ROADCOVER
RAF CLAIM EXPERTS

What is **RoadCover?**



RoadCover gives every road user the power to claim from the Road Accident Fund (RAF) with confidence. When life hits hard, we step in, managing your entire RAF claim from the very first step to the final payout. No stress. No fees. No percentage of the final payout taken. **Ever.**

Our team drives your claim forward efficiently, helping you secure your full compensation.

It's simple: with **RoadCover** on your side, you're never alone on South Africa's roads.

What we drive

- All past hospital and medical expenses
- Future medical expenses
- All past and future loss of earnings due to disability
- All past and future loss of support for the dependant of a deceased victim
- General damages for pain, suffering, loss of amenities and quality of life
- Funeral expenses

What you get

- **100%** of payout from the RAF at the end of the claim period
- Zero fees
- Administration and claims management
- Legal representation
- Required medico legal reports
- Required loss of support reports
- Required actuarial reports for loss of earnings

How to claim

Report the Accident

Contact our customer service centre to register your case: **claims@roadcover.co.za** or **0860 726 837**

We Review & Represent

Our specialist legal team assesses your claim, gathers evidence, and manages your submission to the RAF

You Focus on Recovery

We handle the legal process while you and your loved ones focus on healing

Receive Your Settlement

We ensure you receive 100% of the payout from RAF

**All claims must comply with Road Accident Fund Act and South African legal regulations

The **Fine Print**



Membership & Claim Requirements

- This service is only available if the motor accident happened within the Republic of South Africa.
- A claim against the Road Accident Fund must be lodged within three years of the accident.
- For hit-and-run accidents, the claim must be lodged within two years.
- You must provide complete, accurate and honest information at all times to us. Any incorrect information can jeopardise your claim.
- While **RoadCover** cannot guarantee a payout from the Road Accident Fund, we commit to making every reasonable and necessary effort to pursue your claim and work towards a fair settlement.
- Family Membership includes: You, the primary account holder, Spouse or Partner legally recognized through civil, customary, or religious unions.
- Dependent Children: * Under age 21 (includes biological, adopted, foster, and step-children). *Up to age 25 if they are unmarried, full-time students. No age limit for children with permanent physical or mental disabilities.
- Nominated Individual: An additional person specifically named by you.
- Nominated Family: An additional individual plus their own immediate family members.

What/Who is the Road Accident Fund (RAF)?

- Every time you fill fuel into your vehicle, R2.25 cents of every litre goes to the Road Accident Fund.
- These fees are collected by the RAF to cover you when you are injured in a motor vehicle accident.
- It is your legal right to claim back money from the RAF if you are injured or disabled in a Road Accident due to third party negligence.

Payment & Continuation of Membership

- Your benefits begin from the day of joining.
- If your membership fee is up to date, your membership continues.
- We may decide to change the membership fees at any time; we will notify you at least 30 days before the change is due to commence.

Cancellation

- You may cancel this membership by giving us 30 days' notice.
- We may cancel this membership by giving you 30 days' written notice.

Privacy & Feedback

- We are compliant with POPIA.
- We will only share your information with our service providers, such as medical practitioners and actuaries, to fulfil your RoadCover benefits.
- For further information, please refer to our Privacy Notice and POPIA Policy on our website.
- If you have any concerns or feedback around our service, please contact us on customerservice@roadcover.co.za