



ACCISURE FAQs

Who is AcciSure?

A proudly South African organisation, launched in 2017 with a mission to address the critical need for individuals to access the best medical care following injuries sustained at work or during daily commutes.

Our aim is to provide a holistic membership experience, swiftly connecting commuters to emergency medical treatment, guiding them through RAF claims, and ensuring COID Act compliance. AcciSure also functions as a reliable, accessible educational tool, enhancing every child's learning.

Our membership ensures prompt, personalised, and top-tier products, bridging the gap between necessity and accessibility precisely when needed most.

Is AcciSure a Financial Services Provider?

No. AcciSure is not a financial services provider, the product offering is a membership-based administration and services offering. We provide assistance with the administration of claims processes from the Road Accident Fund (RAF) and Compensation Fund (CF), RMA and FEM.

Why choose AcciSure?

Businesses and individuals are encouraged to choose AcciSure for our commitment to providing fast, private medical care and rehabilitation, simplified admission processes, treatment until full recovery, and the assurance that all medical costs will be covered directly through the Road Accident Fund (RAF), allowing members to concentrate on their recovery without the added stress of financial concerns. Our commitment extends to the belief that every child deserves educational resources for success, irrespective of circumstances.

What are the benefits that AcciSure provides to employees and members?

AcciDrive

Provides peace of mind that, in the event of an injury during your commute, you will receive the best possible private medical care and the assistance you deserve.



AcciClaims

Assistance with the process of claiming from the Road Accident Fund (RAF) if you were injured, you are survived by a legal dependant, or you are the deceased member's close relative responsible for funeral expenses.



AcciWork

Should there be a workplace or vehicle accident while working, AcciWork ensures that your business is compliant, and that administration is taken care of, while guaranteeing that your employees receive private medical care.



LearnerSure

A reliable, accessible, and effective educational tool designed to support and enhance every child's learning and understanding of key subjects.



AcciDrive

What is covered?

AcciDrive provides extensive coverage for passengers in motor vehicle accidents, alleviating the financial burden of medical expenses. Members, both local and foreign, receive quality support and rapid access to private emergency medical treatment. The package includes rehabilitation services to aid in the recovery process, ensuring comprehensive care for injuries sustained in covered road accidents.

Who is covered?

AcciSure extends coverage to its members, encompassing both local and foreign individuals, as well as their dependents. The coverage applies to injuries sustained in road accidents, particularly for those serving as passengers.

If I was the cause of the accident as a passenger, am I covered?

No. If the passenger is the cause of the accident according to the police report the passenger will not be covered. The RAF will only pay medical expenses if the claimant can show that someone else was the cause of the accident.

Am I covered if I was the driver of the vehicle at the time of the accident?

No. AcciDrive covers only passengers when they are injured in a motor vehicle accident.

Why is the driver not covered on AcciDrive?

The RAF will only pay medical expenses if the claimant can show that someone else was the cause of the accident and in most cases, an investigation needs to be completed before admission to a private facility can be arranged, therefore AcciDrive excludes the driver.

If I am a foreigner and my passport is not stamped, will I still receive treatment?

No. AcciSure will only provide the service to foreigners if they are legally in RSA.

Can I choose the hospital where treatment is required?

No. AcciSure has network hospitals where treatment is provided, and the treating medical facility and practitioners are determined based on the treatment required for injuries sustained.

Who pays for the medical care and private medical costs?

We collaborate with the Road Accident Fund, who is legally responsible for the costs. Medical service providers receive their payments directly because all required documentation has been completed. Treatment is unlimited, and all costs are covered.

What is excluded?

Exclusions from coverage include situations where the driver is involved, passengers engage in criminal activities during the accident, foreigners are illegally present in the country, or passengers are deemed responsible according to a police report. These conditions outline the limitations of coverage in specific scenarios.



AcciClaims

What is covered?

All past and future medical costs. All income losses resulting from disabilities, both past and future. All loss of assistance, both current and future, for the victim's dependent.

General suffering, loss of amenities, and diminished quality of life. Essential funeral costs associated with the burial or cremation.

Who is covered?

AcciSure provides coverage for a wide range of individuals impacted by road accidents, including victims, employees who are AcciSure members, both local and foreign commuters, surviving legal dependents of the injured, and close relatives responsible for funeral expenses. This comprehensive coverage ensures support for various situations arising from road accidents.

Do I pay contingency fees on my RAF claim?

