



MOTOR LEGAL



1. ROADCOVER

- ROAD ACCIDENT FUND ASSISTANCE



2. ACCIDENT EXPERT

- WORKMEN'S COMPENSATION ASSISTANCE



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- CONTRACT ASSIST
- LITIGATION LIFELINE



4. POTHOLECOVER

- POTHOLE DAMAGE RECOVERY ASSISTANCE



ROADCOVER

1. ROADCOVER

ROAD ACCIDENT FUND (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 difficult and complicated process that an individual would go through when processing a claim against 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 you will receive:

- Free Legal representation
- Free Administration and claims management
- Free Required medico-legal reports
- Free Required loss of support reports
- Free Required actuarial reports for loss of earnings
- Free Accident Reconstruction
- **100% payout from the Road Accident Fund**

ACCIDENT EXPERT

2. ACCIDENT EXPERT

WORKMEN'S COMPENSATION (COIDA) ASSISTANCE

The Compensation Commissioner (CC) is a statutory body that makes provision for the payment of compensation for work-related Accidents or Diseases.

Accident Expert assists the **Employers and Employees** with all the necessary administrative support and Documentation in preparation for submission.

- There is no cash layout at any time, the membership protects the victim from the costs of lodging a claim against the Compensation Fund.
- At the end of the claim period, individuals receive the **FULL** benefit of the COIDA 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 you will receive:

- Free Legal representation
- Free Administration and claims management
- Free Required medico-legal reports
- Free Required loss of support reports
- Free Required actuarial reports for loss of earnings
- Free Accident Reconstruction
- **100% payout from COIDA**

Thus Membership to Accident Expert allows the **Employer and Employee** to escape the administrative nightmare, to process, manage, and finalize their claim to the CC.

JUST LEGAL

3. JUST LEGAL

24 HOUR EMERGENCY & LEGAL ADVICE LINE

Emergencies happen when you least expect it, but you don't have to be caught off-guard.

Get expert legal advice that will help you understand and enforce your legal rights when it comes to your money, family, debt, work and criminal problems.

CONTRACT ASSIST

Let us help you protect your rights with professionally written contracts such as:

- Basic Wills
- Sale & Lease Agreements
- Employment Contracts
- Debt Acknowledgement
- Etc.

LITIGATION LIFELINE

Sometimes legal problems can only be solved in court, but litigation fees are expensive

We'll help you save on expensive court fees by using one of our panel attorneys who can assist at a discounted rate..

POTHOLECOVER

4. POTHOLECOVER

WHAT IS POTHOLECOVER?

We are all aware that our roads take a pounding from heavy traffic and changing weather patterns which causes wear and tear and thus the dreaded "Pothole" has become a nasty reality for all of us. The unfortunate reality is that the authorities that manage the roads are stretched in terms of resources and funding and thus these potholes often take a long time to get fixed, if at all. As tax payers we have the right to expect more, however we don't have a clear channel to address this problem.

SERVICE BENEFITS

The PotholeCover membership covers all the costs of lodging a claim against the Roads Authorities. At the end of the claim period, individuals receive 100% of the payment made by the Road Authorities, with no hidden deductions. In addition, PotholeCover undertakes to do all administrative management of the claim from start to finish. For the duration of the claim, you receive

- Complete management of the claims process to obtain maximum possible compensation for tyres, wheel rims and mags damaged as a result of potholes (or road works) in SA;
- No limit on recovery i.e. recovery is for full tyre and not just unused tyre portion
- No excess payable
- Hassle free claims administration
- PotholeCover was set up to serve the need around the massive pothole (and road works) problem on the South African Roads, by alleviating the financial burden to drivers. PotholeCover assists people (or insurance companies) in recovering the monies that they have paid out as a result of pothole damages to their (or the insured's) tyres or vehicle. These recoveries are made from the relevant Roads Authorities nationwide.
- Dedicated full telephonic claim registration and tyre assessment services;
- Quick and effective service without any fuss or inconvenience to members;
- Proactive follow-ups to make sure potholes are repaired to prevent future incidents;

