



Know Your Undertaking

I care²

 Road
Accident
Fund



What is an injury-specific undertaking?

An injury-specific undertaking is an agreed undertaking specifying the medical care to be compensated by the Road Accident Fund (RAF) to the injured, which is specific to the injury(ies) sustained.

It stipulates a predetermined ‘basket of care’ that is specific for the treatment of certain injuries.

What is covered?

The RAF will reimburse you for approved medical expenses related to the injuries sustained in a motor vehicle accident. This means that excessive, experimental or unproven types of treatment do not qualify for cover.

The undertaking does not cover costs for any other illnesses, diseases, injuries or pre-existing conditions other than those related to the injuries sustained in a motor vehicle accident.

How to get the benefits or activate the undertaking

Once you have accepted the injury-specific undertaking through your lawyers or by informing the RAF, your injury-specific undertaking is active, and you can obtain the services as specified in the undertaking.

Where pre-authorisation is required as stated on the undertaking, the pre-authorisation process must be followed.



How do I submit my undertaking claims?

If you have paid for the service yourself, and want to claim back the value, you need to ensure that your banking details are registered with the RAF.

You submit your banking details to the email address based on the region your claim is registered.

The documents to include:



If you are a South African citizen:

- A certified ID copy of the account holder.
- A bank confirmation letter.



If you are a foreign national residing in South Africa:

- A recent and valid certified copy of your passport.
- A certified copy of your passport with entry and exit stamps at the time of the accident, along with a picture to prove your legal status within South Africa.
- A bank confirmation letter.



If you are a foreign national residing outside South Africa:

- For more detailed information, please send an email to the email addresses provided.

Once your banking details are registered with the RAF, please submit your invoice along with proof of payment together with your signed undertaking certificate to the relevant email address corresponding to the region where your claim is registered.

When all the correct documents have been received:

Your banking details are registered with the RAF



The service is part of your undertaking



Your invoice should be processed within 30 - 60 days



More information may be required as the claim is being processed.



If I have an injury-specific undertaking, must I still obtain pre-authorisation? And how do I obtain pre-authorisation?

Pre-authorisation should still be obtained by submitting the quote from the service provider to ensure that the specific care forms part of your undertaking and to ensure the rand value that the RAF will pay towards the service.

Pre-authorisation can be obtained by submitting the quote and request to the email address as per the region your claim is registered with.



What must I do if the specific service I require is not part of the undertaking?

If the specific service is not listed on your injury-specific undertaking, you should obtain a motivation from your doctor or other service provider, which will be assessed by the medical team. This must be emailed together with the quote to the email address as per the region your claim is registered with.



Compliance requirements for payment to be processed

For your invoices to be paid where you have incurred the cost, the following are required:

- 1

Banking details to be registered with the RAF.
- 2

Certified copy of ID:

 - If you are a foreign national, a certified copy of your passport with a stamped passport copy indicating that you were legally in the country at the date of the accident.
 - You also require an affidavit (from your nearest police station) that you are alive (mortality affidavit).
 - If you are a foreign national and not living in South Africa, the mortality affidavit must be obtained from the nearest South African Embassy.
- 3

Copy of your signed undertaking.
- 4

Detailed invoice on the letterhead of the service provider indicating your name, surname, ID number, link number, date of service, and a detailed description of the service provided. This includes the Tariff/NAPPI codes and ICD10 codes. Such information is standard practice within the medical industry in South Africa.
- 5

Proof of payment of the invoice.



Cut-off times to submit

Invoices prescribe/become expired **after five years** from the date of service.

How do I raise a query and receive feedback?

Call the Contact Centre on **087 820 1 111** or send an email to the region where your claim is registered.

May I get a record of my submitted claims?

A record of your paid claims can be obtained from your claims officer or the email address as per the region where your claim is registered. You may also contact **087 820 1 111**.



How do pre-existing or non-accident-related conditions impact my undertaking?



Healthcare services related to conditions which developed after the accident and are not related to the accident, such as high blood pressure, are also not covered by the RAF.

How do I dispute or escalate rejected claims or claims not attended to?

Should you need to dispute a rejected claim, based on reason:

- You may submit a motivation letter from your treating doctor or service provider to the email address corresponding to the region where you have registered your claim.

If you need to follow up on a claim/invoice where no feedback has been received:

- You can send an email to the region where your claim is registered or contact **087 820 1 111**.

Doctors/service providers are not willing to treat me under the undertaking; what are my options?

- You can contact your case manager to provide you with alternative service providers that service RAF clients.
- You can pay for the service yourself and request the RAF to reimburse you.
- You can contact your case manager to explain the claiming process to your service provider to see if they are prepared to treat you and claim from the RAF.

Assistive devices, home modifications, and vehicle adaptations



What is covered under my undertaking?

Assistive devices, home modification and vehicle adaptations are covered as per your injury-specific undertaking, subject to pre-authorisation.

How do I submit a request for pre-authorisation?

