



ACCIDENT EXPERT

The process in claiming from the Road Accident Fund (RAF) and the Compensation of Occupational Injuries & Diseases (COID) can be extremely costly, time consuming and complicated.

ACCIDENT EXPERT is a service offering that manages the Policyholder's (employer) claims with the RAF and COID for the Policyholder or their employees, from start to finish.

ACCIDENT EXPERT takes over the complex claims procedure and will manage the entire process, interacting on behalf of the Policyholder or specific employee with the doctors who treated the employee, the hospital where the employee was treated or admitted, the RAF and COID offices.

ACCIDENT EXPERT strives to assist its employers and employees with all the necessary administrative support, from claims management and claim preparation perspective, for submission to the RAF and COID.

ACCIDENT EXPERT'S Services includes:

1. COID ASSISTANCE:

FACTS

The **employer** is protected against all civil claims which may be instituted against him in the below mentioned events.

An **employee** is entitled to the payment of compensation in respect of temporary total disablement, permanent disablement (according to the degree of disablement) and death or disease.

Reasonable medical aid expenses arising out of an injury on duty are payable for a period of two years, or longer if further medical treatment will reduce the extend of the disablement.

THE PROBLEM

A Claim to the CC lapses if workers, their dependants or the employer does not submit the claim within 12 months of the injury, diagnosis of disease or date of death.

Employers must pay 75% of the employee's salary as compensation to the worker for the first 3 months after the accident.

Employers must acquire and send the following documentation to the CC.

- First Medical Report
- Progress Medical Report
- Resumption Report
- Final Medical Report

If all necessary documentation is **not** prepared properly and in time, the employer and employee lose the opportunity to claim from the CC.

COID is based on the degree of disablement sustained on duty. Members may be entitled to increased compensation if their disability claim is properly prepared and proven in accordance with the COID Act.

The COID Act applies to:

- All employers, casual and full-time employees who, as a result of a workplace accident or work-related disease:
 - Are injured
 - Disabled
 - Killed or
 - Become ill
- This excludes:
 - Employees who are totally or partially disabled for less than 3 days
 - Domestic employees
 - Anyone receiving military training
 - Members of the South African National Defence Force, or the South African Police Service
 - Any employee guilty of wilful misconduct, unless they are seriously disabled or killed
 - Anyone employed outside the RSA for 12 or more continuous months
 - Employees working mainly outside the RSA and only temporarily employed in the RSA
- Policyholders will be helped to:
 - Avoid penalties by submitting their annual Return of Earnings to COID in time
 - Avoid the payment of excessive fees
 - Reduce the claims waiting period for the payment
 - ACCIDENT EXPERT takes no fees from the claimant's settlement



2. ROADCOVER – RAF ASSISTANCE

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

RoadCover removes the very difficult and complicated process that an individual would go through when processing a claim with the Road Accident Fund, after being injured in a car accident by another negligent driver.

- There is no cash layout at any time, the membership protects the victim from the costs of lodging a claim against the RAF
- At the end of the claim period, individuals receive the **FULL** benefit of the Road Accident Fund payment, with no hidden deductions.
- RoadCover undertakes to do all administrative management of the claim, from start to finish, effectively halving the time period to process the settlement.

For the duration of the claim, the Policyholder's employees will receive:

- Legal representation
- Administration and claims management
- Required medico-legal reports
- Required loss of support reports
- Required actuarial reports for loss of earnings
- Accident Reconstruction
- No fees will be deducted by ACCIDENT EXPERT from the claimant's settlement.

PROCEDURE FOR SERVICE

For all claims on queries related to COID or RAF Assistance,

1. Employer or their employees must phone ACCIDENT EXPERT on **0860 444 281** Monday to Friday between 8:30 to 16:30 or send an email to support@accidentexpert.co.za and provide the particulars of the case. Injuries sustained on duty must be reported within 48 hours to limit any penalties. The membership will be verified and the caller will be given a case number and referred to an assessing Legal Practitioner for an assessment.
2. ACCIDENT EXPERT will advise the caller on the merits of the claim and provide a legal opinion as to the worth of proceeding with their claim to either the COID and/or the RAF.
3. ACCIDENT EXPERT will arrange all the necessary consultations and opinions required once the claim is deemed valid
4. ACCIDENT EXPERT will assist with all the necessary administrative support and document preparation for submission. This includes:
 - Additional legal consultations and reports
 - Medico-Legal reports and
 - Actuarial opinions for loss of earnings
5. An assessment of the medical expenses incurred as a direct result of the injury is undertaken to ensure a balanced and fair medical claim. The claim is then finalised and presented on the Policyholder or their employee's behalf to COID and/or the RAF for settlement.
6. ACCIDENT EXPERT will attend to all reasonable queries for additional information that the COID and/ or the RAF might require in pursuit of the settlement of the claim.

