

From : The Chief Executive Officer Road Accident Fund

Title : Compulsory Supporting documents required for RAF Claims Administration

Date : 8 March 2021

Audience : Plaintiff Attorneys and anyone submitting on behalf of Claimants

Directive : 1/2021 - Compulsory Information to be submitted when lodging a claim for compensation with the RAF

The Road Accident Fund is on a transformation journey to move away from a litigation-based operation towards a strong claims administration capability. The board has approved strategic plans that will see RAF operate sustainably and managing claims within 120 days. The focus has shifted to a product approach when assessing death and injury benefits.

The object of the Fund as clearly set out in section 3 of the RAF Act, as amended, is the payment of compensation in accordance with the Act for loss or damage wrongfully caused by the driving of motor vehicles.

Section 4(1)(a) of the Act provides that the Powers and Functions of the Fund shall include the stipulation of the terms and conditions upon which claims for the compensation contemplated in section 3, **shall be administered.**

In order to enable RAF to effectively and efficiently administer claims, and in addition to the documentations required in terms of the Act to ensure that a valid claim is lodged which substantially complies with the Act, the following documents must be included and form part of the claim(s) supporting documents when submitting to the RAF for lodgement:

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Board Members: Ms Thembelihle Msibi (Chairperson), Dr Nomonde Mabuya-Moloele (Vice Chairperson), Mr Hilmi Daniels, Ms Lorraine Francois, Mr Lusani Mulaudzi, Mr Khotso Mothobi, Mr Moses Nyama, Dr Maria Peenze, Mr Thulani Tshabalala, Mr Mokoditloa Moemi (Director General of Transport)

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Standard documentation applicable to both death and injury benefits:

- Copies of Identity Documents certified by SAPS
- Accident Report Form and docket and sketch plan
- Power of Attorney and contingency fee agreement
- Permission for RAF to obtain and inspect hospital and medical records in terms of s19(e)(ii) and 19(e)(iii)
- All statements and documents in claimant's possession as outlined in S19(f)(ii)
- When the claimant is claiming in the capacity as guardian of a minor or for loss of support, copies of the unabridged birth certificate must accompany the claim form.
- Curator submitting a claim include a copy of Court order/Masters' letters of appointment

CLAIMS ADMINISTRATION REQUIREMENTS FOR DEATH BENEFITS CLAIMS

Death benefits claims are payable when an accident result in death. The claims payable could either be a funeral, loss of support or past medical expenses.

Funeral Claim

When submitting a funeral benefit claim, the following documents must accompany the claim form :

- Death certificate
- Proof of the relationship of claimant to deceased (certified marriage certificate/ unabridged birth certificate/Affidavit confirming relationship)
- Postmortem report
- A tax invoice for funeral expenses with proof of payment

Loss of support

When submitting a loss of support benefit claim, the following documents must accompany the registration form:

- Certified copy of deceased's ID
- Certified death certificate
- Curatorship: Certified copy of court order/Letters of appointment
- Certified copy of marriage certificate/certificate proving customary marriage/un-abridged birth certificate

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- If not married, an affidavit setting out the legal basis of claimant's dependency on deceased
- Deceased's medical and hospital records
- Specified vouchers for medical costs if claimed
- Post-mortem report/ Inquest record/charge sheet/other documents proving that the deceased was killed in the collision
- Employer's certificate of deceased's service showing nature of employment, the period of service, remuneration, prospects of advancement and compensation and retirement age
- Payslips
- Claimant's tax records (if not available, communication from SARS that Claimant is not registered for tax) in which case a bank statements for three years preceding death will be required.
- Proof of any additional income
- Copy of Liquidation and Distribution account
- Copy of maintenance order if made
- The child support grant official documents
- Employer's certificate of spouse indicating the period of employment, remuneration and advancement prospects
- Official confirmation of the Compensation Fund's award if deceased died during the course and scope of employment
- Actuarial report

CLAIMS ADMINISTRATION REQUIREMENTS FOR INJURY BENEFITS CLAIMS

Loss of earnings and medical expenses incurred as a result of being injured in an accident. An undertaking certificate covers future medical care related to the accident. The cost of medical expenses will be subjected to an RAF medical tariff or the Unified Patient Fee Structure where applicable.

General damages for pain and suffering, in instances where the claimant sustained a serious injury as confirmed by a serious injury assessment report. A medical practitioner must duly complete the RAF FORM 4 serious injury assessment in line with the Act, Regulations and AMA guides.

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Past Medical Expenses

When submitting a medical expenses claim, the following documents must accompany the registration form:

- An itemised tax invoice from a registered medical provider or hospital for past medical expenses, together with proof of payment

Loss of earnings

When submitting a Loss of Earnings claim, the following documents/information must accompany the registration form:

- Copies of all medical and hospital records, including photographs of the injuries
- Employer's certificate showing nature of employment, the period of employment, remuneration, prospects of advancement and retirement age
- Proof of any other income
- Claimant's tax records (if not available, communication from SARS that Claimant is not registered for tax) in which case a bank statements for three years preceding death will be required.
- Payslips pre and post-accident
- Copies of all hospital and medical records in terms of s 19(e)(i) and 19(e)(ii)
- Copies of all hospital and medical accounts
- Medical reports or documentation establishing or substantiating claimant's temporary/permanent disability and the loss of earnings claimed
- Official confirmation of remuneration/compensation received from other sources
- Official documentation confirming any disability grant
- Official confirmation of the Compensation Fund's award if claimant was injured during the course and scope of employment.

General damages

When submitting a general damages claim, the following documents/information must accompany the registration form:

- FORM 4 serious injury report duly completed in line with AMA guides
- Narrative test where applicable
- Copies of all hospital and medical records in terms of s 19(e)(i) and 19(e)(ii)

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- Medical reports
- Photographs of injuries or scarring , where applicable

Henceforth, the documents listed in this directive must be attached to all claims submitted to the RAF, effective 1 April 2021.


Required Outcome : **Compliance to Directive**

Due date : **1 April 2021**

Name of responsible GM or Executive : **Chief Executive Officer Collins Letsoalo**

Signature : 
Collins Letsoalo (Mar 9, 2021 11:35 GMT+2)

Name of responsible GM or Executive : **Chair of the board Ms T Msibi**

Signature : 
TN Msibi (Mar 10, 2021 18:31 GMT+2)