Pre-authorisation should be obtained by submitting the quote from the service provider to ensure the specific service requested forms part of your undertaking as well as to ensure the rand value that the RAF will pay towards the service. If the specific device/home modification or vehicle adaption does not form part of your undertaking, a motivation is required from your service provider.

Pre-authorisation can be obtained by submitting the quote and request to the email address as per the region where your claim is registered.



What is the turnaround time for my request to be considered?

It will take between 30 and 60 days if all relevant documentation has been submitted.

Assistive devices, home modifications, and vehicle adaptations



If the request is rejected, may I appeal or escalate it?

Yes, you will need a motivation from your doctor or service provider to be emailed to the email address corresponding to the region where your claim is registered.



If the request is approved, what are the next steps and turnaround times to receive the devices or payment?

If you have already paid for the service, refer to the above process. If not, and the RAF needs to reimburse the service provider, the service provider must do the following:

- The service provider must request pre-authorisation before rendering the service.
- Ensure their banking details are registered with the RAF.
- Submit the invoice along with the pre-authorisation approval letter.
- Obtain a confirmation signed by the claimant that the device has been received.
- When all the relevant documents have been received, processing of the invoice will take between 30 and 60 days from the date of receipt of all documents.

Invoices should be sent to the email address corresponding to the region where you are registered.



What is a caregiver and how do you apply?

A caregiver is a person who helps an injured person with a form of impairment in performing daily activities. This may include professionals or informal caregivers such as family members, friends or neighbours.

These services include Personal Care Services and Other Care services provided by aiders.

Who qualifies for this, and what are the criteria?

Caregiver services are recommended for claimants with serious injuries who are no longer able to manage their daily activities and depend on others for care.

For these services to be recommended, a case manager needs to have assessed your level of functioning, and recommend the appropriate level of care that you require.

Once recommended, an assessment needs to be done on an annual basis, and the level of caregiver service recommended may be changed or services discontinued as you progress through your rehabilitation programme.



How do I get pre-authorisation or submit a request?

During the activation of the undertaking, the case manager will assess if the claimant qualifies for a caregiver based on the burden of care. The case manager will then recommend the caregiver and assist you through the process.

Alternatively, you may submit the request with a motivation letter and an occupational therapist's report (OT Report) to the email address corresponding to the region where your claim is registered.





Will the caregiver be paid directly by the RAF, or will I be paid and have to pay the caregiver?

The RAF only pays the caregivers directly and not the claimants.

What documents are required to register a caregiver?

The contract between the claimant, as employer, and the caregiver, as employee, is essential. Once the case manager has recommended caregiver services, the following documents are required:



Signed contract between the claimant and caregiver.



Bank Indemnity form (BIF) for the caregiver to be completed at the bank.



Bank confirmation letter from the caregiver’s bank.



Certified copies of IDs or passports (not older than 3 months) of the claimant and caregiver.

These documents should be emailed to the specified emails as per the region where your claim is registered.

What is the turnaround time to register a caregiver?

When all relevant documents have been received, the registration **can take between 30 and 60 days**, and it is important to start the process as soon as possible.



If the request is rejected, may I appeal or escalate it?

Yes, in cases where the case manager has not recommended the services of a caregiver, you may consult an occupational therapist. The occupational therapist should provide an OT Report indicating the severity of the injuries after completing their assessment.



If the caregiver is approved, how do we submit monthly timesheets?

Timesheets must be submitted monthly before the **3rd of every month** to the email address corresponding to the region where your claim is registered, or via WhatsApp.



What are the cut-off times and timelines for capturing?

The cut-off time for checking and capturing caregiver payments is the **20th of each month** to allow for internal checks.



What information must be submitted with the timesheets and what information is required on the timesheets?

The case manager will provide a template of the timesheets once the caregiver is registered by the RAF. The timesheets must be signed by both the caregiver and the claimant before submission.



How can I check that my caregiver payments were captured?

You can contact your case manager, the Contact Centre on **087 820 1111** or send an email to the email address corresponding to the region where your claim is registered.



How do I dispute or escalate rejected claims or claims not attended to?

You can contact your case manager, the Contact Centre on **087 820 1111** or send an email to the email address corresponding to the region where your claim is registered.

Relevant email addresses

Johannesburg



Type of Query	Email Address
Undertakings	
Undertaking Pre-authorisations	Jhbundertakingspre@raf.co.za
Undertaking claims/invoice submission	jhbinvoices@raf.co.za
Undertaking medical claims/invoice submission where already pre-authorised	Jhbundpreauthorisedinvoices@raf.co.za
Undertaking appeal/escalations	Jhbbrq@raf.co.za
Undertaking invoice payment queries	Jhbinvoiceprocessing@raf.co.za
Registering of banking details of claimant/service provider	jhbbifs@raf.co.za
Assistive devices	
Pre-authorisation	jhbundertakingspre@raf.co.za
Registering of banking details of claimant/service provider	Jhbbrq@raf.co.za
Caregivers	
Pre-authorisation	Jhbundertakingsactivations@raf.co.za
Appeal on rejected pre-authorisation	Jhbundertakingsactivations@raf.co.za
Register of Caregiver on RAF system	caregivermandatorydocuments@raf.co.za
Register of banking details of caregiver	jhbbifs@raf.co.za
Timesheet submission	ucarequeries@raf.co.za
Registering of banking details of claimant/service provider	ucarequeries@raf.co.za

