

Launch

X

Med-Extend

Combined with Casualty for Accidents

In-Hospital Dental Benefits

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A photograph of a man with curly hair, wearing a light blue hospital gown, looking into a white washing machine. He is smiling slightly. The scene is set in a laundry room with other washing machines visible in the background. The image is overlaid with a semi-transparent white triangle on the right side.

In-Hospital Dental Benefits

01

In-Hospital Dental Cover

IN-HOSPITAL DENTAL COVER

MEDICAL EXPENSE SHORTFALL COVER

Increases the Medical Aid rate for:

- Impacted Wisdom teeth
- Reconstructive Maxillofacial Surgery due to an accident which occurred while on the Policy
- Reconstructive Maxillofacial surgery due to oral cancer which was diagnosed while on the Policy
- Orthognathic surgery

CO-PAYMENT COVER

BASIC DENTAL MEDICAL EXPENSE SHORTFALL COVER FOR CHILDREN

Increases the Medical Aid rate for basic dentistry for children up to and including 12 years old



SUB-LIMIT COVER

Provides additional cover when an annual limit is applied by the Medical Scheme for:

- Impacted wisdom teeth
- Orthognathic Surgery
- Reconstructive Maxillofacial Surgery due to an accident which occurred while on the Policy
- Reconstructive Maxillofacial surgery due to oral cancer which was diagnosed while on the Policy

SUB-LIMIT & CO-PAYMENT COVER FOR DENTAL IMPLANTS

Provides additional cover when an annual limit is applied by the Medical Scheme for dental implants for:

- Reconstructive Maxillofacial Surgery due to an accident which occurred while on the Policy
- Reconstructive Maxillofacial surgery due to oral cancer which was diagnosed while on the Policy

IN-HOSPITAL DENTAL COVER



| | PREMIER | OPTIMAL | SYNERGY | LAUNCH | MED-EXTEND |
|---|-----------------------------|--|--|--------|------------|
| Medical Expense Shortfall Cover | 600% | 500% | 500% | 350% | 300% |
| Co-payment Cover | Yes | Yes | Yes | - | - |
| Sub-limit Cover | R34 000 per admission | R24 000 per admission. Limited to R50 000 pfpa | R24 000 per admission. Limited to R50 000 pfpa | - | - |
| Sub-limit Cover for dental implants | R55 000 pfpa | R24 000 per admission. Limited to R50 000 pfpa | R24 000 per admission. Limited to R50 000 pfpa | - | - |
| Basic Dental Medical Expense Shortfall Cover for Children | 600%. Limited to R5 000pfpa | 500%. Limited to R4 000 pfpa | 500%. Limited to R3 000 pfpa | - | - |

Orthognathic surgery shall mean jaw surgery to correct malocclusions and disorders of the temporomandibular joints due to a functional need. Orthodontic treatment shall be excluded from this definition.

Reconstructive maxillofacial surgery shall mean the major reconstruction of the mandible and/or maxilla that is required as a result of an accident which occurred during the period of cover.



Added Benefits

A photograph of a man and a woman in a laundry room. The man is in the foreground, wearing a light blue t-shirt and dark overalls, leaning over a washing machine. The woman is behind him, also smiling. They are surrounded by laundry baskets and machines. The image has a teal and purple color overlay.

Added Benefits

01

Added Benefits

ADDED BENEFITS

MEDICAL SCHEME CONTRIBUTION WAIVER

Up to R7 500 per month for 6 months in the event of:

- Accidental death of the Medical Scheme contribution payer
- Permanent and total disability as a result of an accident of the Medical Scheme contribution payer

INTERNATIONAL TRAVEL COVER

Access for R5,0m per insured (notification of travel required 48 hrs prior to departure)

