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South Africa

Road Accident Fund claim guide

7 chapters · every source listed



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Road Accident Fund claim guide 2026

For anyone hurt in a road accident in South Africa, or a family member: who can claim from the RAF, the deadlines, serious injury, death claims, the claim status and what private car insurance adds.

This guide puts together 7 pages of Tulinde South Africa (tulinde.co.za), word for word. Each chapter states the date it was last reviewed; the 26 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Road Accident Fund (RAF): who can claim, what it pays and how to claim without a lawyer

Reviewed 28 October 2026 · online: https://tulinde.co.za/road-accident-fund/

Short answer Checked 28 October 2026

The **Road Accident Fund (RAF)** compensates anyone injured, and the dependants of anyone killed, by the negligent driving of a motor vehicle in South Africa, under the **Road Accident Fund Act 56 of 1996**. You must lodge the claim **within 3 years** of the accident if the driver or owner is identified, or **within 2 years** for a hit-and-run. You can claim **directly, without a lawyer**: RAF information officers at its offices help for free. The RAF **never pays for damage to vehicles**, and loss of income or support is capped at **R390 664 a year** (from 31 July 2026).

Who can claim

According to the RAF's claims FAQs, you can claim if you are:

- a person who was **injured in the accident** — except a driver who was the **sole cause** of it;
- a **dependant of a breadwinner** who was killed;
- a **close relative who paid for the funeral** of someone killed.

A claimant under 18 must be assisted by a parent, guardian or curator. The accident must have happened in South Africa and be due to the negligence or wrongful act of a driver or owner (section 17(1) of the RAF Act). If you were partly to blame, your compensation is reduced: the RAF gives the example of a claimant 20% to blame being paid 80% (RAF FAQs).

What the RAF pays — and what it never pays

Head of claim	What the Act says
Medical and hospital costs	Past costs, and future costs through an **undertaking** (a written promise to pay them when incurred), at the public-health tariff (s 17(4)(a) and (4B))
Loss of income / earnings	Capped at **R390 664 a year**, adjusted quarterly for inflation (s 17(4)(c), Board Notice 967 of 2026)
Loss of support (death of a breadwinner)	Same cap, **per deceased breadwinner** (s 17(4)(c)(ii)) — see RAF death claims
General damages (pain, suffering, loss of amenities)	**Only for a serious injury**, assessed on the RAF 4 form, paid as a lump sum (s 17(1) and (1A)) — see the serious injury assessment
Funeral costs	The **necessary actual cost** of a cremation or burial (s 18(4))
Damage to vehicles, luggage, goods, buildings	**Never** — the RAF covers bodily injury and death only (RAF)
Emotional shock from witnessing or hearing of an accident	Excluded (s 19(g))

The cap that applies is the one in the last notice published **before the accident** (s 17(4A)(b)). The current amount comes from Board Notice 967 of 2026 (Government Gazette, 31 July 2026): **R390 664** from **31 July 2026**, calculated as R160 000 × 106.7/43.7 (CPI). Earlier in 2026 it was R381 510 (from 30 April). The Fund must adjust it **every quarter** (s 17(4A)(a)), so check the Gazette for a newer notice if your accident happened after October 2026.

Deadlines: 3 years, 2 years, 5 years

- **Identified driver or owner: lodge within 3 years** of the accident (section 23(1) of the RAF Act).
- **Hit-and-run (driver and owner unknown): lodge within 2 years** of the accident (RAF FAQs).
- **Once lodged, a claim must be finalised — settled or taken to court — within 5 years** of the accident (s 23(3); RAF FAQs).
- Undertaking claims for future medical costs: lodge and finalise **within 5 years** of the date the service was provided (RAF FAQs).

Prescription does **not run against a minor**, a person detained under mental health legislation, or a person under curatorship (s 23(2)).

After lodging: if the RAF does not object to the validity of the claim **within 60 days**, it is deemed valid (s 24(5)); you cannot issue summons until **120 days** have passed, unless the RAF rejects the claim in writing earlier (s 24(6)).

> Do not wait for the 3-year limit. Gathering hospital records, the police docket and employer certificates takes months, and an incomplete claim form is not accepted as a claim (s 24(4)(a)).

How to claim directly, without a lawyer

The RAF says a lawyer is **not required**: it employs **information officers at all its branch offices** who help claimants **free of charge**. You may still choose a lawyer, who will charge a fee (RAF FAQs). The steps, from the RAF's how to claim page:

1. **Gather the documents** (list below). Missing documents are the main reason the RAF sends a claim back.
2. **Complete the RAF 1 form** (claim for compensation and medical report) — the version for claims lodged from 4 July 2022 (RAF claim forms). Answer every question; write "not applicable" where needed; sign any correction (s 24(4)). If you claim general damages, add the **RAF 4 serious injury assessment report**.
3. **Get the medical report completed** by the doctor or hospital that treated the injuries (s 24(2)).
4. **Lodge the original by hand or registered post** at an RAF office. **E-mailed forms are not accepted**; if you fax, send the original too (RAF claim forms). When you deliver by hand, the RAF must acknowledge receipt and the date in writing (s 24(1)(b)). Keep copies of everything.
5. **Follow up**: check that nothing is outstanding through the RAF contact centre on 087 820 1 111 or by SMS to 44930 (RAF). All the channels and what each stage means: RAF claim status.

