



SUN AND SEA

INSURE.FIN

CLIENT BROCHURE

Imagine: experiencing wildlife first-hand at Kruger National Park, a tour through Switzerland by train, seeing the Cats Musical live on Broadway, attending the Grand Prix in Dubai, visiting the spectacular Victoria Falls, a sun-kissed holiday in Mauritius, or a rejuvenating weekend escape to an apartment overlooking the Misty Cliffs in Noordhoek... creating special memories is why we've created Sun and Sea.

A CLIENT INCENTIVE PROGRAM EXCLUSIVE TO INSURE.FIN

Providing you with the opportunity to enjoy unforgettable experiences. Other incentive programs expect clients to achieve absolutely crazy goals before making benefits or bonuses available. With SUN AND SEA, you simply enjoy memorable moments without the fuss or complications.



NEW NATIONAL
ASSURANCE COMPANY

People you can talk to.

EXCLUSIVE INSURANCE PARTNER



WHAT IS THE **SUN AND SEA**

CLIENT INCENTIVE PROGRAM?



CAPTIVATE . REWARD . EXCITE

Our Holiday Bonus program inceptioned on 1 September 2011. This is the longest running insurer program that offers clients the benefit of an annual cash back benefit. Our phenomenal experience with the Holiday Bonus program motivated us to redevelop the program with the goal to substantially improve the value.

SUN AND SEA is the revised proposal for the current highly successful Holiday Bonus.

The underlying concept of the program is to create leasurable moments. With SUN AND SEA, we hope to make a positive contribution towards happy, memorable experiences to help you forget about the daily challenges and life obstacles which causes tremendous stress.



Based on a special membership that compliments your existing insurance policy, that can cost as little as R 35 per month, SUN AND SEA, offers you amazing experiences.

You can now look forward to holidays, special events, cash-back bonuses and other fantastic benefits without complications, fuss, tiers, levels or requirements.

With SUN AND SEA, you are guaranteed to always receive rewards

The program will provide 5 different membership classes.

SILVER / CRYSTAL / GOLD / DIAMOND / PLATINUM

DISCOUNTED MEMBERSHIP FEES

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.

HOW MUCH WILL SUN & SEA COST?

Membership fees are paid monthly in advance and is reviewed on the 1st of January or June annually.

Plan Level	Client Type	Monthly Membership fee	With Estimated Discount
SILVER	Domestic policies where the monthly underlying insurer premium is R4 500 or less.	R 95	R 35
CRYSTAL	Commercial policies where the monthly underlying insurer premium is R4 500 or less.	R 150	R 45
GOLD	Combination of Domestic and Commercial policies where the monthly underlying insurer premium is R4 500 or less.	R 200	R 60
DIAMOND	Domestic / Commercial or combination with insurer premium exceeding R4 500 per month.	R 250	R 80
PLATINUM	Domestic / Commercial or combination with insurer premium exceeding R10 000 per month.	R 390	R 150







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YOU CAN LOOK FORWARD TO THE FOLLOWING BONUSES




SUN AND SEA BONUS

You will receive a monthly SUN AND SEA bonus depending on the membership.




Type	Maximum Bonus in 36-Month Cycle	Monthly Released Bonus
Silver	R 2 160	R 60
Crystal	R 3 168	R 88
Gold	R 4 140	R 115
Diamond	R 5 256	R 146
Platinum	R 7 200	R 200

-  The SUN AND SEA Bonus is released by means of phased monthly payments of 36-months.
-  The SUN AND SEA bonus values are reviewed after every third renewal.
-  The SUN AND SEA Bonus cannot be taken in cash.
-  In the event that a claim is lodged, the SUN AND SEA bonus will be reduced with 50% for 3 months.

HOLIDAY BONUS

-  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

SPECIAL BONUS

-  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.

ADDITIONAL BENEFITS

REFERRAL BONUSES

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.

DISCOUNT ON YOUR JANUARY PREMIUM

*Added benefit in January: 15% discount in respect of JANUARY PREMIUM BREAK monthly premium

Being a SUN AND SEA member you will receive a 15% discount on your monthly January Premium Break contribution. This only applies if the optional January Premium Break facility was selected on the underlying New National policy (Insure.Fin platform) for at least 12 months.

Conditions for this benefit: In respect of 15% discount

-  SUN AND SEA membership is required.
-  The JPB must have been selected by the client.
-  Policy & the JPB benefit is in force from at least 1 January.
-  Loss ratio does not exceed 65% measured up to October of every year. Measurement cycle 1 November – 31 October of the following year.

