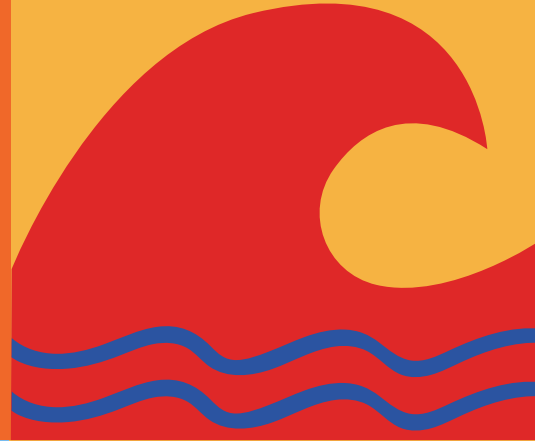




**WE
ARE**



SUN AND SEA
INSUREFIN



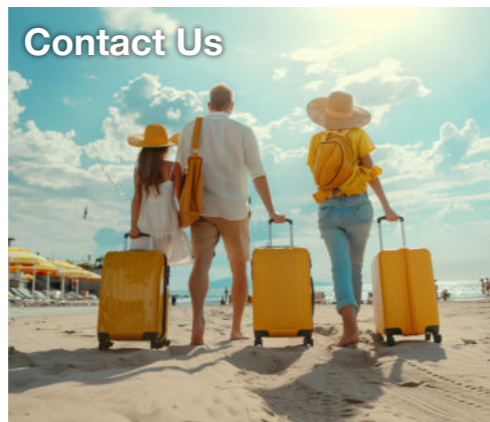
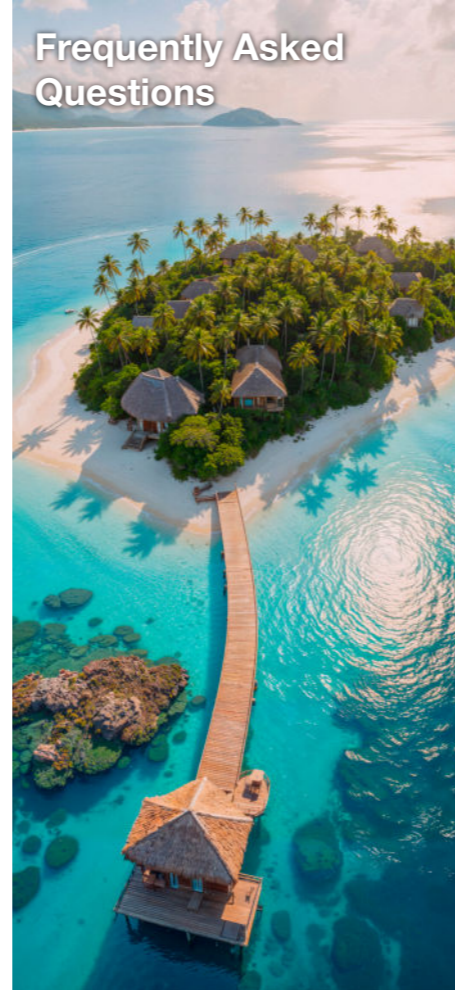
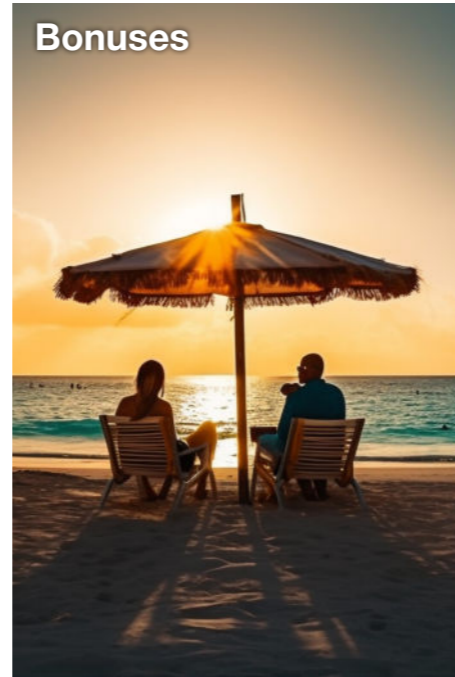
**CLIENT
INCENTIVE
PROGRAM**



