



Stay Safe- Think...

ROADCOVER

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

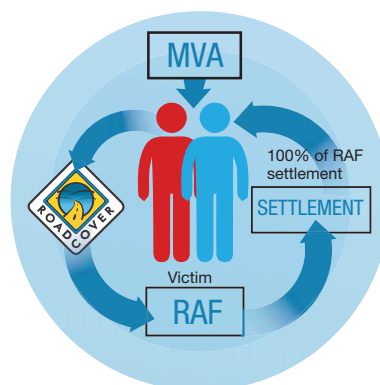
- A person who was personally injured (except a driver who was the sole cause of the accident)
- The dependant of a deceased victim
- A close relative of the deceased in respect of funeral expenses
- A claimant under the age of 18 who must be assisted by a parent or legal guardian.

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!



0860 RCOVER/726837 www.roadcover.co.za

We Care...



The Services of RoadCover

- Members will have a dedicated RoadCover 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 RoadCover's 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.



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We Care...





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.

24/7 LAWYERS TO HELP YOU STEER CLEAR OF LEGAL OBSTACLES

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



ADVICE

on legal problems at home, at work, with money or run-ins with the law

24/7 ARREST ASSIST

arrangement for your release from prison prior to 48 hours, where possible, so you can go home keeping your next of kin up to date as being arrested is also difficult for your family



CONTRACT ASSIST

selling your vehicle or need to complete tricky legal documents? includes purchase and sale agreement, contract of employment, acknowledgment of debt, basic will assistance in completing legal documents for CCMA assistance, child maintenance, unopposed divorce



LITIGATION ASSIST

saving you time and money where physical in-Court representation is required we arrange a cost saving referral to one of our panel attorneys closest to you or to the relevant Court at a reduced and negated rate regular follow-ups to you and our panel attorney to ensure quality assistance

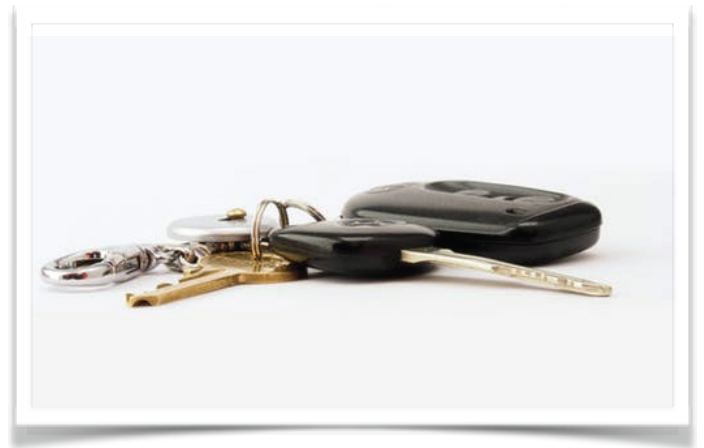


We Care...

Get JUST LEGAL on your side

JUST LEGAL SERVICES

Please take the time to read through these terms and conditions. Your legal assist service include the benefits listed below.



1. **Legal Advice** from 08h00 to 16h30 Monday to Friday, excluding weekends and Public Holidays;
2. **Arrest Assist** for legal emergencies available 24/7/365 in order to arrange Police Bail;
3. **Contract Assist** for tailor-made and professionally drafted contracts, as well as assistance with the completion of legal documents and application forms;
4. **Litigation Assist** which includes a referral to one of our panel attorneys at a reduced rate and for your own cost, meaning that you will be liable for the payment of the panel attorney's fees;
5. All of the above benefits extend to the principal member, his/her spouse and registered dependents;
6. Assistance extends to real-life queries only, in which the principal member, his/her spouse and/or registered dependents have a direct interest;
7. All business and tax related matters are excluded from this assist benefit;
8. The member is responsible for submitting at his/her cost all documents, contracts, information, etc. as deemed necessary by **Just Legal** in order to provide assistance;
9. **Just Legal** is limited to telephonic and e-mail correspondence and does not include face-to-face consultations or calls to third parties;
10. An exception to clause 9 includes calls to the relevant South African Police Station where the principal member/his or her spouse/registered dependent children have been arrested;
11. Police Bail as referred to in clause 2 refers to early release where the nature of the offence is of a less serious nature and where it concerns a first offence. The member will be responsible for payment of the Police Bail amount, if any, should **Just Legal** be able to arrange the early release;
12. **Just Legal** is serviced by qualified legal professionals as employed by Legal Hero.



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