Relevant email addresses

Pretoria



Type of Query	Email Address
Undertakings	
Undertaking Pre-authorisations	undertakingsmail@raf.co.za
Undertaking claims/invoice submission	ptapreauthorizations@raf.co.za
Undertaking medical claims/invoice submission where already pre-authorised	ptapreauthorizations@raf.co.za
Undertaking appeal/escalations	undertakingsmail@raf.co.za
Undertaking invoice payment queries	ptapreauthorizations@raf.co.za
Registering of banking details of claimant/service provider	ptapreauthorizations@raf.co.za
Assistive devices	
Pre-authorisation	undertakingsmail@raf.co.za
Registering of banking details of claimant/service provider	undertakingsmail@raf.co.za
Caregivers	
Pre-authorisation	ptacaregivers@raf.co.za
Appeal on rejected pre-authorisation	ptacaregivers@raf.co.za
Register of Caregiver on RAF system	ptacaregivers@raf.co.za
Register of banking details of caregiver	ptacaregivers@raf.co.za
Timesheet submission	ptacaregivers@raf.co.za
Registering of banking details of claimant/service provider	ptacaregivers@raf.co.za

Relevant email addresses

Cape Town



Type of Query	Email Address
Undertakings	
Undertaking Pre-authorisations	cptundertakings@raf.co.za and for hospital pre-authorisation CThospitalpreauth@raf.co.za
Undertaking claims/invoice submission	cptundertakings@raf.co.za
Undertaking medical claims/invoice submission where already pre-authorised	cptundertakings@raf.co.za
Undertaking appeal/escalations	cptundertakings@raf.co.za
Undertaking invoice payment queries	cptundertakings@raf.co.za
Registering of banking details of claimant/service provider	cptundertakings@raf.co.za
Assistive devices	
Pre-authorisation	cptundertakings@raf.co.za
Registering of banking details of claimant/service provider	cptundertakings@raf.co.za
Caregivers	
Pre-authorisation	caregiversct@raf.co.za
Appeal on rejected pre-authorisation	caregiversct@raf.co.za
Register of Caregiver on RAF system	caregiversct@raf.co.za
Register of banking details of caregiver	caregiversct@raf.co.za
Timesheet submission	caregiversct@raf.co.za
Registering of banking details of claimant/service provider	caregiversct@raf.co.za

Relevant email addresses

East London



Type of Query	Email Address
Undertakings	
Undertaking Pre-authorisations	eInpreauthorisations@raf.co.za
Undertaking claims/invoice submission	ELNUML@raf.co.za
Undertaking medical claims/invoice submission where already pre-authorised	ELNUML@raf.co.za
Undertaking appeal/escalations	ELNUML@raf.co.za
Undertaking invoice payment queries	ELNUML@raf.co.za
Registering of banking details of claimant/service provider	ELNUML@raf.co.za
Assistive devices	
Pre-authorisation	eInpreauthorisations@raf.co.za
Registering of banking details of claimant/service provider	ELNUML@raf.co.za
Caregivers	
Pre-authorisation	ELNUML@raf.co.za
Appeal on rejected pre-authorisation	ELNUML@raf.co.za
Register of Caregiver on RAF system	ELNUML@raf.co.za
Register of banking details of caregiver	ELNUML@raf.co.za
Timesheet submission	ELNtimesheets@raf.co.za
Registering of banking details of claimant/service provider	ELNtimesheets@raf.co.za

Relevant email addresses

Durban



Type of Query	Email Address
Undertakings	
Undertaking Pre-authorisations	dbnundertakings@raf.co.za
Undertaking claims/invoice submission	dbnundertakingsquotations@raf.co.za
Undertaking medical claims/invoice submission where already pre-authorised	dbnundertakingsquotations@raf.co.za
Undertaking appeal/escalations	queries@raf.co.za
Undertaking invoice payment queries	queries@raf.co.za
Registering of banking details of claimant/service provider	queries@raf.co.za
Assistive devices	
Pre-authorisation	dbnundertakingsquotations@raf.co.za
Registering of banking details of claimant/service provider	dbnundertakingsquotations@raf.co.za
Caregivers	
Pre-authorisation	dbnundertakingsquotations@raf.co.za
Appeal on rejected pre-authorisation	queries@raf.co.za
Register of Caregiver on RAF system	Caregivers@raf.co.za
Register of banking details of caregiver	Caregivers@raf.co.za
Timesheet submission	DBNTS@raf.co.za
Registering of banking details of claimant/service provider	Caregivers@raf.co.za



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