

Volkswagen Financial Services



Finance. Lease. Insurance. Mobility.

All Road Bundle

Welcome to your Volkswagen Financial Services All Road Bundle membership. The All Road Bundle is a unique set of benefits removing the headaches associated with vehicle ownership.

Your membership will remove the stress of licensing your vehicle annually and ensure you receive 100% of any claim against the Road Accident Fund should you need to make a claim.

Powered by



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CarLicence Renewal



CarLicence.co.za will provide you with an annual licence renewal service delivering your new vehicle licence disk to your door at absolutely no additional cost to you. All service and delivery fees are covered by your Volkswagen Financial Services All Road Bundle membership. A simple benefit yet one that will remove the annual slog of spending long periods of time in queues whilst processing your licence renewal.

How it works:

- We'll send you SMS and Email renewal reminders prior to your vehicle's licence renewal date with an electronic link to our renewal web page.
- We'll inform you if there are outstanding fines or penalties as part of the licence renewal process.
- On our Renewal web page you will need to confirm your vehicle's details and process payment for your licence disk. You may pay for your licence renewal using your choice of payment method eg debit card, credit card, EFT or Bitcoin.
- We'll manage the process of issuing and delivery of your new licence disk to your chosen delivery address with zero service or delivery costs.
- We'll keep you updated throughout your licence renewal process via SMS and Email.

Commuta Care



South Africans spend a large portion of their time on our roads and accidents are a sad reality. To this end the Road Accident Fund (RAF) was created to support those injured or killed due to road accidents. Sadly accessing benefits from the Road Accident Fund is not straightforward and requires the assistance of attorneys and medical specialists. As a result most claimants of the Road Accident fund never see the full benefit of their claim.

Through Commuta Cares' network of service providers we ensure that victims of motor vehicle accidents have immediate and speedy access to an effective Road Accident Fund claims management system with ZERO costs to themselves and effectively halving the claim turnaround time... Which means 100% of the claim goes to the claimant.

Your Membership Benefits

- You pay nothing towards the cost of claiming against the RAF.
- Legal support – A dedicated lawyer is assigned to your case.
- No admin – We compile the necessary reports and take care of the admin associated with your claim.
- No hidden deductions – You'll receive the full RAF payment.
- Easy and efficient – Our dedicated team halves the time it takes to process a settlement.

What can you claim for from the RAF?

- All existing and future Medical expenses resulting from the accident.
- In the event of a death, funeral expenses up to R10 000.
- All existing and future loss of earnings or income resulting from the accident should a person be disabled.
- All existing and future Loss of support for a dependent of a deceased victim resulting from the accident.
- General damages for pain, suffering and disfigurement in the case of bodily injury as determined after examining the extent and severity of the injury.

Who can claim from the RAF?

- A person who was personally injured in a road accident (except the driver who was the sole cause of the accident).
- The dependent of a person who died in a road accident.
- A close relative of the deceased can claim for funeral expenses.

Who is covered under your All Road Bundle Membership

Your family membership includes the following:

- a. Main member.
- b. Spouse (any person you are married to under South African law, including a customary union according to ethnic law and custom, a union recognised as a marriage under the tenets of any Asiatic religion, a person with whom you share a common home with pooled resources with the intent that this arrangement is permanent).
- c. Any dependent child under the age of 21 years, (including adopted, foster and step children, as well as children who are physically and/or mentally handicapped and permanently reliant on the support of the main member) or 25 years if they are full-time students and not married.
- d. The membership also includes your family's domestic staff if they are employed on a full time basis by the main member and work in the primary residence.

The Road Accident Fund (RAF)

Is a government entity funded through the national fuel levy providing a benefit to those injured or killed as a result of a road accident within South Africa due to third party negligence. The RAF is a South African initiative and therefore only covers you if the incident takes place on a South African road. To claim from the RAF you will need to prove the seriousness of your injury and that another party was at fault. The claims process is complicated and can take a long time and cost a great deal of money.

What costs are covered by my membership?

All the costs involved in submitting a claim to the RAF.

How do I claim?

- Phone Commuta Care (0860 266 688) during office hours (8.30am to 4.30pm) and provide your All Road Bundle membership number.
- You will be issued a case number and referred to an assessing Commuta Care legal practitioner for a case assessment.
- Once your case has been reviewed, you will be advised by Commuta Care on the merits of the claim and potential way forward.

