

THE 2SURE ECHO



YOUR REFERRALS; YOUR REWARDS

Putting Money in Your Pocket

You've heard us say it before, at 2Sure, we're **#morethanjustabroker**. But what does this mean for you? This means we're constantly looking for ways to better service you, offer fantastic premiums and excellent insurance deals, and make joining our 2Sure family more than worth it.

One of the ways in which we feel we've hit the nail on the head when it comes to this is through our Referral Programme. If you haven't heard of the **2Sure Referral Programme** as of yet, where've you been hiding? You're missing out on a great opportunity to make money for simply referring your family and friends to 2Sure*.

How does it work?

It's as easy as one, two, three ... literally. You don't even have to leave the comfort of your home.

1. You refer us to your friends & family
2. We get in touch & they sign up as an active 2Sure policyholder
3. We pay you cash once their 1st month's premium & admin fees are collected

How much can I make?

You can get up to R1500* per successful referral. The amount you receive will depend on what group status you find yourself in. Each group status is determined by the number of active clients you've referred and include:

Bronze (1-3 clients), **Silver** (4-9 clients), **Gold** (10-15 clients), **Platinum** (16-24 clients) & **Diamond** (25+ clients).

Who do I refer?

Anyone you feel would want to join the 2Sure family and benefit from the best service, lowest premiums and excellent value-added opportunities. You are able to refer for both personal and commercial policies.

How many referrals can I send?

As many as you possibly want. There's no limit to the amount of referrals you send through. Just bear in mind that they have to sign up as active policyholder and their first month's premium and admin fees need to be collected.

Who do I send referrals to?

You can send your referral's name and contact number to us via email at info@2surebrokers.co.za or by calling in on **011 818 0164**.

**A simple referral can go a long way.
Send us your referrals today!**

*Ts & Cs apply

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HOW'S YOUR CREDIT SCORE?

How an ITC Check Influences Your Cover

You may not think it, but your ITC credit is an influencing factor that Insurers look at when it comes to your cover. As your broker, this is something we take very seriously and something we try to keep you updated on regularly. Here's what it's all about.

What is an ITC check?

An ITC check is the process of checking a person's credit record which provides detailed information about their behaviour as a consumer to get a credit score. This is done by looking at things like records of their

payment habits, any judgements or court payment orders against their name and trace alerts – red flags which inform creditors when their address changes.

Why is it necessary for insurance?

Insurance is a financial product and thus we need to check your credit rating. This is important, because premiums may be affected by your score and in serious cases, some insurers may even refuse cover. ITC checks also show blacklisting and judgements which may be of concern for insurers due to the risk of fraudulent claims. As an ITC check is not an ongoing process, it is vital that clients disclose any judgements, backlisting or criminal records as they may arise, as these could cause issues down the line.

Example: we quote a client in 2015

and ITC was perfect. In 2018, said client is blacklisted and doesn't inform us. In 2020 said client has a claim and an ITC check is done again. That claim may be repudiated due to non-disclosure. This is why conducting these tests and disclosing any changes to your credit record is necessary.

How can I improve my credit score?

Your credit score influences a lot, so it's important to ensure you have a good credit record. **Here are 5 things you can do to keep it squeaky clean:**
1. Pay your bills on time. 2. Pay off debt. 3. Keep balances low on credit cards. 4. Don't apply for unnecessary credit. 5. Avoid unnecessary credit card purchases.

Please don't hesitate to contact us with full disclosure so that we can ensure you're properly covered.

YOUR SPORTS ROUND UP



THE CURRIE CUP

Covid-19 has triggered the adjustment of the Currie Cup dates, with both semi-finals and the final scheduled for a week later than planned.



THE FA CUP

Man City are the proud custodian of the 1896-1910 FA Cup following the recent purchase of the trophy by owner, His Highness Sheikh Mansour bin Zayed.



DAKAR RALLY

The Dakar Rally heads back to Saudi Arabia, where the race will be run from 3-15 Jan. Everything will be new, including every km of the specials.



GOLF

Tiger Woods and his son Charlie finished 5 shots back of world No 3 Justin Thomas & father during an exhibition event in Orlando, Florida.