**LIVE THE MOMENT
EARN THE ESCAPE**

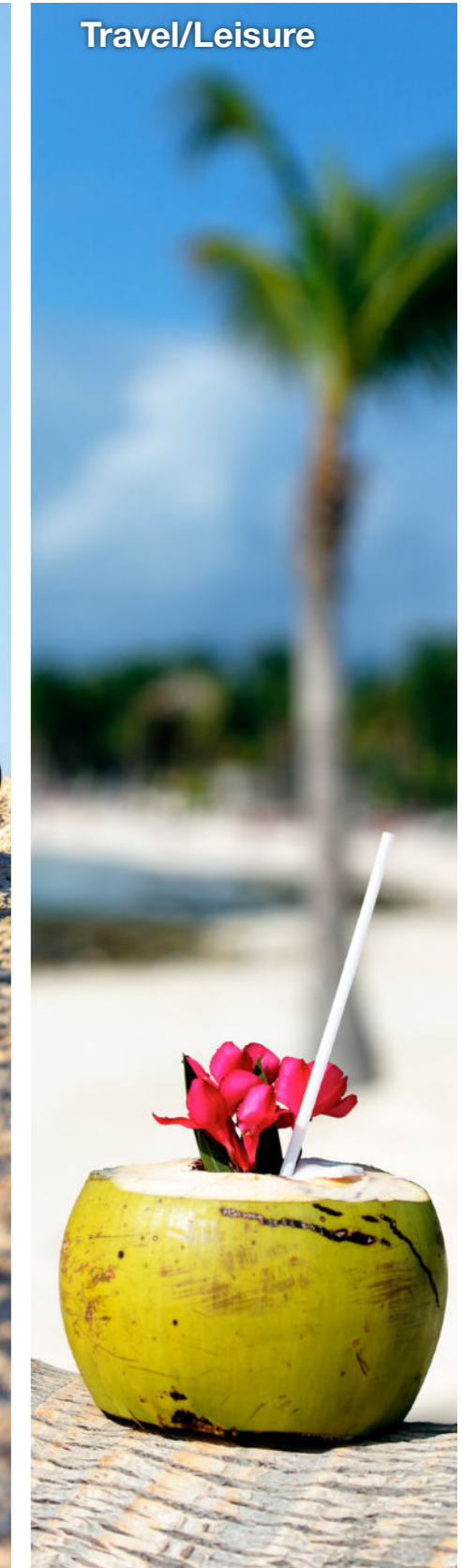
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What to lookout for



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Who We Are

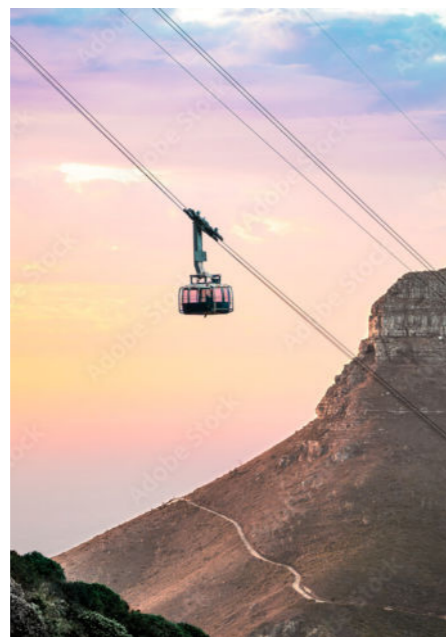
Sun and Sea is an incentive program that was launched by Insure.Fin in 2022. We are all about rewarding clients by providing them with unforgettable moments that they will remember forever.

What is SUN AND SEA about?

Sun and Sea is our newly redeveloped Holiday Bonus Program. The goal for Sun and Sea is to create leisable moments for our clients.

We understand that everyone faces challenges and obstacles on a regular basis and we would like to make a positive contribution towards happy, memorable experiences to help you forget about the daily challenges and life obstacles which causes tremendous stress.

