



Commuta Care

South Africans spend a large portion of their lives traveling, to and from work. Traveling home from the cities or just general getting around. Accidents are a reality on our aging road infrastructure. To this end the Road Accident fund was created to support those injured or those killed in road accidents. Sadly accessing benefits from the Road Accident Fund is not that straight forward 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 the Claim they are entitled too and which they sorely need.

The Commuta Care solution

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 (RAF) claims management system with ZERO costs to themselves.

The Road Accident Fund (RAF)

Is a Government entity funded through the national fuel levy which was setup to benefit people injured, or dependents killed, in road accidents within South Africa as a result of third party negligence. The Fund paid more than R29 Billion through 209 000 claims during 2017. Sadly much of these funds never made it to the victims nor the beneficiary's that so desperately need the funds.

The trouble with the Road Accident Fund

- Due to the complex nature of claiming from the RAF
 - Claims will require expert medical reports
 - Claims typically require the assistance of lawyers
 - The average claim takes up to 48 months to finalize
- Despite the best intentions of the RAF awareness of the RAF and its benefits is not optimal and Victims of road accidents often never claim.

When can you claim from the Road Accident Fund

A claim can be lodged with the RAF if...

- if you are a person who was personally injured in a road accident, providing you were not the sole cause of the accident.
- If you are a dependent of a deceased victim
- if you are a close relative of the deceased in respect of funeral expenses

What can you claim for from the RAF

- All existing and future Medical expenses resulting from the road accident
- Funeral expenses in the event of a death due to a road accident
- All existing and future Loss of earnings or income resulting from the road accident should a person be disabled
- All existing and future Loss of support for a dependant of a deceased victim resulting from the road 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.

The Commuta Care Offering

Commuta Care is a membership to a service offering which provides you with an end to end service that will manage your Road Accident Fund claim. Commuta Care ensures that should its members become motor vehicle accident victims, they will be compensated by the RAF in full, at NO cost to themselves!

- Commuta Care Members have a dedicated Legal practitioner to formulate their claim with the RAF
- Commuta Care through its network of specialist service providers manages the entire claim from start to finish, effectively halving the claim turnaround time
- Commuta Care Members receive 100% of the RAF payout – there are no additional fees
- Commuta Care takes care of....
 - 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 does Commuta Care work

- Phone Commuta Care (0860 266 882) during office hours (8.30am to 4.30pm) and give the particulars of your membership
- Provide the Commuta Care staff member with your Commuta Care membership details. You will then be provided 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 their 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 particular 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 consequent to their injuries. Commuta Care assists you with all the necessary administrative support and documentation preparation 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 then presented on your behalf to the Road Accident Fund for settlement.
- Commuta Care attends to all reasonable queries upon request for further particulars that the Road Accident Fund might require on pursuit of settlement of the claim.



What are the Service Limitations of the Commuta Care membership?

- 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.

Contact information

Website www.commutacare.co.za
Email Sales: Sales@Commutacare.co.za
 Queries: queries@Commutacare.co.za
 Claims: claims@Commutacare.co.za
Telephone 0860 266 688

