

FORWARD

A RoadCover Update

UPDATES

EDUCATION

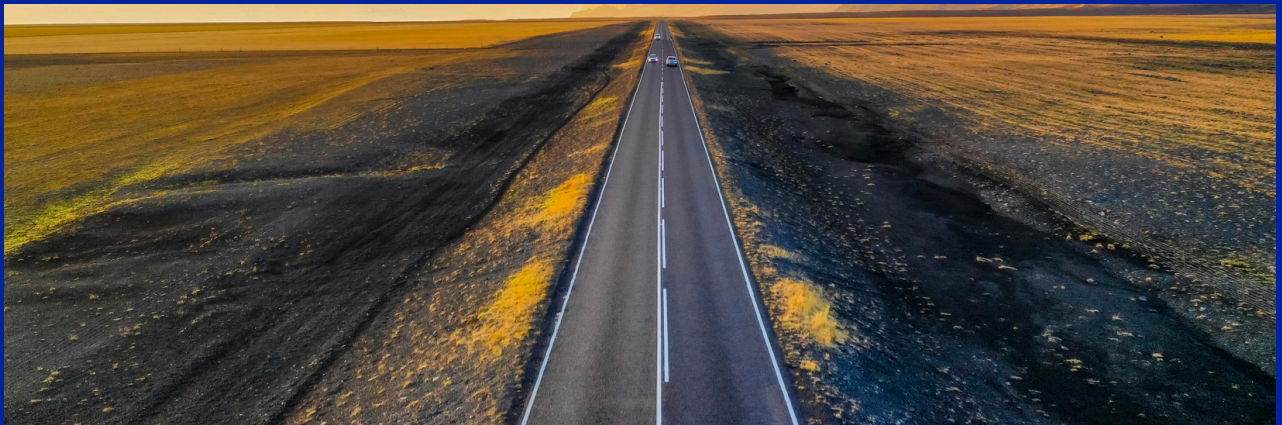
FOCUS

WINS



ROADCOVER

CARE. VALUE. RESULTS.



GLOWING AND GROWING



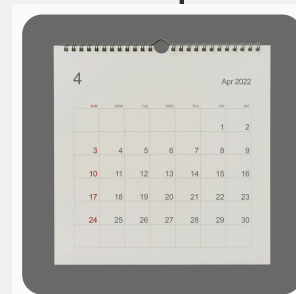
PAID OUT IN THE PAST 7 YEARS

**OVER 840 MILLION
RAND**



**SAVING OF LEGAL FEES AND
EXPENSES TO MEMBERS**

**OVER 336 MILLION
RAND**



PAID OUT FOR Q1 2026

**OVER 14 MILLION
RAND**



BIGGEST SETTLEMENT

9 MILLION RAND



NUMBER OF CLAIMS SETTLED

OVER 5 000

Testimonials

"After the accident, my life changed overnight. I was injured and unable to work for months, and the stress of trying to understand the Road Accident Fund process felt overwhelming. I had no idea where to start or what my rights were.

Finding RoadCover was the turning point. Their team guided me through every step of the process with patience and kindness. They handled all the paperwork, kept me informed, and made sure my claim was properly submitted.

When my claim was finally settled, it meant that I could focus on rebuilding my life without financial pressure. What meant the most to me was knowing that RoadCover never took a cent from my settlement, every rand went to me and my family.

I will always be grateful for the support and professionalism of the RoadCover team during one of the most difficult times in my life."

Thandi M, RoadCover Member

"After being hit by a car while cycling, I was overwhelmed and unsure of my rights. RoadCover stepped in immediately and managed the entire claim for me."

David L, RoadCover Member

"When my husband was injured in a crash, we didn't know where to turn. RoadCover gave us clarity, support and real results when we needed it most."

Lerato P, RoadCover Member





LEADERS NOTE

For nearly 21 years, RoadCover has stood at the intersection of tragedy and hope.

Every day on South Africa's roads, lives change in an instant. Behind every headline is a family. Behind every statistic is a story. And behind every successful claim is a process that must be understood, navigated and fought for correctly.

This newsletter is more than an update. It is a reflection of who we are, where we have come from, and where we are going.

Since our transition in August 2025, RoadCover has returned deliberately to its core mandate: delivering ethical, accessible and efficient Road Accident Fund claims support.

As part of the BYY Strategic Services Group, we have strengthened governance, enhanced automation, refined systems and elevated our client engagement standards, all while staying true to the purpose that built this business.

This edition marks a new chapter.

You will read about:

- The operational improvements shaping our future
- The legal oversight strengthening our execution
- The measurable impact of claims settled and funds returned to communities
- The launch of the RoadCover Care Foundation
- Our growing role in educating South Africans about their rights

Recent tragedies on our roads have reminded us that knowledge is not optional, it is essential. We believe it is our responsibility not only to process claims, but to empower ordinary road users with clarity and confidence.