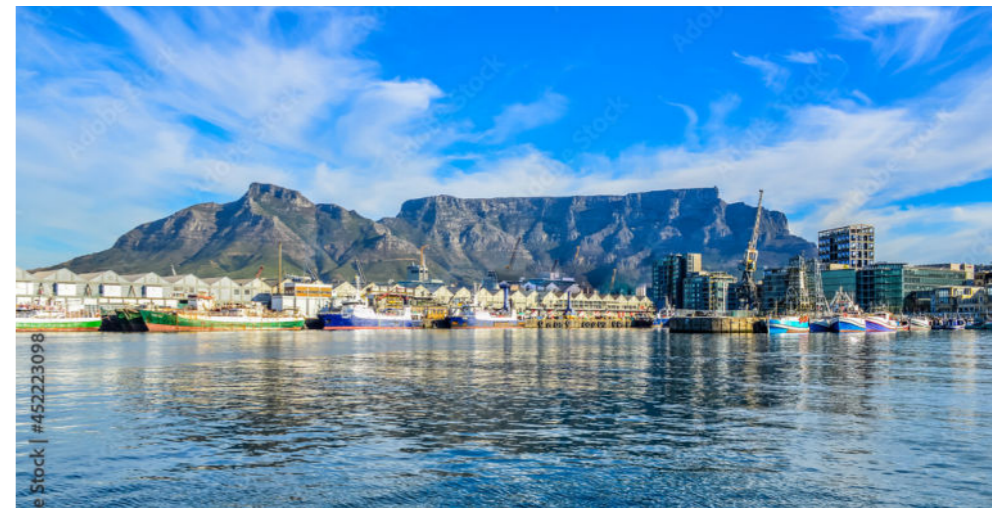
A Sun and Sea membership can cost as little R35 per month, depending on your insurance policy. You can now look forward to holidays, special events, cash-back bonuses and other fantastic benefits without complications, fuss, tiers levels or requirements.



How many SUN AND SEA memberships are there?

Sun and Sea consists out of five different membership classes namely Silver, Crystal, Gold, Diamond and Platinum. The membership class is dependant on the value of your monthly insurance premium.

[READ MORE >>](#)



How much will SUN AND SEA cost?

A Sun and Sea membership ranges from R95 per month to R390 per month. However, Insure.Fin clients get to enjoy a discount of up to 70% off their SUN AND SEA membership premium. This discount is dependent on each client's individual profile.

Plan Level	Client Type	Monthly Membership Fee	With Estimated Discount
Silver	Domestic	R95	R35
Crystal	Commercial	R150	R45
Gold	Commercial and Domestic	R200	R60
Diamond	Domestic / Commercial or combination with insurer premium exceeding R4500 month.	R250	R80
Platinum	Domestic / Commercial or combination with insurer premium exceeding R10 000 per month.	R390	R150



We offer the following bonuses to **SUN AND SEA** members?

- Sun and Sea Bonus
- Special Bonus
- Holiday Bonus
- Referral Bonus

How does **SUN AND SEA** bonus work?

The Sun and Sea bonuses are released monthly into your Sun and Sea account. These bonuses will become available to you after a 36 month period and it can then be used to buy tickets to our featured holidays and more.

In the event that a claim is lodged, you will only receive 50% of your Sun and Sea bonus for 3 months. Thereafter the full bonus will be restored.

- The Sun and Sea bonus values are reviewed after every third renewal.
- The Sun and Sea bonus cannot be taken in cash.

Plan Level	Maximum Bonus in a 36-Month Cycle	Monthly Released Bonus
Silver	R2160	R60
Crystal	R3168	R88
Gold	R4140	R115
Diamond	R4256	R146
Platinum	R7200	R200

How does **Holiday** bonus work?

- An annual bonus (calculated at 8.33% of the average monthly premium) is declared after the completion of an annual renewal cycle where no claims were paid out.
- The Holiday Bonus can be taken in cash within 45 days from the date it becomes payable. If no written cash payment request is received within 45 days, the bonus is transferred into the Special Bonus account. After the 45-day period, the cash option will expire.
- Being a Sun and Sea member, a Holiday Bonus will still be paid into the Special Bonus account if the loss ratio does not exceed 50%. The cash option will not be available if there were any claims during the renewal cycle.

How does **Special** bonus work?

- At the end of every 3-year renewal cycle and every third renewal cycle thereafter, the Holiday Bonus is enhanced with a special Bonus.
- The Special Bonus pays out an additional 200% of the Holiday Bonus that is earned at the end of every third renewal cycle.
- The Special Bonus is paid in two equal installments, together with the Holiday Bonus, a Triple Bonus is created.

How can you use your **Bonus**?

- Travel / Accommodation
- Featured Events
- Featured Holidays
- Occasional Break Away



How does **Referral** bonus work?

