

Volkswagen Financial Services



All Road Bundle

Welcome to your Volkswagen Financial Services All Road Bundle membership. The All Road Bundle is a unique set of benefits removing the headaches associated with vehicle ownership.

Your membership will remove the stress of licensing your vehicle annually, help you settle fines nationally and ensure you receive 100% of any claim against the Road Accident Fund should you need to make a claim.

Powered by

Trafico.



Volkswagen Financial Services



License Disk Renewal



Trafico will provide you with an annual licence renewal service delivering your new vehicle licence disk to your door at absolutely no additional cost to you. All service and delivery fees are covered by your Volkswagen Financial Services All Road Bundle membership. A simple benefit yet one that will remove the annual slog of spending long periods of time in queues whilst processing your licence renewal.

How it works:

- You will receive a notification via e-mail or via WhatsApp 10 months after the purchase of the vehicle to remind you that your vehicle licence disc is up for renewal, and annually after that.
- You can follow the provided URL and register on the Trafico portal. You will be required to capture the additional vehicle information or upload the license disc for the system to populate required info.
- A quotation will be generated with the information provided and will include all department, and penalty fees applicable; however, the actual license renewal service is free of charge.
- Before proceeding to payment, you will be required to provide certain documents for compliance. These documents include the ID, proof of address and an electronic signature for the mandate.
- Upon completion, you can proceed to make payment via the secure Pay gate payment platform and choose a delivery point for the courier.
- Receipt of payment notifies the Trafico team to commence with the renewal of the license disc.

Commuta Care



South Africans spend a large portion of their time on our roads and accidents are a sad reality. To this end the Road Accident Fund (RAF) was created to support those injured or killed due to road accidents. Sadly accessing benefits from the Road Accident Fund is not straightforward and requires the assistance of attorneys and medical specialists. As a result most claimants of the Road Accident fund never see the full benefit of their claim.

Through Commuta Cares' network of service providers we ensure that victims of motor vehicle accidents have immediate and speedy access to an effective Road Accident Fund claims management system with ZERO costs to themselves and effectively halving the claim turnaround time... Which means 100% of the claim goes to the claimant.

Your membership benefits

- 100% pay-out from the RAF at the end of the claim period
- Free administration and claims management
- Free legal representation
- Free required medical and legal reports
- Free required loss of support reports
- Free required actuarial reports for loss of earnings

What can you claim for from the RAF?

- All past hospital and medical expenses
- Future medical expenses
- All past and future loss of earnings due to disability
- All existing and future loss of support for the dependant of a deceased victim
- General damages for pain, suffering, loss of amenities and quality of life
- Funeral expenses

Who can claim from the RAF?

- A person who was personally injured in a road accident (except the driver who was the sole cause of the accident).
- The dependent of a person who died in a road accident.
- A close relative of the deceased can claim for funeral expenses.

Who is covered under your All Road Bundle Membership

- You, as the main member, or
- your spouse or partner (under the Marriage Act, 68 of 1961; the Recognition of Customary Marriages Act, 68 of 1997; the Civil Union Act, 17 of 2006; or the tenets of any Asiatic religion).
- Any child under the age of 21 who is dependent on you (including adopted, foster and step-children, as well as children who are totally physically and/or mentally handicapped and reliant permanently on your support) or 25 years if they are full-time students and not married.



The Road Accident Fund (RAF)

Is a government entity funded through the national fuel levy providing a benefit to those injured or killed as a result of a road accident within South Africa due to third party negligence. The RAF is a South African initiative and therefore only covers you if the incident takes place on a South African road. To claim from the RAF you will need to prove the seriousness of your injury and that another party was at fault. The claims process is complicated and can take a long time and cost a great deal of money.

What costs are covered by my membership?

All the costs involved in submitting a claim to the RAF.

How do I claim?

If you have been injured in a road accident and want to register a claim with the Road Accident Fund:

- **Contact us on 0860 266 688 during office hours (08:30 - 16:30).**
- Provide your ID or All Road membership number to verify your membership.
- Our claims team will get in touch and guide you from there.

Please note, your All Road Bundle membership must be active for the duration of the Commuta Care claim process.

Fines Assist Benefit

Trafico.™

Fines Assist, powered by Trafico, has integrated with the largest issuing authorities, allowing us to provide you with a comprehensive listing of your fines. We also offer a single electronic platform for paying those fines. As an All Road member, your Fines Assist benefit can save you up to 50% on fines.

How it works:

- Once your first debit order has been collected, we will activate your Fines Assist benefit and start collating all traffic fines from issuing authorities.
- You will then receive your first Fines Assist communication (email) containing a summary of your fines and a link to your portal, for which you will need to create your own password to access.
- This portal is where you are able to pay for your fines.
- Upon payment, your signature and copy of ID will be required for validation.
- We settle the relevant fines in the area concerned on your behalf, and will update your portal to indicate the settlement and outcome.

Traffic fines are a common occurrence on our roads. Neglecting these fines can quickly result in penalties, disruptions in annual vehicle license renewals, and, in extreme cases, legal repercussions. Adding to the challenge is the absence of a centralised government platform for individuals to conveniently access and settle their national fine history, presenting a significant hurdle for most.

