

# Avoid the potholes in Road Accident Fund claims

The proclamation of the Road Accident Fund Amendment Act in 2008 could impact negatively on your claims for compensation if you were involved in an accident. It's now more important than ever to ensure that you are comprehensively covered against vehicle accidents.

## Here is a summary of what you are entitled to under the new act:

- Your loss of earnings is limited to R160 000 per year and to only one breadwinner in your family
- general damages are limited to serious injury only, excluding pain and suffering, disablement and disfigurement
- your medical expenses are now limited to government health institutions' tariffs
- your right to sue the third party at fault has been removed
- if your claim is successful, you could wait between 3 – 5 years before you receive payment
- disability benefits linked to retirement funds usually only pay out if you are unable to continue in your usual or a similar occupation
- benefits are generally limited to 75% of your pensionable salary – leaving you with a shortfall of up to 25%
- it does not allow for additional expenditure like remodelling your accommodation, access, mobility, etc. should you be left disabled

If you consider the mind-blowing financial impact that serious injury, death or disability due to a car accident could have on your family, these facts will leave you feeling very concerned.

Another aspect to consider is that the death, injury or permanent disability of your spouse or a child could put a severe financial strain on your family for the rest of your life.

Make sure you and your family are comprehensively covered against accidents before you venture on the roads these coming holidays.

**Call your Indwe broker today and discuss our wide range of personal accident packages with him. Our options start at only R21 per month and include cover for your spouse and children as well as cover for accidents other than those that occur in motor vehicles.**

We are there during any roadside emergency to assist you when you have

- a flat tyre
- a flat battery
- keys locked in the car
- run out of fuel
- a mechanical / electrical breakdown
- a medical emergency

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