

THE GAP



Volume 2, Summer edition



INSIDER



JUANITA PILON - WHY HEALTHCARE IS MY CALLING

- Mind the Burn! Could you be at risk for skin cancer?
- The year that was and what's in store for 2025

MORE IN THIS ISSUE>>>

Health checks that could save your life | TRA Celebrates 25 years of Excellence

Fish and Chips

Because some things just go better together!



Just like medical aid
and TRA Gap Cover!



www.totalrisksa.co.za

CONTENTS



Interview Healthcare is my Calling Meet Juanita Pilon	2
Opinion Mind the Burn! Are you at risk for skin cancer?	6
Female Cancer Cover Affordable Female Cancer Cover could prove life-saving	8
New Initiatives The Year that was and what's in Store for 2025	10
Wellness Health checks that could save your life	12
Testimonial TRA made my life easy	14
Value-add Services Uber, your trusted entertainment partner	15
Milestones Celebrating 25 years of Excellence	16
BIS Gala Dinner	17
Give-Aways Congratulations to our last winner Win a GoPro Hero 4k	17 17
TRA Benefits Refer and earn! TRA Support line on WhatsApp	18 19
In Conclusion Compliance Corner On a Lighter Note	20 20



Connect with us:

 Total Risk Administrators  TraTotalrisk  TRA - Total Risk Administrators (Pty) Ltd
 @travirtualtrainingacademy1324  @totalriskadministrators

From the editor

And just like that, the first month of the new year, draws to a close. For many of us, a new calendar year spells new opportunities and renewed commitment to aspects of our lives that require attention, chief among them, our health and wellbeing.

In my case, a jarring medical emergency concerning my 24-year-old son late last year, highlighted the importance of keeping a close eye on nagging symptoms that could indicate a more serious health condition. Investing in those regular recommended medical checks, even when devoid of any symptoms, could prove life-saving. For a list of those 'must-have' health checks everyone should be investing in, check out our Wellness Tips on page 12.

Our Opinion Piece further explores the dangers of prolonged sun exposure and its proven link to skin cancer. Could you be at risk? Take our poll on page 7 to find out.

In terms of medical gap cover, while reflecting on the

past year, we also look at what TRA has in store for its policyholders in 2025, by way of exciting new developments and added perks. This story on page 10.

We would like to take this opportunity to wish all policyholders, colleagues, suppliers and business partners a happy, successful and above all, healthy year ahead. TRA pledges to keep you updated on important industry developments via The Gap Insider, newsletters and all social media channels.

Feel free to reach out to TRA with your questions or suggestions for future articles. They love hearing from you!

Wishing you all love, laughter and good health!

Liana

On the Cover: Juanita Pilon
Editor: Liana Shaw • Sky Publications cc • Cell: 082 851 6777
Head of Design: Simone Anderson • Email: Simone@jdententerpriseone.com



Proudly brought to you by: **TOTALRISKADMINISTRATORS**

Disclaimer: Errors and Omissions Excepted. Terms and Conditions Apply. Total Risk Administrators (Pty) Ltd "TRA" is an authorised financial services provider. FSP No 40815. Products underwritten by: Auto & General Insurance Company Limited, a licensed non-life Insurer & Financial Services Provider Reg No 1973/016880/06. Gap Cover is not the same as, or a substitute for, medical aid and the cover provided thereunder is not the same. Articles and opinions expressed do not constitute advice and may include financial interests.

HEALTHCARE IS MY CALLING

JUANITA PILON – A Healthcare Specialist committed to excellence through passion and personalised care. By Liana Shaw

Juanita Pilon, a Registered Financial Advisor operating under the Succession Financial Planning Services (SFP) umbrella, brings a wealth of experience in the healthcare industry and a strong passion for personalised service.

While most Advisors focus on growing their client books by amassing as many contracts as possible, only a select few focus their time and efforts on providing a more human personalised service offering. Juanita describes her career in healthcare as not just a profession, but a calling.

Her unique strategy to business appears to have paid off, with her having a huge base of solid, long-standing clients across the Country.

We spent some time with Juanita to get her perspective.

Juanita, where did your passion for healthcare begin?

I have spent close to 30 years in the Healthcare environment working in a diverse range of different functionalities in various corporate environments. It started off when I was employed as Public Relations Officer to a very old medical scheme which no longer exists. This was not in an advice capacity at the time, but it taught me a lot about the industry. I oversaw the public relations, including but not limited to the Scheme's Brochures, Newsletters, Annual Reports, Staff, Member Functions and so on.

Eventually, I was drawn more to Marketing, which led me to being appointed as Senior Manager of Marketing.

I then took a five-year break-away, due to personal circumstances, which precipitated me to achieving a qualification in Astronomy. I was appointed by Astronomy Africa to run their activities in the Kruger National Park as an Astronomy Guide to tourists visiting the KNP. Something I enjoyed a lot and still frequently exercise as a private hobby.