Regional offices where claims are lodged and information officers help with direct claims: **Parktown (Johannesburg), Pretoria, Centurion, Durban, Cape Town and East London** (RAF regional offices).

> Never sign away part of your payout to a "claims helper" who is not an attorney: the RAF does not have to pay a claim handled by such a person, or where you agreed to pay them a share (s 19(c) and (d) of the RAF Act).

Documents for an injury claim

The RAF's standard list for injury claims (how to claim):

- statutory medical report and **copies of all hospital and medical records**;
- the amount claimed;
- certified copy of the claimant's ID (and the injured person's, if different); unabridged birth certificate if a parent claims for a child;
- **official accident report (police docket) and sketch plan**;
- consent for the RAF to inspect your medical records and your financial and earnings information;
- an **affidavit** setting out how the accident happened (s 19(f)(i)) and any other statements about it;
- for loss of earnings: employer's certificate, payslips before and after the accident, tax records (or a SARS letter plus 3 years of bank statements);
- for general damages: the RAF 4 form and photographs of injuries or scarring;
- for past medical expenses: itemised tax invoices and proof of payment.

Death claims also need the death certificate, proof of relationship and, for loss of support, the documents proving dependency; funeral claims need the funeral invoice and proof of payment.

The RAF fuel levy in 2026

The RAF is funded by a **levy on every litre of petrol and diesel** (section 5 of the RAF Act). In the Budget Review 2026, National Treasury raised it by **7c to R2.25 per litre from 1 April 2026**, up from R2.18 in 2024/25 and 2025/26, "in line with expected inflation". The Minister's fuel price statement of 31 March 2026 confirmed the levy at **225.0 c/l** on both petrol and diesel.

Fuel taxes, rand per litre (93 petrol)	2025/26	2026/27
Road Accident Fund levy	2.18	2.25
General fuel levy	4.01	4.10
Total fuel taxes	6.37	6.58

Source: Budget Review 2026, table 4.9. A temporary cut to the general fuel levy from 1 April to 5 May 2026 did not apply to the RAF levy (gov.za).

Is the RAF Act changing?

On **6 October 2026** the Department of Transport told Parliament's Portfolio Committee on Transport that it is finalising amendments to the RAF Act covering **capped claims, rehabilitation, mediation and conciliation, and claims by foreign nationals**, to be tabled "soon" (Parliament). No amendment bill had been tabled at that date. Until a new law is passed and in force, the rules on this page apply.

For damage to cars, which the RAF never covers, see car insurance in South Africa.

Frequently asked questions

How long do I have to claim from the Road Accident Fund?
3 years from the accident if the driver or owner is identified (RAF Act s 23(1)), 2 years for a hit-and-run. A lodged claim must be finalised within 5 years of the accident. Time does not run against minors.

Do I need a lawyer to claim from the RAF?
No. The RAF says information officers at all its branch offices help claimants free of charge. You may still use an attorney, who will charge a fee — never sign a share of your payout to someone who is not an attorney.

What is the RAF loss of income cap in 2026?
R390 664 a year from 31 July 2026 (Board Notice 967 of 2026), for loss of income and per deceased breadwinner for loss of support. It is adjusted quarterly; the cap in force before the accident date applies.

Does the RAF pay for damage to my car?
No. The RAF covers bodily injury and death only, never vehicles, luggage, goods or buildings. Damage to cars is a matter for your own insurance or a claim against the driver at fault.

How much is the RAF levy per litre in 2026?
R2.25 per litre on petrol and diesel from 1 April 2026, up 7c from R2.18 (National Treasury, Budget Review 2026; fuel price statement of 31 March 2026).

Can I claim from the RAF after 10 or 20 years?
Usually not. A claim must be lodged within 3 years of the accident (2 years for a hit-and-run) and, if not settled, taken to court within 5 years of the accident (RAF Act s 23). The exception: prescription does not run against a minor, a person detained under mental health legislation or a person under curatorship (s 23(2)), so a child injured years ago may still be in time.

How do I check my RAF claim status?
Call the RAF contact centre on 087 820 1 111 or send an SMS to 44930 with your claim reference. See RAF claim status for every channel and the 60-day and 120-day rules.

How much does the RAF pay for an injury?

There is no fixed amount per injury. The RAF pays proven medical costs, proven loss of income (capped at R390 664 a year from 31 July 2026) and, only for a serious injury assessed on the RAF 4 form, general damages decided case by case. See the serious injury assessment.

Can I submit my RAF claim by email?

No. The RAF requires the original RAF 1 form, delivered by hand or by registered post to an RAF office; e-mailed forms are not accepted and faxed forms must be followed by the original.

Chapter 2

RAF claim deadline calculator: when your Road Accident Fund claim prescribes

Reviewed 28 October 2026 · online: https://tulinde.co.za/raf-claim-deadline-calculator/

Short answer Checked 28 October 2026

A Road Accident Fund claim must be **lodged within 3 years of the accident** when the driver or owner of the other vehicle is identified (**section 23(1) of the RAF Act**), and **within 2 years for a hit-and-run** (RAF). Once lodged, the claim must be **finalised — settled or taken to court — within 5 years of the accident** (section 23(3)). The 3-year clock does **not run against a minor**, a person detained under mental health legislation or a person under curatorship (section 23(2)). Example: an accident on 15 March 2025 must be lodged before 15 March 2028 (15 March 2027 for a hit-and-run).

