



# GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS  
FOR BROKERS

## ROADCOVER – RAF ASSISTANCE

Provided by: RoadCover

# ROADCOVER - RAF ASSISTANCE

## 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 its 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!

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## The Services of RoadCover

- Members 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 pay-out – 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

- 1) Phone RoadCover (**0860 RCOVER / 726 837**) during office hours (8.30am to 4.30pm) and give the particulars of your membership
- 2) 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.
- 3) The client is advised by RoadCover on the merits of their claim and potential way forward.
- 4) 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.
- 5) If a claim is deemed valid, RoadCover will assist the client with all the documentation required for their submission.
- 6) 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.
- 7) 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.
- 8) 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.

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### Service Limitations

- 1) 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.
- 2) 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.
- 3) 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.
- 4) 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.
- 5) RoadCover is only applicable to accidents that occur within South Africa.
- 6) The premium must be fully paid up at the time of the accident.
- 7) 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.
- 8) RoadCover does not guarantee a payment from the RAF.



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