

THE GAP



Volume 3, Autumn edition

INSIDER

INSIGHTS | INNOVATION | PROTECTION

14 MILLION REASONS TO RETHINK THE SOUTH AFRICAN CONSUMER

WITH BRANDON DE KOCK

EXERCISE IS MEDICINE

Exploring the science behind myths, advice and common sense

HAS HEALTHCARE BECOME TOO EXPENSIVE?

Take part in our consumer survey and stand a chance to win a R1 000 Dischem voucher



Are You Financially Prepared For A Specialist Shortfall?

Compare Gap Cover Options Today



Contact us today!

www.covercubed.co.za

CoverCubed Pty (Ltd) is an authorised Financial Services
Provider. Reg No 2021499134/07 FSP No 51786 CMS ORG
number 50727



CONTENTS

02

INTERVIEW: 14 MILLION REASONS TO RETHINK THE SOUTH AFRICAN CONSUMER

Why understanding your client is no longer
optional – it's everything

06

FEATURE: EXERCISE IS MEDICINE

Exclusive interview with Dr Georgia Torres
on exercise as medicine, setting up a
winning exercise routine and the role of
sleep and creatine in exercise

09

ASK DR AVRON

Send your thoughts and questions to
Dr Avron Urison

09

INSIDE TRAQ PODCAST

20 000 views! Thank you for listening, sharing
and growing with us.

10

OPINION: THE VALUE SHIFT

Why Consumers are rethinking Healthcare Spend

12

NHI UPDATE: REFORM, RESISTANCE AND REALITY

South Africa's National Health Insurance
(NHI) journey has reached a critical pause –
one that may significantly reshape the future
of healthcare reform in the country.

14

TRA INSIGHTS: DIGITAL FIRST

Meeting modern expectations with smarter,
faster, more accessible solutions

16

COMPETITION YOUR CHANCE TO WIN AN OURA RING 4

to the value of R6 500

18

COMPLIANCE CORNER

As healthcare evolves in South Africa, consumers
should understand their cover, protect their personal
information and engage with authorised providers.

18

ON A LIGHTER NOTE

Just for laughs

CONNECT WITH US:



Total Risk Administrators



TraTotalrisk



TRA - Total Risk Administrators (Pty) Ltd



@totalriskadministrators

FROM THE EDITOR

Welcome to the Autumn edition of The Gap Insider 2026!

The dry fallen leaves littering the roads and walkways are a stark
reminder we are entering into a season that requires us to take
extra care of our health. The next few months are synonymous
with a greater risk of contracting colds, influenza and other
viral diseases, conditions that could develop into more serious
respiratory infections that require medical intervention.

While for some, visiting their general practitioner to prescribe
antibiotics may be common practice, this is not the case for
all South Africans. Our Opinion piece on the rising costs of
healthcare explores this further, highlighting the plight of those
who are unable to afford basic medical care.

Have your say on this issue and stand a chance to win a
Dischem voucher to the value of R1 000.

Of course, prevention is better than cure, and when it comes to
exercise, this should be considered medicine, as our story on
page 6 illustrates. So don't hibernate – activate!

All this and much more in our latest edition.

Take care and stay warm.

Liana

On the Cover: Brandon de Kock

Editor: Liana Shaw • Sky Publications cc • Cell: 082 851 6777

Head of Design: Simone Anderson • Email: Simone@jdenterprieseone.com



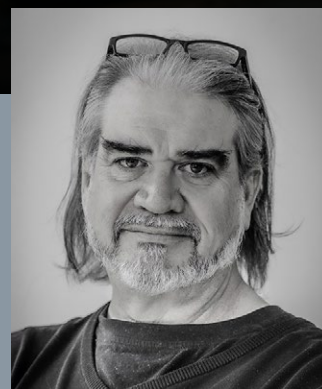
Proudly brought to you by: **TOTALRISKADMINISTRATORS**

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.



14 MILLION REASONS TO RETHINK THE SOUTH AFRICAN CONSUMER

BRANDON DE KOCK is an editor, speaker, and director of storytelling at WhyFive – the insight-driven research company behind the annual BrandMapp survey.



