



ADDED VALUE

FOR ACCIDENTS

*Added motoring
peace-of-mind*

This is your
**AA Added Value for
Accidents**
Membership Handbook



Introduction

As a Member of the AA, you know you get so much more than the average roadside assistance service... and because we're a club, you know that the focus of our organisation is YOU.

As well as taking care of your emergency roadside needs, we look after your all round travelling experience too. And, our new AA Added Value products will do just that... adding even more value to your AA Membership.



get out there





VISIT
www.aa.co.za
for more
details

Call Centre

For answers to your questions, or information about your AA Added Value product:

Call **0861 333 300**

Weekdays between 8am and 5pm

If you need to make a claim please contact our AA Added Value Claims Call Centre:

Call **0861 001 013**

Weekdays between 8am and 5pm

For the latest information about your AA Membership, your AA Added Value product, as well as the other products and services available to you:

Visit **www.aa.co.za**

Email: aasa@aasa.co.za

Post: Customer Care
PO Box 596
Johannesburg
2000

Fax: 086 524 2251

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**NO
commission
or recovery
fees!**

AA Added Value for Accidents

South Africa has one of the highest instances of road accidents in the world. The impact of this on a victim's family in terms of physical and emotional loss is often catastrophic, not to mention the financial loss! No one likes to think that this could happen to them, but if it does, you need to make sure you have the support you need.

AA Added Value for accidents will manage your claim against the Road Accident Fund (RAF), which provides cover for all users of South African roads against road accident deaths or injuries.

Whether you're a driver in your car or someone else's, a passenger or even a pedestrian, AA Added Value for accidents will assist you to lodge a claim against the RAF from start to finish... ensuring you receive the compensation you're due. As a subscriber, you'll get:

- ✓ **FREE** medical, legal and administrative support at a time you need it most
- ✓ **CONVENIENT** and hassle-free administration and claims management to ensure you receive the full compensation to which you are entitled
- ✓ **FOCUS** on your claim, so you'll receive your money as quickly as possible to assist with your needs – with regular progress reports on the status of your claim
- ✓ **100%** of all compensation received paid to you – with no additional costs

We'll also assist your dependants to claim against the RAF in the event you suffer an unfortunate fatal injury.





What AA Added Value for accidents gives you

If you are injured in a road accident as a result of a negligent driver, we'll assess the merits of your case in view of the requirements of the Road Accident Fund Act, and advise if you should proceed with a claim. If you decide to proceed with your case, and we agree that it is merited to do so, we will arrange all the necessary consultations and opinions that our legal practitioner advises will be needed for your claim.

This may include:

legal consultations and reports, medico-legal opinions and medico-legal reports, and actuarial opinions or loss of earnings resulting from your injuries. In addition, we will:

- ✓ **ASSIST** with all the necessary administrative support and documentation preparation for your submission to the Road Accident Fund
- ✓ **ASSESS** the medical expenses incurred as a direct result of your injury to ensure a balanced and fair medical claim
- ✓ **FORMULATE** the claim and present it on your behalf to the RAF for settlement
- ✓ **ATTEND** to all reasonable queries or requests from the RAF for any additional information they may require to settle the claim
- ✓ **FOLLOW UP** with the RAF until your claim is settled and you receive your cash, or if your claim goes to litigation, we will provide the necessary legal representation

You won't have to worry about queues or administrative nightmares... and you'll get your cash much quicker!





Claiming from the Road Accident Fund

You're entitled to claim from the Road Accident Fund if you have been injured in a road accident as the result of a negligent driver*.

Should you unfortunately suffer fatal injury, we will assist your dependants to make a claim and, where appropriate, we will assist them to claim funeral expenses too.

Please note: any dependant or claimant under the age of 18 years must also be assisted by a parent or legal guardian. You can claim from the road accident fund for:

- ✓ **EXPENSES** for past and future hospital and medical treatment*
- ✓ **LOSS** of any past and future income or earnings
- ✓ **GENERAL** damages or pain, suffering and disfigurement in the case of bodily injury
- ✓ **FUNERAL** expenses in the case of a deceased victim
- ✓ **DEPENDANT** of a deceased victim can claim for past and future loss of income and support

* see Important Information on page 10



What to do in the event of a claim

In the event that you have to lodge a claim against the Road Accident Fund, you will need to have the following information and documentation at hand when you call:

- ✓ Date and time of the accident
- ✓ The names, addresses and telephone numbers of any witnesses
- ✓ Your comprehensive motor insurance details, if applicable

Call our AA Added Value Claims Call Centre on **0861 001 013**, weekdays between 8am and 5pm to give us the particulars of your case. Once we have confirmed your AA Membership, we will give you a case number and refer you to our legal practitioner.