Members also receive huge rewards by referring family members or acquaintances to obtain a no obligation insurance quotation from Insure.Fin in respect of New National underwritten products. If the quotation is accepted within 30 days from the date it was presented, referral commission of up to R5000 will be paid with a maximum of 35% of the monthly premium.

Insure.Fin may for the following reason decline a referral:
a) The party is already a client
b) The party was insured previously, policy was cancelled less than 24 months ago
c) A risk that is not insurable with Insure.Fin

Partners Accommodation



MSC Cruises



Dream Hotels & Resorts



Newmark Hotels & Reserves



Hotel Sky



Royal Boutique Hotel



Mattanu Private Game Reserve



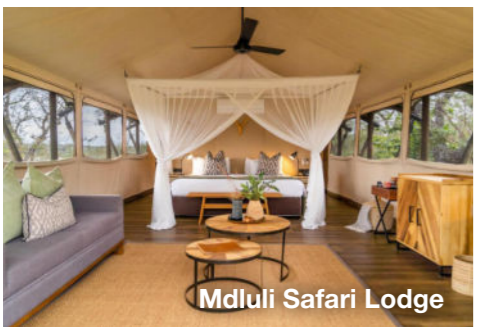
Thali Thali Game Lodge



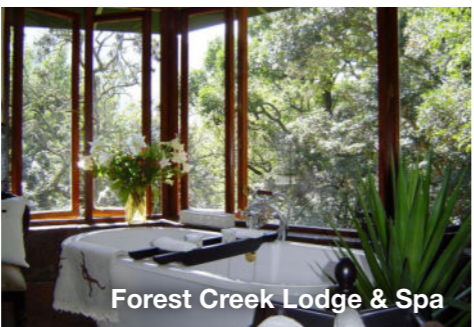
Ammazule African Palace



Tulbagh Mountain Cabins



Mdluli Safari Lodge



Forest Creek Lodge & Spa



Hananja Lodge And Restaurant

Partners Activities



SA Forest Adventures



Theatre on The Bay



George Lion Park



Cape Hope Paragliding



Cape Hope Helicopters



Cape Hope Helicopters



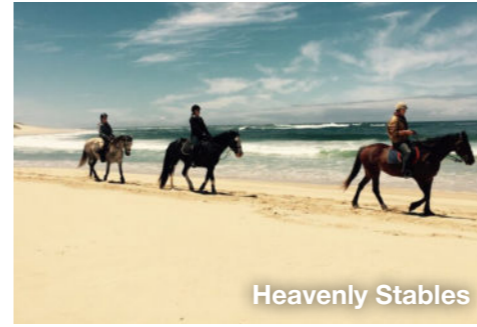
Waterfront Boats Tours



White Shark Divers



Harties Horse Trail Safaris



Heavenly Stables



Adrenalin Addo



Graskop Gorge Lift Co.

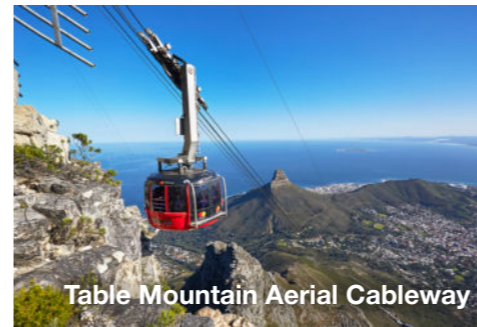


Table Mountain Aerial Cableway



Blue Train



Hop On - Hop Off Bus



Elgin Railway Market



Knysna Charters



Adventure Shop



Acrobranch

Your Next Escape Awaits

Memberships as low as R35.00 p/m
*profile dependent

Join the Sun and Sea program for an exhilarating adventure and enjoy thrilling nationwide escapes! Experience the joy of sun, sea, and unforgettable moments.

Join Us Now!!

YOUR DREAM GET AWAY HOLIDAY

Sun and Sea where every journey bursts with thrilling adventures and blissful relaxation!

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Why Join **SUN AND SEA?**

Rewards

Get rewarded for being a Sun and Sea member. Earn monthly bonuses and redeem them for discounts on exclusive events and more

Customer Care

Our team is passionate about providing our members with exceptional service, and we believe that these rewards are a small way to show our appreciation for your business.

Exclusive Events

Sun and Sea offers members access to purchase exclusive tickets to popular and in demand shows and events.