Why understanding your client is no longer optional – it's everything
South Africa doesn't have a "typical consumer" – and believing it does may be one of the most costly mistakes businesses continue to make. In this exclusive interview, BrandMapp's Brandon de Kock unpacks the data, psychology, and shifting realities shaping how South Africans earn, spend, and make decisions in an increasingly pressured economy.

The Human Behind the Data

Brandon de Kock's journey into consumer insight didn't begin in a data lab – it began in storytelling. With a background as a writer, editor, and photographer, his early work revealed a powerful truth: data without human context is incomplete.

"I was always more interested in the humans behind the statistics... and then you realise the two are inseparable." Today, that philosophy defines BrandMapp's approach – using data, not only to simplify people into numbers, but to understand them more deeply than ever before.

Brandon, let's start simply. Why is understanding the South African consumer more important now than ever?

Because the biggest mistake businesses still make is assuming there is a "typical" South African consumer. There isn't. And believing there is... can be incredibly costly.

Droplet of wisdom: Generalisation leads to misalignment. Precision leads to relevance.

You've always approached data differently. Where does that come from?

I didn't start in data – I started in storytelling. And what you realise very quickly is that data without human context is incomplete. The numbers tell you what, but the human story tells you why.

Droplet of wisdom: The humans behind the statistics are where the real insight lives.

So if there's no "average consumer", how should businesses be thinking?

You have to let go of that idea completely. South Africa is one of the most unequal and diverse markets in the world. You can travel 100 kilometres and everything changes – income, behaviour, priorities.

Droplet of wisdom: There is no single South African consumer – only segments that must be understood properly.

What does "properly" actually look like in practice?

Segmentation. And not just surface-level segmentation. The hierarchy matters:

- Geography
- Income
- Age

And importantly – income comes first.

Droplet of wisdom: Before age, you go income... because millions of people are still in survival mode.

Let's talk about the numbers. What does the consumer landscape really look like?

It's quite stark:

- About 43 million adults in South Africa
- Only 14 million in the consumer class
- And only around 4 million with real financial flexibility

Droplet of wisdom: That's where access to things like healthcare really changes.

That has massive implications for healthcare and gap cover...

Completely. Because when it comes to healthcare, the decision tree is brutally simple: Can I afford this? At lower income levels, healthcare is often out of reach. As income increases, it becomes possible – and eventually part of lifestyle.

Droplet of wisdom: It's 100% financial. It's affordability.

Are consumers growing... or just changing?

That's the interesting part. The consumer class isn't really expanding – but behaviour within it is changing significantly.

We're seeing:

- Reduced discretionary spend
- More localised shopping
- Cost-driven decision making

Droplet of wisdom: Behaviour is shifting because pressure is increasing.

Post-COVID, have consumers become more cautious?

Very much so. We've moved from more choices to better choices. Consumers are simplifying. Fewer providers. Higher expectations. More deliberate decisions.

Droplet of wisdom: You're no longer one of many – you must justify being one of the few.

And what about trust? That seems to have shifted too.

Massively. Especially with younger consumers. People don't believe promises anymore. They want proof. They're evaluating:

- Real value
- Delivery
- Outcomes

Droplet of wisdom: Value clarity is replacing brand familiarity.

What happens when businesses get this wrong?

The consequences are immediate. If your marketing doesn't reflect reality, people disconnect instantly.

Take something simple:

- You show a "perfect nuclear family"
- But 36% of mothers are single mothers

You've already lost relevance.

Droplet of wisdom: If your client is just a number on a spreadsheet, you're going to get it wrong.

“The biggest mistake businesses make is believing there is a ‘typical’ South African consumer – there isn’t. Generalisation leads to misalignment, while precision is what creates real relevance and connection.”

Final question – what’s the biggest challenge businesses face right now?

It’s not change. It’s the speed of change.

- Entire behaviours shift in months
- Adoption curves are accelerating
- External shocks hit instantly

Droplet of wisdom: You now need contingency plans for your contingency plans.

