

ROADCOVER

Stay Safe – Think



We Care...



The Value Proposition

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

The Road Accident Fund

It is a public entity set up by the South African government aimed at making compensation payments to people injured, or dependents killed, in road accidents within South Africa as a result of third party negligence.

The Challenges

- The RAF claims process can be extremely costly, time consuming and complicated
- Most road accident victims are unaware of the advantages offered by the Road Accident Fund.
- 7 out of 10 claims submitted to the RAF are fraudulent, on the basis of overstated costs, leading to claims time being on average 36 – 48 months.

Who is entitled to claim

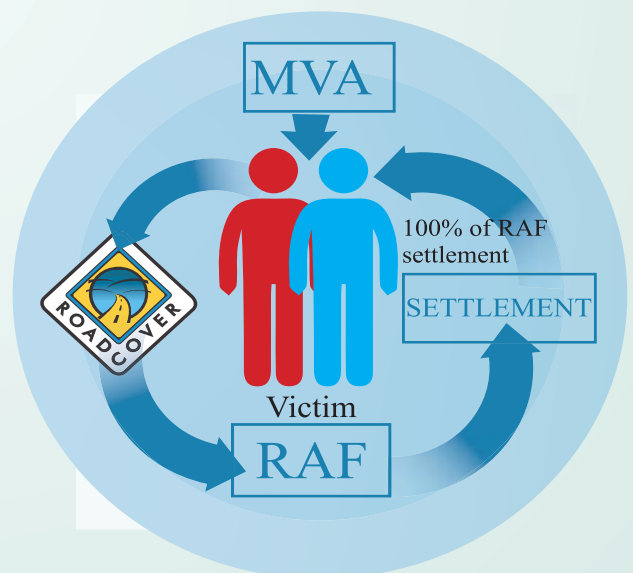
- A person who was personally injured (except a driver who was the sole cause of the accident)
- The dependent of a deceased victim
- A close relative of the deceased in respect of funeral expenses
- A claimant under the age of 18 who must be assisted by a parent or legal guardian

What you could claim for

- Medical expenses (past and future)
- Funeral expenses
- Loss of earnings or income (past and future)
- Loss of support for a dependent of a deceased victim breadwinner, past and future)
- General damages for pain, suffering and disfigurement after examining the extent and severity of the injury.

The RoadCover offering

RoadCover is a service offering that manages your claim with the Road Accident Fund from start to finish, allowing members who have become motor vehicle accident victims, to be compensated by the Road Accident Fund, at NO cost to themselves.



The RoadCover services

- A legal practitioner will be appointed and instructed to formulate and prosecute a RoadCover member's claim against the RAF.
- RoadCover manages the entire claim from start to finish, effectively reducing the turnaround time to process claims against the RAF.
- Members receive 100% of the payout for damages made by the RAF.
- RoadCover charges NO legal fees.

For the duration of the claim, the member receives:

- Legal representation
- Claims Management
- Claims Administration
- Accident reconstruction, if required
- All required Actuarial reports
- All required Medico-legal reports
- Past and future loss of earning reports
- Past and future loss of support reports

Procedures for service

- Phone RoadCover (0860 RCOVER / 726 837) during office hours (8:30 to 16:30) and give the particulars of your case.
- Upon verification of the caller's membership, he/she is provided a case number and referred to a RoadCover legal practitioner for a case assessment.
- The member is advised by RoadCover on the merits of his/her claim and potential way forward.
- If a claim does not qualify as a valid claim against the RAF, RoadCover will send a letter to the member with the particular reasons for the claim not qualifying.
- If a claim is deemed valid, RoadCover will assist the member with all the documentation required for his/her submission of a claim to the RAF.
- Submission of a claim includes additional legal consultations and obtaining reports, Medico-Legal reports and Actuarial opinions for loss of earnings arising due to a member's injuries and an assessment of the medical expenses incurred. RoadCover assists the member with all the necessary administrative support and documentation preparation for their submission.
- The claim is then finalised, collated and with the claimant's permission then presented on his/her behalf to the RAF for settlement.
- RoadCover attends to all reasonable queries for further particulars by the RAF in pursuit of settlement of the claim.

Service limitations

- If RoadCover determines that the claim against the RAF is unlikely to succeed or is invalid and the member disagrees with RoadCover's determination, the case will be referred to the RoadCover advisory panel for review.
- Any costs incurred by a member paying a third party or being approached by an outside party without the written consent of RoadCover, will not be for RoadCover's account.
- The member is at all times free to get outside second opinions but the cost of these will not be borne by RoadCover unless approved in writing.
- The member is not obliged to use the services of RoadCover, and if the member does not use the services, RoadCover will not be liable for any costs incurred by the member with third parties.
- RoadCover's services are only applicable to accidents that occur within the RSA.
- The membership fee must be fully paid up at the time of the accident.
- RoadCover is entitled to retain any recovery of legal costs awarded by the court which it incurs on behalf of the member.
- At the time of the accident the client 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.

0860 726837

0860 RCOVER

www.roadcover.co.za

Stay Safe – Think

