

# MOTOR VEHICLE ACCIDENT

DISCOVERY HEALTH  
2026





## Your guide to claiming from the Road Accident Fund after a motor vehicle accident

If you or a loved one has been injured in a road accident, your focus should be on healing, not navigating complicated processes. We'll guide you through what to do if your injuries may have been caused by someone else's negligence, and how the Road Accident Fund (RAF) can help cover the costs.

### Cover for your accident-related medical care

As your medical scheme, we'll cover treatment for injuries from a road accident according to your selected plan benefits, Scheme rules and standard exclusions.

If your injuries were caused by the actions of another person, you may also qualify to claim from the RAF. We'll support you through this process and can connect you with a panel of independent, appointed attorneys who will assess the possibility of an RAF claim, at no cost to you.

### The Scheme rules for claiming from the RAF

If you submit a claim to the RAF, please remember to:

- Let us know that you've lodged a claim
- Include any medical expenses the Scheme paid for as part of your RAF claim
- Repay the Scheme once the RAF pays you for these expenses
- Let us know about future payments or commitments by the RAF for ongoing care.

This keeps things transparent and helps make sure benefits stay sustainable for all members.

### Legal support to make the process easier

You are welcome to use your own legal representation. If you choose one of our preferred attorneys, they'll assess whether you have a valid RAF claim, at no cost to you.

If you use your own attorney, please ask them to contact us about any accident-related medical account queries.

### What you could claim from the RAF

If the accident was caused by another person's negligence, and you were a driver, passenger, pedestrian or cyclist, you may qualify for compensation, including:

- Past and future loss of earnings
- Medical expenses paid by you or the Scheme
- Loss of support for your dependants
- Compensation for serious injuries as defined by the RAF.

If your claim is successful, you must repay the Scheme any medical costs that we'd already paid.

### Why this matters to you, and to all our members

When the Scheme gets repaid from the RAF:

- If any payments were made from your Medical Savings Account, these funds will be returned to your MSA.
- If payments came from your insured benefits, the recovered amount is returned to the Scheme's risk pool. This helps keep contributions affordable for all.

And to thank you for your role in helping preserve Scheme resources, we'll pay you 10% of the amount recovered from the risk pool if your injury is classified as 'non-serious' and happened after 1 August 2008.

We know these accidents often come with uncertainty. That's why we have these support structures in place.



## Discovery has appointed the following attorneys as preferred providers:

<b>Johannesburg, Randburg and East Rand</b>	A Wolmarans Inc. Attorneys	Tel: 011 781 6050
	Levin Tatanis Attorney	Tel: 011 886 0915
	Clive Unsworth Attorneys	Tel: 011 618 2209
	Greg Schlosberg Attorneys	Tel: 011 656 2850
	Hirschowitz Flionis Attorneys	Tel: 011 880 3300
	Robert and Associates Inc	Tel: 010 140 6040
	Jerry Nkeli & Associates	Tel: 011 838 7280
	Podbielski Mhlambi Attorneys	Tel: 0861 777 7770
	Molefe Dlepu Inc	Tel: 011 616 0005
<b>Vereeniging, Vanderbijlpark, Parys</b>	Mills Groenewald	Tel: 016 421 4631
	Meise Nkaiseng Inc.	Tel: 016 420 2600   2500
<b>Pretoria and North West province</b>	Riette Oosthuizen Attorneys	Tel: 012 460 6359
	Shayne White Inc. Attorneys	Tel: 012 809 0920
	MacRobert Attorneys	Tel: 012 425 3400
	Gert Nel Attorneys	Tel: 012 333 8290
<b>Limpopo province</b>	Marais Basson	Tel: 013 690 3968
<b>Mpumalanga province</b>	Marais Basson	Tel: 013 690 3968
<b>Cape Town and Western Cape province</b>	Sohn Wood Attorneys	Tel: 021 424 2638
	De Vries, Shields Chiat Attorneys	Tel: 086 1465879
	Jonathan Cohen & Associates	Tel: 021 422 5270
	Kemp Attorneys	Tel: 021 979 3280
<b>Knysna, George and Plettenberg Bay</b>	Cilliers & Associates	Tel: 044 072 0020
<b>Kimberley, Upington and Northern Cape province</b>	Gert Nel Attorneys	Tel: 076 790 7771
<b>Durban, Pietermaritzburg and KwaZulu-Natal province</b>	A Wolmarans Inc. Attorneys (KZN)	Tel: 031 564 9718
	Berkowitz Cohen Wartski	Tel: 031 314 9300
	Thorrington Smith & Silver	Tel: 031 307 5171
	Podbielski Mhlambi Attorneys	Tel: 0861 777 7770
	Pather & Pather Attorneys	Tel: 031 304 4212
<b>Bloemfontein and Free State province</b>	A Wolmarans BFT Branch	Tel: 051 111 0004
<b>East London</b>	McWilliams & Elliott Inc Attorneys	Tel: 041 582 1250
	Kirk Attorneys INC	Tel: 043 735 1400
<b>Gqeberha and Eastern Cape province</b>	Jaco Hattingh Litigation Attorneys	Tel: 041 364 2624
	Jock Walter Attorneys	Tel: 041 363 5501

## Contact details

If you need more details on the claim process, want to report a road incident or need to speak to a manager, you can contact any of these team members:

<b>Email address</b>	<a href="mailto:discovery_third_party_recovery_services@discovery.co.za">discovery_third_party_recovery_services@discovery.co.za</a>	
<b>Contact person and phone number</b>	Tia	011 529 3047
	Gcinile	011 529 5108
	Vusi	011 529 5701
	Maria	011 529 1747
	Tsholo	011 529 3056
	Lance	011 529 1806
<b>Escalation contact person and phone number</b>	Yeolandi Greyson	011 529 4747