



ALL YOU NEED TO KNOW ABOUT YOUR ROADCOVER MEMBERSHIP

What is the Road Accident Fund (RAF)?

It is a government entity that pays compensation to people who are injured in road accidents, or to the dependants of people who are killed in road accidents, as a result of third party negligence. The RAF has jurisdiction in South Africa only.

To claim from the RAF, you have to prove the seriousness of your injury and the fact that someone else was at fault. The claims process is complicated and can take a long time and cost a great deal of money.

What can I claim for from the Road Accident Fund?

If nobody died in the accident (Alive Benefit):

- Medical expenses, past and future, caused by the accident you are claiming for.
- Loss of earnings or income (past and future) if a person is disabled following the accident.

- General damages for pain, suffering and disfigurement.
- When someone dies in the accident (Deceased Benefit):**
- Loss of support if the breadwinner died in the accident.
 - Funeral expenses up to R10 000.

Who can claim from the Road Accident Fund?

- A person who was personally injured (except the driver who was the sole cause of the accident).
- The dependant of a person who died in a road accident.
- A close relative of the deceased can claim for funeral expenses.

How will RoadCover help me?

RoadCover gives you all the professional support you need to claim from the RAF.



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As a RoadCover member:

- You don't have to pay anything during the claims process.
- You get a dedicated lawyer to help you with your case.
- RoadCover compiles all the reports needed to support your claim.
- You get the full benefit of the RAF payment, with no hidden deductions.
- RoadCover takes care of all the administration involved in the claim, from start to finish. This effectively halves the time it takes to process the settlement.

Who can be covered?

Your membership fee of R39 per month covers the main member, his or her spouse and children under the age of 18 (including adopted, foster and step children, as well as children who are totally physically and/or mentally handicapped and rely on the support of the main member). Children who are full-time students, not married and who live with the main members are covered until they turn 25.

You can also include your domestic staff in your membership, provided they are employed on a full time basis by the main member and work in the house where you live.

What costs are covered by my RoadCover membership?

All the costs involved in submitting a claim to the RAF.

What about pedestrians?

RoadCover also covers pedestrians who are involved in motor vehicle related road accidents.

How does the claims process work?

Your RoadCover payments will be deducted automatically from your bank account through a debit order. If there is not enough money in your account to make your payment, RoadCover is allowed to track your account and re-present the instruction for payment as soon as enough money is available in your account.

Some dates will have an impact on when the payment goes off your account:

- Should the debit date fall on a Sunday, the payment will be deducted on the next ordinary business day. Phakama will still deduct on a Saturday.
- Should the debit date fall on a recognised public holiday, the payment will be deducted on the next ordinary business day.
- Debit orders will run on the same debit order date in December unless falling into one of the above rules.

How does the debit order process work?

The direct debits you authorise by entering into an agreement with RoadCover are processed by a computerised system provided by the South African banks. Your bank will treat all payment instructions issued by RoadCover as if you had issued them.

You may cancel your debit order at any time, but please be aware that if you do, you will no longer qualify for the benefits of RoadCover.

You cannot claim any refund of amounts that RoadCover has withdrawn while it was authorised to deduct money from your bank account, provided that you legally owed those amounts to RoadCover.

In case of organisational changes, Bayport may cede or assign your RoadCover agreement to another company. If that happens, your debit order authority will be carried over to the same company. As long as your RoadCover agreement is with Bayport, the debit order authority cannot be assigned to any other party.

How does the claims process work?

- Phone RoadCover (0860 RCOVER / 726 837) during office hours (08:30 to 16:30) and give the particulars of your case.
- RoadCover verifies that you are a member and gives you a case number.
- Your case is assessed by a RoadCover lawyer.
- RoadCover informs you of the merits of your claim and explains the potential way forward.
- If RoadCover decides your claim cannot be submitted to the RAF, it will send you a letter that gives clear reasons.
- If your claim is deemed valid, RoadCover will help you prepare all the documentation you need to submit your case. This includes legal consultations and reports, reports that contain legal and medical information, and actuarial opinions on loss of earnings.
- RoadCover also looks at your medical expenses that were caused by the accident to ensure a balanced and fair medical claim.
- The claim is finalised and, with your permission, presented to the Road Accident Fund for settlement.
- If necessary, RoadCover will work with experts to do an accident reconstruction, and include a full report as part of your claim.
- RoadCover responds to queries the RAF might have.

Does RoadCover take a percentage of the settlement paid by the Road Accident Fund?

Not at all. The full amount comes to you, the claimant.

What can I do if I'm not satisfied with RoadCover's service?

You are welcome to seek a second opinion, but be aware that it will be for your own account.



6 WAYS TO BE A SAFER ROAD USER

**Don't
speed**

**Don't
overload**

**Don't drink
and drive
or walk**

**Ensure
driver and
vehicle fitness**

**Wear your
seatbelt**

**Promote
pedestrian
safety**

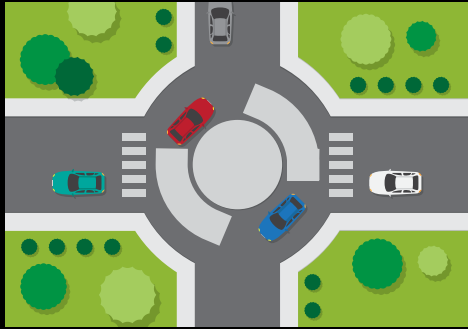


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HOW TO STAY SAFE AS A PEDESTRIAN



Pavements

The law states that where there is a pavement, no pedestrian should walk in the road.