My calling to practise in healthcare, however, never diminished and around approximately 2006, I returned to the industry as Regional Manager for Resolution Health. Later I joined Sanlam which led to Sanlam Healthcare and others. I just kept on doing what I love most, and that is, providing clients with my in-depth knowledge, experience and understanding of the Healthcare Industry, which is becoming more-and-more intricate to navigate.

How did you go about establishing yourself?

Over the years, I have built up a following of loyal clients who understand and trust the way I work, and this held me in good stead going forward.

I am grateful to say that I do not need billboards or expensive advertising campaigns to grow my business. My clients are my best advocates. They continue to support me, while also referring me to their sphere of contacts, who have since been added to my long-standing book of clients which continually grows. Word-of-mouth is the strongest testimony, and I am proud to say that this is what I stand for.

Even though commission for healthcare advisors is minute, (compared to other insurance products), the passion I have in healthcare precludes me from branching into any of these other avenues.

What led to your involvement in Succession Financial Planning Services - SFP?

SFP is one of the largest FSP's (Financial Service Providers) in the Country and has been around since 2010. It is a solid organisation which has more than 226 Product Providers, 400+ Advisors and over 200 000 clients nationwide.

Their structure and support systems are top-class, which in return benefits the Advisors by means of compliance to the ever-changing Financial Services industry Regulations, fair business practice and FAIS and FICA requirements, to name a few. This is critically important if you are to operate with honesty and integrity and to differentiate yourself from unscrupulous operators who, unfortunately, are on the rise.

And there is so much more to say about SFP – its broad range of products and services, its business values, its approach to business. Their remarkable business acumen has made them successful, something to which their clients and advisors will attest.

Furthermore, they allow their Advisors to operate independently, whilst providing all of the important aspects mentioned. This is what led me to join SFP.

So, to be clear, as an independent advisor, are you not required to spend some of your time in their offices?

No, I operate independently, which suits me like a glove. Of course, there are a number of annual

conferences, regional meetings and ongoing online training sessions which I am happy to attend, as these keep me in-touch with market dynamics and new regulations in effect, but that is as far as it goes.

Tell us more about your unique business model?

To put it simply, my personalised business model means that my interaction with clients does not stop the day the contract is signed. All paperwork and future assistance are done by myself. Each of my clients has my mobile number, for emergencies, providing them with peace of mind that should they encounter an unexpected medical emergency, even outside of business hours, I am available to assist. I have several “War Stories” where this unique service I offer might have saved lives, e.g. a Robbery one of my clients experienced after hours.

This model, differentiate my strategy from, the often standard practice of getting a signature and handing the client over to an administrative department. I strive for a healthier client book that allows me to know my clients and service them personally.

How do you find the time to do it all yourself?

Thankfully, Covid-19 opened up a whole new way of conducting business, with meetings and calls now mostly virtual. Productivity increased, in my view, as we no longer have to waste precious hours travelling and navigating traffic. And with having clients across the country, this helps a lot.

Over time, I have also developed the necessary skills that enable my personal engagement with the client to be conducted in a thorough manner, leaving them feeling safe and satisfied.

From time-to-time, I do contract assistance with data capturing, however, each and every contact with my clients and Product Providers is done by myself. “The buck starts and stops with me”.

I have learnt that when it comes to healthcare, one-size-does-not-fit-all. It is important to listen to your clients and to form an individual picture, before being able to recommend the right products for them.

And, of course, affordability plays an important role and needs to be considered. Medical schemes and their plans are becoming hugely expensive. The consumer cannot be

expected to understand the many intricacies around the schemes’ plans they offer, often opting for a plan they do not necessarily need, at great expense and sacrifice to them.

What about medical gap cover? Are attitudes changing towards this much-misunderstood product?

People are certainly becoming more aware of the importance of gap cover, especially if they have personally been impacted by medical shortfalls. Gap cover is much like car insurance. You may never need it, but should that day come, you have peace of mind in knowing you are covered.

In terms of TRA, what do you believe gives them the edge in the marketplace?

I would summarise my relationship with TRA as having a deep appreciation for their commitment to their CORE business being Gap Cover. How they embrace technology in our day-and-age, but still foster a culture of care, dedication and warmth through their employees, working at the back, but who are at the heart of TRA.

I admire TRA Gap Cover’s uncomplicated approach in terms of their product design, and how they steer clear of unnecessary “bells-and-whistles”. They are innovative and adaptive to the evolving needs of the Gap Cover environment and their clients.

TRA’s combination of their technical expertise, business acumen, and strong sense of community is something I embrace.

How do you believe the implementation of the NHI is likely to impact healthcare brokers?

NHI is not a new concept, nor specific to South Africa. Many countries around the globe implement a similar structure to provide affordable and accessible quality healthcare.

The NHI journey started in 2011 but the framework has yet to be decided. As for now, there are two phases. Phase one commenced in 2023 and will continue until 2026. Phase two will commence in 2026 until 2028.

How this will impact Healthcare Brokers like myself, I believe is still very much up-in-the-air. I steer away from getting caught up in the “dark cloud” of the too many unknowns and misinformation and deal with what is now. I am fully aware of what is going on and keep myself updated to the fullest extent to be able to handle my client’s questions in this regard.

