



## Motor vehicle accidents

2014

# Claiming for medical expenses after a road accident

## Payment of accident related medical expenses

If you're involved in a motor vehicle accident, Discovery Health Medical Scheme ("the Scheme") will pay for your accident-related healthcare expenses in accordance with the rules of the Scheme and your selected plan type.

If you lodge a claim with the Road Accident Fund, you must include the Scheme's accident-related medical expenses which will be provided to you or your attorney by Discovery. If the Road Accident Fund pays for medical expenses which were also paid by the Scheme, the Scheme must be reimbursed - the amount paid by the Road Accident Fund.

## Inform Discovery Health Medical Scheme about the accident

You must inform the Scheme about the accident as soon as possible.

We will refer you to a Discovery preferred attorney who will assist you with your claim against the Road Accident Fund. You may, however, make use of your own attorney if you want to.

If you use one of Discovery's approved attorneys, they will analyse your accident at no cost to you to determine whether you have a valid claim. If you choose to use your own attorney, please ask your attorney to contact us in order for us to assist them with your accident-related accounts and any fee related queries which they may have.

## Additional benefits of claiming from the Road Accident Fund

You may be able to claim from the Road Accident Fund if you or your family member(s) were in an accident as a driver, passenger, cyclist or pedestrian.

If your claim against the Road Accident Fund is successful, you may receive payment for past and future loss of earnings, reimbursement for past and future medical expenses paid by yourself, reimbursement for past and future medical expenses paid by the Scheme (to be refunded to the Scheme), loss of support for your dependants and disability payment for injuries that are classified as 'Serious' by the Road Accident Fund in terms of the Road Accident Fund Act.

Once we receive the refund for medical expenses paid by the Scheme, the payment will be allocated to your Medical Savings Account and/or the Scheme's risk pool.

In addition to the payments from the Road Accident Fund, if the accident took place after 1 August 2008 and the injuries sustained are classified as 'Non-Serious' by the Road Accident Fund, you will receive 10% of the net amount recovered by Discovery Health Medical Scheme in respect of your past medical expenses.

**Discovery Health has appointed the following attorneys as our preferred providers:**

Johannesburg, Sandton	Munro Flowers Vermaak	Tel: 011 327 5418
Johannesburg	Israel Goldberg Attorneys	Tel: 011 485 4242
Johannesburg	Hirschowitz Flionis Attorneys	Tel: 011 880 3300
Johannesburg	Norman Berger & Partners INC	Tel: 011 786 3096
Gauteng, East Rand	Clive Unsworth Attorneys	Tel: 011 618 2209
Gauteng, West Rand	Podbielski Mhlambi Attorneys	Tel: 018 786 2919
Gauteng, Randburg	Levin van Zyl Inc Attorneys	Tel: 011 886 0915
Gauteng, Randburg	A Wolmarans Inc Attorneys	Tel: 011 781 6050
Pretoria, Limpopo Province and Mpumalanga	Riette Oosthuizen Attorneys	Tel: 012 460 6359
	Maluleke Msimang & Ass	Tel: 012 323 3832/34
	Wilsenach van Wyk Attorneys	Tel: 012 348 8859
	Gert Nel Inc Attorneys	Tel: 012 333 8290
Cape Town and Western Cape	Sohn Wood Attorneys	Tel: 021 424 2638
	De Vries, Shields Chiat Attorneys	Tel: 086 1465879
	Smith Tabata Buchanan Boyes Attorneys	Tel: 021 406 9233
Knysna, George and Plettenberg Bay	Mosdell Pama & Cox Attorneys	Tel: 044 382 5333
Durban, Pietermaritzburg and KwaZulu Natal	Thorrington Smith & Silver	Tel: 031 307 5171
	Friedman & Associates	Tel: 031 304 6045/6/7
	Berkowitz Cohen Wartski	Tel: 031 314 9300
Bloemfontein and Free State	Naudes Attorneys	Tel: 051 400 4000
	Hill, McHardy & Herbst INC Attorneys	Tel: 051 447 2171
Port Elizabeth, East London and Eastern Cape	Eugene Raymond Attorneys	Tel: 041 487 2664
	Struwig Hattingh Attorneys	Tel: 041 364 2624
	Jock Walter Attorneys	Tel: 041 363 5501

## Contact us

If you need any additional information or if you would like to inform us of a road accident, please send an e-mail to [discovery\\_third\\_party\\_recovery\\_services@discovery.co.za](mailto:discovery_third_party_recovery_services@discovery.co.za) or contact Charmain le Grange on 011 529 5097 or Gcinile Nkonyane on 011 529 5108.