The deadlines in the law

Claim	Deadline	Source
Driver or owner identified	Lodge within **3 years** of the accident	RAF Act s 23(1)
Hit-and-run (driver and owner unknown)	Lodge within **2 years** of the accident	RAF Claims FAQs
Any lodged claim	Finalised within **5 years** of the accident	RAF Act s 23(3); RAF Claims FAQs
Undertaking (future medical costs)	Lodged and finalised within **5 years** of the date the service was given	RAF Claims FAQs

Sources: section 23 of the Road Accident Fund Act 56 of 1996 and the RAF's own Claims FAQs. Under section 23(2), prescription does not run against a **minor**, a person **detained as a patient under mental health legislation**, or a person **under curatorship** — the calculator flags these cases instead of giving a date.

Worked example

- Accident on **15 March 2025**, other driver identified: lodge before **15 March 2028**; the claim must be finalised by **15 March 2030**.
- Same date, hit-and-run: lodge before **15 March 2027**.
- Accident on **29 February 2024**: the calculator uses 28 February of the target year when it is not a leap year.

> Do not plan on the last day. Hospital records, the police docket and employer certificates take months to gather, and an incomplete claim form is not a valid claim. Lodge early; the RAF accepts claims directly, without a lawyer. Full steps: Road Accident Fund claims.

Frequently asked questions

How long do I have to claim from the RAF?

3 years from the accident if the driver or owner of the vehicle is identified (RAF Act s 23(1)), 2 years for a hit-and-run. The claim must then be finalised within 5 years of the accident.

What happens if I miss the RAF deadline?

The claim prescribes: the right to compensation from the Fund is lost, unless the time did not run against you — for a minor, a person under curatorship or detained under mental health legislation (s 23(2)).

Does the RAF deadline apply to children?

Section 23(2) says prescription does not run against a minor for claims where the driver or owner is identified. The RAF's FAQs state the 2-year hit-and-run limit without an exception, so lodge a child's hit-and-run claim within 2 years.

How long does an RAF claim take after lodging?

If the RAF does not object to the validity of a claim within 60 days of receiving it, the claim is deemed valid (s 24(5)); you cannot sue before 120 days have passed unless the RAF rejects the claim in writing first (s 24(6)). The claim must be settled or taken to court within 5 years of the accident (s 23(3)).

Do I need a lawyer to claim from the RAF?

No. The RAF says its Information Officers at every branch office help claimants free of charge; you may still choose a lawyer, who charges a fee.

Chapter 3

RAF serious injury assessment: the RAF 4 form, the 30% test and the narrative test

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Short answer Checked 28 October 2026

The Road Accident Fund pays **general damages** (pain, suffering, loss of amenities of life) **only for a serious injury**, proven by a **Serious Injury Assessment Report (RAF 4)** completed by a registered medical practitioner (RAF Act s 17(1) and (1A)). An injury is serious if it causes **30% or more Impairment of the Whole Person** under the American Medical Association (AMA) Guides; below 30%, it can still be serious under the **narrative test** in regulation 3. There is **no fixed amount per injury** — not for a leg, an arm or any other injury: each case is valued on its own merits.

What the law says

Section 17(1) of the Road Accident Fund Act limits the Fund's duty to pay **non-pecuniary loss** (general damages) "to compensation for a serious injury as contemplated in subsection (1A)", **paid as a lump sum**. Section 17(1A) requires the assessment to follow a prescribed method and to be carried out by a **medical practitioner registered under the Health Professions Act**. Section 26(1A) lets the Minister make regulations on the method of assessment and on injuries that are not regarded as serious.

Those rules are in **regulation 3** of the Road Accident Fund Regulations, 2008. The RAF summarises them on its general damages page: a third party who wants general damages must **submit to an assessment** by a medical practitioner.

> General damages are only one part of a claim. Medical costs, loss of income and (after a death) loss of support and funeral costs do **not** need a serious injury: see what the RAF pays.

The three steps of the assessment

The RAF describes the method the doctor must follow (RAF, general damages):

1. **Is the injury on the regulation 3(1)(b)(i) description of injuries that are not serious?** If it is, it is not serious — unless a **complication** arose from it, in which case it must be assessed further.
2. **The 30% test.** Otherwise the doctor assesses whether the injury resulted in **30% or more Impairment of the Whole Person** under the **AMA Guides**. If it did, the injury **must be assessed as serious**.
3. **The narrative test.** If the impairment is below 30%, the injury may still be serious under the narrative test of regulation 3(1)(b).

Under regulation 3(1)(b)(iii), as quoted by the High Court in Lombard v HPCSA (2023), an injury below 30% may only be assessed as serious if it: **(aa) resulted in a severe long-term impairment or loss of a body function; (bb) constitutes permanent serious disfigurement; (cc) resulted in extreme long-term mental or severe long-term behavioural disturbance or disorder; or (dd) resulted in the loss of a foetus**.

The RAF 4 form: who completes it and when

- The **RAF 4 Serious Injury Assessment Report** is listed among the RAF's claim forms. It must be submitted for any claim for general damages arising after 31 July 2008.
- It is completed by a **medical practitioner registered with the Health Professions Council** — not by the RAF and not by a lawyer (RAF Act s 17(1A)(b)).
- The RAF's how-to-claim page asks for the RAF 4 "duly completed in line with the AMA Guides' narrative test where applicable", together with **photographs of injuries or scarring** (RAF).
- The RAF 4 is also listed as a supporting document for **loss of earnings** where applicable (RAF).