In closing, if you had to leave us with one message?

The South African consumer isn’t a fixed profile. It’s a moving target – shaped by pressure, opportunity, and rapid change.

Final droplet: Know your customer deeply... or risk losing them quickly

The Myth of ‘The South African Consumer’

If there is one assumption to discard, it’s this: There is no single South African consumer. South Africa is one of the most unequal and diverse markets globally. Differences in geography, income, culture, and language create vastly different consumer realities. “You can travel 100 kilometres and everything changes.”

For businesses, insurers, and brokers, the implication is clear: Generalisation leads to misalignment. Precision leads to relevance.

Understanding What Really Drives Behaviour

Meaningful customer understanding starts with proper segmentation. According to BrandMapp, the hierarchy is simple:

1. Geography: Provinces behave like distinct markets
2. Income: The most critical filter in an unequal economy
3. Age: Shapes behaviour and decision-making

The key insight? Income comes first.

“Before age, you have to go income... because millions of people are still in survival mode.”

The Reality of the Consumer Class

The numbers are sobering:

- South Africa has approximately 43 million adults
 - Only 14 million fall into the “consumer class”
 - Just ±4 million enjoy meaningful financial flexibility
- “That’s where access to things like healthcare really changes.” This reality has direct implications for industries like healthcare and insurance – particularly when it comes to affordability and access.

Affordability Comes First

When it comes to healthcare decisions, the hierarchy is brutally simple:

Can I afford this?

- At R10,000/month household income > Healthcare is often out of reach
- At R20,000 > Possible, but under pressure
- At R40,000+ > Integrated into lifestyle

“It’s 100% financial. It’s affordability.” This is where gap cover becomes highly relevant – positioned between essential healthcare protection and affordability constraints.

Consumers Are Changing – But Not Expanding

One of the most surprising insights from recent data is not rapid growth – but stagnation. The consumer class is not expanding significantly. Instead, behaviour within it is evolving.

Key shifts include:

- Reduced discretionary spending (e.g., alcohol)
- Less travel between retail centres
- Increased localisation of spending

“We’re seeing behaviour change driven by pressure points – especially cost of living.”

From More Choices to Better Choices

Post-COVID, consumers were overwhelmed with options. Now, the trend is reversing. Fewer choices. Better decisions.

This shift is driving:

- Consolidation of service providers
- Higher expectations per product
- More deliberate purchasing behaviour

“You’re no longer one of many – you must justify being one of the few.”

The Trust Shift

Trust is no longer a given – especially among younger consumers. “We don’t believe promises anymore. You’ve got to deliver.”

Today’s consumer evaluates:

- Real value
- Proven delivery
- Tangible outcomes

Interestingly, this creates opportunity. New and challenger brands are gaining traction – not because of legacy trust, but because of clear value propositions. Value clarity is replacing brand familiarity.

The Risk of Getting It Wrong

Poor customer understanding is no longer a minor error – it’s a strategic failure.

A simple example:

- Marketing shows a “perfect nuclear family”
- Reality: 36% of mothers are single mothers

Result: Immediate disconnect.

“If your client is just a number on a spreadsheet, you’re going to get it wrong.”

The Real Challenge: The Speed of Change

It’s not just change that businesses struggle with – it’s the pace.

- Grocery delivery: 0% to 50% adoption in 5 years
- COVID behaviour shifts: almost overnight
- Fuel prices: immediate impact on behaviour

“You now need contingency plans for your contingency plans.”

Closing Thought

The South African consumer is not a fixed profile. It is a constantly shifting landscape shaped by pressure, opportunity, and rapid change.

For brokers, insurers, and businesses, the message is clear: Know your customer deeply – or risk losing them quickly.

BrandMapp

The Most Comprehensive Study of South Africa’s Consumer Class. Built on over a decade of robust online surveys, BrandMapp is an independent consumer landscape study that delivers unrivalled insights into the top 30% of South African adults by income.