As we celebrate 21 years of RoadCover, we honour our past, embrace innovation, and recommit to the partnerships that have allowed us to serve with integrity.

This publication is for you, our clients, partners, suppliers and community.

It is our promise of transparency.
It is our commitment to progress.
And it is our invitation to move forward together.

Welcome to **FORWARD**

-The RoadCover Leadership Team-



Amanda Rogaly
CEO



Eugene Beck
Executive Chairman and Founder



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**Road Accident
Fund Claim
Experts**



**Female
Owned**



**Level
2 B-BBEE**



**Proudly
South African**



**Positive
Contributor**

Leadership

RoadCover has a proud 20-year history of protecting South African road users, built on trust, personal attention, and a commitment to delivering real value.

In 2020, RoadCover was sold to Transaction Capital. Unfortunately, during that period, the business lost some of its personal touch and important client relationships.

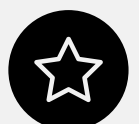
The great news is that RoadCover is back where it belongs. Eugene Beck, the original Founder of RoadCover and Executive chairman, together with Amanda Rogaly, CEO of BYY Strategic Services, have repurchased RoadCover with the vision of restoring it to its former strength and beyond.

RoadCover is more than just a product. It's a service every road user needs, one that also represents good corporate citizenship by offering protection and peace of mind in difficult times.

RoadCover now forms part of the broader strategic group: BYY Strategic Services, a Level 2 B-BEE South African owned holding company, focused on building purpose-driven, scalable service businesses that create measurable social and economic impact.

This structure enables RoadCover to benefit from:

- Enhanced governance and compliance frameworks
- Improved technology and automation systems
- Centralised strategic oversight
- Cross-functional operational efficiencies
- Stronger media and communications platforms



Brand Change

A Modern Identity Honouring Our Legacy

As part of this renewed focus, we have updated the RoadCover logo to reflect a modern, forward-thinking approach while honouring the legacy and heritage that built this company over the past two decades.

The refreshed identity represents:

- Innovation and operational evolution
- Confidence and stability
- Respect for our origins and the relationships that shaped us

It is not a departure from who we are, it is an evolution of it.



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We have also increased our public education efforts, taking a more vocal stance in the media around the rights of South Africans injured in motor vehicle accidents.

RoadCover was recently featured on Die Groot Ontbyt (kykNET), eNCA and in various other publications, discussing how the RAF works and the rights available to injured road users.

Recent tragedies, including the loss of children in a scholar transport accident in Vereeniging, as well as the heartbreaking cyclist fatalities on our roads, have highlighted a serious gap in public understanding of the Road Accident Fund and its processes.

We firmly believe that empowering ordinary South Africans with knowledge is not simply a business function, it is a responsibility.

Driving Education & Positive Media Presence



Media FEATURE

eNCA (DSTV - 403)

The RoadCover Care Foundation

Sunday, 1 March
From 06h40

Amanda Rogaly, CEO, LIVE from The RoadCover Tour De Garden Route

WATCH LIVE!

eNCA

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Media FEATURE

@BabyYumYumsa
BabyYumYum.com

READ NOW

What Parents Can Claim From the Road Accident Fund (RAF) in SA

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06:36 | LIVE
GEORGE, WC

BREAKING NEWS

IRAN'S SUPREME LEADER REPORTED DEAD AT 86

AYATOLLAH ALI KHAMENEI KILLED IN US-ISRAELI STRIKE

TEHRAN COMPOUND DESTROYED

ROAD SAFETY

AMANDA ROGALY | ROADCOVER CEO

eNCA.com

AYATOLLAH ALI KHAMENEI REPORTED DEAD AFTER AIRSTRIKES | BREAKING NEWS | THE AYATOLLAH'S TEHRAN COM



DIE GROOT ONTBYT

6:46
DIE GROOT ONTBYT

Legal Strength & Operational Excellence



MAYET CASSIM INCORPORATED
ATTORNEYS AND CONVEYANCERS

CORPORATE IDENTITY

FOUNDED 2025

FARZAANA MAYET

HEAD OF LEGAL



LEGAL TEAM

JANUARY 2026

We are proud to confirm that Farzaana Mayet now heads up our legal oversight in collaboration with her firm, **Mayet Cassim Incorporated**. This further strengthens governance, compliance, and claim execution standards.

With her enhanced operational framework and experienced team:

- Farzaana Mayet has been practicing since 2008
- Together with her team, they have settled over 5 000 claims
- The legal team has a combined 135 years of experience
- 41 168 hours spent at the Road Accident Fund Offices

To date RoadCover has settled over **R840 million in claims**, contributing meaningfully to the South African economy and to thousands of households affected by road accidents, saving members and communities **R336 million** in expenses and legal fees.