Under regulation 3(3), the Fund is obliged to pay general damages **only if a serious injury assessment report supports the claim and the Fund is satisfied that the injury was correctly assessed** as serious. A dispute about that assessment follows regulation 3(4): it is referred to an **Appeal Tribunal**, which can decide whether the injury is serious under the method in the regulations (Lombard v HPCSA (2023)).

"How much does the RAF pay for a leg injury?"

The RAF publishes **no table of amounts per injury**. Its general damages page says the assessment of non-patrimonial loss "differs from person to person" and that **"each case is determined on its own merit"**, to arrive at an amount that may give the injured person some comfort for the hurt suffered and still to come.

- General damages: a **lump sum**, only if the injury is serious (s 17(1)).
- Loss of income: actual proven loss, **capped at R390 664 a year** for accidents from 31 July 2026 (Board Notice 967 of 2026).
- Medical costs: past costs and an **undertaking** for future costs at the public-health tariff.

- If you were partly to blame, every head of damages is reduced by your share (RAF FAQs).

Figures quoted online for a "broken leg" or a "whiplash" claim are settlements in individual cases, not RAF rates. Tulinde does not reproduce them.

Practical points before you claim general damages

1. Lodge the claim (RAF 1) within the deadline — **3 years** from the accident, **2 years** for a hit-and-run — even if the RAF 4 is not ready yet: the deadline does not wait for the assessment. See RAF deadlines.
2. Keep every hospital record, X-ray and follow-up report: the assessing doctor needs them to apply the AMA Guides.
3. Photograph scars and visible injuries as they heal.
4. After lodging, follow the claim through the RAF contact centre: RAF claim status.

Frequently asked questions

What is a serious injury for the RAF?

An injury assessed on the RAF 4 form as causing 30% or more Impairment of the Whole Person under the AMA Guides, or, below 30%, one that meets the narrative test of regulation 3(1)(b)(iii): severe long-term impairment or loss of a body function, permanent serious disfigurement, extreme long-term mental or severe long-term behavioural disturbance or disorder, or loss of a foetus.

What if the RAF rejects my serious injury assessment?

A dispute about whether an injury is serious goes through regulation 3(4) of the RAF Regulations: it is referred to an Appeal Tribunal, which can decide whether the injury is serious under the prescribed method.

Is there a list of serious injuries for the RAF?

Not a list of serious injuries. Regulation 3 refers to a description of injuries that are not serious, and otherwise uses the 30% whole person impairment test and the narrative test. The doctor completing the RAF 4 applies them.

Who completes the RAF 4 form?

A medical practitioner registered under the Health Professions Act (RAF Act s 17(1A)(b)) — not the RAF and not a lawyer.

How much does the RAF pay for a leg injury?

There is no fixed amount. The RAF says general damages are decided case by case, and they are payable only if the injury is assessed as serious. Proven medical costs and loss of income are paid separately, with income capped at R390 664 a year.

Can I claim general damages for whiplash?

Only if the injury is assessed as serious on the RAF 4 — by the 30% test or the narrative test. Without that, the RAF can still pay medical costs and proven loss of income.

Chapter 4

RAF death claims: loss of support and funeral costs after a road death

Reviewed 28 October 2026 · online: https://tulinde.co.za/raf-death-claim/

Short answer Checked 28 October 2026

When someone is killed in a road accident caused by a driver's negligence, the **Road Accident Fund** pays two things: **loss of support** to the people the deceased had a legal duty to support (spouse, children and other dependants), capped at **R390 664 a year per deceased breadwinner** for deaths from 31 July 2026; and **funeral or cremation costs** — the necessary actual cost only — to the person who paid them. There is no fixed death payout: the RAF compensates the **proven loss**. Claims must be lodged within **3 years** (2 years for a hit-and-run).

Loss of support: who can claim, and how it is calculated

A loss-of-support claim arises when **a breadwinner, or a person with a legal duty to support a dependant, is killed** because of the negligent driving of a motor vehicle (RAF, loss of support). The dependant claims the **proven past and future loss of support**:

- **Past loss of support** — from the date of the accident to the date of calculation;
- **Future loss of support** — from the date of calculation to the date when the duty to support would have ended.

The RAF says the claim rests on the **legal duty** the deceased owed the dependant, and aims to put dependants in the position they would have been in had the death not occurred. The loss is capped: **R390 664 a year in respect of each deceased breadwinner** for accidents from 31 July 2026 (Board Notice 967 of 2026; RAF Act s 17(4)(c)(ii)). The cap is adjusted quarterly; the one in force before the accident date applies.

> Searches such as "how much does RAF pay for the death of a father" have no single answer: the amount depends on what the deceased earned, how much of it supported each dependant, and for how long. It is usually worked out in an **actuarial report**, which the RAF lists among the loss-of-support documents (RAF).

Funeral or cremation costs: what the RAF pays and what it never pays

Section 18(4) of the RAF Act limits funeral compensation to **"the necessary actual costs to cremate the deceased or to inter him or her in a grave"**. The RAF's funeral expenses FAQs list what that means:

Covered	Not covered (among others)
Transport of the body	Catering
Coffin or burial shroud	Flowers
Preparation of the body, including embalming	Tombstone
Storage of the body	Family transport
Issuing of the death certificate	Funeral programmes
Burial or cremation; grave fees; cremation fees	All-night vigil expenses
Hire of equipment to lower the coffin	Hire of chairs, tents and toilets

Who may claim: the executor of the deceased estate, the heirs, or a member of the immediate family (such as a spouse, parent or child) who had a legal duty to pay and actually incurred the funeral costs (RAF, funeral expenses). The family may choose any undertaker; it **pays first and claims afterwards**, with the tax invoice and proof of payment (RAF FAQs).

