



# RoadCare

## FREQUENTLY ASKED QUESTIONS



Terms and Conditions Apply.  
This is not a Medical Scheme and the Road Care membership is not a substitute for a Medical Scheme membership. Please note that these are not financial products as defined by the FAIS Act and therefore you will not be afforded the protection of the FAIS Act.

## 1. WHAT IS ROAD CARE?

Road Care is a one-of-a-kind membership programme in South Africa, specially designed for both local and foreign commuters who travel as passengers. It offers a range of affordable services tailored to meet the needs of everyday people.



These include access to private medical care and rehabilitation if you're injured in a road accident, as well as assistance with Road Accident Fund (RAF) claims to help you get financial compensation for losses caused by a road accident.

Members also enjoy a Digital Discount Coupon benefit, which gives you access to discounts on selected grocery items at Checkers, Checkers Hyper, or Shoprite stores through an easy-to-use online platform. Plus, there is an Accidental Death and Violent Crime Benefit, where up to R40 000 is paid out to help your loved ones if you pass away due to an accident or violent crime while commuting.

## 2. ROAD CARE ACCIDENT

### What is covered?



Road Care Accident provides extensive coverage for passengers in motor vehicle accidents, alleviating the financial burden of medical expenses. Members receive quality support and rapid access to private emergency medical treatment.

The package includes rehabilitation services to aid in the recovery process, ensuring comprehensive care for injuries sustained in covered road accidents.

### Who is covered?



Road Care extends coverage to its Members, encompassing both local and foreign individuals who are 18 years of age or older and reside in the Country legally.

### If I was the cause of the accident as a passenger, am I covered?



No. If the passenger is the cause of the accident according to the police report the passenger will not be covered. The RAF will only pay medical expenses if the claimant can show that someone else was the cause of the accident.

### Am I covered if I was the driver of the vehicle at the time of the accident?



No. Road Care only covers passengers when they are injured in a motor vehicle accident.

### Why is the driver not covered on Road Care?



The RAF will only pay medical expenses if the claimant can show that someone else was the cause of the accident and in most cases, an investigation needs to be completed before admission to a private facility can be arranged, therefore Road Care excludes the driver.

### If I am a foreigner and my passport is not stamped, will I still receive treatment?



No. We will only provide the service to foreigners if they are legally in RSA.



### Can I choose the hospital where treatment is required?

No. We have network hospitals where treatment is provided, and the treating medical facility and practitioners are determined based on the treatment required for injuries sustained.



### Who pays for the medical care and private medical costs?

We collaborate with the Road Accident Fund, who is legally responsible for the costs. Medical service providers receive their payments directly because all required documentation has been completed. Treatment is unlimited, and all costs are covered.



### What is excluded?

Exclusions from coverage include: The Main member being a driver (This product is for passengers only), passengers who engage in criminal activities during the accident, foreigners who are illegally present in the country, or passengers who are deemed responsible according to a police report.

These conditions outline the limitations of coverage in specific scenarios.

## 3. ROAD CARE CLAIMS

### What is covered?

All past and future medical costs. All income losses resulting from disabilities, both past and future.



All loss of assistance, both current and future, for the victim's dependent. General suffering, loss of amenities, and diminished quality of life. Essential funeral costs associated with the burial or cremation.

*Please Note: This is not a Medical Scheme and the Road Care membership is not a substitute for a Medical Scheme membership. Please note that these are not financial products as defined by the FAIS Act and therefore you will not be afforded the protection of the FAIS Act.*



### Who is covered?

Road Care provides coverage for a wide range of individuals impacted by road accidents, including victims, employees who are Members, both local and foreign passengers, surviving legal dependents of the injured, and close relatives responsible for funeral expenses.

This comprehensive coverage ensures support for various situations arising from road accidents.



### Do I pay contingency fees on my RAF claim?

No. We have dedicated attorneys to assist with your claim from the RAF and no contingency fees are charged. You receive 100% settlement from the RAF.



### What is excluded?

An undocumented foreigner with an expired permit may face legal consequences, while a passenger held responsible for an accident, as per a police report, could encounter fines or liability for damages.

Adhering to immigration laws and traffic regulations is essential to avoid legal issues and ensure safety.

## 4. ROAD ACCIDENT FUND (RAF)



### What is the Road Accident Fund (RAF)?

The RAF provides cover to all South African road users including foreigners who sustained injuries or lost a loved one due to motor vehicle accidents in South Africa.



### Who qualifies for RAF?

Anyone who has been severely injured in a motor vehicle crash and was not the sole cause of the accident should have reasonable prospects of success with a claim against the RAF.



### How is the fuel levy linked to the Road Accident Fund?

The Road Accident Fund (RAF) is funded via a national fuel levy and was created with the sole purpose of providing the widest possible cover for road crash victims, injured within the borders of South Africa.