No. AcciSure have dedicated attorneys to assist with your claim from the RAF and no contingency fees are charged. You receive 100% settlement from the RAF.

What is excluded?

An undocumented foreigner with an expired permit may face legal consequences, while a passenger held responsible for an accident, as per a police report, could encounter fines or liability for damages. Adhering to immigration laws and traffic regulations is essential to avoid legal issues and ensure safety.

AcciWork

What is Covered?

AcciWork covers all employees, ensuring compliance with the COIDA Act for legal protection. This commitment reflects a dedication to prioritising workforce well-being, providing assistance for work-related accidents, access to top-tier private healthcare, and minimising business interruption caused by work-related injuries or diseases.

Who is Covered?

All employees who are AcciSure members within a company are covered.

What is excluded?

Compensation through AcciWork may be hindered if the employer is not registered with the Compensation Fund or lacks a letter of good standing. Additionally, injuries not reported to the employer, incomplete documentation, or failure to meet legal requirements outlined in Act 130 of 1993 can impede the compensation process. Adhering to these legal obligations is crucial for a smooth and effective compensation procedure.

LearnerSure

What is Covered?

AcciSure provides a range of services to enhance individuals' well-being. Teacher-On-Line offers telephonic academic support, the Educational Assistance Portal aids parents in supporting their children's education, and the Personal Health Advisor ensures 24-hour access to qualified nurses. Feel Better Fast Vouchers swiftly address minor ailments through affiliated pharmacies. Complementing these are services like AcciDrive, AcciClaims, and AcciRewards, forming a comprehensive suite of offerings dedicated to the holistic support of our members.

Who is Covered?

AcciSure covers employees and service providers in educational institutions, ensuring comprehensive support. LearnerSure extends coverage to students, offering telephonic academic support and tools like Teacher-On-Line. Parental Empowerment provides parents with tools aligned to curriculum requirements, empowering them to actively support their child's educational development. This holistic approach emphasises AcciSure's commitment to the well-being and education of its members within the educational community.



Road Accident Fund

What is the Road Accident Fund (RAF)?

The RAF provides cover to all South African Road users including foreigners who sustained injuries or lost a loved one due to Motor Vehicle Accidents in South Africa.

Who qualifies for RAF?

Anyone who has been severely injured in a motor vehicle crash and was not the sole cause of the accident should have reasonable prospects of success with a claim against the RAF.

How is the fuel levy linked to the Road Accident Fund?

The Road Accident Fund (RAF) is funded via a national fuel levy and was created with the sole purpose of providing the widest possible cover for road crash victims, injured within the borders of South Africa.

How does RAF Work?

The Road Accident Fund provides compensation for: medical expenses that result from a motor vehicle accident, funeral expenses in the case of a death caused by an accident or loss of support, if a household's main income provider was killed or severely injured as a result from someone else's negligence. Compensation will only be paid by the RAF if the claimant can show that someone else was partially or wholly to blame for the car crash.

What can I claim from the Road Accident Fund?

Past and future medical expenses, loss of earnings or earning capacity, loss of support, limited funeral expenses, and *general damages.

Compensation for Occupational Injuries And Diseases (COIDA)

What is the COIDA?

The Compensation for Occupational Injuries and Diseases Act (COIDA) provides compensation for employees who suffer work-related injuries, illnesses, or diseases. The Compensation Fund, managed by the Department of Employment and Labour, administers benefits such as medical expenses, disability benefits, and compensation for dependents in case of death. Employers contribute to the fund, and employees are covered for eligible incidents as outlined in the Act. Specifics of compensation depend on the nature and severity of the injury or disease. For the latest details, it's advisable to refer to the current legislation or seek legal advice.

Employer Registration with Compensation Fund

Employer registration with the Compensation for Occupational Injuries and Diseases Act (COIDA) is mandatory. This process involves submitting necessary documentation to the Compensation Fund, managed by the Department of Employment and Labour. Registration ensures employers contribute to the fund, facilitating compensation for employees affected by work-related injuries, illnesses, or diseases. Compliance with COIDA registration is crucial to fulfill legal obligations and provide access to benefits for both employers and employees.

What can an Employee claim?

Employees can claim benefits for work-related injuries or illnesses, including medical expenses, disability compensation, and death benefits for dependents. Timely reporting and following claims procedures are vital. Administered by the Compensation Fund, COIDA provides financial and medical support to affected employees. For details, refer to the current legislation or seek advice from legal professionals.