CANCER DIAGNOSIS BENEFIT

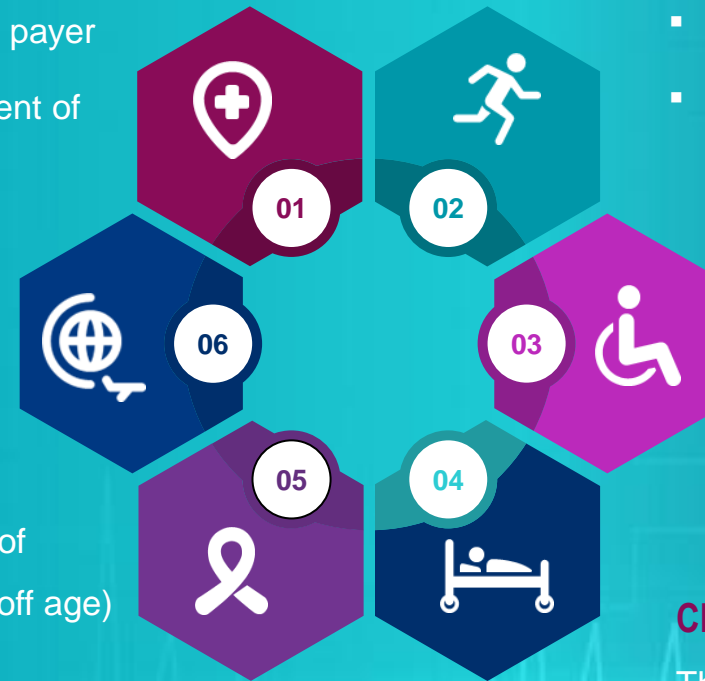
Provides a once off benefit payout for the first diagnosis of Cancer based on the stage at time of diagnosis: (no cut off age)

Stage 1: R 7 500

Stage 2: R18 000

Stage 3: R25 000

Stage 4: R30 000



GAP PREMIUM WAIVER

Pays the premium of the policy for 12 months in the event of:

- Accidental death of the contribution payer
- Permanent and total disability as a result of an accident of the contribution payer

PERSONAL ACCIDENT BENEFIT

The personal accident benefit provides a lump sum payment in the event of

- Accidental Death
- Permanent and total disability due to an accident

CRITICAL ILLNESS BENEFIT

The Critical Illness Benefit gives families an immediate cash payout in the event of an Insured person's death due to a Critical Illness (including Covid-19), **excluding cancer**

ADDED BENEFITS

| | Premier | Optimal | Synergy | Launch | Med-Extend |
|------------------------------------|---------|---------|---------|--------|------------|
| Cancer Diagnosis Benefit | Yes | - | - | - | - |
| Medical Scheme Contribution Waiver | Yes | Yes | Yes | Yes | Yes |
| Gap Premium Waiver | Yes | Yes | Yes | Yes | Yes |
| Personal Accident Benefit | Yes | Yes | Yes | - | - |
| Critical Illness | Yes | Yes | - | - | - |



2025 Products/Benefits

PREMIER

R673 family under 65 | R968 family over 65
R496 Individual under 65 | R677 Individual over 65

Premier is the umbrella sheltering your entire family. It offers a vast range of benefits to cater for unforeseen medical expense shortfalls and provides comprehensive cancer benefits

IN HOSPITAL BENEFITS- SUBJECT TO OAL

600%

Medical expenses shortfall cover

OAL

Co-payment benefit

R43 000

Sub-limit cover per insured per event. Including Robotic Surgeries

R16 500

Non-DSP hospital benefit cover (2 claims per family per annum)

R10 000

Trauma recovery cover (Limited to R6 000 per admission per insured)

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.



PREMIER

IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Traditional cancer cover
OAL

Biological cancer cover (Subject to formulary)
OAL

Breast cancer prevention cover
600%

Innovative cancer drug cover (per claim)
R12 000

Breast cancer reconstruction cover
R29 000

MRI and CT scan cover (Limited to 2 claims per annum)
R8 000

Trauma care cover
(Limited to R3 000 per consultation)
R8 000

Screening Cover - Scopes for screening purposes
(Limited to 1 claim per insured, every 5 years)
R8 500

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Co-payments for MRI,CT and PET scans
OAL

Co-payments for scopes
(2 claims per insured per annum)
R6 000

Sub-limit cover for MRI,CT and PET scans
R43 000

Casualty benefit for accidents
R18 000

Casualty benefit for illness
(3 claims per family per annum)
R5 000

ADDED BENEFITS

First diagnosis of cancer Stage 1,2,3 and 4
R7 500 - R30 000

Personal accident cover
R34 000

Critical illness cover
R13 500

Medical scheme contribution waiver (6 months)
R7 500

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall cover – impacted wisdom teeth, orthognathic surgery & maxillofacial surgery due to an accident & oral cancer
600%

Co-payment cover
OAL

Sub-limit cover – impacted wisdom teeth, orthognathic surgery, reconstructive surgery accidents & oral cancer
R34 000