To support your claim from the Road Accident Fund, please have the following documentation available for our claims team:

- ✓ A copy of the accident report from the SA Police Service and/or Traffic Department, including the case number and name of Police Station
- ✓ Medical report from the first doctor who saw you after the accident
- ✓ Photographs of the accident
- ✓ Photographs of your injuries where possible
- ✓ All of your medical and hospital accounts
- ✓ Two certified copies of your South African ID document

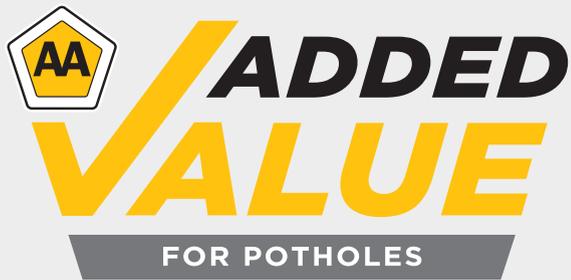




Other AA Added Value products



Alerts you to any traffic fines issued against your name to make sure you don't get any nasty surprises... and saves you money too, with guaranteed settlement discounts, even contesting fines on your behalf where there's a case to do so!



Handles any claims you have against a Road Management Authority as a result of damage to your vehicle from roadworks or hitting a pothole... ensuring you receive compensation, and saving you thousands in repair and replacement costs.



AA Added Value products can be bundled to give you the specific cover you need... and save you money too! Call **0861 333 300** for details





Your comments

Talk to us

- Can we improve our services?
- What are we doing right?
- What are we doing wrong?

Please let us know by emailing the Office of the Customer in our Service Recovery department at servicerecoveryhelp@aasa.co.za, or call our Customer Care department on **0861 000 234**, weekdays between 8am and 5pm.

Keep your Membership up to date

Continue to enjoy all the rights and privileges of AA Membership and your AA Added Value for accidents subscription by remembering to pay your Membership fees.

Choose the method that you prefer:

- To ensure you don't forget and your cover continues without interruption, pay by automatic recurring annual or monthly debit order, but remember to let us know if your bank details change.
- Take life easy and make a hassle-free payment on our website. Alternatively, call us on **0861 000 234**, or visit an AA Accredited Sales Agent store near you.
- If you prefer, you can pay by cheque, direct deposit, electronic payment, credit card or EasyPay service.



Terms and conditions

Please do take the necessary time to read our terms and conditions carefully and familiarise yourself with them. If anything is unclear, don't hesitate to phone our Customer Care department on 0861 000 234. As a valued AA Member, we'll be happy to guide and advise you.

The AA Added Value for accidents service is only available for claims from the Road Accident Fund for road accidents that occur in South Africa, in which you are injured as the result of a negligent driver.

Your AA Membership, as well as your AA Added Value subscription, must both be fully paid-up and you must be eligible for service at the time of the road accident. In addition, you must be compliant with all the legal and regulatory matters of the Acts governing the Road Accident Fund at the time of the accident.

AA Added Value for accidents does not guarantee performance from the Road Accident Fund.

You are not obliged to use the services of AA Added Value for accidents to lodge your claim with the Road Accident Fund, in the event of which we will not be liable for any costs you may incur.

AA Membership and your AA Added Value product

AA Membership with AA Added Value product benefits is non-refundable, non-transferable and personal to you. Your benefits and entitlements do not cover incidents that happened before you took out your AA Added Value product.

We reserve the right to deny services to any Member who, in the AA's opinion attempts to receive service by deception, with no requirement to refund. Your AA Added Value product does not automatically cover your spouse and dependants, who should become Members in their own right.

Resolving disputes

Where our legal practitioner does not substantiate the merits of your case, we will not proceed with a claim. If this is in conflict with your view, or there is a material conflict between your assessment of the situation, and that of our legal practitioner, the case will be referred to the AA Added Value advisory panel for review. This panel will consist of the AA Added Value legal advisor, as well as 2 independent, external legal advisors. The costs of this review process will be for your account.

You are free to obtain outside second opinions at all times, but the cost of these opinions will not be covered by your AA Added Value product, unless prior approval is obtained in writing.