This powerful group – 13.6 million economically active adults – accounts for more than 80% of South Africa’s total personal income and consumer spend, and 100% of the tax-paying base.

whyfive
whyfive.co.za



What a morning with great coffee, even better conversations, and the people who help make our success possible. The HOT102.7FM sales team hosted clients and partners for breakfast, where Brandon de Kock unpacked the latest BrandMapp by WhyFive insights – and the story is a powerful one.





EXERCISE IS MEDICINE:

THE MOST POWERFUL “PRESCRIPTION” YOU’RE PROBABLY UNDERUSING

In our latest two-part Inside TRAQ podcast, we sat down with exercise physiologist Professor Georgia Torres to unpack a concept that is rapidly reshaping modern healthcare: **Exercise is Medicine.**

At first glance, it sounds like a catchy phrase. But as the science reveals, it’s far more than that. Exercise is not just about fitness or weight loss – it is one of the most powerful, evidence-based interventions available for both preventing and treating disease.

A Pill Without a Prescription

Professor Torres explains that exercise should be viewed in the same light as traditional medicine. It belongs in the clinical “toolbox” alongside pharmacology, not as an afterthought, but as a core part of treatment.

Research shows that exercise has measurable benefits across at least 36 chronic conditions, influencing everything from cardiovascular health and diabetes

to mental wellbeing and metabolic disorders. More importantly, it enhances the effectiveness of other treatments, making it a critical partner to conventional medicine rather than a substitute.

The Cancer Connection

One of the most compelling areas of research is in exercise oncology. Studies show that regular physical activity can:

- Reduce the risk of developing certain cancers
- Slow disease progression
- Improve treatment tolerance and recovery

Exercise works at a cellular level, improving oxygen delivery to tissues and activating immune responses

that help the body combat tumour growth. In some studies, it has even shown a meaningful reduction in cancer progression rates.

Healthspan vs Lifespan

Living longer is one thing. Living well for longer is another. Exercise plays a critical role in improving healthspan – the number of years we remain active, functional, and disease-free. It triggers the release of thousands of biological signals that:

- Strengthen the heart and blood vessels
- Improve brain function and cognitive health
- Build bone density and muscle strength
- Reduce inflammation

In simple terms, exercise doesn’t just add years to life – it adds life to those years.

The Two Pillars: Cardio and Strength

For optimal health, both cardiovascular fitness and muscle strength are essential.

“ Exercise is not simply about fitness or weight loss – it is one of the most powerful evidence-based tools we have for preventing disease, improving treatment outcomes, and extending quality of life. ”

- Cardio fitness (measured by VO_2 max) is one of the strongest predictors of longevity, even more significant than traditional risk factors like smoking or obesity.
- Strength training is increasingly recognised for its role in preventing muscle loss, supporting bone health, and improving overall resilience, especially as we age.

How Much Exercise Do You Actually Need?

The good news? You don't need to become an elite athlete. The recommended baseline for meaningful health benefits is:

- 150 minutes per week of moderate exercise
- Two strength sessions per week

Even more encouraging: The biggest health gains occur when moving from no activity to just a little. Starting with as little as 10 minutes a day can already make a measurable difference.

Small Changes, Big Impact

Professor Torres leaves us with three simple, practical takeaways:

- Schedule it: Treat exercise like an appointment
- Start small: Even 5–10 minutes count
- Be consistent: Progress builds over time



CREATINE: FROM GYM SUPPLEMENT TO EVERYDAY HEALTH TOOL

“ Creatine is no longer reserved for bodybuilders. At the right dosage, it is emerging as a powerful tool for strength, recovery, healthy ageing, and even cognitive performance. ”

Professor Georgia Torres highlights that creatine is no longer just for bodybuilders — it is increasingly being recognised as a valuable supplement for general health, strength, and even cognitive function.

What Creatine Actually Does

Creatine plays a key role in energy production at a cellular level.