Sub-limit and co-payment cover for dental implants – accidents & oral cancer
R55 000

Basic dental medical expenses shortfall cover for children 12 years old and younger (per policy per annum)
R5 000

OPTIMAL

R510 family under 65 | R736 family over 65

Optimal provides a broad array of benefits – enhancing your medical aid by up to 500% of medical aid rates – all at a family-friendly price. By providing cover in the area of oncology, as well as several other value-adds, Optimal has become one of Turnberry's most-popular Gap Cover products

IN HOSPITAL BENEFITS- SUBJECT TO OAL

500%

Medical expenses shortfall cover

OAL

Co-payment benefit

R33 000

Sub-limit cover (per admission per insured, including Robotic Surgeries. Limited to R72 000 per family per annum)

R13 500

Non-DSP hospital benefit cover (1 claims per family per annum)

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

OPTIMAL

IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Traditional cancer cover
(20% co-payment cover)
OAL

Biological cancer cover
(Subject to formulary)
OAL

Innovative cancer drug cover (per claim)
R12 000

Breast cancer prevention cover
500%

Breast cancer reconstruction cover
R22 000

MRI and CT scan cover (Limited to 2
claims per annum)
R7 000

Trauma care cover
(Limited to R3 000
per consultation)
R7 000 pa

Screening Cover - Scopes for screening
purposes.
(Limited to 1 claim per
insured, every 5 years)
R6 500

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Co-payments for MRI,CT and
PET scans
OAL

Co-payments for scopes
(2 claims per insured per annum)
R6 000

Sub-limit cover for MRI,
CT and PET scans
(R72 000 per family per annum)
R33 000

Casualty benefit for accidents
R12 000

Casualty benefit for illness
(2 claims per family per annum)
R5 000

ADDED BENEFITS

Personal accident cover
R19 500

Critical illness cover
R9 500

Medical scheme contribution
waiver (6 months)
R7 500

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall cover –
impacted wisdom teeth,
orthognathic surgery & maxillofacial
surgery due to an accident & oral
cancer
500%

Co-payment cover
OAL

Sub-limit cover – impacted wisdom
teeth, orthognathic surgery,
reconstructive surgery accidents &
oral cancer
R24 000
(R50 000 per family per annum)

Sub-limit and co-payment cover for
dental implants – accidents & oral
cancer
R24 000
(R50 000 per family per annum)

Basic dental medical expenses
shortfall cover for children 12 years
old and younger
(per policy per annum)
R4 000

SYNERGY

R441 family under 65 | R628 family over 65

Synergy offers a healthy spectrum of benefits at a very attractive price. It ensures you and your family are covered for the most common types of claims, covers medical expense shortfalls of up to 500%, and caters for the likes of sub-limits, casualty benefits and co-payments

IN HOSPITAL BENEFITS- SUBJECT TO OAL

500%

Medical expenses shortfall cover

OAL

Co-payment benefit

R33 000

Sub-limit cover (per admission per insured, including Robotic Surgeries. Limited to R72 000 per family per annum)

R10 500

Non-DSP hospital benefit cover (1 claims per family per annum)

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

SYNERGY

IN AND OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

MRI and CT scan cover
(Limited to 1 claim per annum)
R5 500

Trauma care cover
(Limited to R3 000 per
consultation)
R6 000

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Co-payments for MRI,
CT and PET scans
OAL

Co-payments for scopes
(2 claims per insured per annum)
R6 000

Sub-limit cover for MRI,CT and
PET scans
(R72 000 per family per annum)
R33 000

Casualty benefit for accidents
R12 000

Casualty benefit for illness (2
claims per family per annum)
R4 000

ADDED BENEFITS

Personal accident cover
R13 500

Medical scheme contribution
waiver (6 months)
R7 500

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall cover –
impacted wisdom teeth,
orthognathic surgery &
maxillofacial surgery due to an
accident & oral cancer
500%

Co-payment cover
OAL

Sub-limit cover – impacted
wisdom teeth, orthognathic
surgery, reconstructive surgery
accidents & oral cancer
R24 000
(R50 000 per family per annum)

Sub-limit and co-payment cover
for dental implants – accidents &
oral cancer
R24 000
(R50 000 per family per annum)

Basic dental medical expenses
shortfall cover for children 12
years old and younger
(per policy per annum)
R3 000

MED-EXTEND

R398 family under 65 | R562 family over 65

Med-Extend has been designed to assist clients with medical expense shortfalls for Specialists and with covering Defined Procedures that have been excluded on their specific Medical Scheme option.

