www.genlib.co.za

RAF Claim Assist

Road Accident Fund claims support

KEEP 100% OF YOUR RAF PAYOUT
No legal fees. No percentage deducted.

Membership Guide, Costs and Terms

GENLIB
SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS FOR BROKERS
FSP 35482

How RAF Claim Assist Helps

Specialist Support from Claim Assessment to Finalisation

RAF Claim Assist gives registered persons and eligible vehicle occupants access to specialist support throughout the RAF claims process. Appointed claims specialists, attorneys and experts assess and manage the claim, gather evidence and guide the claimant through to finalisation.

RAF Claim Assist *is not an insurance policy and does not pay compensation. The RAF decides whether a claim qualifies and, if so, what amount is payable.*

RAF Claim Assist is provided by RoadCover under terms specifically negotiated for Genlib members. Genlib is the point of contact for all membership and claim enquiries.

What you may claim from the RAF

- Past and future medical expenses
- Past and future loss of earnings caused by the injury
- Loss of financial support for dependants of a deceased breadwinner
- Funeral or cremation expenses
- General damages for pain and suffering where the injury qualifies as serious

Keep 100% of your RAF payout

No legal fees or percentage are deducted from your RAF payout for included membership services.

What your membership includes

- Claim assessment and administration
- Legal representation by appointed attorneys
- Required medico-legal, actuarial and loss of support reports
- Evidence gathering and RAF claim management

How your RAF claim is handled

1. **Report the Accident**
   Contact Genlib as soon as possible at claims@genlib.co.za or (021) 531 2922.
2. **Initial assessment**
   The appointed claims team assesses the claim and confirms what information and documents are needed.
3. **Claim preparation and representation**
   The claims team gathers evidence, appoints experts where needed and manages the RAF claim and legal process.
4. **RAF payout**
   You receive 100% of the compensation paid by the RAF, with no legal fee or percentage deducted for included membership services.

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The worst time to look for RAF claims support is after an accident. Put it in place before you need it.

Memberships

COMMERCIAL

Why transport operators choose RAF Claim Assist

After an accident, passengers and families need support, while operators need a clear way to respond. RAF Claim Assist gives affected passengers access to specialist RAF claims support, easing pressure on your team and helping protect trust in your business

Commercial Membership Costs

Description	Monthly Cost per Vehicle
E-hailing and Metered Taxis	R40.00
Other Commercial Vehicles	R50.00
Minibus Taxis	R120.00
Buses	See Bus Fleet Costs Below

Bus Fleet Costs

Fleet Size	Discount	Monthly Cost per Bus
1 to 10 Vehicles	Standard Rate	R240.00
11 to 20 Vehicles	10% Discount	R216.00
21 to 50 Vehicles	20% Discount	R192.00
51+ Vehicles	30% Discount	R168.00

Bus pricing: The monthly cost is per bus, regardless of seat count. Benefits apply only within the bus's legal passenger capacity.

All costs include VAT at the prevailing rate.

Commercial Membership Notes

- Membership applies to each registered vehicle and its occupants at the time of an accident, subject to the vehicle's legal passenger capacity.
- Each vehicle must be registered with Genlib before an accident. Changes apply only once confirmed and cannot be backdated.
- A driver solely responsible for the accident cannot claim for their own injuries.

Memberships

PERSONAL

Why people choose Personal RAF Claim Assist

For less than R1 a day, Individual Membership gives you specialist RAF claims support. For less than R2 a day, Household Membership extends it to you and up to five named people, whether they are drivers, passengers, pedestrians, cyclists or motorcyclists.

Personal Membership Costs

Description	Monthly Cost
Individual Membership	R29.00
Household Membership – Main Member plus up to Five Named Persons	R49.00

All costs include VAT at the prevailing rate.

Personal Membership Notes

- Membership applies only to named persons registered before an accident.
- Household Membership covers the main member and up to five named persons, including family members, domestic workers, gardeners or others. No family relationship is required.
- Membership applies whether the registered person is a driver, passenger, motorcyclist, cyclist or pedestrian.
- Changes apply only once confirmed by Genlib and cannot be backdated.

Frequently Asked Questions: RAF Claims

Who can claim from the RAF?

A person injured in a motor vehicle accident may qualify where another person's negligent driving caused or contributed to it. A driver solely responsible cannot claim for their own injuries. Dependants of a deceased breadwinner may also claim.

Can pedestrians and cyclists claim?

Yes, if a motor vehicle was involved and negligent driving caused or contributed to the injury.

Can foreign nationals or tourists claim?

Yes. Foreign nationals and tourists may claim if the accident occurred in South Africa.

Can I claim after a single vehicle accident?

A passenger may claim if the driver's negligence caused the accident. A driver solely responsible cannot claim for their own injuries.

What happens if a child under 18 was involved?

A claim for a child under 18 must be handled with the assistance of a parent, legal guardian or court-appointed representative. Additional safeguards may apply to the settlement.

What may be claimed from the RAF?

A qualifying claim may include medical expenses, loss of earnings, loss of support, funeral or cremation expenses and, for serious injuries, general damages for pain and suffering.

