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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.

Benefits will be updated for 2027 from 1st January 2027

COMPLIMENTARY INTERNATIONAL TRAVEL COVER

Turnberry has secured free international travel cover for policyholders which provides R5 million medical emergency cover. We have also negotiated preferential rates for top up benefits for travellers under the age of 69. This benefit is provided through Santam Travel Insurance and does not form part of your GAP cover product, it is a value-added product with its own terms and conditions. Notification of travel required 48 hours prior to departure from RSA.

Benefits and conditions

- 90 days cover per trip
- No limit on the number of times a person travels per annum
- R5 000 000 medical expenses cover
- No excess for in-hospital cost
- Evacuation and repatriation anywhere in the world
- Compassionate emergency visit
- Medical expenses cover for specified sporting activities
- Medical assistance and advice 24 hours a day, 7 days a week
- Dental: R10 000, excess of R350
- Quarantine Expenses of R3 000 per day up to a maximum of R30 000, excess of R500
- No pre-existing conditions covered
- Excess of R350 per claim for persons 0 - 69 years of age and R1 000 excess for persons over the age of 70 years for all out-of-hospital treatment



*Top up cover available
to Policyholders under
the age of 69 years.*

Top up cover

	excl. USA	incl. USA
1 - 14 Days	R585	R805
15 - 30 Days	R1 140	R1 560
31 - 60 Days	R1 675	R2 300
61 - 90 Days	R2 220	R3 045

The above rates are per person traveling.

Additional top up	Cover
Additional cover for medical and related expenses	R15 000 000
Daily Hospital Cash Benefit	R 7 000 (R500 per day)
Medical expenses relating to pre-existing medical conditions (in-hospital only)	R750 000
Accidental death	R250 000
Accidental permanent and total disablement	R1 000 000
International journey postponement	R10 000 (R500 excess)
International journey cancellation	R30 000 (R500 excess)
International journey curtailment	R20 000 (R500 excess)
International journey extension	R20 000 (R500 excess)
International journey postponement	R10 000 (R500 excess)
Missed connection	R15 000 (R500 excess)
Replacement airfare	R20 000 (R500 excess)
Travel delay	R3 000 (minimum of 6hrs)
Personal liability	R2 000 000
Weather Conditions	R15 000 (R500 excess)
Denied Visa	R15 000 (R500 excess)
Hijack & Hostage	R50 000 (R1 000 per day)
Legal Expenses	R10 000
Luggage	R30 000 (R350 excess)
Single item limit	R5 000
Cash and documents	R2 500
Luggage delay	R3 000 (minimum of 4 hrs)
Car Rental Excess Waiver	R5 000 (R500 Excess)

Disclaimer: This document is a summary for information purposes only and does not supersede the Policy Terms and Conditions. In the event of any discrepancy, the Policy Terms and Conditions will prevail. Underwritten by Santam Limited.