



ACCIDENT EXPERT

The process in claiming from the Road Accident Fund (RAF) and the Compensation of Occupational Injuries & Diseases Fund (COID) is extremely costly, time consuming and complicated.

ACCIDENT EXPERT is a service offering that manages claims with the RAF and COID for the Policyholder (Employer) or their employees, from start to finish.

ACCIDENT EXPERT takes over the complex claims procedure and will manage the entire process. ACCIDENT EXPERT will be interacting on behalf of the Policyholder (Employer) or specific employee, with the doctors who treated the employee, the hospital where the employee was treated or admitted, the RAF and COID offices. ACCIDENT EXPERT strives to assist its employers and employees with all the necessary administrative support, from a claims management and claim preparation perspective, for submission to the RAF and COID.



ACCIDENT EXPERT'S Services includes:

1. COID ASSISTANCE:

THE FACTS

- Through the prescriptions of the Compensation for Occupational Injuries and Diseases Act (Act 130 of 1993), a process was implemented by government which provides for the payment of compensation.
- The aim of the COID Act is to provide for compensation in the case of disablement caused by occupational injuries and diseases, sustained or contracted by employees in the course of their employment, or death resulting from such injuries and diseases; and to provide for matters connected therewith.
- The employer is protected against all civil claims which may be instituted against him for injuries sustained by an employee while on duty.
- An employee is entitled to the payment of compensation in respect of temporary total disablement, permanent disablement (according to the degree of disablement) and death or disease.
- COID is based on the degree of disablement sustained on duty. Members may be entitled to increased compensation if their disability claim is properly prepared and proven in accordance with the COID Act.

- **The COID Act applies to:**

All employers, casual and full-time employees who, as a result of a workplace accident or work-related disease:

- Are injured
- Disabled
- Killed or
- Become ill



- This excludes:
 - o Employees who are totally or partially disabled for less than 3 days
 - o Domestic employees
 - o Anyone receiving military training
 - o Members of the South African National Defence Force, or the South African Police Service
 - o Any employee guilty of wilful misconduct, unless they are seriously disabled or killed
 - o Anyone employed outside the RSA for 12 or more continuous months
 - o Employees working mainly outside the RSA and only temporarily employed in the RSA
- ACCIDENT EXPERT members will be helped to:
 - o Avoid the payment of excessive fees
 - o Reduce the claims waiting period for the payment
 - o Claimant receives 100% of the amount award from COID.

THE PROBLEM

- Many employers unfortunately do not have the resources or time to get involved in the lengthy and complicated process of claiming from COID. The employer ends up writing off most or all expenses incurred when an employee is injury on duty.
- A claim to COID lapses if workers, their dependants or the employer does not submit the claim within 12 months of the injury, diagnosis of disease or date of death.
- Employers have to pay 75% of the employee's salary as compensation to the worker for the first 3 months after the accident.
- If all necessary documentation is not prepared properly and in time, the employer and employee loose the opportunity to claim from COID.

2. ROADCOVER – RAF ASSISTANCE

The RAF is a public entity set up by the South African government aimed at making compensation payments to people injured, or dependants killed, in road accidents within South Africa as a result of third party negligence.

RoadCover removes the very difficult and complicated process that an individual would go through when processing a claim with the Road Accident Fund, after being injured in a car accident by another negligent driver.

- There is no cash layout at any time, the membership protects the victim from the costs of lodging a claim against the RAF
- At the end of the claim period, individuals receive the FULL benefit of the Road Accident Fund payment, with no hidden deductions.
- RoadCover undertakes to do all administrative management of the claim, from start to finish, effectively halving the time period to process the settlement.



For the duration of the claim, the Policyholder's employees will receive:

- Legal representation
- Administration and claims management
- Required medico-legal reports
- Required loss of support reports
- Required actuarial reports for loss of earnings
- Accident Reconstruction
- No fees will be deducted by ACCIDENT EXPERT from the claimant's settlement.

3. LEGAL ASSISTANCE

- The Legal Assistance Helpline is an assistance line for legal advice and guidance – specifically relating to the use or possession of a motor vehicle
- The Legal assistance Helpline is manned by qualified and registered attorneys, who are available to assist
- **ACCIDENT EXPERT** is equipped to provide assistance in respect of uninsured losses/damages which were caused by the negligence of a third party, which will include obtaining compensation in respect of your excess, claims less than excess, car hire charges, damages to clothing and personal effects such as glasses, jewellery and even accommodation expenses, should an accident occur far from home
- If the motor vehicle is insured under third party cover only, **ACCIDENT EXPERT** will assist in recovering not only the damages as mentioned above, but also recovering the costs of repairing the vehicle and any storage charges, etc.

4. PROCEDURE

For all claims on queries related to COID and RAF Assistance call 0860 103 431

1. Employer or their employees must phone **ACCIDENT EXPERT** on **0860 103 431** Monday to Friday between 8:30 to 16:30 or send an email to support@accidentexpert.co.za and provide the particulars of the case.
2. Injuries sustained on duty must be reported within 48 hours to COID to limit any penalties. The membership will be verified and the caller will be given a case number and referred to an assessing Legal Practitioner for an assessment.
3. **ACCIDENT EXPERT** will advise the caller on the merits of the claim and provide a legal opinion as to the worth of proceeding with their claim to either the COID and/or the RAF.
4. **ACCIDENT EXPERT** will arrange all the necessary consultations and opinions required once the claim is deemed valid
5. **ACCIDENT EXPERT** will assist with all the necessary administrative support and document preparation for submission
This includes:
 - Additional legal consultations and reports
 - Medico-Legal reports and
 - Actuarial opinions for loss of earnings
6. An assessment of the medical expenses incurred as a direct result of the injury is undertaken to ensure a balanced and fair medical claim. The claim is then finalised and presented on the Policyholder or their employee's behalf to COID and/or the RAF for settlement.
7. **ACCIDENT EXPERT** will attend to all reasonable queries for additional information that the COID and/ or the RAF might require in pursuit of the settlement of the claim.



5. LIMITATIONS

1. In the case where the Employer fails to report the incident to **ACCIDENT EXPERT** within 5 working days, resulting in the prescription of the claim at COID, **ACCIDENT EXPERT** will not be held liable for negligence on the part of the Employer.
2. The **ACCIDENT EXPERT** member has to be on duty at the time of the accident.
3. The **ACCIDENT EXPERT** member has to be an employee of the employer that pays for the group policy at the time of accident.
4. **ACCIDENT EXPERT** will limit its services where the assessor does not substantiate the merits of the case. If this is in conflict with the view of the member or there is a material conflict between the member's assessment and the assessors, the case will be referred to the **ACCIDENT EXPERT** advisory panel for review.
5. Any costs incurred from a member, being approached by an outside party without the written consent of **ACCIDENT EXPERT**, will not be for **ACCIDENT EXPERTS** account.
6. The member is at all times free to get outside second opinions but the cost of these will not be borne by **ACCIDENT EXPERT** unless approved in writing.
7. The member is not obliged to use the services of **ACCIDENT EXPERT** in the event of which **ACCIDENT EXPERT** will not be liable for any costs incurred by these parties.
8. The **ACCIDENT EXPERT** service is only available for accidents that occur in the RSA.
9. The member must be fully paid-up and eligible for its services at the time of the accident.
10. At the time of the accident the member must comply with all the legal and regulatory matters required by the Acts governing the Compensation Commission.
11. **ACCIDENT EXPERT** does not guarantee performance from the Compensation Commission or the Road Accident Fund but will do everything in its power to settle the matter.