Does the RAF pay for vehicle or personal property damage?

No. The RAF covers claims for bodily injury or death, not damage to vehicles, luggage or other property.

Can I still claim if I have Personal Accident insurance?

Yes. Personal Accident insurance is separate from an RAF claim, so you may receive a Personal Accident benefit as well as RAF compensation.

When must an accident be reported and a claim lodged?

Report the accident to Genlib as soon as possible. The standard time limit is **three years** where the responsible driver or vehicle is identified, and **two years** for a hit-and-run claim. Do not delay.

Frequently Asked Questions: Membership and Administration

What information is required for a Commercial Membership?
The registration number of each vehicle included in the membership.

What information is required for Personal Membership?
For each registered person: full name and SA identity number or foreign passport number. A cellphone number and email address are also required, but the main member's details may be used if the person has none.

Who is included under Personal Household Membership?
The main member plus up to five named persons, including family members, domestic workers, gardeners or others. Each person must be registered before an accident.

When does membership start?
Membership starts on the date confirmed by Genlib and does not apply to earlier accidents.

Can I use RAF Claim Assist if an attorney is already acting?
RAF Claim Assist cannot act while another attorney represents you. The existing mandate must first be ended, after which the claim may be assessed for acceptance.

What happens if a monthly payment fails?
Genlib will notify the main member. Membership may be suspended or cancelled if the outstanding fee is not paid within the stated period.

How do I change a named person or registered vehicle?
Notify Genlib and obtain written confirmation. Changes apply only from the confirmed date and cannot be backdated.

Does cancellation end an existing accepted claim?
No. An accepted claim from an accident during active membership will continue, provided all fees were paid up to cancellation and the claimant continues to meet the claim requirements.

Does RAF Claim Assist guarantee a payout?
No. RAF Claim Assist supports the claim process, but the RAF decides whether a claim qualifies and what compensation is payable.

Membership Terms and Conditions

***Important:** Please read these Membership Terms and Conditions before joining RAF Claim Assist. By joining, paying a membership fee or using the service, the main member accepts them.*

1. **Nature, provider and roles:** RAF Claim Assist is a membership service, not insurance. It is provided by RoadCover (BYY Strategic Services, Registration number 2022/824998/07) and made available through Genlib CC, FSP 35482. RoadCover provides the benefits and coordinates claims support through appointed specialists, attorneys and experts. Genlib administers the membership and handles applications, changes, payments, claim notifications and enquiries. Genlib does not assess claim validity, pay RAF compensation or provide legal representation.
2. **Commencement and registration:** Membership starts on the date confirmed by Genlib after acceptance and payment of the first fee and continues monthly until cancelled. Individual Membership applies to the named person; Household Membership to the main member and up to five additional named persons; and Commercial Membership to occupants of each registered vehicle, subject to legal passenger capacity. Persons and vehicles must be registered before an accident. Changes apply only once confirmed and cannot be backdated. No benefit applies before commencement or during suspension.
3. **Scope and eligibility:** Membership applies only to RAF claims for bodily injury or death arising from negligent or wrongful driving in a motor vehicle accident in South Africa. A driver solely responsible cannot claim for their own injuries, and partial fault may reduce compensation. Vehicle and other property damage is not covered.
4. **Notification and deadlines:** Report the accident to Genlib as soon as possible. The standard time limit is three years when the at-fault driver or vehicle is identified, and two years for a hit-and-run claim.
5. **Information and cooperation:** Members and claimants must provide accurate, honest information and all requested documents, sign required authorities and mandates, attend assessments, preserve evidence, and cooperate with the appointed claims team. Providing incorrect information or failing to cooperate may jeopardise the RAF claim.
6. **Included services and RAF payout:** For an accepted claim, membership includes claims administration, legal representation by appointed attorneys and required expert reports. The claimant receives 100% of the compensation paid by the RAF, with no legal fee or percentage deducted for included services. The RAF decides whether compensation is payable and in what amount.
7. **Unapproved costs and existing attorneys:** Costs arranged without prior written approval from the appointed claims team are not included. RAF Claim Assist cannot act while another attorney represents the claimant. The existing mandate must first be ended, after which the claim may be assessed for acceptance.
8. **Fees and failed payments:** Membership fees are payable monthly. If a fee is unpaid or reversed, Genlib may suspend or cancel the membership after notifying the main member. No benefit applies to an accident during suspension.
9. **Changes and cancellation:** Membership fees or these terms may be changed on 30 days' written notice. The main member or Genlib may cancel the membership on 30 days' written notice. No benefit applies to an accident after cancellation takes effect.
10. **Accepted claims after cancellation:** An accepted claim from an accident during active membership continues after cancellation, provided all fees were paid up to termination and the claimant continues to comply with the claim requirements.
11. **Personal information:** The member and claimant authorise Genlib, RoadCover and their service providers to process and share information needed to administer the membership and pursue the RAF claim, subject to applicable law and Genlib's privacy notice.
12. **Contact and notices:** Direct membership and claim enquiries to claims@genlib.co.za or (021) 531 2922. Genlib may send notices to the latest email address or cellphone number provided.