BENEFITS- SUBJECT TO OAL

300%

Medical expenses shortfall cover

R4 500

Casualty benefit for accidents and illness
(Per Annum per Policy)

R5 500

MRI and CT scan Cover
(Limited to 1 claim per annum)

R6 500

CO-PAYMENT COVER
(Limited to 2 claims per annum)

R5 000 000

Travel cover
(per insured)

R7 500

Medical scheme contribution waiver
(6 months)

YES

Gap premium waiver
(12 months)

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our

MED-EXTEND

DEFINED PROCEDURES EXCLUDED BY YOUR MEDICAL AID SUBJECT TO OAL

Arthroscopic surgery
R75 000

Back or neck surgery
R75 000

Bunion surgery
R22 000

Cochlear implant, auditory brain
implant and internal nerve
stimulator surgery
R95 000

Dental procedures for impacted
wisdom teeth for children
younger than
18 years
R22 000

Dental procedures for
reconstructive surgery required
due to an accident
R95 000

Functional nasal surgery
R32 000

Joint replacement surgery
R65 000

Knee or shoulder surgery
(excludes joint replacements
and arthroscopic surgery)
R36 000

Non-cancerous breast
conditions
R28 000

Oesophageal reflux and hiatus
hernia surgery
R70 000

Removal of varicose veins
R28 000

Skin disorders (including
benign growths and lipomas)
R28 000

Endoscopic Procedures
R8 500

ADDITIONAL LUMP SUM PAY-OUT FOR A DEFINED PROCEDURE – DEPENDENT ON NUMBER OF CLAIM FREE YEARS

| Number of claim free years | Medboost pay-out |
|-------------------------------|---------------------|
| 3 years | R3 500 |
| 4 years | R4 500 |
| 5 years | R5 500 |
| 5+ years | R6 500 |

LAUNCH

R169 family under 65 | R294 family over 65

This launches you into the world of Gap Cover, offering essential benefits and covering medical expense shortfalls for Specialists up to 350% of medical aid rate. Launch is one of the most price-effective Gap Cover solutions on the market – covering you and your entire family for less than the price of a meal out

IN HOSPITAL BENEFITS- SUBJECT TO OAL

350%

Medical expenses shortfall cover

R4 000

Co-Payment per member per annum
Limited to 1 claim per insured per annum

National Treasury annually publishes new limits under the Demarcation Regulations. The changes are effective from 1st April. Please refer to our website for the latest Overall Annual Limit (OAL) on each of our products.

LAUNCH

OUT OF HOSPITAL BENEFITS SUBJECT TO OAL

Casualty benefit for accidents
R7 000

ADDED BENEFITS

Medical scheme contribution
waiver (6 months)
R7 500

Gap premium waiver
(12 months)
YES

Travel cover (per insured)
R5 000 000

IN HOSPITAL DENTAL COVER SUBJECT TO OAL

Medical expense shortfall
cover – impacted wisdom
teeth, orthognathic surgery &
maxillofacial surgery due to an
accident & oral cancer
350%



TRAVEL ASSIST

International travel cover through TIC is offered as an added-value to Turnberry Policyholders upon request.

R5 000 000

Sum insured per trip

R10 000

Dental
(excess of R350)

R3 000

Quarantine Expenses
(per day up to a maximum of R30 000. (excess R500))

90

Days per trip

NO LIMIT

To number of trips per annum

NO

In-hospital cost excess

ANYWHERE

Evacuation and repatriation

YES

Compassionate emergency visits

24/7

Medical assistance and advice

NO

Pre-existing conditions covered

R350

Out of hospital treatment covered (excess for persons 0 - 69)

R1 000

Out of hospital treatment covered (excess for persons 70+)

