



**MY ROAD COVER**

*In association with*



*We Care...*



**Road accidents happen.  
That's why you need RoadCover.**

## Your RoadCover questions answered

The Road Accident Fund is there to compensate victims. The claims process is complicated, long and expensive. But you don't have to do it on your own.

### What is RoadCover?

A service that gives you access to experts who can help you claim from the Road Accident Fund (RAF) in case you get injured, or your family's breadwinner dies, in a road accident. To secure this service, you pay a small monthly premium.

### What is the Road Accident Fund?

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 R6 500.

### 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.

# Your RoadCover questions answered

## 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.

## How much does RoadCover membership cost?

R59 per month.

## Who can be covered?

Your membership fee of R59 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 who 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 road accidents. RoadCover also covers pedestrians who are involved in motor vehicle related road accidents.

## How does the sign-up process work?

You send us an SMS and an agent will call you. No paperwork is necessary. It takes about 15 minutes for you to become a RoadCover member, and it is all done over the phone.

## 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 include medical and legal information, and opinions on loss of earnings.
- RoadCover also looks at your medical expenses as a direct result of the accident to ensure a balanced and fair medical claim.
- The claim is finalised and, with your permission, presented to the RAF 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.

## Does RoadCover belong to Bayport?

No, it does not. Bayport partnered with RoadCover to help market and sell its service to more South Africans.

## Must I have a Bayport loan to become a RoadCover member?

No. Bayport's products are not related to RoadCover at all.

**SMS ROAD to 47973**  
for more info.

*your future now*

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FINANCIAL SERVICES