

RoadCover

What is RoadCover and why do you need it?

- RoadCover is a service offering that manages your claim with the Road Accident Fund (RAF) from start to finish. RoadCover members, who become motor vehicle accident victims of accidents occurring within the RSA, can receive full compensation paid by the RAF at no legal cost to them!
- It ensures that victims of motor vehicle accidents have immediate access to an effective RAF claims management system.
- The RAF claims process can be complicated and time consuming, with an average claim period of 36-48 months and, therefore, extremely costly.
- Most road accident victims are unaware of the RAF and the advantages of claiming.

The RAF

It is a statutory body, that in terms of the provisions of the Road Accident Fund Act (Act 56 of 1996), exists to provide compulsory cover to all users of the South African roads against injuries sustained or death caused by the negligent driving of motor vehicles within the borders of the RSA.

Who is entitled to claim?

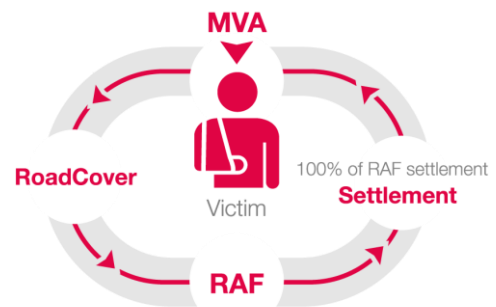
- A person who was personally injured, except a driver who was the sole cause of the accident.
- The dependants of a deceased victim of a motor vehicle accident.
- A close relative of the deceased in respect of funeral expenses.
- A claimant under the age of 18 must be assisted by a parent or legal guardian.

What can you claim for?

- Medical expenses from date of incident (past) and future.
- Funeral expenses.
- Loss of earning or income (past and future) if a person is disabled as a result of an injury due to a motor vehicle accident.
- Loss of support for a dependant of a deceased victim (breadwinner, past and future).
- General damages for pain, suffering and disfigurement in the case of bodily injury as determined after examining the extent and severity of the injury.

The services of RoadCover

- You will have a dedicated RoadCover Legal practitioner to formulate your claim with the RAF.
- RoadCover manages the entire claim from start to finish, effectively halving the average claim turnaround time.
- Members receive 100% of the RAF payout and RoadCover charges no additional fees.
- RoadCover does not guarantee a payment from the RAF.



How do I claim for this service?

- You must phone RoadCover directly, as soon as possible, (0860 RCOVER / 726837) during office hours (08:30 to 16:30) and give the particulars of your case.
- Upon verification of your membership, you will be provided with a case number and referred to an assessing RoadCover legal practitioner for a case assessment. RoadCover will advise you on the merits of your claim and potential way forward. In the case where a claim is deemed not valid for presentation to the RAF, RoadCover will send a letter to you setting out the particular reasons. If a claim is deemed valid, RoadCover will assist you with all the documentation required for submission to the RAF. This includes additional legal consultations and reports, Medico-Legal reports and Actuarial opinions for loss of earnings consequent to their injuries. RoadCover assists you with all the necessary administrative support and documentation preparation for submission.
- An assessment of the medical expenses incurred as a direct result of the injury is done to ensure a balanced and fair medical claim. The claim is then finalised, collated and then, with your permission, presented on your behalf to the RAF for settlement.
- RoadCover attends to all reasonable queries upon request for further particulars that the RAF might require in pursuit of the settlement of the claim.

What limits apply to your cover?

- RoadCover will limit its services where the assessor does not substantiate the merits of the case. If this is in conflict with your view or if there is a material conflict between your assessment and the assessor's, the case will be referred to the RoadCover advisory panel for review.
- Any cost incurred by you, for being approached by an outside party without the written consent of RoadCover, will not be for RoadCover's account.
- You are at all times free to get outside second opinions, but the cost of these will not be borne by RoadCover unless approved in writing.
- You are not obliged to use the services of RoadCover, in the event of which RoadCover will not be liable for any costs incurred by these third parties.
- The premium must be fully paid up at the time of the accident.
- At the time of the accident you must comply with all the legal and regulatory matters required by the Acts governing the RAF.