TERMS AND CONDITIONS

PROCEDURES OF SERVICE

ROADCOVER AND ACCIDENT EXPERT

- Policyholders must phone **Roadcover and Accident Expert on 0860 103 431** Monday to Friday between 8:30 to 16:30 or send an email to support@roadcover.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.
- **Roadcover** 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 the RAF and/or COID.
- **Roadcover** will arrange all the necessary consultations and opinions required once the claim is deemed valid.
- **Roadcover** 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
- 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 the RAF and/or COID for settlement.
- **Roadcover** will attend to all reasonable queries for additional information that the RAF and/or COID might require in pursuit of the settlement of the claim

POTHOLECOVER

- Phone PotholeCover on 0860 726 837 within 5 (five) working days of the incident during office hours and register your claim. Your membership number will be verified. You will be given a claim number and your claim will be assessed.
- After the assessment you will be informed by a PotholeCover consultant of the merits of your claims and a view will be given as to the worth of proceeding with the claim.
- If you wish us to proceed with the claim (and we agree), then PotholeCover will compile the claim file to be submitted to the relevant roads agency.
- PotholeCover will help you with all the necessary administrative support and documentation preparation for submission.
- PotholeCover will follow up with the relevant roads agency in order to obtain the compensation required
- You will need to provide the following information in order for us to submit your claim:
 - Pictures of the actual pothole that damaged your car: (Bonus : to make the claiming process easier, a picture of your damaged vehicle next to the actual pothole)
 - Pictures of the damaged tyre and rim
 - Your ID Document;
 - Your Driver's License ;
 - The Registration Details of your Vehicle;
 - 3 Written quotes for repair and Final invoice
 - A Declaration signed by you confirming that you are not claiming from your Insurance Company and that the information is true.
 - If the vehicle is insured, a letter from the Insurance Company stating that the damage was not claimed from them
 - If the vehicle is not insured, a sworn affidavit stating that there is no insurance cover on the tyre damage.
 - Please keep damaged tyre and or rim as road authorities may send an assessor out to look at the tyre and rim.
- Note that the requirements may well vary according to the particular road agency.

**** Claims Documentation Submittance Period for Potholecover*

- The duly completed claim form together with all the required substantiating documentation must be received by PotholeCover within 30 (thirty) days, from the day on which the claim form was sent to the claimant, failing which PotholeCover will be unable to submit the claim to the relevant Roads Authority.
- The member shall indemnify PotholeCover in the absence of the duly completed claim form together with all the required substantiating documentation after 30 (thirty) days from the day on which the claim form was sent to the claimant. The member will waive any possible future claims against PotholeCover or any employee of PotholeCover.

JUST LEGAL

- The services are only available to you, the Policyholder, in your personal and private capacity where you have a direct interest in the matter. You will not be assisted if you act in a business capacity or where you have no direct interest in the matter at hand.
- Although the legal advice line is available **24/7 on 0861 249 334**, we will only assist you after hours (between 17h00 and 08h00 and over weekends and public holidays) if, in our opinion you must have immediate assistance (e.g. if you were arrested and need a referral). All other legal matters will be attended to during office hours (i.e. Mo. – Fr: 8h00 – 17h00).
- It will remain your obligation to provide us with all the information, evidence, documents, contracts and statements which, in our discretion, are deemed necessary to advise you in terms of this product.
- This product is service based and will not cover any legal expenses incurred by you (i.e. no indemnity).
- All services are rendered by qualified legal staff via Law for All's call centre and will be coordinated by LIPCO Group (Pty) Ltd.
- This product is limited to telephonic and email correspondence between you as client and your **LAW FOR ALL** advisor. It excludes correspondence with third parties on your behalf.