The RAF reimburses only the necessary costs, after investigating the claim (RAF FAQs). A private funeral policy is a separate contract with your insurer.

Documents for an RAF death claim

From the RAF's how to claim page:

Every death claim

- the RAF 1 claim form (with the statutory medical report and hospital records only if the person did not die at the scene);
- the amount claimed;
- certified copies of the claimant's, the dependants' and the deceased's IDs, and of the **death certificate**;

- the **police accident report** (docket) and sketch plan;
- an affidavit on how the accident happened (s 19(f));
- the **post-mortem, inquest report or charge sheet** proving that the death resulted from the collision (s 24(2)(b) of the Act);
- a court order or Master's letter of appointment if a curator claims for a minor; a power of attorney and contingency fee agreement if a lawyer acts for you.

Loss of support, in addition

- marriage certificate, proof of customary marriage or unabridged birth certificates — or, if not married, an **affidavit setting out the legal basis of the dependency**;
- the deceased's employer's certificate (employment, pay, prospects, retirement age), payslips and tax records (or a SARS letter and three years of bank statements);
- any maintenance order; the liquidation and distribution account if applicable; proof of guardianship; proof of school or study registration of dependants;
- an **actuarial report**, and details of any payments from the Compensation Commissioner, Rand Mutual, the police or the defence force.

Funeral costs, in addition

- the tax invoice for the funeral (the "specified voucher") and **proof of payment**;
- proof of relationship to the deceased (marriage certificate, unabridged birth certificate or affidavit).

Deadlines and the next steps

The same deadlines apply as for injury claims: **3 years** from the accident when the driver or owner is identified, **2 years** for a hit-and-run, and settlement or summons within **5 years** (RAF Act s 23). Time does not run against a minor. Details: Road Accident Fund claims.

Once lodged, follow the claim with the RAF contact centre: check an RAF claim status. If the deceased was killed at work (for example a driver on duty), compensation may also be due from the Compensation Fund: see COIDA. The family of a contributor to the UIF may also claim the UIF dependant's benefit within 18 months: see UIF claims.

Frequently asked questions

How much does the RAF pay for a death?
There is no fixed death payout. The RAF pays the proven loss of support of the dependants, capped at R390 664 a year per deceased breadwinner for accidents from 31 July 2026, plus the necessary actual cost of the funeral or cremation.

Who can claim loss of support from the RAF?

A person the deceased had a legal duty to support — typically a spouse (including by customary marriage) and children; others must show the legal basis of the dependency, for example in an affidavit.

Does the RAF pay for a tombstone or catering?

No. The RAF's funeral FAQs exclude catering, flowers, the tombstone, family transport, programmes, vigil costs and the hire of chairs, tents and toilets. It pays transport and storage of the body, the coffin, embalming, the death certificate, burial or cremation and grave or cremation fees.

Who can claim RAF funeral costs?

The executor of the estate, the heirs, or an immediate family member who had a legal duty to pay and actually paid for the funeral or cremation. The claimant pays first and claims with the invoice and proof of payment.

Does the RAF pay for the death of a person who caused the accident?

The RAF compensates loss caused by the negligence of a driver or owner. A driver who was the sole cause of the accident cannot claim for his or her own injuries (RAF FAQs); a claim for that driver's dependants turns on whether another driver was negligent.

Chapter 5

RAF claim status: how to check a Road Accident Fund claim, and what the stages mean

Reviewed 28 October 2026 · online: https://tulinde.co.za/raf-claim-status/

Short answer Checked 28 October 2026

To check a **Road Accident Fund (RAF) claim status**, call the RAF contact centre on **087 820 1 111** (Monday to Friday, 07:30–16:30), send an **SMS to 44930**, or e-mail **Contactcenter@raf.co.za**; the RAF's website also links to its **Self Service Portal** and **Chatbot**. Have your claim reference and ID number ready. By law, a lodged claim the RAF does not object to within **60 days** is deemed valid, and you may sue after **120 days** if it has not been settled. If a lawyer handles your claim, ask the lawyer first: the RAF pays the compensation first and the legal costs later.

The official ways to check an RAF claim

Channel	Details	Source
Contact centre	**087 820 1 111**, Monday to Friday 07:30–16:30	RAF
SMS	**44930**	RAF
E-mail	Contactcenter@raf.co.za; outstanding documents go to contactcentre@raf.co.za with the subject line "Backlog Documents"	RAF
Online	The RAF website's menu links to the **RAF Self Service Portal** (selfservice.raf.co.za) and the **RAF Chatbot** (chatbot.raf.co.za)	RAF
In person	RAF regional offices and customer service centres, where information officers help direct claimants free of charge	RAF FAQs
Head office	2 Eco Glades Office Park, 420 Witch Hazel Avenue, Centurion; (012) 621 1691, Monday to Friday 07:45–16:00	RAF

The RAF calls this step **"drive your claim forward"**: it asks claimants to verify with the contact centre that **all required documents** were received (RAF, how to claim). An incomplete claim is sent back at the pre-assessment stage — that is the most common reason a status does not move.