- It helps generate ATP, the energy source for muscle contraction
- Supplementing increases the body's ability to produce and sustain energy
- This translates into improved strength, performance, and recovery

The Critical Factor: Dosage

One of her strongest points is that dosage changes everything:

- **High doses (bodybuilding use):**
 - $\pm 5g$, multiple times per day
 - Leads to muscle bulk, water retention, and more side effects
- **Low doses (health use):**
 - $\pm 3-5g$ per day
 - Associated with strength, recovery, and cognitive benefits
 - Minimal side effects when used correctly

This distinction is key — most misconceptions come from confusing these two approaches.

Beyond Muscle: Cognitive Benefits

Emerging research shows that creatine may also support:

- Memory
- Attention
- Cognitive processing speed

While the exact mechanism is still being explored, it is believed to relate to improved energy availability in the brain.

Who Should Consider It?

According to Professor Torres:

- Particularly useful for people who exercise regularly
- Beneficial even for general health and ageing populations
- Especially positive effects noted in women and older adults

Important Cautions

- The supplement industry is not tightly regulated
- Product quality can vary
- It's important to use trusted, verified brands

Bottom Line

Creatine is shifting from a niche performance supplement to a mainstream health enhancer.

Used correctly, at the right dosage, it can support:

- Strength
- Recovery
- Functional health
- Cognitive performance

Ask Dr Avron ...

Send your comments, thoughts and questions to Dr Avron Urison at askdravron@totalrisksa.co.za

Please note that this is for general health-related questions or topics only. Dr Avron cannot answer your personal health queries, or give medical advice consults; please consult your personal practitioners for this. Disclaimer: Questions submitted to The Gap Insider will be reviewed by our Chief Medical Officer. While all will receive a private response, not all questions will be published. Policyholders will be asked to confirm whether they are comfortable with their question being featured in the magazine, either with their name, anonymously, or not at all. Only questions with clear written consent will be considered for publication. All submissions and responses will be handled in accordance with the Protection of Personal Information Act (POPIA), and due regard will be given to the sensitivity of personal medical information. We are committed to maintaining strict confidentiality and will not disclose any personal details without your explicit permission.

INSIDE TRAQ PODCAST

20 000 VIEWS

THANK YOU FOR LISTENING, SHARING AND GROWING WITH US.

TRAQ | www.totalrisksa.co.za

Watch the full series HERE on our TRAQ YouTube channel



THE VALUE SHIFT –

Why Consumers are rethinking Healthcare Spend

South Africa's healthcare sector is entering a period of heightened pressure and transformation — where rising costs, unequal access, increasing patient demand, and growing system complexity are converging at an unprecedented pace. Consumers are rethinking how they engage with healthcare, while providers and medical schemes face mounting pressure to deliver greater value with limited resources. At the same time, advances in technology, changing patient expectations, and ongoing healthcare reform discussions are reshaping the landscape. The result is a sector at a critical turning point — challenged on multiple fronts, yet filled with opportunity for innovation and more sustainable health outcomes.

At the centre of this shift is a simple but powerful reality: healthcare is becoming increasingly unaffordable for many South Africans.

Medical inflation continues to outpace general inflation, placing sustained pressure on consumers, while both private and public healthcare systems face rising operational costs — from staffing challenges to the ongoing impact of rising fuel prices affecting transportation and materials.

A System Under Strain

One of the more striking contradictions in the current environment is the coexistence of critical staff shortages alongside unemployed medical professionals.

Public healthcare facilities remain under-resourced, yet thousands of qualified doctors are unable to secure placements — highlighting deeper issues around funding, coordination, and administrative efficiency.

The Cost of Modern Healthcare

At the same time, advancements in medical treatment are introducing new possibilities — but at a price.

South Africa is seeing a rise in non-communicable diseases such as diabetes and hypertension, driven in part by increasing obesity levels. While new-generation treatments are proving highly effective, their cost places them out of reach for the majority of the population.

This widening gap between innovation and accessibility is becoming a defining feature of the healthcare conversation.

New Pressures, New Priorities

Beyond physical health, mental wellbeing is emerging as a critical concern.

With a notable increase in mental health cases — particularly among younger South Africans — the demand for integrated, accessible care continues to grow.