We carefully select our service providers for AA Added Value products, but cannot guarantee quality of service. These service providers are not our agents or employees. We cannot be held liable for their actions or omissions, or for any damage caused by their failure to perform. Where there is a need for clarification of terms and conditions or relating to your benefits under this product, our interpretation will be final.

Right to amend benefits, terms and conditions

We constantly strive to provide new and improved products and services to you. We reserve the right to amend the terms, conditions and benefits, including changing third party service providers. We will notify Members of material amendments in our Member communications.

Up to date subscription

Your AA Membership and AA Added Value subscriptions must be fully up to date for you to be eligible to use your Membership and Added Value benefits.

Cancellation of your AA Added Value product

Should you wish to discontinue your cover, please provide 30 days' notice in writing prior to your anniversary date to avoid any cancellation fees.

- Members who have taken out AA Added Value products as a result of a direct marketing offer, and have not utilised the benefits, have the right to cancel in writing within five business days of the date on which the agreement was concluded.
- Please note that there will be no additional cooling off period(s) during the year of cover, regardless of any changes made to that product.
- AA Added Value products are 12-month subscription products and are activated from the date payment is received.
- AA Added Value products are supplementary to your AA Membership and will renew on the date of your AA Membership.
- AA Members will be notified in writing through the mail, between 40 and 80 days of the approaching renewal date of their AA Added Value product, irrespective of the preferred payment method. Please ensure that your contact details are kept up to date by calling 0861 000 234, or updating your details on our website at www.aa.co.za.
- The AA cannot be held responsible for renewal notices not being received as a result of a Member not updating their contact details.
- Members who wish to cancel their AA Added Value product within their current 12 month subscription period must provide 20 business days' notice in writing, and will remain liable for any amounts due in that period, as well as a cancellation fee, which will be calculated at the time of cancellation.

Payment of your subscription

- The payment method for your AA Added Value product subscription will be the same as that selected for your AA Membership fees.
- Members who have selected an annual or monthly debit order payment will automatically be renewed on a month to month or annual basis until cancelled by the Member.
- Rejected debit orders are automatically re-submitted on the next debit order date (1st, 15th and 25th day of each month).

Your privacy rights

- We hold your personal information securely and will not disclose it to any other person or organisation unless authorised by you. We have the right to access and correct the information at any time.
- As an AA Member you agree to abide by our terms and conditions. Your details will be used for administrative purposes, and to provide you with information relating to products and services from time to time.
- For this purpose we include ourselves and any division, subsidiary, third party under contract, or joint venture companies, including AA Insurance.

ERRORS AND OMISSIONS EXCEPTED.





Important information

What you'll need to know when lodging a claim with the Road Accident Fund

- All claims are subject to the benefits and limitations set out in the Road Accident Fund Act of 1996 and the Road Accident Fund Amendment Act 19 of 2005
- It can take up to 6 months or more to process a claim with the Road Accident Fund and receive your compensation
- If the identity of the offending driver or owner is known, the claim must be lodged within 3 years from the date on which the event happened
- If the identity of the offending driver or owner is not known, the claim must be lodged within 2 years from the date on which the claim arose
- Property damage cannot be claimed from the Road Accident Fund
- An accident must be reported to the police within 24 hours where it is reasonably possible for the driver or vehicle owner to do so
- Any compensation received from the Workmans Compensation Commissioner where a person is injured on duty, will be taken off any Road Accident Fund settlement amount
- The Road Accident Fund may require a person to submit to investigations and medical examinations
- If you unreasonably refuse or fail to cooperate with the Road Accident Fund during its investigation you may lose your right to claim
- The AA Added Value for accidents offering does not take the place of insurance cover including vehicle insurance, accident, life and disability cover.

The Road Accident Fund (RAF) is a creature of statute which was governed by the TAF Act 56 of 1996 up until the 31 July 2008. The RAF Act of 1996 was amended and as a result the RAF Amendment Act 19 of 2005 came into operation on the 01 August 2008. The most important changes brought through with the Amendment Act, are the following:

- The limitation on passenger claims has been removed
- General damages are only payable if a serious injury was sustained
- Medical expenses for emergency treatment will be paid according to the Health Professions Council of South Africa (HPCSA)

Tariff

- The annual loss, irrespective of the actual loss for loss of earnings and loss of support claims, is limited to R160 000.00 per annum. This amount is increased quarterly by inflation.