TERMS AND CONDITIONS

SERVICE LIMITATIONS

ROADCOVER AND ACCIDENT EXPERT

- Roadcover and Accident Expert 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 Policyholder, or there is a material conflict between the Policyholder's assessment and the assessors, the case will be referred to either a Roadcover and/or Accident Expert advisory panel for review.
- Any costs incurred by the Policyholder being approached by an outside party without the written consent of Roadcover or Accident Expert, will not be for Roadcover's and/or Accident Expert's account.
- The Policyholder is free at all times to obtain an outside second opinion, but the cost of this will not be borne by Roadcover and/or Accident Expert unless approved in writing.
- The Policyholder is not obliged to use the services of Roadcover and/or Accident Expert, however Roadcover and/or Accident Expert will not be liable for any costs incurred by outside parties providing assistance.
- The Roadcover and/or Accident Expert services will only be available where injuries on duty or motor vehicle accidents occur in RSA.
- The Policyholder must be fully paid-up and eligible for its services at the time of the injury on duty or as a result of a motor vehicle accident.
- The Policyholder must comply with all the legal and regulatory matters required by the Acts governing the RAF and COID.
- Roadcover and Accident Expert does not guarantee performance from the RAF or COID, but it will make all reasonably and necessary efforts to reach the final settlement.

POTHOLECOVER

- Service is limited to irreparable tyre damage as a result of a pothole on a road within the borders of the Republic of South Africa.
- PotholeCover will help only in respect of vehicles owned by you and your spouse
- No service will be provided if:
 - you have already claimed or are in the process of claiming for the damage from your Insurance Company
 - the incident is not registered on PotholeCover.com within 5 (five) working days of the incident
- Where the PotholeCover does not agree that there is a valid reason for repair or replace and if you do not agree, then the case will be referred to the PotholeCover Advisory Panel. The decision of the PotholeCover Advisory Panel will be final and binding on all the parties. The PotholeCover Advisory Panel will consist of an admitted attorney as well as a tyre expert from PotholeCover's specialist tyre partners. PotholeCover will not be responsible for any costs incurred in referring your case to the Panel.
- Any costs incurred from you being approached by an outside party, without written consent from PotholeCover, will not be covered.
- You are at all times free to get an outside second opinion but the costs of these will not be borne by PotholeCover, unless same has been prior approved in writing.
- Your membership must be fully paid up at the time of the incident.
- At the time of the incident you must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- The tyre tread depth is below the legal tread limit (as stipulated by the National Road Traffic Act No 93 of 1996)
- The tyres and/or rims are fitted to vehicles with more than 3,500 kg (GVM), or for racing, speed testing, reliability trails, and off-road activities.
- The tyres and/or rims are fitted to taxis, buses, trailers, caravans, dispatch or courier services, driving tuition, commercial or agricultural vehicles and car hire vehicles.
- Damage arising from theft, hijack or following an accident, where the vehicle is covered under a comprehensive motor policy.
- The cost of repair or replacement, if recoverable under any other insurance or warranty.
- Any further or additional losses incurred as a result of the damage.
- Any physical damage to your vehicle arising from the damage to your tyres or rims.
- Any claim arising out of wear and tear of the tyres and/or rims.
- Any repairs undertaken without the prior authorisation of the Administrator.
- Any repairs arising out of any motor vehicle accident, misuse or neglect.
- PotholeCover is not an insurance product. It is essentially a legal service to assist you in claiming from the relevant municipality or authority for damage incurred whilst in their jurisdiction.
- Pothole Cover does not guarantee recovery from the relevant roads agency.

JUST LEGAL

- Any referral to a legal practitioner in terms of the Litigation Lifeline assistance will be for your own account. i.e. after you have been referred, you will be liable for all legal fees charged by the relevant attorney/advocate representing you. We do not accept responsibility for any legal services rendered by the legal practitioners you are referred to.



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ACCIDENT EXPERT: 0860 103 431

JUST LEGAL: 0861 249 334

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