



ACCIDENT
CLAIM
ASSIST

WHAT IS THE ROAD ACCIDENT FUND?

The Road Accident Fund (RAF) is a statutory body that, in terms of the provisions of the Road Accident Fund Act, 1996 (Act No. 56 of 1996) ("the Act") as amended, exists to provide cover to all persons (referred to in the Act as a "third party") for loss or damage resulting from the death or bodily injury caused by the negligent driving of motor vehicles within the borders of South Africa.

WHERE DOES THE FUND GET MONEY?

The Road Accident Fund is mainly funded by a levy on Fuel (petrol and Diesel sold)

WHO IS ENTITLED TO CLAIM?

- A person who was personally injured (except driver who was the sole cause of the accident)
- The dependent 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 CAN I CLAIM FOR?

- Medical expenses (past and future)
- Funeral expenses
- Loss of earnings or income if a person is disabled or seriously injured (past and future)
- Loss of support for a dependant of a deceased victim (breadwinner, past and future)
- General damages of pain, suffering and disfigurement if seriously injured

WHY WOULD YOU NEED ACA?

A RAF claim is challenging and a claimant can appoint an attorney or legal practitioner to handle his/her claim. This results in a cost implication to the claimant, who would not receive his/her full compensation. With ACA, members enjoy the benefits of appointing an expert Legal practitioner to finalize his/her claim, without any legal cost to the members.

ACA BENEFITS TO MEMBERS

- At only R35 per month or R350 per year, members and their immediate family will enjoy the services of a specialised legal practitioner who will assess, formulate and administer their RAF claim, at NO cost to themselves.
- Members receive 100% of their RAF payout, without the usual contingency deduction.
- ACA will assist members to manage the instructions and administration of the claim with the legal practitioner.
 - Members will in effect receive the following service:
 - Legal representation,
 - Claim management,
 - Payment of all costs associated with the lodging of a fully prepared claim to the RAF,
 - Professional medico legal reports, as may be required,
 - Actuarial reports on loss of earnings or maintenance.
- Members will receive legal representation for the full administration of the claim, including appearances as may be needed in the Magistrate's Court, the Regional Court or the High Court.

PREMIUMS & WAITING PERIODS

| MONTHLY | YEARLY |
|------------------|---------------------|
| R35 PER MONTH | R350 ONCE A YEAR |



3 MONTHS



**IMMEDIATE
COVER**

HOW CAN I JOIN ACA?

1. Sms "ACA" to 49034 or visit our website (www.acassist.co.za and complete the application form)
2. Pay a monthly premium of R35 (3 months waiting period) OR a yearly once-off premium of R350 (no waiting period)

PROCEDURE FOR SERVICE

1. Phone ACA during office hours (8:30-16:00) and register a claim by providing the details of your case.
2. The member will be provided with a claim number. ACA will then assess the merits of the claim in terms of the requirements of the Road accident Fund Act.
3. The member will be notified within 7 days of the outcome of the assessment. Should ACA find that the member's claim does not comply with the requirements of The Act, the member will be notified of the reasons therefore and will have the right to request a review of the assessment by an ACA Legal practitioner.
4. Should a claim be deemed valid, ACA shall assist the member to obtain the necessary documents and information required for the member's first consultation with the Legal practitioner. ACA will also arrange the appointment with the Legal practitioner.
5. ACA will assist with any further reasonable queries the member might have.

ACA MEMBER SAVINGS

| | NON-MEMBER | MEMBER |
|---------------------------|------------|------------|
| VALUE OF CLAIM | R1,000,000 | R1,000,000 |
| LESS LEGAL FEES | R250 000 | R0 |
| LESS VAT ON FEES | R35 000 | R0 |
| LESS UNRECOVERED EXPENSES | R15 000 | R0 |
| LESS SUNDRIES | R5 000 | R0 |
| TOTAL PAY-OUT | R695 000 | R1,000,000 |

SMS "ACA" TO 49034

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