Road Accident Fund (RAF)

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Road Accident Fund (RAF)

The RAF is mandated by law to pay compensation for loss or damage wrongfully caused by the driving of motor vehicles in accordance with the RAF act, 1996 (Act 56 of 1996), as amended (section 3 of the Act)

Vehicles registered in the R S A entering Botswana, Lesotho, Swaziland or vice versa will be covered in terms of current reciprocal arrangement and no temporary permits need to be issued. Vehicles traveling in Namibia are automatically covered under their facility. Separate cover is required for Zimbabwe, Mozambique etc

NB separate cover must be affected on non-vehicles such as lawnmowers, implements and forklifts. Vehicles powered other than by petrol, diesel, gas or electricity are not covered by the Act.

The limit of liability is unlimited for third parties outside the vehicles

Passenger liability claims for passengers in offending vehicle is no longer limited to R25 000.00 per person and they will therefore have same rights to compensation as other victims

Loss of income or claim for loss of support by minors etc for deceased breadwinner – Limited to maximum R160 000 adjusted quarterly in line with inflation.

General damages – i.e. pain & suffering, disfigurement & scarring etc – limited to compensation for serious injuries which will be assessed in terms of prescribed method

Excluded liability – e.g emotional shock as a result of witnessing accident – fall’s away..