

Motor vehicle accident

Who we are

The Malcor Medical Aid Scheme (referred to as 'the Scheme'), registration number 1547, is the medical scheme that you are a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Claiming for medical expenses after a road accident

Payment of accident related medical expenses

If you're involved in a motor vehicle accident, the Malcor Medical Aid 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 your Medical Scheme's accident-related medical expenses which will be provided to you or your attorney. If the Road Accident Fund pays for medical expenses which were previously paid by the Scheme, the Scheme must be reimbursed with the amounts paid by the Road Accident Fund.

Inform Malcor Medical Aid Scheme about the accident

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

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

If you use one of the approved attorneys, they will assess 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 so we can 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/out-of-hospital benefit (if applicable) and/or the Scheme's risk pool.

The following attorneys are 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
	Josephs Attorneys	Tel: 011 325 2886
Gauteng, West Rand, North West, Free State	Bhika Calitz Attorneys	Tel: 011 693 5346
Pretoria, Limpopo Province and Mpumalanga	Riette Oosthuizen Attorneys	Tel: 012 460 6359
	Shane White Inc Attorneys	Tel: 012 348 8859
	Gert Nel Inc Attorneys	Tel: 012 333 8290
	De Broglio Inc (Pretoria)	Tel: 011 446 4200
	Dyason Attorneys	Tel: 012 452 3500
	MacRoberts Attorneys	Tel: 012 425 3400
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
	Gert Nel Inc Attorneys (George)	Tel: 087 233 9041
Durban, Pietermaritzburg and KwaZulu Natal	Thorrington Smith & Silver	Tel: 031 307 5171
	Friedman & Associates	Tel: 031 564 8043
	Berkowitz Cohen Wartski	Tel: 031 314 9300
	A Wolmarans Inc Attorneys (KZN)	Tel: 031 564 9718
	Gert Nel Inc Attorneys (KZN)	Tel: 087 233 9041
Bloemfontein and Free State	Pieter Skein Attorneys	Tel: 051 400 4000
Port Elizabeth, East London and Eastern Cape	Jaco Hattingh Litigation Attorneys	Tel: 041 379 2736
	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 email to THIRD_PARTY_RECOVERY_SERVICES@malcormedicalaid.co.za

You can also contact Charmain le Grange on 011 529 5097.

Complaint process

You can lodge a complaint or query with Malcor Medical Aid Scheme directly on 0860 100 698 or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process.

Members who want to approach the Council for Medical Schemes for assistance can do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.com. Customer Care Centre: 0861 123 267, website: www.medicalschemes.com