However, I do trust and believe that the NHI will be greatly enhanced - come the day - to make use of our skills and knowledge. As healthcare advisors we can play a vital role in educating NHI members on the workings of such in the future.

“ I have learnt that when it comes to healthcare, one size-does-not-fit-all. ”



At SFP we aim to help you reach your goals by creating lasting value through a lasting partnership with you and your practice.

We will support you throughout this journey because your success is our success.

Contact us today.

Don't delay! Take advantage of the exciting opportunities offered by Succession Financial Planning. We invite you to join the SFP family of advisers & practices.



admin@succession.co.za



www.sfpadvice.co.za



021 912 3920

Succession Financial Planning Services Provider (Pty) Ltd is a Licensed Financial Services Provider | creating lasting partnerships.

MIND THE BURN!

COULD YOU BE AT RISK FOR SKIN CANCER?

Who doesn't love summer? Long, sunny days that give way to warmer evenings, rekindle our energy reserves, igniting in us a new burst of life. Spending more time outdoors becomes the obvious choice. But there is a downside, especially for light-skinned folk living in the southern hemisphere, where it is scientifically proven the ozone layer is considerably thinner. By Liana Shaw

Did you know that skin cancer is the most common cancer in South Africa, with about 20 000 reported cases every year and 700 deaths? This, according to the Cancer Association of South Africa. Additionally, The World Health Organisation (WHO) reports that between two and three million non-melanoma skin cancers and approximately 132 000 malignant melanomas occur globally every year.

Sobering statistics that compel us to take a deeper look at risk factors and prevention.

There are two main categories of skin cancer – melanoma (malignant melanoma) and non-melanoma, with WHO reporting the incidence of both has been increasing over the past decades.

More alarming still, according to WHO, they estimate that a 10 percent decrease in ozone levels is likely to result in an additional 300 000 non-melanoma and 4 500 melanoma skin cancer cases globally.

Melanoma is less common than other skin cancers, but it is the most dangerous. Among South African men, this cancer is ranked fourth most prevalent cancer (NCR 2022), and as the fifth most prevalent cancer among women (NCR 2022).

Metastatic Melanoma

When the melanoma has spread to one or more parts of the body, this is referred to as metastatic melanoma or advanced 'Stage IV' melanoma, with the word metastatic referring to the cancer spreading. Melanoma typically present with small, brown, or black opaque nodules, or larger multi-coloured patches with an irregular outline which may crust and bleed. They can also appear similar to freckles from previously normal skin.

Other, less sinister types of skin cancer include Basal Cell Carcinoma, (raised, translucent, pearly nodules that may crust, ulcerate and sometimes bleed) and Squamous Cell Carcinoma, (usually raised, pink opaque nodules or patches that frequently form ulcers or sores in the centre).

Who is most at risk

According to the Cancer Association, in South Africa, the incidence of malignant melanoma is 15 times less among dark skinned individuals than in among the white population.

People most at risk include:

- People with fair skin, especially with light hair and eye colour
- People who have had many blistering sunburns, especially as a child or teenager
- People with several large or many small moles, including beauty marks and brown blemishes
- Unusual moles that may run in the family
- If skin cancer (any type) has been diagnosed in a family member
- People with weak immune systems

Protect and prevent

In the interests of a SunSmart South Africa, CANSA recommends the use of sunscreen products, clothing, swimwear, hats and sunglasses that carry the CSOR seal. These products are deemed safe and effective, as they comply with a strict set of criteria developed by CANSA, which currently uses two sunscreen testing laboratories in South Africa, whose testing methods and criteria are aligned to the recognised international standards and protocols.

People with fair skin, especially those with red hair, moles or skin spots, as well as those who play outdoor sports, work in the sun or spend a lot of time driving are considered high-risk.

And, because at least 80 percent of sun-induced skin damage occurs before the age of 18, (only manifesting later in life), it is imperative to take special care of children in the sun. Babies younger than one year should never be exposed to direct sunlight.

In addition, CANSA cautions against the use of sunbeds and tanning booths. According to Professor Werner Sinclair, a dermatologist associated with the University of the Free State: "In general, one can state that the use of an artificial tanning booth will double the melanoma risk of any particular individual."

Avoiding direct sunlight between the hours of 10.00am to 15.00pm, when the sun's rays are most dangerous, is also recommended.

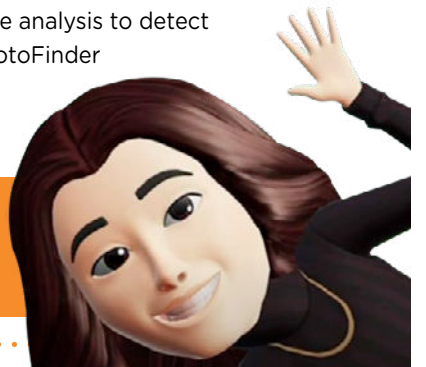
CANSA further recommends that people check their skin carefully every month, (including the back and top of your head). Should any anomaly be detected, see a doctor or dermatologist immediately.

