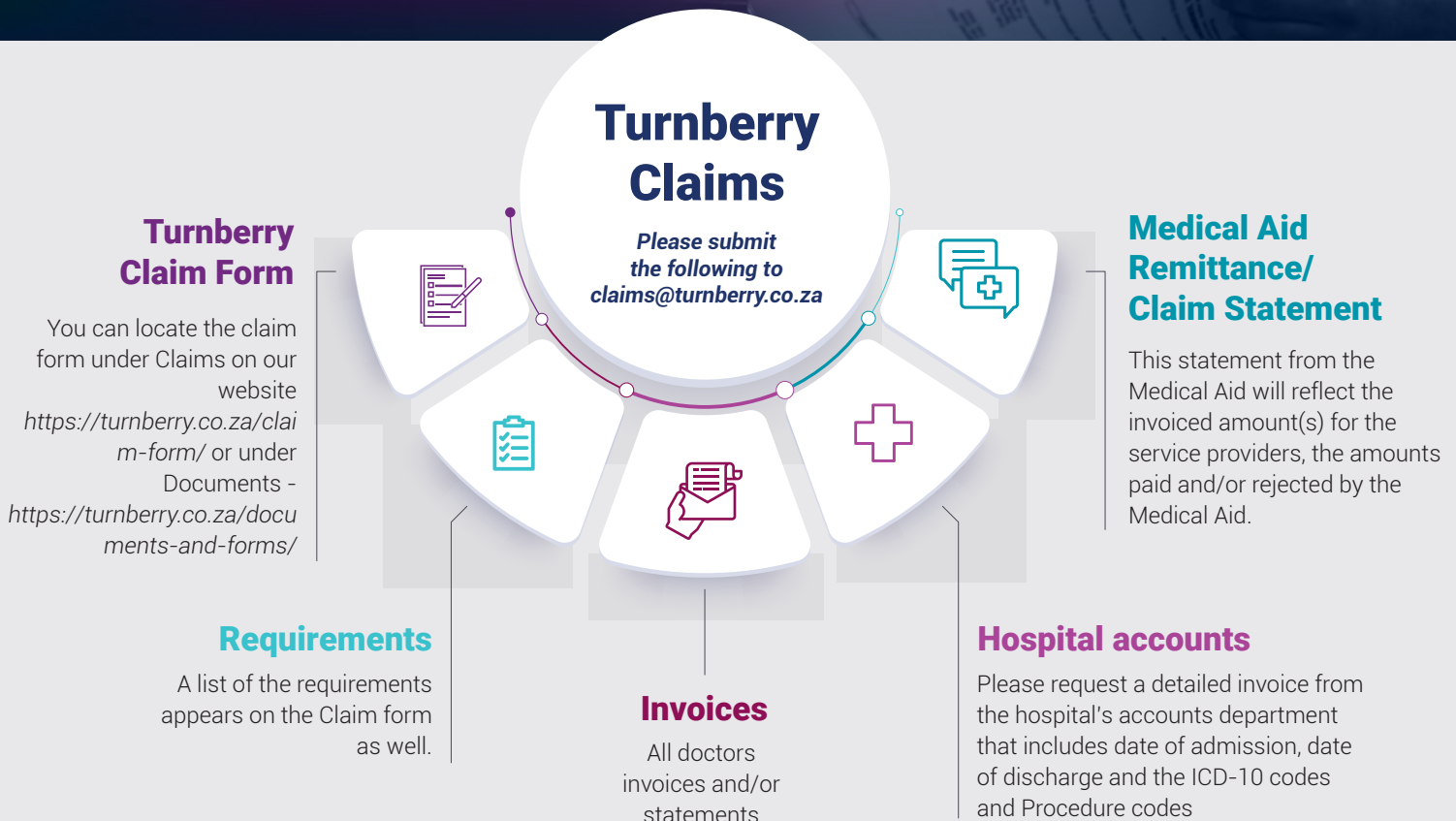


How to submit a Gap Cover Claim

Please complete the claim form in full, either **online** or the **manual claim form** and submit to Turnberry, along with all the supporting documentation,

Claim forms



Supporting Documentation

- All doctors invoices and/or statements.
- The detailed Hospital Invoice and not a patient statement.
- Medical Aid Remittance/Claim Statement/Claims transaction history.
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.
 - You do not have to submit a hospital account if you are only claiming for the doctors in hospital.
 - The only time we will require the hospital account is when a hospital co-payment, blood tests or x-Rays are being claimed for. The reason for this is to prove that the blood tests and x-rays were done in hospital as out of hospital tests of this nature is not covered by the policy benefits.

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

Please note:

All claims are assessed in terms of the Benefits provided by the Policy and the Policy Terms and Conditions. Once a claim is admitted, the claimed amount is paid directly to the Policyholder who must settle outstanding amounts with the service providers.

Provided that all requirements are received valid claims are settled within 10 working days.

The allowed time period within which a claim must be submitted has been shortened as stated in section A of the claim form.



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



Acute ischaemic heart disease - unspecified

Amount Charged:
R185 136,19

Medical aid Paid:
R70 129,07

Turnberry paid
R115 007,12



Lumbar and other intervertebral disc disorders with radiculopathy

Amount Charged:
R170 317,17

Medical aid Paid:
R56 449,82

Turnberry paid
R113 867,35



Malignant neoplasm connective and soft tissue - unspecified

Amount Charged:
R181 159,20

Medical aid Paid:
R76 426,14

Turnberry paid
R104 733,06



Spinal stenosis cervicothoracic region

Amount Charged:
R198 578,40

Medical aid Paid:
R95 986,40

Turnberry paid
R102 592,00

Lifetime Claims per Client

Individual claims can be substantial, potentially involving significant financial costs and emotional stress. They are also rarely limited to a single instance per client. Often, one claim can lead to a cascade of additional claims, compounding the overall impact. For example, an initial claim might uncover further issues and trigger related claims. The cumulative effect of these claims can be overwhelming and extremely costly for the 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