RoadCover Care Foundation

**R566 000
RAISED TO
DATE**



The RoadCover Care Foundation was established in January 2026, as an extension of RoadCover's long-standing commitment to supporting individuals affected by motor vehicle accidents across South Africa.

Whilst RoadCover assists members in navigating and securing compensation through the Road Accident Fund, it has become evident that certain motor vehicle accident victims fall outside traditional funding structures and claim criteria.

These individuals may not qualify for claims settlement, yet continue to experience financial, physical and social hardship as a direct result of road-related incidents.

The RoadCover Care Foundation exists to bridge this gap.

**DONATE
NOW**



Email:

foundation@roadcover.co.za

TOUR DE GARDEN ROUTE 2026

A four-day curated cycling experience through South Africa's iconic Garden Route, designed for some of our Most Valued Clients.

With challenging yet manageable routes, sweeping coastal views, forested passes and long open roads where riders can truly enjoy the ride and the wind in their hair.

The tour (in its 12th year) is about more than the kilometres. It's about connection, great company, exceptional accommodation and unforgettable moments on and off the bike, all set in one of the country's most spectacular cycling regions.

- Challenging yet manageable routes
- Sweeping coastal views
- Exceptional accommodations
- Unforgettable moments together



This year, our tour became about more than breathtaking views and beautiful kilometres along the Garden Route. For every kilometre cycled, RoadCover contributed R10 towards **The RoadCover Care Foundation**, with many of our cyclists making generous donations.

PROUDLY SUPPORTED BY :



WHATS NEXT



Reporting

As part of our continued commitment to delivering greater value and meaningful insight to our clients, we have recently reviewed the format and content of the monthly reports that we provide.

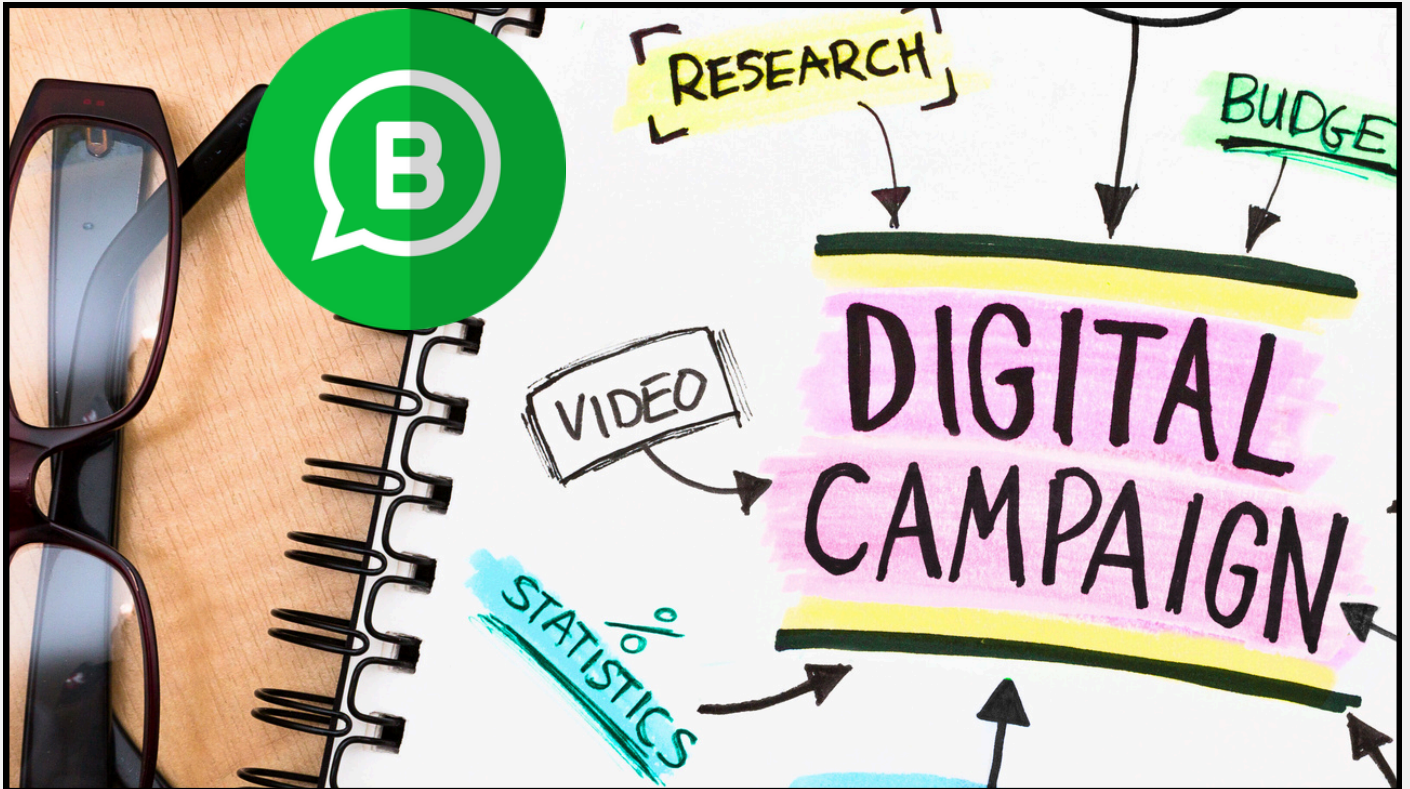
During this review process, our team identified an opportunity to enhance the reports so that they provide deeper analysis and more personalised insights into the activity on your account. While data is important, we believe that reporting should go beyond simply presenting numbers. It should translate that information into practical insights that help inform stronger strategic and operational decisions.