> Complaints about how the RAF handles your claim: complaints@raf.co.za. Fraud: fraud@raf.co.za. Unethical conduct: 0800 111 224 (RAF).

What happens after you lodge: the stages and the legal clock

The RAF's how to claim page describes three things the Fund decides once the claim is lodged:

1. **Validity** — was there a road accident, does the claim comply with the Act, was it lodged in time? An incomplete claim is objected to and the documents are returned for you to resubmit.
2. **Merits** — who was to blame, and in what proportion (your share of blame reduces the payout).
3. **Quantum** — how much the losses are worth: medical costs, income, general damages for a serious injury, support or funeral costs.

The RAF Act puts a clock on the first steps:

Rule	What it means for your status	Law
60 days	If the RAF does not object to the validity of your claim within 60 days of receiving it, the claim is **deemed valid in law in all respects**	s 24(5)
120 days	You may not issue summons before 120 days have passed since lodging, unless the RAF rejects the claim in writing earlier	s 24(6)
5 years	A claim must be settled or taken to court within 5 years of the accident, or it prescribes	s 23(3)

Keep the RAF's written acknowledgement of receipt: when you deliver a claim by hand, the RAF must acknowledge receipt and the date **in writing** (s 24(1)(b)). That date starts the 60-day and 120-day periods.

Why RAF payments come in parts (the "second payment")

The RAF's Know your rights page explains that when a claim succeeds it pays **the compensation, the legal costs (if the matter went to court) and interest (if applicable)**, and that **"the payments**

are typically staggered over time with the compensation paid first and the legal costs paid much later".

- Before legal costs are paid, your attorney drafts a **party-and-party bill of costs** and negotiates it with the RAF.
- If they cannot agree, the bill goes to the **Taxing Master**, who assesses it and issues an allocator confirming the amount the RAF must pay.
- Your own attorney's fee is set by your **fee agreement**, usually a contingency fee agreement under the Contingency Fees Act 66 of 1997 (RAF).

A contingency fee agreement must state, among other things, what counts as success, how fees are calculated, and that you may withdraw within **14 days** of signing; you must receive a copy on the day you sign. If you feel aggrieved by the fees, you can refer the agreement to the **Legal Practice Council** (info@lpc.org.za, 010 001 8500) (RAF).

> The RAF publishes no standard number of days between the compensation payment and the payment of legal costs. Ask your attorney for the date the bill of costs was sent to the RAF, and for a copy of the settlement or court order.

If you claimed directly, without a lawyer

The RAF says a lawyer is not required and that its information officers help claimants **free of charge** (RAF FAQs). If you lodged directly, you are the RAF's contact: check the status yourself with the channels above, and send missing documents with your claim reference. Never sign away a share of your payout to a "claims helper" who is not an attorney: the RAF does not have to pay such a claim (s 19(c) and (d) of the RAF Act).

Who can claim, the documents and the deadlines: Road Accident Fund claims. Claiming for general damages: RAF serious injury assessment. After a death: RAF death claims.

Frequently asked questions

How do I check my RAF claim status?

Call the RAF contact centre on 087 820 1 111 (Monday to Friday, 07:30–16:30), send an SMS to 44930 or e-mail Contactcenter@raf.co.za with your claim reference. The RAF website also links to a Self Service Portal and a Chatbot.

How long does an RAF claim take?

The Act sets no total duration. The RAF has 60 days to object to the validity of a lodged claim (s 24(5)); you may sue after 120 days if it has not been settled (s 24(6)); and the claim must be settled or taken to court within 5 years of the accident (s 23(3)).

How long does the RAF second payment take?

The RAF says payments are staggered: the compensation is paid first and the legal costs much later, after the attorney's bill of costs is agreed or taxed by the Taxing Master. It publishes no standard waiting time.

What is the RAF SMS number?

44930, according to the RAF's how-to-claim page, which also gives the contact centre number 087 820 1 111.

Where do I send missing RAF documents?

The RAF asks for outstanding documents to be e-mailed to contactcentre@raf.co.za with the subject line "Backlog Documents". The claim itself must be lodged in original, by hand or registered post.

Chapter 6

Car insurance in South Africa: what the law requires, what the RAF covers and what you buy yourself

Reviewed 28 October 2026 · online: https://tulinde.co.za/motor-insurance/

Short answer Checked 28 October 2026

Car insurance is not compulsory in South Africa. The only compulsory cover is the **Road Accident Fund (RAF)**, paid by every motorist through a **R2.25 per litre** fuel levy, and it pays only for injury and death — **never for damage to your car or anyone else's**. Private motor insurance comes in three forms — third party only, third party fire and theft, and comprehensive — and the Policyholder Protection Rules oblige the insurer to show you the premium, the excesses and the main exclusions before you sign.

Is car insurance compulsory in South Africa?

No Act requires a South African driver to buy a private motor policy. What the law does impose is the **Road Accident Fund**: under the Road Accident Fund Act 56 of 1996, the Fund compensates people injured, and the dependants of people killed, by the negligent driving of a motor vehicle in South Africa (section 17). It is financed by a **Road Accident Fund levy on fuel** (section 5), so every motorist pays for it at the pump.