ROAD COVER

Stay Safe – Think



We Care...



The value proposition

To ensure that victims of motor vehicle accidents have immediate access to an effective Road Accident Fund (RAF) 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 dependants 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
- 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 its advantages.

Who is entitled to claim

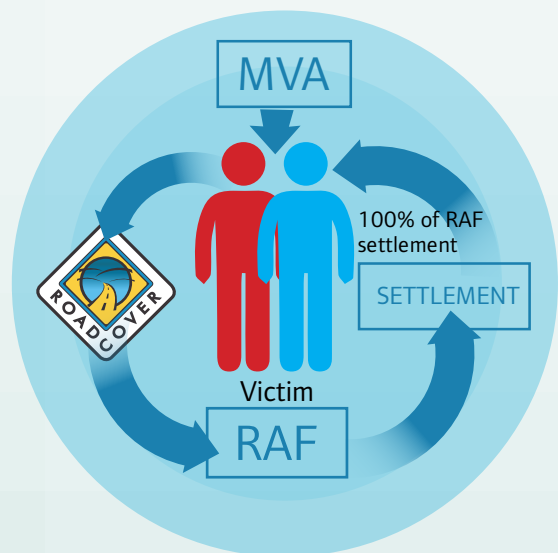
- A person who was personally injured (except a driver who was the sole cause of the accident)
- The dependant of a deceased victim
- A close relative of the deceased in respect of funeral expenses
- A claimant under the age of 18 who must be assisted by a parent or legal guardian.

What you could claim for

- Medical expenses (past and future)
- Funeral expenses
- Loss of earnings or income if a person is disabled (past and future)
- 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 RoadCover offering

RoadCover is a service offering that manages your claim with the RAF from start to finish, allowing its members who become motor vehicle accident victims, to be compensated by the RAF in full, at NO cost to themselves!



A typical claim

A typical claims scenario in which a RoadCover member could potentially receive more than four times the cash payout of a non-Road-Cover member.

0860 726837

0860 RCOVER

www.roadcover.co.za

Stay Safe - Think

Typical claim for non-member

Typical claim for non-member	
Total Payout by RAF	R97 300.00
Less contingency @ 25%	R24 325.00
Less Medico-Legal (+interest)	R15 600.00
Less medical aid costs	R27 900.00
Less sundries	R5 400.00
Total Remaining	R24 079.00

In contrast, a RoadCover member would have received
R97 300.00

The benefits of RoadCover

- Members will have a dedicated Road Cover Legal practitioner to formulate their 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
- For the duration of the claim the individual receives the following:
 - 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.

Procedures for service

- Phone RoadCover (0860 RCOVER / 726 837) during office hours (8.30am to 4.30pm) and give the particulars of your membership
- Upon verification of the caller's membership, he/she is provided a case number and referred to an assessing RoadCover legal practitioner for a case assessment.
- The client is advised by RoadCover on the merits of their 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 client with the particular reasons.
- If a claim is deemed valid, RoadCover will assist the client with all the documentation required for their submission.
- This includes additional legal consultations and reports, Medico-Legal reports and actuarial opinions for loss of earnings consequent to their injuries. RoadCover assists the client with all the necessary administrative support and documentation preparation for their 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 the claimant's permission then presented on his/her behalf to the Road Accident Fund for settlement.
- RoadCover attends to all reasonable queries upon request for further particulars that the Road Accident Fund might require on pursuit of settlement of the claim.

Service limitations

- RoadCover will limit its services where the assessor does not substantiate the merits of the case. If this is in conflict with the view of the client or there is a material conflict between the client's assessment and the assessors, the case will be referred to the RoadCover advisory panel for review.
- Any costs incurred from a client, being approached by an outside party without the written consent of RoadCover, will not be for RoadCovers account.
- The client 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 client is 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 South Africa.
- The premium must be fully paid up at the time of the accident.
- At the time of the accident the client must comply with all the legal and regulatory matters required by the Acts governing the Road Accident Fund.
- RoadCover does not guarantee a payment from the RAF.