



MOTOR LEGAL



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- ROAD ACCIDENT FUND ASSISTANCE



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- LITIGATION LIFELINE



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**

ACCIDENTEXPERT

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..

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

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- 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.

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

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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ROADCOVER: 0860 726 837
ACCIDENT EXPERT: 0860 103 431
JUST LEGAL: 0861 249 334