For people with moles, regular screenings by way of mole-mapping, are also being advocated.

Individuals can book a Clinical Mole Analysis: this is when a trained professional nurse clinically assesses a mole according to globally accepted ABCDE screening guide.

In addition, you can book a FotoFinder Mole Analysis: this is an enhanced clinical mole analysis to detect suspicious moles via a FotoFinder (electronic device) that measures the risk profile of the mole.

Bookings for screenings may be made at your nearest CANSA Care Centre.



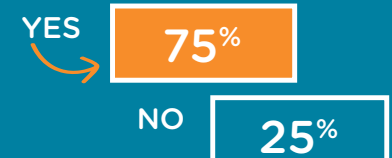
TAKE PART IN OUR INTERACTIVE POLL

Test your risk factors:

- ☐ I have light hair and light colour eyes
- ☐ I have moles, but do not go for mole analysis
- ☐ I sustained sunburn before the age of 18
- ☐ I spend a lot of time outdoors, but do not always apply sunscreen or wear a hat
- ☐ I do not go for regular skin screening

If you have ticked three or more of these boxes, your risk is high. Book a screening with CANSA, or visit your dermatologist for peace of mind.

In our previous issue we asked you to take part in our online survey where we asked if you are an allergy sufferer and if the cause of your allergy has been correctly diagnosed. Here are the results:



Given the growing prevalence of female cancer cases, both domestically and abroad and having recognised that many medical aid schemes do not inherently fully include comprehensive cancer benefits, in 2015, TRA introduced the Female Cancer Cover product, to provide support for women diagnosed with specific female cancers.

According to the Breast Cancer Organisation, in 2024 alone, approximately 310 720 women would have been diagnosed with invasive breast cancer, 16 percent of which will be in women younger than 50 years of age. And, according to the 2022 National Cancer Registry (NCR), breast cancer in women of all races, remains the most common cancer, with a lifetime risk of 1 in 26. Cervical cancer is another major concern, with Globocan 2020 estimating there were 10 702 cases of newly diagnosed cervical cancer in South Africa and 5 870 deaths, with the majority occurring in Black South African women.

And let's not forget ovarian and uterine cancer, which remain critical health issues for women.

Cancer diagnoses among medical aid members highlight the need for these types of specialised products, like TRA's Female Cancer Cover. In a sample of approximately 4 500 members, the most diagnosed cancer types include: malignant neoplasm of the prostate (7 cases); breast cancer (13 cases); malignant neoplasm of the skin (6 cases); and malignant melanoma (5 cases), statistics that emphasise the rise of female cancers and the importance of providing financial support for those affected by these diseases.

With prostate cancer also on the upswing, TRA also offers an optional For Him Benefit for the spouse or common-law partner of the policyholder. Although this is not a stand-alone product, this additional benefit provides financial support upon diagnosis of authorised male cancers.

Affordable premiums

The TRA Female Cancer Cover is available in three tiers: Grand, Supreme and Ultimate, with monthly

premiums starting at R130.00, R225.00, and R315.00, respectively, with these options corresponding to lump sum benefits of R50 000, R100 000, and R150 000, paid out upon the confirmed diagnosis of a covered female cancer.

These amounts can be used at the policyholder's discretion, be it towards treatment, income replacement and recuperative purposes.

Similarly, the For Him Benefit also comes in three variants: Select, Prime and Peak, with monthly premiums starting at R75.00, R125.00 and R180.00, respectively, and corresponding to lump sum payouts of R25 000, R50 000 and R75 000, upon the confirmed diagnosis of a listed male cancer.

The growing numbers of cancer cases inspired our new Podcast series – available through all our social media channels – where we hope to shed further light on these dread diseases.



We will also be sharing this important information in The Gap Insider (our quarterly digital magazine), in hopes of raising awareness of cancer and its physical, mental and financial impact on peoples' lives.

Do not wait until it is too late. Secure your peace of mind by investing in the right coverage for you and your family.

Learn more about TRA's Female Cancer Cover by visiting our website – www.totalrisksa.co.za.

AFFORDABLE
FEMALE
CANCER COVER
COULD PROVE LIFE-SAVING



THE YEAR THAT WAS AND WHAT'S IN STORE FOR 2025

TRA BRINGS NEW ENHANCEMENTS TO POLICYHOLDERS

Looking back at 2024, the TRA team was engrossed in rolling out a number of new initiatives for their policyholders, among them: Refreshing the TRA social media platforms; Introducing dedicated cover for a defined list of out-of-hospital procedures; Adding the Roadguard courtesy service to the list of services on offer via the TRA Assist Mobile App; Upgrading the TRA website; Unveiling their new WhatsApp dedicated communication channel; And announcing the evolution of their Absolute Cover offering to their Super Cover Plus option.