At the same time, technology is beginning to reshape parts of the system, with tools such as AI-assisted diagnostics offering faster and more scalable solutions in areas like tuberculosis detection.

The Bigger Picture

Taken together, these dynamics point to a fundamental shift:

- Consumers are becoming more selective
- Value is under greater scrutiny
- Financial protection is no longer optional

In a system under pressure, the question is no longer simply what care is available — but increasingly, what care is affordable.

TAKE PART IN OUR SURVEY AND STAND A CHANCE TO WIN A R1 000 DISCHEM VOUCHER.

Do you think that private healthcare funding has become unaffordable?

YES ☒ NO ☐

Have you or someone you know had to cancel or downgrade medical aid cover because it was too expensive?

YES ☒ NO ☐



CLICK HERE to answer.

REFORM, RESISTANCE AND REALITY

South Africa's National Health Insurance (NHI) journey has reached a critical pause — one that may significantly reshape the future of healthcare reform in the country.

In a notable development, President Cyril Ramaphosa has formally undertaken not to proceed with any further implementation of the NHI Act until the Constitutional Court has ruled on ongoing legal challenges.

A SYSTEM ON HOLD

This pause is not merely symbolic — it is a full procedural freeze. Through the State Attorney, the President has committed to halting:

- The signing of regulations
- Any form of rollout activity
- Even preliminary implementation steps

The above will be pending until a final legal determination is made. At the heart of the challenge is whether the correct legislative processes — particularly around public participation — were properly followed during the Act's passage.

THE LEGAL BATTLEGROUND

The NHI Act is currently facing multiple legal challenges brought by key stakeholders, including:

- The Board of Healthcare Funders
- The Western Cape Government
- Hospital and private sector representatives

These cases are expected to be heard in the Constitutional Court in May 2026, with outcomes that could materially alter the trajectory of the legislation.

TIMELINES UNRAVELLED

While the pause has been framed as procedural, its impact is substantial. Previously communicated rollout timelines have effectively collapsed. No revised implementation schedule has been confirmed, and the future pathway now hinges entirely on the court's ruling.

A WINDOW FOR REASSESSMENT

For many stakeholders, this pause presents an opportunity rather than simply a delay.

Industry bodies and healthcare funders have called for:

- Greater clarity on funding models
- Re-evaluation of operational feasibility
- More inclusive stakeholder engagement

WHAT THIS MEANS FOR THE SECTOR

While uncertainty remains, one reality is unchanged:

- The private healthcare system continues to play a critical role
- Consumers still face rising healthcare costs
- Financial protection remains essential

The pause in NHI implementation does not reduce current pressures — it simply delays potential structural change.

The future of NHI will be shaped in the courts — but the realities facing consumers are unfolding now.



TRA INSIGHTS:

DIGITAL FIRST

Meeting modern expectations with smarter, faster, more accessible solutions

Policyholder expectations are evolving – and fast. Today's consumers are no longer comparing insurers only to other insurers. They are benchmarking every experience against the speed, simplicity, and convenience of the broader digital world.

Whether it's banking, shopping, or booking travel, the expectation is the same: instant access, intuitive platforms, and seamless service.

In this environment, a digital-first approach is no longer a differentiator – it is a necessity.

At Total Risk Administrators, this shift has been embraced as a strategic priority. Ongoing investment in digital platforms is focused on creating a more connected, responsive, and user-friendly experience across the entire policyholder journey.

From the moment a member engages with the Total Risk Administrators website, the emphasis is on clarity and accessibility – ensuring that product information, support channels, and resources are easy to navigate and readily available.

When it comes to claims, speed and simplicity are critical. The introduction of the TRA Online Claims Submission Portal allows members and intermediaries to submit claims

digitally, reducing paperwork, improving turnaround times, and providing greater visibility into the process. This shift not only enhances efficiency but also supports a more transparent and trackable claims experience.

Beyond claims, the TRA Assist Service extends digital convenience into everyday support. Whether accessing emergency assistance, healthcare guidance, or value-added services, members are empowered with tools that are available when they need them most – without unnecessary delays or complexity.

