

Quick Reference Guide

Road Accident Family Protection Plan (RAF)



RAF provides value for all road users

An amendment in August 2008 to the Road Accident Fund Act significantly limits the cover that is offered to road users should they be involved in a motor vehicle accident as a driver, passenger or pedestrian.

The amendment to the Act means that medical expenses will only be compensated at State Hospital rates and no damages claims will be considered unless the injuries sustained in the accident results in at least 30% total impairment of the claimant.

This material reduction in the benefits offered under the current Road Accident Fund Act means that there is an increased responsibility of the individual road user to insure against the financial consequences of road accident involving themselves and their family.

Liberty Health Road Accident Family Protection Plan – benefit structure

The Policy provides personal Motor Vehicle Death and Accident injury cover. Motor Vehicle Accident means an incident on a public road, in South Africa, causing bodily injury by violent accidental and external physical means involving a motor vehicle whilst the injured person is a driver, passenger or pedestrian.

The Policy covers the Policyholder and his/her immediate family comprised of current spouse in terms of a legal marriage and his/her natural children, step children or legally adopted children who have not yet attained the age of 21 years.

The benefit for personal injury will be paid if the injury is sustained by a motor vehicle accident where the injuries result in any of the insured being admitted to hospital as an in-patient not later than 24 hours after the occurrence of the accident and remaining in hospital for treatment for 3 consecutive nights.

Eligibility

All South African residents that have not reached 70 years of age at the commencement of the Policy will qualify for cover under the Policy.

Premiums and benefits

Premiums are payable monthly in advance.

Cover for	Personal injury cover	Death cover	Monthly premium
Husband/Wife	R100 000	R100 000	R85.00
Spouse	R100 000	R100 000	included
Children under 6 years old	R10 000	R10 000	included
Children 6-14 years old	R30 000	R30 000	included
Children 14-21 years old	R100 000	R100 000	included

The policy benefit and premium will increase annually to keep pace with inflation.

Commencement of cover

Cover in terms of the Policy will commence on the first day of the calendar month for which the premium has been paid.

General exclusions

No claim for any benefit shall be payable in the event of the claim arising directly or indirectly as a result of:

- The insured or any member of the family covered under the Policy driving any vehicle under the influence of alcohol and in excess of the statutory limit in force at such time or driving under the influence of a drug having a narcotic effect.
- Suicide, self-inflicted injury or illness.
- Intentional contravention of any criminal law, whether legislative or at common law by the insured or anyone acting on the insured's behalf.
- Intentional intake of excessive alcohol, drugs or narcotics unless administered by a member of the medical profession.
- Involvement or participation in any war, invasion or acts of a foreign enemy.
- Participation in any hazardous activity including but not limited, racing driving.
- The Policyholder or their immediate family driving a motor vehicle without a valid driver's license or being a passenger in a motor vehicle where the driver does not have a valid driver's license.

Expiry of cover

There is no expiry age for cover under the Policy.

Claims

Claims must be lodged with the Administrator within 180 days of the claim event. As far as we are aware this Policy is unique and we have not seen any comparable policies on the market.