And that was only the beginning. Effective 1 July 2024, Telesure Investment Holdings (Pty) Ltd now has 100 percent shareholding of TRA, a positive strategic move that will provide indelible support for TRA's strength and future growth in the market – a key development that coincided with TRA's 25th anniversary in the marketplace.

TRA further partnered with HOT FM to highlight the importance of how medical aid and TRA Gap Cover go together, (like salt and pepper) – an advertising campaign that ran in the last quarter of the year.

TRA also partnered with Border Icons in Sport (BIS), as part of an initiative to assist with sports development in youth communities, by proudly sponsoring the Under 13 Primary Schools Soccer Tournament in East London. And, they were the headline sponsor for the TRA/BIS Celebrity Golf Challenge, (which also raised money for various foundations) – a five-year commitment that will see this event being repeated this year.

As for the company's healthcare sponsorship for Olympic swimmer, Matt Sates, this too will continue, to provide this talented young athlete with ongoing support to help him reach his Olympian goals and aspirations.

So, what can policyholders expect to see during the course of this year, by way of new enhancements?

TRA will now cover tariff shortfalls for theatre and ward fees, consumables and equipment related to in-hospital and in-lieu-of-hospital procedures; shortfalls on specialist consultations; casualty follow-up

consultations (after initial treatment in a casualty/ER unit); emergency medical services; and maternity follow-up consultations as well as a private ward benefit for non-maternity procedures.

Plus, the accumulation limit on the Travel Benefit has increased from R600 000 to R1 000 000 (the travel benefit is for those aged below 71), and you have access to the benefit of comprehensive top-up travel insurance. See here: <https://whitelabel.gateway.insure/application/interface/tra-topup/index.html#/should-you-wish>.

And of course, the TRA Assist Mobile App (powered by MobiMed), remains a useful tool that allows policyholders to access a variety of services, such as Home Drive (with Uber trips too), a Panic Button (including a Roadguard service), a Medical Health and Trauma Counselling Line and claims submission.

The bottom line

Of course, uppermost on everyone's mind is how much is this going to cost me? The good news is, that despite inflationary pressures, the gap cover premiums for 2025 have only increased by an average of 9.12%, continuing to provide you with quality gap cover along with a host of value-added services.

See the 2025 brochure here: https://totalrisksa.co.za/wp-content/uploads/2024/10/TRA_GapCover-2025-final.pdf

We look forward to another successful year ahead.



HEALTH CHECKS THAT COULD SAVE YOUR LIFE

New year resolutions. Wikipedia describes them as a tradition, most common in the Western World, in which a person resolves to continue good practices, change an undesired trait or behaviour, accomplish a personal goal, or otherwise improve their behaviour at the beginning of a calendar year.

They usually revolve around exercise and meditation, stopping unhealthy habits such as smoking, getting more sleep, spending more time with family, travelling more or learning a new skill or hobby.

But do new year resolutions really work? For a short period of time, perhaps. Thereafter, when life gets in the way, people tend to forget all about their good intentions and revert to old habits and behaviours.

Whether you are a supporter of new year resolutions, or not, one thing is certain - there are some vital non-negotiable health checks you should be investing in, every year. Whether these health checks are carried out at the beginning of each calendar year or not, is not important. What is important, is that they be routinely conducted, every twelve months.

According to John Hopkins, the type of routine screenings you may need change as you age, and will depend on your personal and family medical history, as well as whether you have risk factors for certain diseases. For example, most young adults do not need a regular colonoscopy, but if there is a family history of polyps or colon cancer, doctors may recommend that testing becomes a regular part of your health care. Having a family history may also make you a good candidate for genetic testing, which can identify whether you are at high risk for developing certain diseases.

So, what are the health professionals recommending are the must-have-checks? According to the Independent Financial Consultants, the following checks are crucial to detect early disease:

Blood sugar: This will determine the levels of glucose in your body. High blood sugar is symptomatic of diabetes, one of the main causes of death in South Africa. If you are overweight, have a family history of diabetes or have high cholesterol blood pressure or heart disease, it is recommended you screen for diabetes from the age of 35 years.

Blood pressure: Normal blood pressure is typically considered to be less than 120/80mm Hg. A higher BP may be indicative of hypertension, which is associated with a greater risk of heart disease and

stroke. It is also an early warning sign of type 1 and type 2 diabetes.

Cholesterol: High cholesterol is one of the main causes of atherosclerosis, or hardening and narrowing of the arteries. If you have a high level of LDL cholesterol in your blood, it increases the risk of coronary heart disease (CHD), stroke and peripheral artery disease.

Mole mapping: Mole mapping involves making a visual record of all the moles on the body. Over time, repeat examinations by a dermatologist or doctor identify any abnormalities or changes to the moles. Growths are tested and, if it is determined they could be cancerous, surgery or further treatment is prescribed.

In addition to these routine checks, over a certain age, both men and women are encouraged to test annually for common cancers, such as breast (mammogram), cervical (pap smear), prostate (digital rectum exam), osteoarthritis (bone density test), glaucoma (standard eye examination), colon screening (faecal occult blood test and/or colonoscopy).

