



ROAD ACCIDENT FUND CLAIMS MADE EASY

Road transportation is a critical element supporting and directly contributing to growth in any economy. Road accidents are, unfortunately, a negative consequence of this economic growth, affecting all members of our society. Free markets, and in particular the private sector, do not fully address the impact of road accidents on society and the economy.

The Road Accident Fund (RAF) provides a social security safety net to the country and economy by making available compulsory social insurance cover to all users of South African roads. The primary source of income for the RAF compensation scheme is a levy raised on fuel and diesel sold.

The RAF provides compulsory cover to all users of South African roads, citizens and foreigners, against injuries sustained or death arising from accidents involving motor vehicles within the borders of South Africa. This cover is in the form of indemnity insurance to persons who cause the accident, as well as personal injury and death insurance to victims of motor vehicle accidents and their families.

The RAF has paid hundreds of millions in claims to road users during the past years and has made a huge difference in many families lives.

One of these stories are of a mother and her child that got into a mini-bus taxi... Out of the 14 passengers who took that routine mini-bus taxi trip to Mthatha in the Eastern Cape, only three survived. Two of those will never walk again. "I was a broken woman - both physically and emotionally. I had no memory of the crash, all I remember is that I was heading home after buying a school uniform for my daughter. The next thing I woke up in a hospital bed and was unable to feel my legs. The many months I spent at the hospital were filled with sadness. It was very difficult to accept that I would never be able to walk again and that

my daughter was also paralyzed," she says.

"This is the everyday reality for millions of users traveling on South African roads," says Mr. Hennie Theron of Accident Claim Assist.

Luckily this story has a happy ending as the RAF helped this disabled mother and her family to carry on with their lives after a payout of R3.9 million.

Mr. Theron of Accident Claim Assist explains that the biggest challenge for people that is involved in an accident and has a claim against the RAF is where to begin and what to do. The RAF claims process can be extremely costly, time consuming and complicated. Injured victims are faced with huge challenges when processing a claim with the RAF, at a time when they cannot afford additional stress.

At Accident Claim Assist members will enjoy the services of a specialised legal practitioner who will assess, formulate and administer their claim for compensation from the RAF. This will be at no cost should you be a ACA member. ACA members will also receive 100% of their RAF payout, without the usual contingency deduction non-members would need to pay their legal team. An example of this is: On a claim of R3.9 million the legal fees can amount to R975 000. The claimant will only receive R2,925 million. Should you join ACA you will receive the full amount of R3,9 million, with a saving of R975 000.

Accident Claim Assist will provide their expert service to members and their immediate family at a cost of only R35.00 per month or R350 if you join for a year. This will give the member peace of mind that should the unforeseen happen ACA would be there to assist.

Can you really afford not to join?