- Should it happen that your case is deemed not valid for presentation to the RAF, Commuta Care will provide you with a letter explaining the reasons.
- Should your case be deemed capable of being presented to the RAF, Commuta Care will assist you with all the documentation required for submission.
- This covers all additional legal consultations and reports, Medico-Legal reports and actuarial opinions for loss of earnings as a result of injuries sustained.
- Commuta Care will assist you with all the necessary administrative support and documentation for submission.
- Commuta Care will ensure 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 submission will then be finalised, collated and with your permission, presented on your behalf to the RAF for settlement.
- Commuta Care will attend to all reasonable queries for further particulars that the RAF might require in pursuit of settlement of the claim.



Please note, your All Road Bundle membership must be active for the duration of the Commuta Care claim process.

Terms and Conditions

General Conditions

1. Your All Road Bundle membership will continue as long as you pay your monthly membership fee.
2. Your All Road Bundle membership must be active for the duration of the Commuta Care claim process.
3. Your licence renewal will only be processed if you are a fee paying member of the All Road Bundle membership.
4. You are able to claim your licence renewal benefit immediately with no waiting period.
5. The member reserves the right to cancel this membership at any time after giving 30 (thirty) day's notice of such intention.
6. Phakama Administration Services (Pty) Ltd are the administration company appointed to provide administration services for the All Road Bundle membership. They will be issuing and delivering payment instruction to your banker for membership collections against your account.
7. The membership amount will be debited from the bank account per your schedule. If your banking details change please contact us. Please note that the monthly debit order reference will commence with "All Road Bundle".
8. If there are insufficient funds in your account to make your payment, you authorize us to track your account and re-present the instruction for payment as soon as sufficient funds are available in your account.
9. Should the debit date fall on a Sunday, payment will be deducted on the next business day.
10. Should the debit date fall on a recognised public holiday, payment will be deducted on the next business day.

Commuta Care Benefit

- The family membership includes the
 - a. main member,
 - b. spouse (any person to whom you may be married in terms of South African law, including a party to a customary union according to ethnic law and custom or to a union recognised as a marriage under the tenets of any Asiatic religion, or a person with whom you share a common home with pooled resources, with the intent that this arrangement is permanent), and
 - c. any dependent child under the age of 21 years, (including adopted, foster and step children, as well as children who are totally physically and/or mentally handicapped and reliant permanently on the support of the main member) or 25 years if they are full-time students and not married.
 - d. The membership also includes the family's domestic staff if they are employed on a full time basis by the main member and work in the primary residence.
- The member reserves the right to cancel this membership at any time after giving Commuta Care 30 (thirty) day's notice of such intention.
- The membership must be activated for the whole duration of the claim process.
- Phakama Administration Services (Pty) Ltd will be issuing and delivering payment instruction to your banker for membership collections against your account. The membership amount will be debited from the bank account advised. If your banking details change please contact us. Please note that the monthly debit order reference will commence with "commuta".
- Commuta Care will limit its services should the assessor determine that the merits of the case does not justify submission to the RAF. Should the member believe such assessment to be incorrect, the case will be referred to the Commuta Care advisory panel for review.
- Commuta Care and its service providers will not be responsible for any costs incurred by a member, being approached by an outside party without the written consent of Commuta Care.
- Nothing in the Commuta Care membership prevents the member from getting outside second opinions at their own cost. Such cost will only be born by Commuta Care if agreed to in writing.
- The member is in no way obliged to use the services of Commuta Care and its network of service providers, Should the member elect to use their own service providers for any portion of the RAF claim Commuta Care will not be liable for any cost associated unless agreed to in writing.
- Commuta Care is only applicable to accidents that occur within South Africa.
- The members contributions must be fully paid at the time of the accident.
- At the time of the accident the member must comply with all the legal and regulatory matters required by the Acts governing the Road Accident Fund.
- Commuta Care does not guarantee any results of a claim against the RAF as such it doesn't guarantee any payment from the RAF.

CarLicence Renewal Benefit

Your benefit is limited to the renewal of 1 vehicle per annum.

Authorisation

The user hereby authorises VW Financial Services, its vendors and suppliers of licence disc renewal services to retrieve user and vehicle information from the relevant licensing authorities and process vehicle licence disc renewals on their behalf.