Assess your lifestyle

Although the importance of regular health checks and screenings cannot be undermined, the best way to look after your overall health is by making realistic changes to your lifestyle:

- Eat a healthy diet loaded with fresh produce, i.e. avoid processed/junk food.
- Incorporate exercise into your weekly schedule (at least 45 minutes of cardiovascular activity three times a week. Wherever you can, also include strength bearing exercise).
- Remain well hydrated during the day. Aim to drink around 2 litres of water a day and limit your alcohol intake.
- Aim for 7-8 hours of sleep. Keep your room as cool as possible.
- Take time out to relax, meditate, and socialise with friends and family.

Make your health a priority this year, by adopting these healthy lifestyle habits. They will add years to your life and could hopefully prevent you from developing a life-threatening disease, as you age.



TRA MADE MY LIFE EASY

Six months ago, my wife gave birth to our second son. Our medical scheme covered some of the costs associated with her pregnancy and the birth, but not all. We had signed up to the TRA Gap Cover policy two years ago, but this was the first time we actually made use of it, as the shortfall was too hefty for us to carry.

I was pleasantly surprised by how easy the process was! In fact, I did not have to do much at all. Our competent broker took responsibility for the entire process, from submitting the claim, to collecting all relevant documents and bills from us and the medical specialists. A week after the claim was lodged, we got paid out by TRA. The process was seamless and best of all, we were not out of pocket for long. Caring for a new-born baby together with a six-year-old sibling, is challenging. Your sleep is disrupted, the new baby can be cranky, and so balancing these demands alongside continuing to work to provide for the family, is no easy feat.

The last thing you need to be dealing with are medical bills. Thank you TRA, you did all the work, and payment was swift!

Uys Visser



UBER, YOUR TRUSTED ENTERTAINMENT PARTNER

USE TRA ASSIST FOR UBER TRIPS!

Did you know, that as a policyholder, you automatically qualify for six Uber trips per policy per annum? If you have not already made use of this fantastic offer, be sure to get your share, this summer. Drinking and driving is not worth it!

How it works

To access, download the TRA Assist mobile app (powered by MobiMed) - if you have not already done so - click on Home Drive Services and select Option 2: Uber Taxi Service.

The Uber Taxi Service can be utilised at any time, seven days a week. There are three Ubers services available: Uber X - 1 trip deducted per one way request; Uber Black - 2 trips deducted per one way request; Uber Van - 3 trips deducted per one way request.

**Bookings should be made in advance as last minute arrangements are not guaranteed.*

*** The total radius allowed for a single trip is 50kms.*

Already used up your Uber trip allocation? Not to worry, you may still use the 'Own Vehicle' Service on the TRA Assist app, at your own expense.

Either way, you will not find yourself stranded and you will be able to enjoy your summer outings, with peace of mind.



NB: For the app to work to its full potential, leave your cell phone's GPS location service on. For each of the benefits, once the request has been submitted, a TRA Assist agent will make contact to provide assistance for the service you require.



Assist Number: 087 135 1241

For more information, [click here](#).



Celebrating 25 Years of Excellence!

On November 29th, 2024, TRA hosted its spectacular year-end Christmas function at our premises, marking not only the festive season but also 25 incredible years in business. Themed Christmas Feathers, everyone brought their A-game, creating a vibrant, joyful atmosphere. The day was filled with delicious food, refreshing drinks, and plenty of laughter. A highlight was the recognition of our long-standing staff with certificates, showcasing why TRA continues to be a company people love to be part of. Here's to the next 25 years of success! #TheBestIsYetToCome



BIS GALA DINNER

Our joint events for 2024 included the TRA/BIS Under 13 football tournament held in East London over April and May and the TRA/BIS Celebrity Golf Challenge held at Country Club Johannesburg, Woodmead in August.



All of the recipients of the Chairman's Award for 2024.



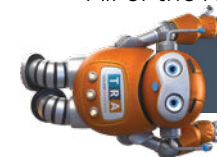
Geoff du Preez, Alan Fritz and Warren Gates in attendance at the BIS 3rd Annual Gala Awards Event, held at The Amber Venue, just outside of East London on 9th November 2024.



Geoff du Preez receiving his award from the Chairman of BIS - Gregory Fredericks.



Warren Gates receiving his award from the Chairman of BIS - Gregory Fredericks.



Click here to watch a video about the TRA/BIS Celebrity Golf Challenge

GIVE-AWAYS



Congratulations to Jabulisile Ndlovu for winning the **nutribullet PRO 900W** high-speed blender in the spring competition!

* The winner for the year end launch broker competition is Rachele Bester from Curemed.

WIN a GoPro HERO 4K worth R4 999!

To enter, go to
www.totalrisksa.co.za/care
and answer the following question:

What amount of cover is available for emergency medical expenses under the Travel Benefit from TRA?

Powered by:
TRA
www.totalrisksa.co.za
Click [HERE](#) to read the terms and conditions.

REFER AND EARN!