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BONUSES CAN BE USED TO PURCHASE THE FOLLOWING LEISURE MOMENTS

TRAVEL / ACCOMMODATION ONLY

Members may wish to book for travel by air / bus / car (rental) or a hotel stay by using their membership benefits.

FEATURED EVENTS

From time-to-time, a special event becomes available where most people would be prepared to pay an arm and a leg to experience it. SUN AND SEA will identify some of these events and ensure that we obtain tickets to make available to clients.

The following events come to mind:

Big sport events, music performances by local and international artists, stand-up comedians, plays, festivals, recreational activities (sightseeing, boat cruises, bus/ train trips) and activities such as diving or paragliding.

FEATURED HOLIDAYS

Exclusive holidays are pre-packaged and made available to SUN AND SEA clients. The destinations of these holidays can be locally based or at an international destination. SUN AND SEA will ensure that we cater for local and international destinations. The nature of these holidays will include various experiences.

OCCASIONAL BREAK AWAY

This option will allow for domestic travelling or a domestic boat cruise. Domestic plane tickets, travel by train, car rental, hotel accommodation or a stay in a National Park (San Parks) can be purchased with this option.



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SUN AND SEA MEMBERSHIP CASE STUDIES TO ILLUSTRATE CLIENT BENEFITS

MUST BE READ IN CONJUNCTION WITH MEMBERSHIP TERMS & CONDITIONS

SILVER MEMBERSHIP *(Domestic client)*

CLIENT MEMBERSHIP FEES		CLIENT EARNABLE BONUSES				
Membership fees Before discount	Membership fees with estimated maximum discount	Sun & Sea Bonus	Holiday Bonus	Special Holiday Bonus	Client referral Commission	Total estimated bonuses
R95	R35	R2 160	R1 500	R3 000	R1 575	R 8 235

* Released monthly over a 36-month cycle / ** Based on a R1 500 monthly premium / *** Based on a client providing 3 referrals in a 3-year cycle with premiums of R1 500 per month.

CRYSTAL MEMBERSHIP *(Commercial client)*

CLIENT MEMBERSHIP FEES		CLIENT EARNABLE BONUSES				
Membership fees Before discount	Membership fees with estimated maximum discount	Sun & Sea Bonus	Holiday Bonus	Special Holiday Bonus	Client referral Commission	Total estimated bonuses
R150	R45	R3 168	R2 000	R6 000	R1 575	R12 743

* Released monthly over a 36-month cycle / ** Based on a R1 500 monthly premium / *** Based on a client providing 3 referrals in a 3-year cycle with premiums of R2 000 per month.

GOLD MEMBERSHIP *(Domestic & Commercial client combined)*

CLIENT MEMBERSHIP FEES		CLIENT EARNABLE BONUSES				
Membership fees Before discount	Membership fees with estimated maximum discount	Sun & Sea Bonus	Holiday Bonus	Special Holiday Bonus	Client referral Commission	Total estimated bonuses
R200	R60	R4 140	R3 000	R6 000	R1 575	R 14 715

* Released monthly over a 36-month cycle / ** Based on a R3 000 monthly premium / *** Based on a client providing 3 referrals in a 3-year cycle with premiums of R1 500 per month.

DIAMOND MEMBERSHIP *(Domestic / commercial with a total premium of at least R4 500 per month)*

CLIENT MEMBERSHIP FEES		CLIENT EARNABLE BONUSES				
Membership fees Before discount	Membership fees with estimated maximum discount	Sun & Sea Bonus	Holiday Bonus	Special Holiday Bonus	Client referral Commission	Total estimated bonuses
R250	R80	R5 256	R4 500	R9 000	R1 575	R20 331

* Released monthly over a 36-month cycle / ** Based on R4 500 monthly premium / *** Based on a client providing 3 referrals in a 3-year cycle with premiums of R1 500 per month.

PLATINUM MEMBERSHIP *(Domestic / commercial with a total premium of at least R10 001 per month)*

CLIENT MEMBERSHIP FEES		CLIENT EARNABLE BONUSES				
Membership fees Before discount	Membership fees with estimated maximum discount	Sun & Sea Bonus	Holiday Bonus	Special Holiday Bonus	Client referral Commission	Total estimated bonuses
R390	R150	R7 200	R10 001	R20 002	R1 575	R38 778

* Released monthly over a 36-month cycle / ** Based on R10 001 monthly premium / *** Based on a client providing 3 referrals in a 3-year cycle with premiums of R1 500 per month.