Services

VW Financial Services offers its customers the option of renewing their Vehicle Licence Discs for specified municipal areas using the various channels provided for by VW Financial Services and its Vendors. The specified municipal areas covered under this service may be expanded or contracted by VW Financial Services and its Vendors in their sole discretion without prior notification to the User.

Specified areas:

- Gauteng, Kwa-Zulu Natal, Eastern Cape, Limpopo, Free State and North West.

Integrity of Information

The User is responsible for the accuracy of all information provided in the use of the VW Financial Services's Licence Disc Renewal service. If the User does not provide accurate information pertaining to, or critical to the efficient or accurate provision of this service, the sole responsibility for any and all repercussions lies with the User. VW Financial Services, its vendors and suppliers cannot be held liable for such implications.

Information Security

All User information provided is handled and kept as strictly private and confidential and is secured by various data security methods and all reasonable steps are considered upon use of this service. Personal information will not be shared with any third party without the express written consent of the User or in terms of a court order. By accepting these terms and conditions the User authorises VW Financial Services and its Vendors to use the pertinent information provided in order to process their Licence Disc Renewal and retrieve Licencing information on their behalf with the relevant Licencing authorities.

Service Disclaimer

VW Financial Services and its Vendors shall operate this service with all reasonable care, skills, policies, procedures and security measures in place to ensure the effective provision of this service to the User.

- Except as set out in these terms and conditions, VW Financial Services and its Vendors provide no warranties with regard this service. VW Financial Services and its Vendors shall not be liable to the User by reason of any representation unless fraudulent, or any implied warranty, condition or other term, or any duty at common law, or under the express terms of these Terms and Conditions, for any direct, indirect, special, or consequential loss or damage (whether for loss of profit or otherwise), costs, expenses or other claims for compensation whatsoever (whether caused by the negligence of VW Financial Services and its Vendors, its employees or agents or otherwise) which arise out of or in connection with the Use of the Licence Disc Renewal Service (whether in contract, delict or otherwise).

Governing Law

VW Financial Services and its Vendors are providing this service within the borders of South African based and these Terms and Conditions shall be governed and construed in terms of the law of the Republic of South Africa.

Amendment

VW Financial Services and its Vendors, in their sole and absolute discretion, may amend these terms and conditions, or any part of these terms and conditions at any time without notice to Users.

Limitation of Liability

Note must be made that certain aspects of the Licence Disc Renewal Service provided by VW Financial Services are not provided by VW Financial Services but by other companies who are VW Financial Services approved Vendors and Suppliers.

- Whilst VW Financial Services and its Vendors make all reasonable efforts to ensure that all information provided by and to VW Financial Services and its Vendors in connection with the Licence Disc Renewal Service is accurate at the time of providing this service, Users acknowledge and understand that there may be errors, inaccuracies or omissions in respect of which VW Financial Services excludes all liability for the validity of that information. VW Financial Services make no representations, guarantees or warranties of any nature whatsoever concerning the information accuracy and integrity. The User shall be solely responsible for any decisions or actions taken based on the information provided incorrectly at the time of acceptance of these terms and conditions which causes any discrepancy and/or disruption in the provision of this service.
- While VW Financial Services and its Vendors take all reasonable steps to safeguard the security of any information the User may provide, input or send to VW Financial Services in regard to the Licence Disc Renewal Service, by using VW Financial Services approved and tested security and data protection, VW Financial Services accepts no responsibility or liability whatsoever for any damages that Users may suffer as a result of the breach of confidentiality of such information.

Disclosure of information to third parties:

- VW Financial Services and its Vendors reserves the right to access and disclose personal information provided by the User to comply with applicable laws, regulations and lawful government requests.
- VW Financial Services and its Vendors may provide statistics in regard to sales and other non-identifying or personal information to third parties, said statistics will not include any identifying or personal information.
- VW Financial Services and its Vendors may and will not disclose any personal information collected about and/or from Users without the express consent thereto or through due legal process.



CONTACT DETAILS

MEMBERSHIP ADMINISTRATION:

Share Call number: 0860 266 688 | Email: Allroad@commutacare.co.za

COMMUTA CARE QUERIES AND CLAIMS:

Allroad@commutacare.co.za

CARLICCENCE QUERIES:

AllRoad@carllicence.co.za

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