### How does RAF Work?

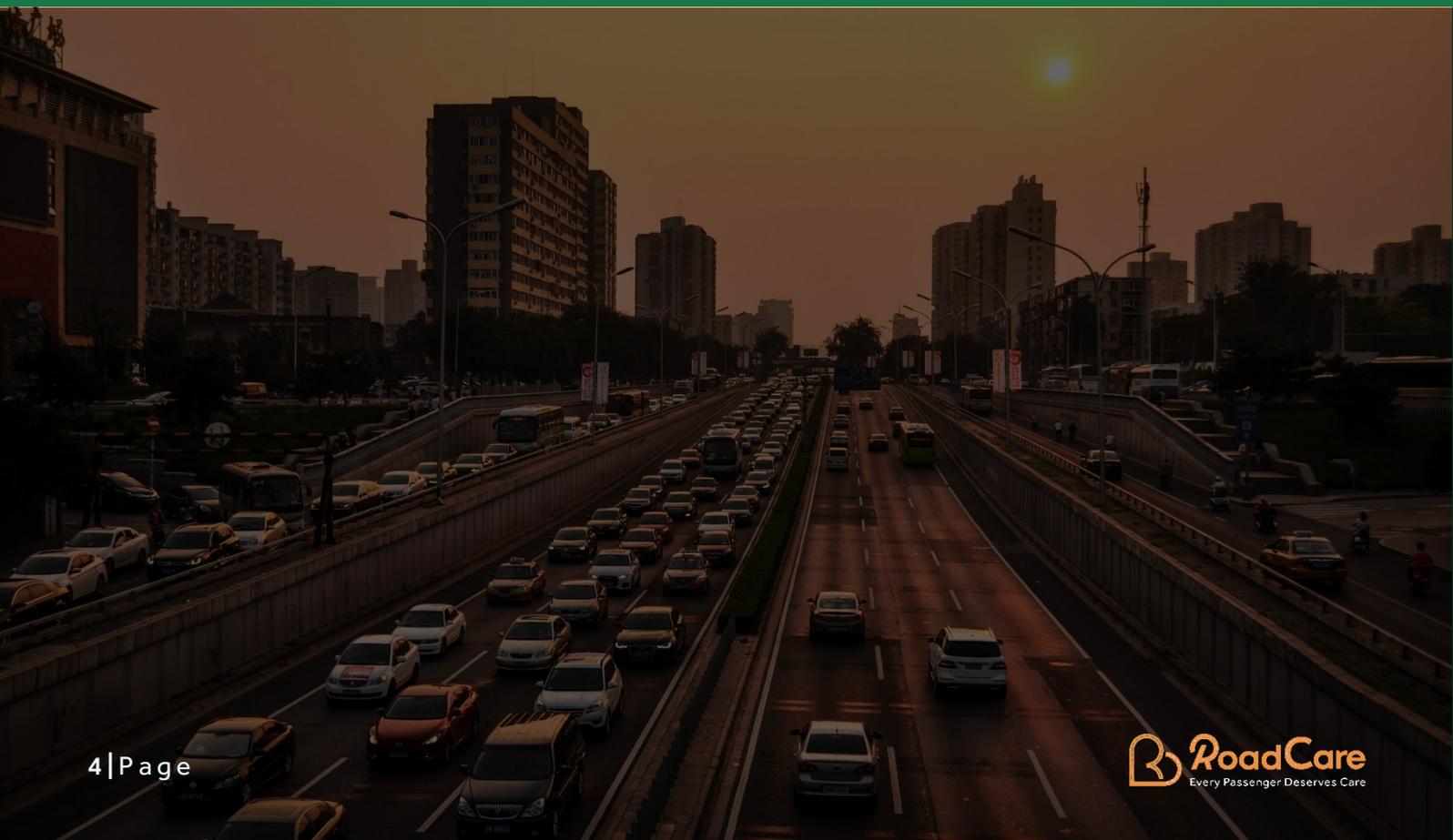
The Road Accident Fund provides compensation for: medical expenses that result from a motor vehicle accident, funeral expenses in the case of a death caused by an accident or loss of support, if a household's main income provider was killed or severely injured as a result from someone else's negligence.

Compensation will only be paid by the RAF if the claimant can show that someone else was partially or wholly to blame for the motor vehicle accident.



### What can I claim from the Road Accident Fund?

Past and future medical expenses, loss of earnings or earning capacity, loss of support, limited funeral expenses, and general damages.



**For all Road Care, Road Care Claims and Digital Discount Coupon related queries:**



011 801 0019 (Available 24/7)



[incidents@valnova.co.za](mailto:incidents@valnova.co.za)

**For notification of death due to an Accident and Violent Crime:**



021 879 1114



[avcclaims@pinnaclemarketing.co.za](mailto:avcclaims@pinnaclemarketing.co.za)



Terms and Conditions Apply.  
This is not a Medical Scheme and the Road Care membership is not a substitute for a Medical Scheme membership. Please note that these are not financial products as defined by the FAIS Act and therefore you will not be afforded the protection of the FAIS Act.