



ACE Insurance Limited



ACCIDENT EXPERT

The process to claim from the Road Accident Fund (RAF) and the Compensation of Occupational Injuries & Diseases (COID) can be extremely costly, time consuming and complicated. **ACCIDENT EXPERT** is a service offering that manages the Policyholder's (employer) claims with the RAF and COID for the Policyholder or their employees, from start to finish.

ACCIDENT EXPERT assists in the complex claims procedure and will manage the entire process, interacting on behalf of the Policyholder or specific employee with the attending doctors, the hospital where the employee was treated or admitted, the RAF and COID offices.

ACCIDENT EXPERT assists Policyholders and employees with all the necessary administrative support, from claims management and claim preparation perspective, for submission to the RAF and COID.

ACCIDENT EXPERT'S Services includes:

1. COID ASSISTANCE:

COID is based on the degree of disablement sustained on duty. Employees 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:
 - Employees who are totally or partially disabled for less than 3-days
 - Domestic employees
 - Anyone receiving military training
 - Members of the South African National Defence Force, or the South African Police Service
 - Any employee guilty of wilful misconduct, unless they are seriously disabled or killed
 - Anyone employed outside the RSA for 12 or more continuous months
 - Employees working mainly outside the RSA and only temporarily employed in the RSA
- Policyholders will be helped to:
 - Avoid penalties by submitting their annual Return of Earnings to COID on time
 - Avoid the payment of excessive fees
 - Reduce the claims waiting period for compensation
 - **ACCIDENT EXPERT** takes no fees from the claimant's settlement

2. 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.

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 reports
- No fees will be deducted by **ACCIDENT EXPERT** from the claimant's settlement.



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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 365-days a year.
- **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 the employees excess, claims less than the 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 mentioned above, but shall include recovering the costs of repairing the vehicle and any storage charges and the like.

PROCEDURE FOR SERVICE

For all claims on queries related to COID, RAF or Legal Assistance;

1. Policyholders or their employee can contact **ACCIDENT EXPERT** on **011 603 8065** Monday to Friday between 08h30 to 16h30 and provide the particulars of their case. Injuries sustained on duty must be reported within 48-hours to limit any penalties. The membership will be verified and the caller will be provided a case number and referred to a Legal Practitioner for an assessment.
2. **ACCIDENT EXPERT** will advise the caller on the merits of their claim and provide legal opinion as to the worth of proceeding with their claim to either the COID and/or the RAF.
3. **ACCIDENT EXPERT** will arrange all the necessary consultations and opinions required once the claim is deemed valid.
4. **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
5. 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 presented on the Policyholder or their employee's behalf to COID and/or the RAF for settlement.
6. **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.

SERVICE LIMITATIONS

1. **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 Policyholder or their employee, or there is a material conflict between the Policyholder's or their employee's assessment and the assessors, the case will be referred to an **ACCIDENT EXPERT** advisory panel for review.
2. Any costs incurred by a Policyholder or their employee by an outside party without the written consent of **ACCIDENT EXPERT**, will not be for **ACCIDENT EXPERTS** account.
3. The Policyholder or their employees are at all times free to obtain an outside second opinion, however such costs will not be borne by **ACCIDENT EXPERT** unless approved in writing.
4. The Policyholder or their employees is not obliged to use the services of **ACCIDENT EXPERT**; however **ACCIDENT EXPERT** will not be liable for any costs incurred by outside parties providing assistance.
5. The **ACCIDENT EXPERT** service is only available to the Policyholder and their employees where injuries on duty or motor vehicle accidents occur in RSA.
6. The Policyholder or their employees membership must be fully paid-up and eligible for its services at the time of the injury on duty or motor vehicle accident.
7. The Policyholder or their employees must comply with all the legal and regulatory matters required by the Acts governing the COID and the RAF.
8. **ACCIDENT EXPERT** does not guarantee performance from the COID or the RAF, but will make all reasonably and necessary efforts to reach a final settlement.