



Personal Accident Policy – Claims Process

Please note the following important points in the event of a motorsport accident resulting in an insurance claim.

1. Following an injury, it is imperative that the competitor informs Motorsport South Africa within 30 days from the date of the accident and submits the correct and completed Claim form to insurance@motorsport.co.za or the claim will not be entertained. Claim forms and the Medical Certificates can be obtained from MSA or downloaded from the MSA website www.motorsport.co.za. The competitor is required to complete and sign the Claim Form (or if the competitor is a minor, his/her parent/guardian needs to sign) and the doctor who treated/is treating the competitor must complete and sign the Medical Certificate and return same to MSA within 30 days. Anything exceeding this time frame may result in claims not being entertained. Invoices must be submitted to MSA as and when received and not held back until the end of the treatment.
2. The Claim Form, Medical Certificate and Certified Copy of ID, together with the ORIGINAL medical accounts must be submitted to Motorsport S.A. The insurers are unable to process the claim without the forms and/or accounts.

All competitors will be liable for payment of the first R1,000.00 for each and every injury/claim they sustain at a MSA sanctioned event.

3. The claim will be administered at MSA offices and forwarded on to the Insurers for processing. However, all queries regarding claims must be directed to MSA. The claim will take approximately 2 - 4 weeks from date of receiving original documentation, depending on whether or not there are any queries **AND PROVIDED ALL ORIGINAL DOCUMENTS HAVE BEEN SUBMITTED AND ALL PROCEDURES ARE FOLLOWED**
4. It is imperative that each and every competitor sustaining an injury and/or fall is seen by the Doctor or Paramedic at the event, on race day. This will confirm that you have been injured at a specific MSA event and not at any other time. No matter how trivial the accident might seem at the time, please ensure you have been seen by the Medic and your name has been added to the Accident Report Form. The Accident Report Form is sent to the insurers for further verification. Failure to adhere to ensure your name appears could result in your claim being repudiated by the Insurers.

THE FOLLOWING POINTS ARE IMPORTANT TO NOTE:

1. A person is unable to lodge a claim with MSA if they have submitted a claim to their Medical Aid. The only time such a claim will be entertained is if the competitor wishes to be paid out for costs from their Medical Aid savings account and/or the shortfall (in excess of R1000-00), in which case, the relevant original accounts must be accompanied by legible Medical Aid statements reflecting payments and shortfalls, together with the relevant original invoices. It is illegal and considered fraudulent to claim from both Medical Aid & Medical Insurance as you are not allowed to make a profit on insurance claims.
2. In the event of a competitor having involved his/her medical aid in order to get admitted to hospital, MSA must still be notified of this fact and a claim must still be registered for record purposes.

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3. A competitor/official is at all times liable for payment/settlement of their own medical accounts. It is not the responsibility of MSA to contact the medical practitioner/hospitals with regard to payments. Competitors/officials must ensure that he/she gives his/her own address to doctors and hospitals and in turn forward these original accounts to MSA as soon as possible.
4. A competitor can only claim for MSA sanctioned events and official practice (provided the official practice is listed in the event's Supplementary Regulations). The policy does not cover competitors competing in events run by other organizations and will only apply to MSA sanctioned events.
5. Permission for a competitor / official to be air-lifted to a hospital can only be requested by the events relevant Chief Medical Officer or Chief Medical Coordinator (ALS Paramedic) who must, in turn obtain authorisation from The Medical Panel. Re-location by air will also need authorisation and only be considered if a life-threatening situation occurs.
6. In the event of secondary treatment being necessary (i.e. having pins/plates removed at a later date) a letter must be produced by the doctor motivating such treatment. This treatment will only apply with-in the 12 months period that the claim is open. NB: should you require a second operation, authorisation for this must be obtained through MSA at least two weeks prior to the operation.
7. Prolonged treatment such as physiotherapy, X-rays, hyperbaric treatment requires a detailed letter of motivation from the treating doctor. Refer to Policy document.
8. The use of private facilities except where private facilities are ordered by a Doctor will **NOT BE PAID.**
9. Claimants are requested to take advantage of discounted Doctors accounts and claimants should submit accounts as soon as possible so that the claimant could benefit from such discounts.
10. All medical expenses are only covered for a 1 year/12-month period from date of injury.
11. In the event of a death claim, certified copies of a post mortem report, ID document, BI-1663 report and death certificate must be submitted with the claim form before a claim will be paid out. In some instances, a police report and/or witness report might be required.

If a claim is submitted to MSA and the above procedures are not followed, the claim will be returned for the competitor/officials own account, which could result in unnecessary delays.

PLEASE NOTE: IF A COMPETITOR SUBMITS A 'FITNESS TO COMPETE' FROM THE DOCTOR. YOUR CLAIM WILL BE CLOSED AND NO FURTHER INVOICES FROM THE DATE OF LETTER ONWARDS, WILL BE CONSIDERED. If a competitor is deemed fit and healthy, there is no reason for further medical expenses. The only medical expenses that will be considered, are claims pertaining to the competitor's injury, with service dates prior to the Doctors clearance letter.