

# ROADCOVER

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 it's advantages.

## Who is entitled to claim

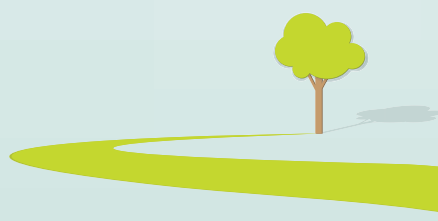
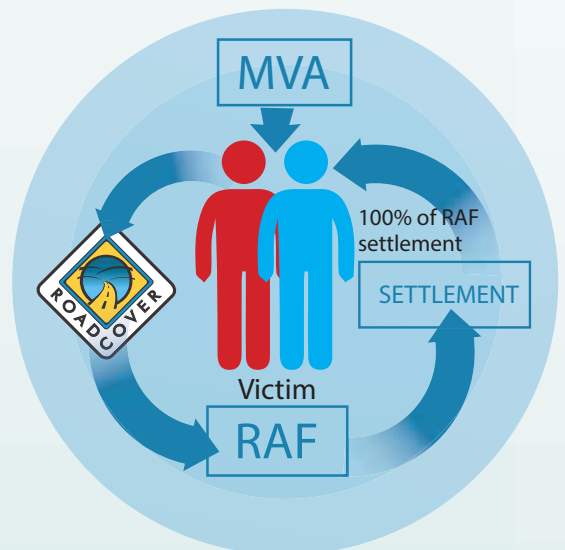
- A person who was personally injured (except a driver who was the sole cause of the accident)
- The dependant of a deceased victim
- A close relative of the deceased in respect of funeral expenses
- A claimant under the age of 18 who must be assisted by a parent or legal guardian.

## 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!



## The Services 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

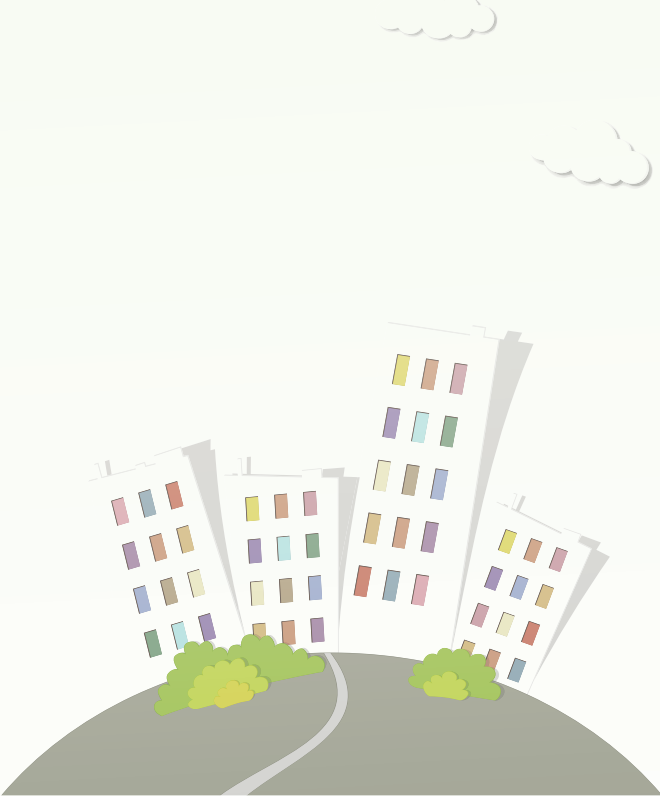
- Phone RoadCover (0860 RCOVER / 726 837) during office hours (8.30am to 4.30pm) and give the particulars of your membership
- Upon verification of the caller's membership, he/she is provided a case number and referred to an assessing RoadCover legal practitioner for a case assessment.
- The client is 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.

0860 726837  
0860 RCOVER  
[www.roadcover.co.za](http://www.roadcover.co.za)

Stay Safe –Think



# Get JUST LEGAL. Get PEACE OF MIND.

Don't let life's worries and uncertainty keep you up at night when you can have a legal expert on dial any time of the day.

AFFORDABLE LEGAL COVER | EXPERT ADVISORS | 24H ADVICE & EMERGENCY LINE



## 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.



*We Care...*

GET **JUST LEGAL** ON YOUR SIDE CALL **086 124 9334.**

# Legal Assist Services

## 1. THE LEGAL ASSISTANCE YOU ENJOY

Subject to the terms and conditions mentioned below, this product offers the following legal assistance:

- a. Legal Advice: Access to a 24-hour legal advice line;
- b. Legal Library: Access to the following standard agreements/documents (templates available):  
Lease agreements; Sale of immovable (e.g. a house) and movable (e.g. a car) property; a basic will; Acknowledgement of debt.
- c. Litigation Lifeline: This entails a referral service where you are invited to use a pre-approved Law for All panel attorney who will provide you with services at a reduced rate to represent you in court.

## 2. TERMS AND CONDITIONS

- a. The services mentioned in 1 above are only available to you, the client, 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.
- b. Although the legal advice line is available 24/7, 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).
- c. 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.
- d. 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.
- e. This product is service based and will not cover any legal expenses incurred by you (i.e. no indemnity).
- f. All services are rendered by qualified legal staff via Law for All's call centre and will be coordinated by LIPCO Group (Pty) Ltd.
- g. 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.

## 3. CONTACT US

In order to make use of this service, kindly contact LAW FOR ALL on 0861 249 334.

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