Importantly, digital transformation at TRA is not about replacing human interaction – it is about enhancing it. By removing friction from routine processes, the focus can shift to what matters most: meaningful, personalised support when it is needed.

THE OBJECTIVE REMAINS CLEAR AND CONSISTENT:

To make every interaction easier, faster, and more transparent.

In a world where expectations continue to rise, TRA's digital-first approach ensures that policyholders are not only supported – but truly empowered.

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 (Monday - Thursday from 8:15 - 16:15 and Friday from 8:15 - 15:15).
6. Go to the TRA website.



TOTAL RISK ADMINISTRATORS

Auto&General

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

Errors and Omissions Excepted. Terms and Conditions apply. This infographic does not constitute advice. TRA (Total Risk Administrators Pty Ltd) is an authorised Financial Services Provider - FSP No 40815

COMPETITION



WIN AN OURA RING 4 TO THE VALUE OF R6 500

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

TRUE OR FALSE:

The podcast series hosted by TRA is known as
“The Inside TRAQ”

T's and C's Apply.

Powered by



and



www.totalrisksa.co.za



Bush Breaks Competition Winner

CONGRATULATIONS

THYS SONNEKUS!

Enjoy your escape to
the bush and your

Big Five bead art
collection by
Justice Beads!



Because even the best runners trip!

Relax, we've got your medical shortfalls covered.

GET GAP COVER NOW!

Scan the QR Code and join within 7 minutes



www.totalrisksa.co.za



Auto&General

Errors and Omissions Excepted | Terms and Conditions apply | This infographic does not constitute advice | Consult your intermediary for advice regarding product choice |
The products reflected above are not medical aid schemes | They are not the same as medical aid schemes | They are not substitutes for medical aid schemes

TRA (Total Risk Administrators Pty Ltd) is an authorised financial services provider - FSP No 40815
Underwritten by: Auto&General Insurance Company Limited. A licensed non-life insurer & Financial Services Provider - Reg No 1973/016880/06

COMPLIANCE CORNER

As the South African healthcare and financial services landscape continues to evolve, it is important to remain informed, protected, and compliant. Here is a list of current legislation that forms the framework of the financial services industry:

FINANCIAL ADVISORY COMPLIANCE (FAIS)

Gap cover products are classified as short-term insurance and should be sold through appropriately licensed Financial Services Providers (FSPs). Intermediaries are required to ensure that advice is suitable, transparent, and aligned to each client's specific needs and financial circumstances.

TREATING CUSTOMERS FAIRLY (TCF)

Customers are entitled to clear, accurate and non-misleading information at every stage of the product lifecycle. This includes understanding:

- What is covered and what is not
- Waiting periods, exclusions and benefit limits
- How and when claims will be paid

Fair outcomes remain central to all product design, advice, and service delivery.

PROTECTION OF PERSONAL INFORMATION (POPIA)

The protection of personal and health information is critical. All personal data must be collected, processed, and stored responsibly, with appropriate safeguards in place. Clients have the right to know how their information is used and to expect confidentiality at all times.

UNDERSTANDING GAP COVER LIMITATIONS

Gap cover is designed to complement medical scheme benefits and does not replace medical aid. Benefits are subject to policy terms, annual limits, and clinical protocols. Members should ensure that they understand the scope of cover, particularly in relation to tariff shortfalls and defined benefit categories.

