

BENEFITS *Offered:*

◆ **PERSONAL INJURY CLAIM**

◆ **FUNERAL EXPENSES CLAIM**

◆ **LOSS OF SUPPORT CLAIM**

◆ **LOSS OF EARNINGS/INCOME CLAIM**

◆ **GENERAL DAMAGES**



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PERSONAL INJURY

The Fund is now involved in the claims process from the accident occurrence through partnership with EPR.

Our Case Management team will endeavour to visit accident survivors at the hospital bed upon notification of the accident to assist the patients to lodge a claim and initiate the treatment and rehabilitation process.

In cases where a claimant walks in to lodge a Past medical expenses claim, these are reimbursed to the claimant only when proof of expenditure has been produced.

Future medical expenses are determined mostly through the services of various medical experts to whom the Fund sends claimants for examination.

Compensation is up to E1 000 000 per accident.

FUNERAL EXPENSES CLAIM

People who have lost relatives to a road traffic accident within the country have the right to claim compensation for funeral costs.

What should be noted here is that proof of expenditure must be produced. This could be in the form of receipts of expenditure, for instance, at a morgue, or an invoice for a purchased coffin.

However, the Fund can only reimburse expenses up to a maximum figure of E10 000.

LOSS OF SUPPORT

Where a breadwinner has died in a road traffic accident, his/her Dependants have a right to claim loss of support from the Fund.

What is required in such cases is proof of the deceased's earnings at the time of the accident, which could be in the form of pay slips or bank statements.

Compensation up to E350 000 subject to the overall limit of E1 000 000.

LOSS OF EARNINGS/INCOME

Past loss of earnings or income is offered where the claimant due to his/her injuries was unable to work and as a result lost income before he/she was made an offer.

On the other hand, future loss of earnings/ income is offered where the claimant due to his/her injuries will be unable to work even after the time of the offer being made, either for a specified period or for the rest of his/her life.

Unlike past loss of earnings/income, though the money is reflected as part of his/her compensation, it is not given to the claimant as cash, but paid to the claimant in annual instalments.

Compensation up to E350 000 subject to the overall limit of E1 000 000.

GENERAL DAMAGES

General Damages are offered to the claimant for pain and suffering, disfigurement, loss of advantage or loss of amenities. It could be referred to as "sorry money".

Though the claimant is required to state a figure when filling our claim form, the amount offered is calculated based on precedents, thus may be lower or higher than what is anticipated.

Compensation up to E150 000 subject to the overall limit of E1 000 000.

WHO ARE WE?

The SMVAF was established under the Motor Vehicle Accidents Act, No13 of 1991 (the Act) in order to create an instrument whereby victims of road accidents could be compensated without having to have recourse to third-party insurance that, for many in the years leading up to the legislation, was unaffordable.

The income that supports the operations of the Fund, is a levy paid by all drivers and vehicle owners at the point of fuel purchase.

The cover provided by the Fund, as the first party, indemnifies the driver or vehicle owner as the second party, in the case of a claim by the victim, as the third party, when an accident occurs.

OUR VISION & MISSION

Vision: To be a road accident fund that provides best care and excellent service for value.

Mission: To effectively provide quality medical treatment, rehabilitation and compensation for motor vehicle accident victims, and to collaborate with stakeholders in the prevention of road traffic accidents, through implementing global best practices.

OUR VALUES



Compassion - We will always express the highest level of compassion when dealing with clients' cases.



Integrity - We will always demonstrate the highest level of integrity when working with stakeholders and clients.



Professionalism - We will always demonstrate the highest level of professionalism when working with stakeholders and clients.



Innovation - We will seek to apply innovative technology-driven ways and methods in delivering solutions/services to our clients.



Teamwork - We will always work as one united team, at section, departmental and corporate level.

SMVAF CLAIM

Benefits