THANK YOU & HAPPY NEW YEAR

We would like to thank all of our clients for the support and loyalty in 2020. We understand that it was a difficult year and appreciate all of our clients all the more for it.

This coming year, may we be **#morethanjustabroker** to you. We're here for you throughout your insurance journey and will stop at nothing to ensure your needs are taken care of.

**MAY 2021 BE A PROSPEROUS
NEW YEAR FOR YOU**

Follow us on social too to see what we're up to!



@2Surebrokers



THIS YEAR'S TOP WELLNESS TRENDS

Grabbing 2021 By the Horns

New year, new you right? With the coming of a new year, we've all set those new year resolutions and looking to kick butt. Especially this 2021. Anything for a renewed sense of self and a much-needed positive outlook on the year ahead.

When it comes to health and wellness, we prioritise these at the top of our goals list, focussing on adapting a healthy body and healthy mind, and so we've done some research and share with you this year's top health and wellness trends.

Top 7 Trends:

1. Radical self-care

Prioritise taking care of yourself mentally, physically, spiritually before caring for others. Put you first, it's not selfish. You can't pour from a cup half empty.

2. Mindful eating

Shift your focus from restrictive diets and demonising foods to inclusive diets focussed on intuitive, mindful eating embracing all food groups. It's meant to be enjoyable.

3. Digital detoxes

Devote time every week or month to living without your phone, TV, social media and other digital influences. Use this time to reconnect with yourself.

4. Better sleep

Get your sleep back on track by embracing a bedtime routine, controlling your body temperature, using aromatherapy sprays, and switching off 30 mins before bed.

5. Prioritise happiness

Do things that make you happy and adopt daily habits that focus on your mental happiness like a bliss list and gratitude journal.

6. Skincare routines

Formalise a daily skincare ritual that focusses on enhancing your skin health and embracing products that are natural and organic.

7. Virtual fitness

Join the online virtual fitness community. With almost everything available virtually, you can hit your fitness goals from the safety of your own home.

2021 is a clean sheet and a new opportunity to smash out your goals & resolutions. Embrace the moment!

Challenge

Select one or more wellness trends from our list above and stick to it for 30 days. See the difference it makes!



Since 2014, Veganuary has inspired and supported people worldwide to go Vegan for the month of January as a way of protecting the environment, preventing animal suffering, and improving the health of millions of people. If you're ready to jump on the bandwagon, here are a couple of recipes for you to try.

ENJOY!

SWEET | BLUEBERRY PANCAKES

Method

First, add the dry ingredients to a medium-sized mixing bowl and then stir to combine. Then, add the wet ingredients and stir again just until all of the flour is incorporated. Set the batter aside for now.

Next, start heating up a griddle or frying pan over medium heat (not any hotter) and then spray or lightly coat it with canola oil. After a few minutes of heating, add the batter to form your first round of pancakes.

Immediately after forming the pancakes, add 8 – 10 fresh blueberries to the surface of each one. When the edges of the pancakes turn more matte rather than shiny, give them a flip! Cook on the other side for an additional minute or two then serve.

Ingredients

- 1 cup fresh blueberries
- Cooking spray or canola oil
- 98g chickpea flour
- 27g gluten-free oat flour
- 1 Tb. granulated sugar
- 1/2 tsp. baking soda
- 1/4 tsp. salt
- 1/2 cup + 1 Tb. plant milk
- 1/2 cup apple sauce
- 1/2 tsp. vanilla extract

SAVOURY | BANGERS AND 'MASH'

Ingredients

- 1 pack plant based sausages
- 1 pack plant based Chorizo sausages
- 500 g fresh new potatoes
- 2 red peppers
- 2 green peppers
- 2 yellow peppers
- 2 red onions
- 2 cloves of garlic
- 3 sprigs of fresh rosemary
- olive oil for frying

Method

Cook sausages according to packet instructions.

Preheat the oven to 200 °C. Wash and halve the potatoes. Cut the peppers in half, remove the seeds and cut them into large strips. Peel and slice the onions. Peel and finely chop the garlic.



Mix the vegetables and potato with garlic and olive oil, salt and pepper and chopped rosemary.

Divide the vegetables well spread on a large baking tray and roast for about 35 minutes until cooked and coloured. Enjoy with the sausages.