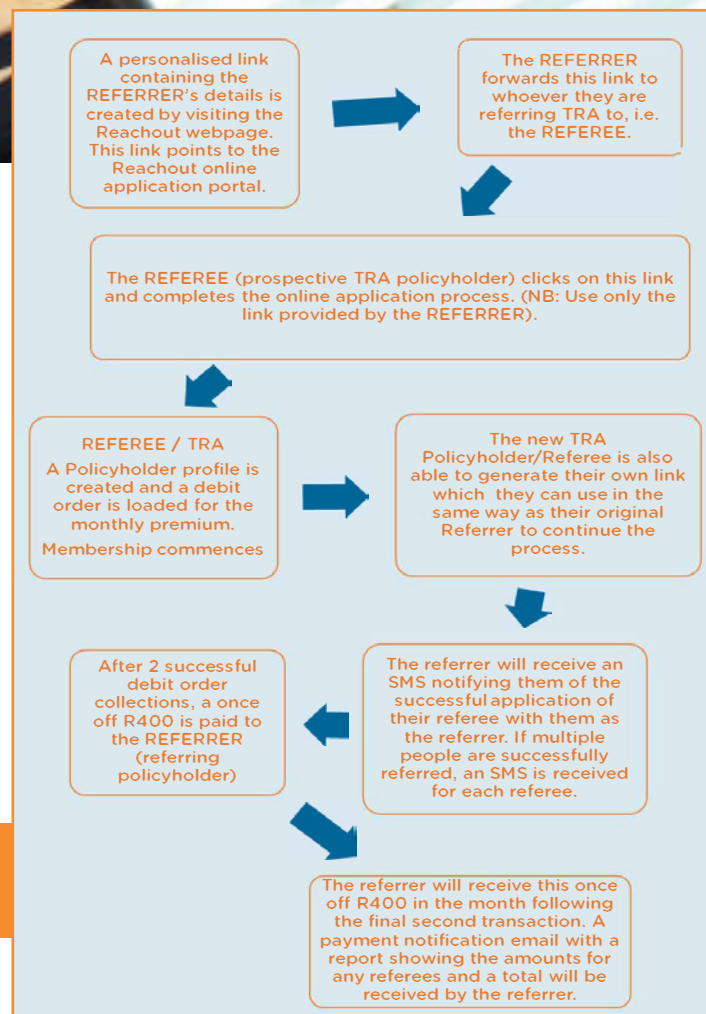
TRA "REACHOUT" REFERRAL PROGRAM – Our Gap Cover policyholders, **who are not registered with brokers**, are reminded of the **REACHOUT** campaign, whereby you can refer TRA to your family, friends and colleagues and if they sign up you will receive a once-off payment of **R400 per referral**.

Remember, you will be helping those near and dear to you to be covered for those unbudgeted in-hospital shortfalls.

Click [HERE](#) for further information on the Reachout webpage. A personalised referral link has also been emailed to you previously, but should you not be able access to this link, please contact membership@totalrisksa.co.za or call (011) 372-1540 for assistance.

Terms and conditions apply.

HOW IT WORKS >>>



Welcome to our TRA Support Line on WhatsApp

How do I access the support line?

1. Create a contact on your phone and call it TRA Support Line with number 079 942 3914.
2. Go to WhatsApp on your phone and search for the TRA Support Line contact.
3. Start a chat by typing in the word "Hi".

Now you can:

1. See your latest member claim statement.
2. See Your Gap Cover Policy Document.
3. Read the "How to Claim" Guide.
4. See how to Register on the Member Portal.
5. Chat to an agent (Mon - Thurs from 8:15 - 16:15 and Fri from 8:15 - 15:15).
6. Go to the TRA website.



TOTALRISKADMINISTRATORS

Auto&General

Underwritten by: Auto&General Insurance Company Limited. A licensed non-life Insurer Financial Services Provider - Reg No 1973/016880/06

COMPLIANCE
CORNER

Big Goals for 2025!

And another year rolls on! Big goals, big dreams, and hopefully big opportunity to grow your business. As always, successful businesses are underpinned by superior customer service, authentic company culture and a strong foundation of compliance. As the new year begins, it is a great time to ensure all your compliance is in order and ready to go. So, some planning for the year ahead is essential.

As Benjamin Franklin said: "By failing to prepare, you are preparing to fail". Make a compliance calendar for the year and plot in key dates like:

- Honesty and Integrity Declarations
- Annual Financial Statements
- CPD Deadlines
- Quarterly Compliance Review
- Levies Payments
- Financial Soundness Requirements
- Annual Policies and Procedures Review

Contact us at compliance@nfsgroup.co.za for a convenient compliance year planner.

Brought to you by  NFS GROUP

ON A LIGHTER NOTE...

A man comes into the ER and yells, 'My wife's going to have her baby in the cab!' I grabbed my stuff, rushed out to the cab, lifted the lady's dress, and began to take off her underwear. Suddenly I noticed that there were several cabs — and I was in the wrong one.