REGULATORY ENVIRONMENT AND NHI DEVELOPMENTS

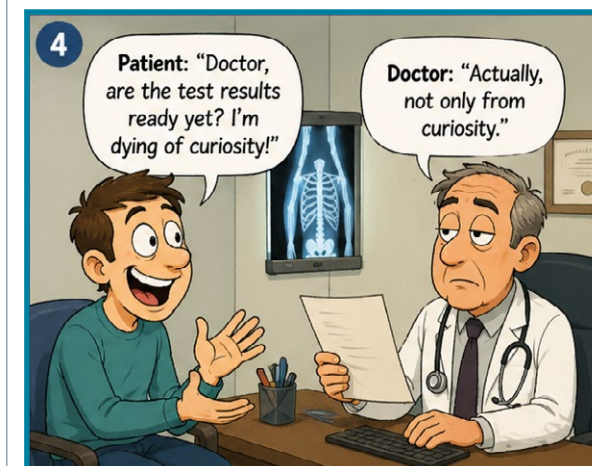
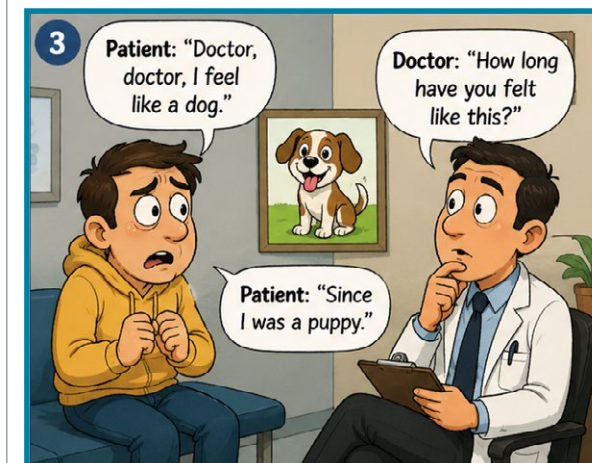
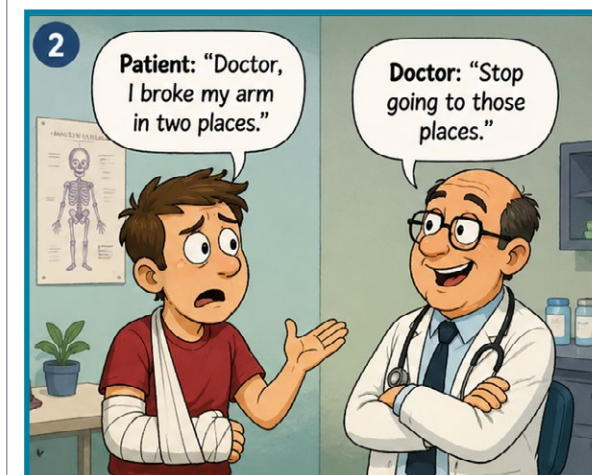
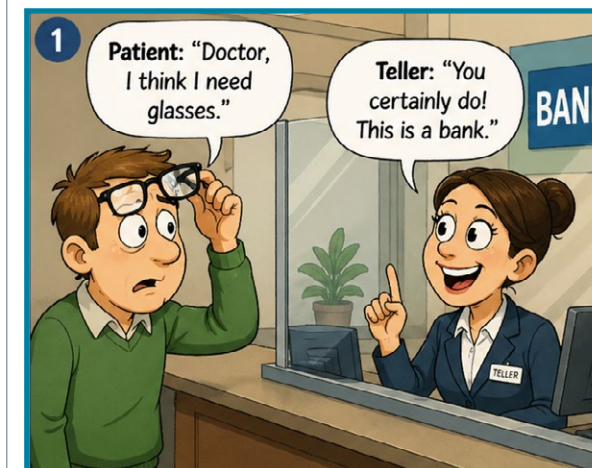
South Africa's healthcare system continues to undergo reform, including developments around National Health Insurance (NHI). While the long-term structure of healthcare funding may evolve, private healthcare and gap cover products currently remain an important mechanism for managing financial risk and accessing quality care.

DIGITAL ENGAGEMENT AND ADVICE

As digital platforms, AI tools, and remote advisory services become more prevalent, clients are encouraged to verify that they are engaging with authorised providers and official communication channels. Secure platforms and verified advisors help ensure both compliance and consumer protection.

Brought to you by  NFS GROUP

On a Lighter Note



What's a STAPLER without STAPLES?

Just like a stapler needs staples, TRA Gap Cover pairs perfectly with your Medical Aid.



Could you afford a R50 000 medical shortfall right now?
TRA will ensure your finances stay in place.
Get Gap Cover Now.

TRA

T's & C's apply.
www.totalrisksa.co.za