Because the RAF exists, section 21 of the Act bars most claims for bodily injury or death **against the driver or owner** of the vehicle: the injured person claims from the Fund instead. But the RAF's own cover page is explicit: its indemnity **does not apply to damage to motor vehicles, personal effects, buildings, luggage or goods**. If you crash into another car, you can be sued for the repair bill — and that is the gap private insurance fills.

Compulsory third-party cover has been discussed: in the 2020 Budget Speech the Minister of Finance called it "one option" to share the RAF's costs. It is not law.

> Bought your car on finance? Read your finance agreement: it may oblige you to keep the vehicle insured, whatever the law says.

The three types of car insurance

The national qualification standard for motor insurance advisers (SAQA unit standard 120005) lists the forms of personal motor cover as **comprehensive, third party, and third party fire and theft**. In plain terms:

- **Third party only** — pays for damage you cause to other people's vehicles and property. Nothing for your own car.
- **Third party, fire and theft** — the same, plus your own car if it is stolen or damaged by fire. Accident damage to your own car is not covered.
- **Comprehensive** — third-party liability plus your own car, including accident damage, theft and fire.

Exact cover always depends on the policy wording. The full side-by-side comparison is in third party vs comprehensive.

What affects the premium

Insurers set their own rates, and Tulinde does not publish prices it cannot verify. What the regulator's rules do guarantee is transparency: under rule 11.4.2(e) of the Policyholder Protection Rules, before you sign the insurer must tell you:

- the premium and how often it is payable;
- **any premium increases, how often and on what basis**, and whether an increase comes with more cover;
- what happens if you miss a payment;
- if the premium is not guaranteed, for how long it is guaranteed and when it will be reviewed.

The National Financial Ombud (NFO) notes that every collision drives repair costs up and that insurers pass this on through rising premiums — one reason why your driving record matters.

The excess: what you pay on every claim

The excess is the first part of a claim that you pay yourself. Rule 11.4.2(d)(iii) of the Policyholder Protection Rules obliges the insurer to give you, before the policy starts, **concise details of every excess that may become payable, when it applies and what happens if you do not pay it**.

Policies often have several excesses (a basic one, plus extra amounts for young or newly licensed drivers, for example). Ask for them all in writing and work out what you would pay on a typical claim before you choose a cheaper premium with a higher excess.

What to check before you sign

Rule 11.4.2 of the Policyholder Protection Rules lists what the insurer must disclose before you enter into a policy. Use it as a checklist:

1. **The insurer's name and contact details**, and the type of policy in plain words.
2. **What is covered**: the benefits, when cover starts and ends, the risk insured.
3. **Fees, charges and commission** paid to the broker or agent.
4. **All excesses** and when they apply.
5. **Significant exclusions and limitations** — these must be shown prominently.
6. **Cooling-off rights** and how to use them.
7. **What you must disclose** (for example regular driver, where the car sleeps, its use) and what happens if you do not.
8. **How to complain**, with the insurer's and the ombud's contact details.

Within **30 days** after the policy starts, the insurer must send all this in writing with evidence of cover (rule 11.5.1). More on your rights: policyholder rights.

Why car claims get rejected — lessons from the Ombud

The NFO's Non-life Insurance Division publishes the cases it decides. Three recurring reasons for rejected motor claims:

- **Speeding.** Insurers rely on the "due care" exclusion, but the NFO holds that speed alone is negligence, not recklessness, and negligent driving is covered: it told an insurer to pay a driver doing 71 km/h on a bend. Some policies exclude cover when you exceed the limit by **more than 20 km/h**; that exclusion must be highlighted to you before the policy starts, and tracking data can prove it.
- **Alcohol.** The insurer does not need a breathalyser result: it only has to show on a balance of probabilities that the driver was under the influence, using witnesses, medical notes, tracking or phone data, or bank statements (NFO). Leaving the scene unlawfully can itself be an exclusion.
- **Unroadworthy car.** Worn tyres and brakes are the most common grounds. The insurer must show the defect was material to how the accident happened: the NFO upheld a rejection where a worn tyre caused aquaplaning, and overturned one where worn brakes played no part.

If your claim is rejected, rule 17.6 of the Policyholder Protection Rules gives you rights: written notice **within 10 days** of the decision with reasons; **at least 90 days** to make representations; a reply **within 45 days**; and at least **6 months** after those 90 days before any contractual time bar to sue can apply.

Then go to the NFO, which is free (how to complain). Lodging a complaint there suspends prescription while it runs (NFO FAQs). Steps: how to complain.

Injuries are a separate claim — against the RAF

Your car policy pays for vehicles and property. If someone is hurt or killed, the claim for medical costs, loss of income, loss of support or general damages goes to the **Road Accident Fund**, not to your insurer. Deadlines are strict: **3 years** from the accident when the other driver or owner is identified, **2 years** for hit-and-run (RAF FAQs). Full guide: Road Accident Fund claims.

Next steps after a crash with injuries: check an RAF claim status · the serious injury assessment (RAF 4) · RAF claims after a death.

Frequently asked questions

Is car insurance compulsory in South Africa?

No. No law requires a private motor policy. The compulsory scheme is the Road Accident Fund, funded by a fuel levy, which covers injury and death but never damage to vehicles or property.

What happens if I hit a car and I have no insurance?

The other owner (or their insurer) can claim the repair cost from you personally. The RAF only covers bodily injury and death, not damage to vehicles (RAF cover page).

What are the three types of car insurance?