TRAVEL ASSIST

TRAVEL COVER TOP UP

| | |
|---|---|
| Additional cover for medical and related expenses R15 000 000 | Car rental excess waiver R5 000 (Excess R500) |
| Daily Hospital Cash Benefit R 7 000 R500 p/d | Missed connection (R500 excess) R20 000 |
| Dental R 3 000 | Replacement airfare (R500 excess) R20 000 |
| Pre-existing cover R750 000 | Travel delay (minimum of 6 hours) R3 000 |
| Accidental death R250 000 | Personal liability R2 000 000 |
| Accidental permanent and total disablement R1 000 000 | Luggage (R350 excess) R20 000 |
| International journey cancellation (R500 excess) R20 000 | Single Items Limit (luggage) R5 000 |
| International journey curtailment (R500 excess) R20 000 | Luggage delay (minimum of 6 hours) R2 000 |
| International journey extension (R500 excess) R20 000 | Weather Conditions (excess R500) R 10 000 |
| Cash and Documents R2 500 | Denied Visa (Excess R500) R 15 000 |
| International journey postponement R10 000 (R500 excess) | Hijack & Hostage R 37 500 (R750 per day) |
| | Legal Expenses R 10 000 |



| | Excl USA | Incl USA |
|--------------|----------|----------|
| 1-14 days | R565 | R785 |
| 15-30 days | R1 100 | R1 520 |
| 31-60 days | R1 615 | R2 240 |
| 61 - 90 days | R2 140 | R2 965 |



Group Quotes, Claim Submissions & Underwriting



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



Rates dependent on group demographics

- Ave age
- Medical aid option
- Voluntary or compulsory
- Nature of business
- Current claims report/NLR



Tailor make a product for groups of 500+



Groups - 20+members for 2025



Favourable underwriting



Electronic take-on

Broker Training and CPD Platform



Obtain **CPD points** by reading articles and completing a short quiz



Product Specific **Training**



Social Media Posts that you can share with your clients



Client **Testimonials**

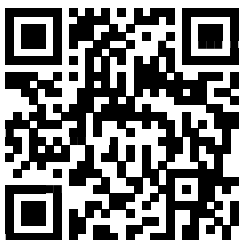


Access to **brochures, forms and one pagers**

Marketing material (videos)

Training on how to Create a **LinkedIn Profile**

Recording of **Product Launches**



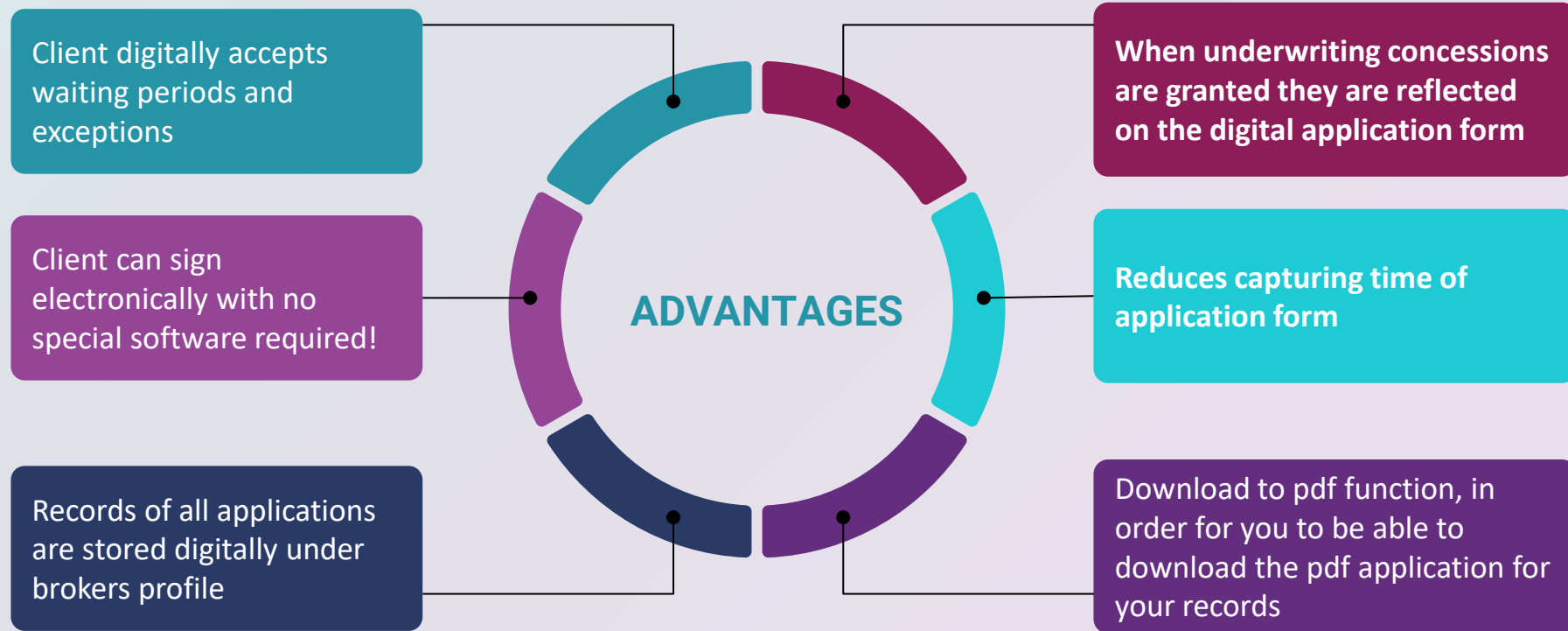
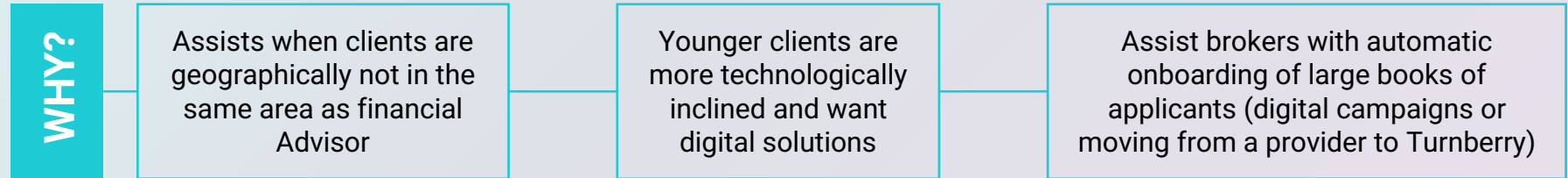
Broker Training