With this in mind, you will notice a refreshed look and structure to your upcoming monthly reports. The new format will place greater emphasis on analysis, commentary, and key observations, enabling you to better understand trends, performance, and opportunities within your account.

This new format has been developed collaboratively by our team, with the intention of providing greater value to our clients. That said, your feedback remains incredibly important to us. Should you have any suggestions or insights on how the reporting can be further refined to support your business objectives, we would warmly welcome your input.

We look forward to sharing updated reports with you and continuing to support your business with meaningful insights and transparency.

WHATS NEXT



Voice of the Customer Campaign and Progressive Onboarding

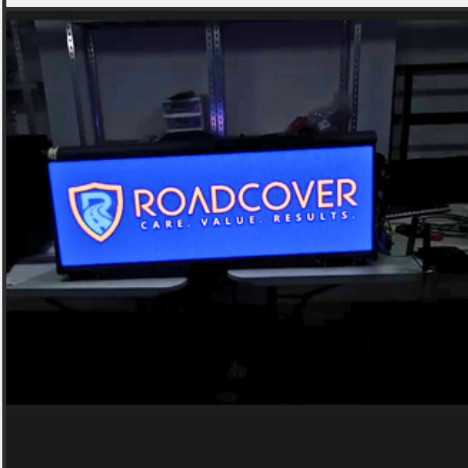
We recently launched a Voice of the Customer WhatsApp win-back campaign across both our direct and embedded client bases.

This initiative combines quantitative and qualitative insights to engage members who have cancelled their memberships, allowing us to better understand the reasons behind cancellations and, where possible, re-engage them.

Working with cutting-edge technology partners, this campaign will provide deeper insights into client sentiment and decision drivers, helping us continually refine our offering and better understand our clients' needs.

This also ties into our new and exciting progressive client onboarding and fulfilment process.

Watch This Space



Electronic Billboards on Ubers

Our brand can be seen lighting up Gauteng in the day and night with our 250 x Electronic Billboards on Uber driver vehicles.

You can't miss them.
#FirstToMarket

Through a collaboration with ROHM Media, drivers can install digital taxi-top advertising screens on their vehicles. This unlocks the opportunity to earn up to R5,000 in additional monthly income.

UBER

iol.co.za

In Partnership with:



Shine Light and
Shine Bright



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WHAT IS REQUIRED TO CLAIM

HERE ARE SOME IMPORTANT THINGS THAT MEMBERS NEED TO DO IN ORDER TO START THE CLAIM PROCESS

1.

Personal Information

- A copy of your South African ID or passport
- Your contact details (phone number, email address, and physical address)

2.

Accident Details

- Date and time of the accident
- Location where the accident occurred
- A brief description of how the accident happened

3.

Police Information

- The Accident Report (AR) number or case number
- The name of the police station where the accident was reported
- A copy of the police accident report, if available

4.

Vehicle Information

- Registration numbers of the vehicles involved
- Details of the drivers involved (if known)
- Any photographs of the accident scene or vehicles

5.

Medical Information

- Hospital or doctor details where you received treatment
- Medical reports or hospital records
- Medical invoices or receipts relating to the injuries

6.

Witness Information (If Available)

- Names and contact details of any witnesses who saw the accident

7.

Additional Supporting Documents

- Proof of loss of income (if applicable, with relevant employment documentation)
- Any insurance documentation
- Photographs of injuries (if available)

Important to Remember:

You do not need to have all of these documents immediately to begin the process. Our team will help you obtain any outstanding information and guide you every step of the way.

At RoadCover, we manage the entire RAF claims process on your behalf, from claim registration through to settlement, and we never charge claimants any fees or take a percentage of their compensation.

SEE ME

WWW.ROADCOVER.CO.ZA



*Follow us for exciting updates,
behind the scenes footage
and educational info*



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