— Dr. Mark MacDonald

An elderly patient became irate during a medical examination when he peaked at the doctor's chart and saw that the doctor had written Major S.O.B. underlined at the bottom. The physician stopped him in mid-rant by saying "Major Shortness of Breath. But now they both apply."

When I was doing home health, I had a patient who was very demanding and could be outright rude at times. At one point she had a terrible stomach virus which made her a daily patient for a while – of course, I got stuck with her while she was daily. One morning I went in and she was sitting at the kitchen counter looking positively green around the gills. I said, "Are you alright?" She looked me dead in the eyes and said, "Hell NO! That Dr. is going to have to do something about these damn pills he gave me. They are too big to swallow and I have to cut them in half and to top it all off, they are slimy and make me gag when I try to get them down!!" I nearly died laughing when I realized that the "pills" were glycerin suppositories.

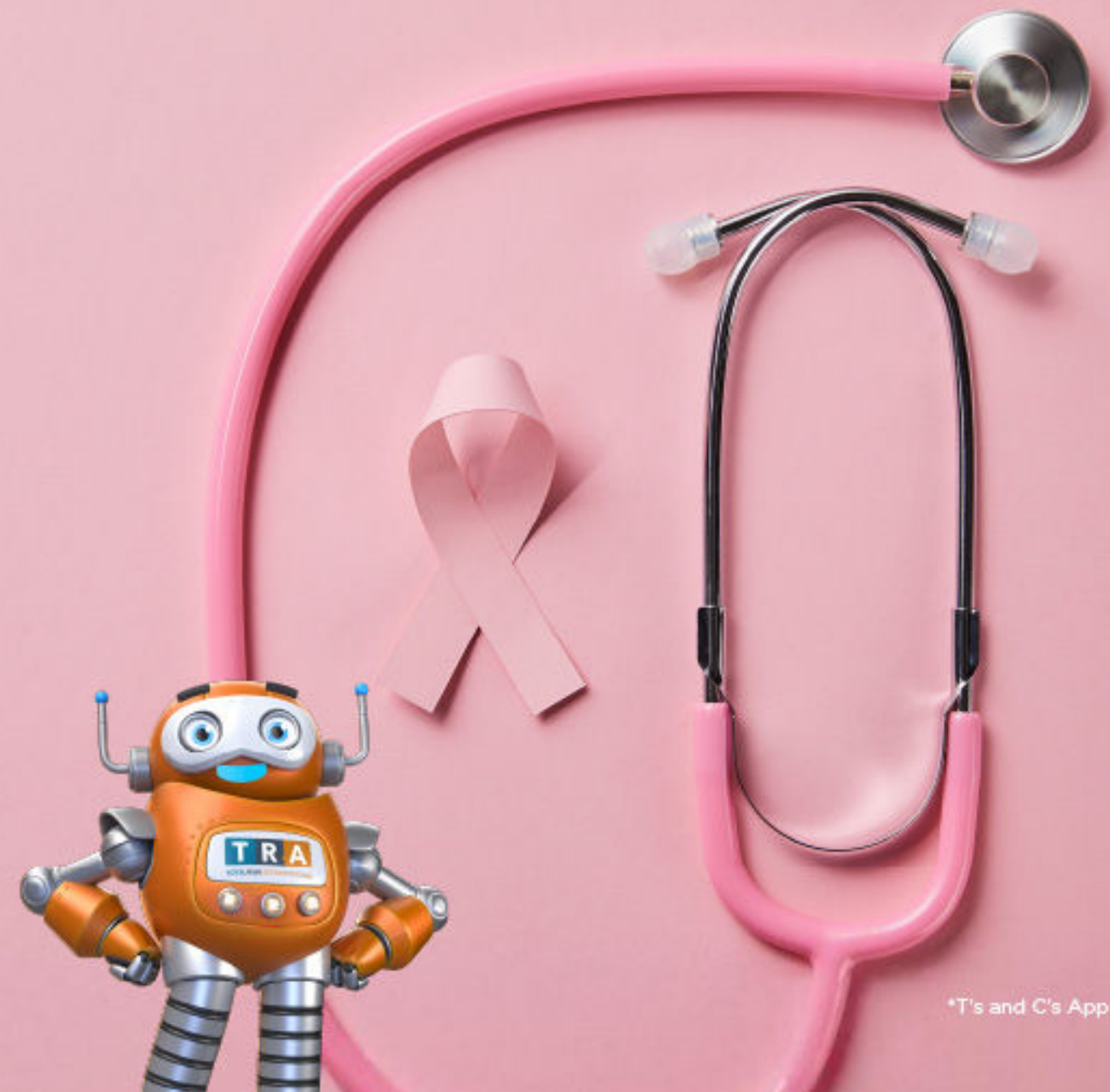


"Your medical problems are more complicated than I thought. I am going to refer you to another doctor, who has more medical insurance than I have."



1 in 42 women in South Africa may be diagnosed with cervical cancer.

Our Female Cancer Cover **ensures you're financially prepared** to face this challenge.



*T's and C's Apply.



TOTALRISKADMINISTRATORS