Broker Digital Application Form

Can be accessed under the Broker tab on Turnberry's website

Provides a centralised repository of information that you require

Turnberry Digital Application Form



How to submit a Gap Cover Claim

How to submit a Gap Cover Claim

You can also access the online claim form at <https://turnberry.co.za/claim-form/> (this can be completed and submitted online).

Please submit the following to claims@turnberry.co.za

Turnberry Claim Form

You can locate the claim form under Claims on our website <https://turnberry.co.za/claim-form/> or under Documents - <https://turnberry.co.za/documents-and-forms/>

Requirements

A list of the requirements appears on the Claim form as well.

Invoices

All doctors invoices and/or statements

Hospital accounts

Please request a detailed invoice from the hospital's accounts department that includes date of admission, date of discharge and the ICD-10 codes and Procedure codes

Medical Aid Remittance/ Claim Statement

This statement from the Medical Aid will reflect the invoiced amount(s) for the service providers, the amounts paid and/or rejected by the Medical Aid.

Claim forms



Underwriting 2025



UNDERWRITING WAITING PERIODS

General waiting period

A 3-month general waiting period applies to all benefits (except in the event of an accident, which occurred while on the Policy). In the event the commencement date of the Policy is the same as the commencement date of the Medical Scheme, no 3-month general waiting period will apply to Medical Expense Shortfall Cover.

3 MONTHS

Waiting period for treatment or surgery for

Hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids, muscular-skeletal (except in the event of an accident, which occurred while on the Policy) tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, nasal and sinus, cancer

12 MONTHS

Waiting period on pregnancy/childbirth

10 MONTHS

Underwriting 2025



UNDERWRITING CONCESSION UNTIL 31st DECEMBER 2024

Underwriting Concession

No 3 month general waiting period applied (for continuation business from another Gap Provider)

No 12 month condition specific waiting periods on Hysterectomy, hysteroscopies, endometriosis, ovarian cysts and fibroids, tonsillectomy, myringotomy, grommets, adenoids, wisdom teeth, hernia, cataracts, gastroscopies, colonoscopies, nasal and sinus

Only condition specific waiting periods to apply for treatment or Surgery

10 month Waiting period on pregnancy/childbirth

12 month waiting period on Cancer

12 month waiting period on muscular-skeletal (except in the event of an accident, which occurred while on the Policy)

PR - Top 6 performing articles in FY 2024

The right combination of coverage is key in balancing affordability and quality of healthcare services

10 clippings

Can men get breast cancer?

Yes, men do get breast cancer.

What are the symptoms, diagnosis and treatment involved when it comes to male breast cancer?

12 clippings

Gap cover is a lifetime investment in financial and physical wellbeing.