Third party only, third party fire and theft, and comprehensive — the forms listed in SAQA unit standard 120005. Only comprehensive covers accident damage to your own car.

Must the insurer tell me the excess before I sign?

Yes. Rule 11.4.2(d)(iii) of the Policyholder Protection Rules requires concise details of every excess, when it applies and the consequences of not paying it.

My car claim was rejected. What can I do?

The insurer must give written reasons within 10 days; you have at least 90 days to make representations and it must answer within 45 days (PPR rule 17.6). After that, complain free of charge to the National Financial Ombud.

Can my claim be rejected for speeding?

Only if the policy allows it. The NFO treats speed alone as negligence, which is covered; a specific exclusion for exceeding the limit by more than 20 km/h must have been highlighted to you before the policy started.

Chapter 7

Third party vs comprehensive car insurance in South Africa

Reviewed 28 October 2026 · online: https://tulinde.co.za/third-party-vs-comprehensive/

Short answer Checked 28 October 2026

Third party insurance pays for damage you cause to other people's cars and property; comprehensive also pays for your own car, including accident damage, theft and fire. Third party, fire and theft sits in between: it adds theft and fire, but not accident damage to your car. Injuries are not what these policies are mainly for — in South Africa **injury and death claims go to the Road Accident Fund**.

Side by side

The three forms of personal motor cover named in the national standard for motor insurance (SAQA unit standard 120005), in general terms — the policy wording always decides:

	Third party only	Third party, fire and theft	Comprehensive
Damage you cause to another person's car or property	Yes	Yes	Yes
Your own car stolen	No	Yes	Yes
Your own car damaged by fire	No	Yes	Yes
Accident damage to your own car	No	No	Yes
Injury or death of other people	Claimed from the RAF	Claimed from the RAF	Claimed from the RAF
Excess payable on a claim	As stated in the policy	As stated in the policy	As stated in the policy

> None of the three is compulsory by law. The only compulsory scheme is the Road Accident Fund, and it never pays for damage to vehicles (RAF).

Third party only: who it suits

Third party cover protects you against the most dangerous financial risk on the road that the RAF leaves open: **being sued for someone else's car**. The RAF Act shields drivers against most injury claims (section 21 of the RAF Act), but not against property damage.

It suits an older car you could afford to lose or replace yourself. It does nothing if your car is stolen, burns or is written off in a crash you caused.

Third party, fire and theft

This adds cover for your own car against **theft and fire** on top of third-party liability. It is a middle option when theft is your main worry but you are willing to pay for your own accident repairs.

Check how the policy treats hijacking, attempted theft and the security devices it requires: those conditions sit in the exclusions and limitations, which the insurer must show you prominently before you sign (rule 11.4.2(g) of the Policyholder Protection Rules).

Comprehensive

Comprehensive covers your own car as well as your liability to others, including **accident damage**. It is the only one of the three that pays to repair your car after a crash you caused.

Because it pays the most, it also has the most conditions. The National Financial Ombud sees comprehensive claims rejected for unroadworthy tyres or brakes, for driving under the influence and, under some policies, for exceeding the speed limit by more than 20 km/h.

Who pays what after a crash

Three situations show how the policy type and the RAF fit together:

- **You cause a crash and damage another car.** Any of the three policies pays the other owner, subject to your excess. Without insurance, the other owner or their insurer can claim from you personally — the RAF does not pay for vehicles (RAF).
- **Someone is injured in the crash.** The injured person claims from the Road Accident Fund, within 3 years of the accident (section 23(1) of the RAF Act). Section 21 of the Act bars most injury claims against you as driver or owner. See Road Accident Fund claims.

- **Your own car is damaged in a crash you caused.** Only comprehensive pays. With third party only or third party, fire and theft, the repair is yours.

Whatever the cover, if the insurer rejects your claim it must give you written reasons within 10 days and at least 90 days to make representations (rule 17.6 of the Policyholder Protection Rules). After that you can complain free of charge to the National Financial Ombud (NFO); see how to complain.

How to choose

1. **Check your finance agreement** if the car is not paid off: it may require a specific level of cover.
2. **Ask what you could pay yourself**: could you replace the car tomorrow if it were stolen or written off? If not, look at third party, fire and theft or comprehensive.
3. **Compare excesses, not only premiums.** The insurer must disclose every excess before you sign (PPR rule 11.4.2(d)(iii)).
4. **Read the exclusions** — speed, alcohol, roadworthiness, unlicensed drivers, security devices.
5. **Check whether the premium is guaranteed** and how increases work (PPR rule 11.4.2(e)).

More on the basics: car insurance in South Africa. Registered insurers: insurance companies.

Frequently asked questions

What is the difference between third party and comprehensive insurance?
Third party pays for damage you cause to other people's vehicles and property. Comprehensive also covers your own car, including accident damage, theft and fire.

Does third party insurance cover my car if it is stolen?
Not third party only. Third party, fire and theft adds theft and fire cover for your own car; comprehensive covers theft, fire and accident damage.

Is third party insurance compulsory in South Africa?
No. Compulsory third-party insurance was raised as "one option" in the 2020 Budget Speech but it is not law. The compulsory scheme is the Road Accident Fund, which covers only injury and death.

Does comprehensive insurance cover injuries?
Claims for injury or death caused by a vehicle are made to the Road Accident Fund under the RAF Act. Your car policy is mainly about damage to vehicles and property; check the wording for any personal accident benefits.

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