

## RoadCover

### What is RoadCover to you?

To ensure that victims of motor vehicle accidents have immediate access to an effective Road Accident Fund claims management system with NO legal costs to themselves.

### The Road Accident Fund (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 Republic of South Africa.

### Why do you need the claims management system provided by RoadCover?

- The RAF claims process can be time consuming and complicated and therefore extremely costly
- 7 out of 10 RAF claims are fraudulent, resulting in an average claim period of 36-48 months
- Most road accident victims are unaware of the RAF and the advantages of claiming

### 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

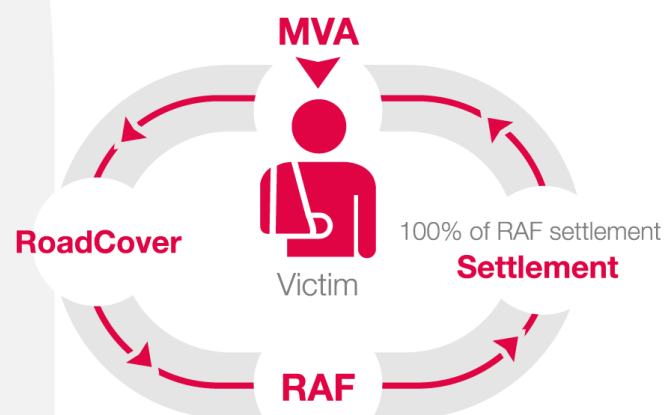
### What can you claim for?

- Medical expenses (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

### What will you get from RoadCover?

RoadCover is a service offering that manages your claim with the RAF from start to finish, allowing RoadCover members who become motor vehicle accident victims, to receive the full compensation paid by the RAF, at NO legal cost to you!

Your premium is the only cost to you and you will not have to pay RoadCover as claim managers extra costs or a portion of your settlement amount.



## 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 claim turnaround time
- Members receive 100% of the RAF payout – RoadCover charges no additional fees

## What happens for the duration of the claim?

You will receive:

- Legal representation
- Administration and claims management
- Accident reconstruction
- Required Medico-Legal reports
- Required actuarial reports
- Past and future loss of earning reports
- Past and future loss of support reports

## How do I claim for this service?

- You must phone RoadCover directly (0860 RCOVER / 726837) during office hours (8:30 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
- You will then be advised by RoadCover 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 with your permission then 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 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
- RoadCover is only applicable to accidents that occur within the RSA
- 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
- RoadCover does not guarantee a payment from the RAF