

DOES THIS LOOK EASY TO YOU? APRAV disagrees.

According to the RAF it is **Simply '3 Simple Steps'**



<https://www.raf.co.za/Claims/Pages/How-To-Claim.aspx>

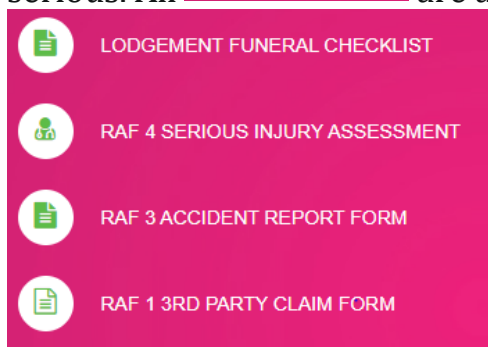
1. Compile the necessary documents (it is a long list....)

1. The police report and/or case number of the accident.
2. All relevant personal details as well as those of any other person involved.
3. All medical documents supporting the claim of injuries incurred.
4. Motivating testimony from medical and/or legal experts as well as witness testimony.
5. Any relevant information pertaining to the accident such as damages to vehicle/s and/or surrounding structures.

2. Complete the submission forms (another long list....)

Claims must be lodged on a claim form (Form 1) which provides basic information on the claimant, the vehicles and parties involved in the collision, the date and place of accident and the amounts claimed. It also contains a medical report by the treating doctor.

Drivers of the vehicles involved in the collision must furnish details of the accident to the RAF on a separate accident report form. If general damages are claimed, a Serious Injury Assessment Report must be submitted to the RAF confirming that the injury sustained is serious. All **CLAIM FORMS** are available for download on the RAF website.



3. Submit the documents (hard copy only)

Once the necessary forms are completed and accompanying documents are ready, the documents must be submitted in hard copy. The RAF does not accept emailed documents. The claimant's evidence is then considered by the RAF.

CLAIMING FROM THE RAF IS A COMPLEX PROCESS –

Not to be attempted without expert legal representation...

Just some of the documents you need to include with the RAF claim form are:

- An affidavit by the claimant
- An affidavit explaining how the accident took place
- An Officers Accident Report (OAR) including a police sketch plan and a witness statement
- Documents to prove loss of earnings e.g. salary advice slip
- Documentation to prove medical expenses
- Copies of hospital records
- Proof of marriage (if claim by spouse)
- Proof of earnings of all parties involved

In addition to these documents (but not limited to this list), you will also need to get and pay for the following information (if going the direct route):

- medical reports (a doctor will need to complete forms RAF1 and RAF4) to claim general damages for pain and suffering, loss of amenities of life, disability, disfigurement and shock you need to lodge a serious injury assessment report (RAF 4) from a suitably qualified medical expert who has assessed your injury as 'serious' as provided for in the Act and Regulations
- witness statements;
- photographs of the accident and injuries;
- medical records from the hospital and doctor;
- the documents from the South African Policy Service;
- all documents relating to income etc.;
- Compensation for loss of earnings and income need to be thoroughly investigated and calculated on the correct assumptions by a qualified actuary and reports need to be obtained and paid for.

These expenses may run into a few thousand rand and would be for the direct claimant. Claiming direct is not as quick and easy as the RAF would have you believe. Having an attorney to assist you will save you time and ensure a just settlement without the uncertainty of whether the RAF might under settle your claim.

The acceptance of settlements without independent and competent advice and in the mistaken belief that it is the best possible outcome by victims could result in inadequate compensation;

You are allowing the RAF autonomy to determine whether they owe you anything and determine how much they owe you;

Once a matter is finalised, the RAF must make payment of the agreed amount awarded. Regrettably, the RAF almost always need some encouragement to pay victims. In this situation, it is not a bad idea to have an attorney in your corner to enforce the collection of the compensation due to you.