Where there is no pavement, walk as far as possible to the righthand side of the road, facing oncoming traffic. In this way, you are out of the way, can see vehicles long before

they are close to you and cannot be surprised by something coming up behind you. Also, if anything looks dangerous, you have enough time to step even further away from the road. In crowded areas, take care to share the pavement. If you stop to shop or chat with friends, stand to one side so that other pedestrians do not have to step around you and into the street.

Crossing a street

Many pedestrians are killed or injured because they cross roads carelessly.

There is one simple rule: always stop and look before you cross.

- Look right, left and right again for oncoming traffic.
- Cross only when the road is clear.
- Keep looking in both directions and listen for oncoming traffic while you are crossing.
- Walk briskly but do not run.
- When you intend crossing the street at a bus or taxi stop, make sure that no other vehicles are blocking your view, or hiding you from oncoming traffic.



The safest place to cross a street is at a traffic light or robot:

- Only cross when the green man shows and when it is safe to do so.
- Keep between the solid white lines and keep an eye on the vehicles around you, especially those who might be turning.
- Cross briskly to get out of the danger zone as soon as possible.

Where there is no special place to cross, such as on a rural road, look for a straight stretch of road away from sharp bends or other objects that block your view such as bushes, trees or hills. When you cross, you must be able to see clearly in both directions.

You are always safer at a marked pedestrian crossing, but do not expect drivers to stop for you. Always stop, look for turning vehicles ahead and behind you, and make sure the traffic has stopped before you start crossing.



See and be seen

- Never cross suddenly in front of, behind, or from between parked vehicles. Motorists do not know to expect you and will not be able to stop in time.
- Always be aware of what is happening around you.
- Establish eye contact with drivers passing, parked or stationary vehicles where you want to cross. Make sure that they can see you, then take all the usual precautions before crossing the road.
- Always cross in a straight line – it is the shortest route to get you across the road.
- Jay-walking between intersections and through moving traffic is extremely dangerous. Even if you are super-alert, traffic moves faster than you.
- Vehicles suddenly coming out of concealed driveways are always a danger if you are unobservant on the pavement. Always stop and look, and expect vehicles to drive out of driveways.
- Wear white or light coloured clothing at night, or carry a white object in your hand.

Drugs and alcohol

If you have been drinking or taking drugs or medication, do not walk on the road. Stay over where you are, get a lift, take a taxi home or ask someone who has not been drinking to take you home.



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HOW TO BE A SAFER DRIVER

The safest driver is a defensive driver. Defensive driving means you are aware of the road and weather conditions, other vehicles and road users, and potentially hazardous situations and that you take steps to avoid accidents. The defensive driver's goal is to make the road a safe place for everybody who uses it. Defensive driving starts before you get into your vehicle. It involves being aware of your own capabilities and limitations, as well as what your vehicle can and cannot do.

The best way to become a truly defensive driver is to attend a course, but here are some general tips that will make an immediate difference:

Approach traffic circles with courtesy and caution:

- If taking the first exit, indicate left before the roundabout.
- Before reaching the roundabout, slow down to be able to stop safely if necessary and give way to vehicles on your right.
- Give way to traffic already in the circle, and approaching from your right.
- Move in a clockwise direction within the traffic circle.
- To exit the circle at any exit after the first one, indicate to the left after you pass the road before the one at which you intend to exit the circle.

- Do not change lanes in intersections.



- Always leave yourself an escape route— a place to move your vehicle if your immediate path of travel was suddenly blocked.



- Plan ahead when you have to turn or take an off-ramp so that you don't have to change lanes suddenly



- Consider why other vehicles have come to a standstill. Don't just speed past. If others are hitting the brakes, then something's going on, so be alert.

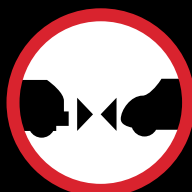


- Remain alert to quieter, more vulnerable road users such as bikes or cyclists who might be lane-splitting.



- Do not assume perfectly maintained roads. Stay alert to potholes, fallen tree branches, debris etc, especially after storms.

- Use the 2-3 second rule to maintain a safe following distance from the vehicle ahead of you. Increase it to 4-6 seconds in bad weather conditions, driving at night or on gravel, or when towing a trailer.



- Always drive with your headlights on – it makes you much more visible.



- You must indicate before turning for at least five seconds to give enough warning to allow other drivers, motorcycle riders, bicycle riders and pedestrians enough time to act on your signal that you are changing direction.

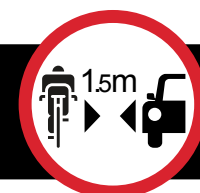


- Do not make it difficult or impossible for others to overtake you. Even slow down a little bit if that will make it safer for everyone.

- Do not text and drive.



- Allow cyclists the recommended 1.5m of space when overtaking them.



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