13 clippings

Closing the Gap

The Importance of Insurance Coverage for Prostate Cancer Patients in South Africa

7 clippings

Does NHI spell the end for medical aid and gap cover?

18 clippings

TOP CONSIDERATIONS FOR BROKERS WHEN SELECTING GAP COVER FOR THEIR CLIENTS

14 clippings

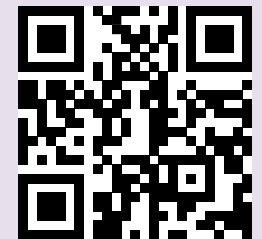
125 pieces of coverage in some great **reputable publications**, which gives us **good exposure** in the market. We've also managed to interview some of our clients for **their testimonials on support and service** received from Turnberry.



15 779 612

The total reach obtained in the FYE2024 financial year

Click here to read more of our articles



Social Media – Top 4 performing Social Media Posts in FY 2024



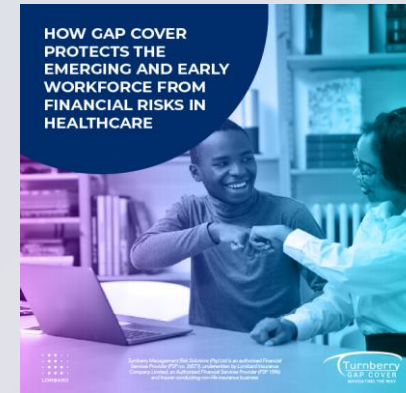
Post Impressions
29,271



Engagement
432



Post Reach
20,207



Post Impressions
38,571



Engagement
655



Post Reach
21,387



Post Impressions
33,292



Engagement
634



Post Reach
15,915



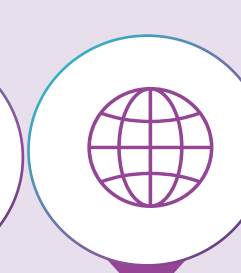
Post Impressions
19,894



Engagement
491



Post Reach
12,478



There when I needed them the most

What a great experience when submitting my claim. Turnberry was there when I needed them most. The assistance I received was more than I expected. I would recommend Turnberry to anyone who showed interest.

Peace of mind

My experience was good. Turnberry Staff assisted me a professional manner with much empathy and patience. I WAS MOST IMPRESSED HOW MY CLAIM WAS HANDLED. For peace of mind of self and family, it's a must. DONT DELAY. I have no hesitation in recommending Turnberry Gap Cover.

Have to have it!

No nonsense and honest! Quick and easy claim process. Not optional you HAVE to have it! Highly recommend to family and friends.

Top of the game

Turnberry is at the top of the game; service is great and every person considering Gap cover should put Turnberry at the top of the list for choice.

Excellent Service

The Turnberry Broker has been nothing but supportive throughout my whole claim. Definitely a must. I had a partial hip replacement and not even 3 weeks later needed a full hip replacement. I was not disappointed with the claim submission / payment. Excellent service.

Professionalism

My experience with support was absolutely phenomenal! From the receptionist who answered the call to explain the process, to the actual claim assistant who processed and explained things to me in detail. I must be honest and explain the simplicity of Turnberry gap cover. The professional manner in which the claims' assessors conduct themselves. I have already recommended your gap cover to 12 of my family members. Service - EXCELLENT!!

Prompt and Efficient

I received the usual prompt and efficient service as always. I would definitely recommend Turnberry due to my personal dealings with the company. I work in a medical practice and so have exposure to various GAP insurers. Turnberry is by far the most efficient in my working environment.

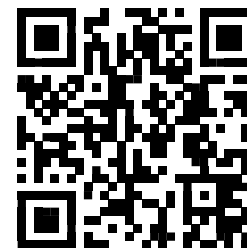
Paid out timeously

Cover for birth-related shortfall of R22k paid out timeously. Waiting period for pregnancy claims is 10 months so plan ahead, and partner can be added to existing policy at no additional cost.

10 out of 10 !

I hereby want to thank you for the excellent service of Turnberry Gap Cover. With every call that I have made to Turnberry I was served with patience, kindness and friendliness and everyone that I have spoken to assisted me with any query. I will highly recommend anybody to make use of the Turnberry Gap Cover. Out of 10 I will surely give Turnberry 10.

To read more
Client
Testimonials
[Click here](#)





Thank you for supporting Turnberry from James and the Sales Team



**Thank you
for joining our
2025 Product Specific
Training**