Terms and Conditions

General Conditions

1. Your All Road Bundle membership will continue as long as you pay your monthly membership fee.
2. Your All Road Bundle membership must be active for the duration of the Commuta Care claim process.
3. Your licence renewal will only be processed if you are a fee paying member of the All Road Bundle membership.
4. You are able to claim your licence renewal benefit immediately with no waiting period.
5. You will have access to your Fines Assist portal as long as you are a fee paying member of the All Road membership.
6. Fines payment services will cease at the end of the month in which the last membership fee was collected.
7. The member reserves the right to cancel this membership at any time after giving 30 (thirty) day's notice of such intention.
8. RC VAS Direct (Pty) Ltd are the administration company appointed to provide administration services for the All Road Bundle membership. They will be issuing and delivering payment instruction to your banker for membership collections against your account.
9. The membership amount will be debited from the bank account per your schedule. If your banking details change please contact us. Please note that the monthly debit order reference will commence with "All Road".
10. If there are insufficient funds in your account to make your payment, you authorise us to track your account and re-present the instruction for payment as soon as sufficient funds are available in your account.
11. Should the debit date fall on a Sunday, payment will be deducted on the next business day.
12. Should the debit date fall on a recognised public holiday, payment will be deducted on the next business day.

Fines Assist Benefit

Traffic Fine Exposure

Your traffic fines, currently outstanding within South Africa's boundaries, will be displayed. This includes major areas and can be refined to rural areas upon request.

Discounts

A 25% discount on the original fine amount will be granted when possible and up to 50% for fines issued under AARTO. This will be reflected in your quotation.

Exclusions

No discounts apply to NAG (No Admission of Guilt), summons, warrant, enforcement orders, or fines with a value of R250.00 or less.

Quotation Validity

Quotations are valid for 48 hours due to escalating fine nature.

Mediation Process

Traffic fines may be mediated for a lesser amount, and invalid fines will be rescinded where possible. The completion timeline depends on local authorities, RTIA on behalf of AARTO, and courts.

Processing Duration

Reducing fines can take between 5 to 90 days.

Certain Fine Types

Some fines may not be mediated upon payment of invoices, based on the fine's nature and the issuing district. Trafico will monitor such fines until mediation or rescission is possible for finalisation.

Commuta Care Benefit

- The Commuta Care benefit is not an insurance product.
- The Commuta Care benefit is a service provided to help you claim from with the Road Accident Fund.

- The Commuta Care benefit covers:
 - You, as the main member, or
 - your spouse or partner (under the Marriage Act, 68 of 1961; the Recognition of Customary Marriages Act, 68 of 1997; the Civil Union Act, 17 of 2006; or the tenets of any Asiatic religion).
 - Any child under the age of 21 who is dependent on you (including adopted, foster and step-children, as well as children who are totally physically and/or mentally handicapped and reliant permanently on your support) or 25 years if they are full-time students and not married.
 - This service is only available if the motor accident happened within the Republic of South Africa.
 - A claim against the Road Accident Fund must be lodged within three years of the incident, except for hit-and-run events, which must be lodged within two years.
 - You must provide complete, accurate and true information at all times to us. Any incorrect information can jeopardise your claim with the Road Accident Fund.
 - We will assess the conditions of the claim and whether a claim exists against the Road Accident Fund.
 - You are free to get independent second opinions on the merits of the claim against the RAF, but we will not be responsible for any costs incurred.
 - We will not cover any costs incurred by you being approached by an outside party.
 - You do not have to use our services, but we will not be liable for any costs incurred by outside parties who help you.
 - At the time of the incident, you must comply with all the legal and regulatory requirements of the Road Accident Fund.
 - We do not guarantee a pay-out from the Road Accident Fund, but we will make all reasonable and necessary efforts to reach a settlement.
 - RC VAS Direct (Pty) Ltd will be issuing and delivering payment instruction to your banker for membership collections against your account. The membership amount will be debited from the bank account advised. If your banking details change please contact us. Please note that the monthly debit order reference will commence with "ALLROAD".
 - The members contributions must be fully paid at the time of the accident.

License Disk Renewal Benefit

- You hereby authorise Trafico to renew your license disk on your behalf. This will be done with the mandate that you signed on our portal when you completed the process of signing up.
- Service fees are included in your All Road membership. Department fees quoted are dependent on the province responsible for the license renewal and the weight (TARE) of your vehicle. Incorrect data provided to Trafico will result in an incorrect quote.
- You will be liable for additional costs accumulating due to a delay by you in sending supporting documents to Trafico.
- A reconciliation invoice will be payable, should the department fees of the local authority not correspond with the initial quoted amount.
- Quote is only valid for 7 days and dependent on expiry date of vehicle.
- Amounts are calculated from information provided by you and are subject to change should data not be correct.
- Should external factors cause a MVLX result from the local authority, additional charges may apply. This will trigger a new quote for payment. External Factors may include but is not limited to other unlicensed vehicles, outstanding fines, Roadworthy required.
- Services will be rendered upon acceptance of the quotation and payment of the invoice.
- Your license disk will be couriered to the address that you selected. It remains your responsibility to inform us if you did not receive the disk via courier.





CONTACT DETAILS

Membership Administration:

Share Call number: 0860 266 688 | Email: Allroad@commutacare.co.za

Commuta Care Queries and Claims:

Allroad@commutacare.co.za

Trafico:

Contact number: 021 250 0997 | WhatsApp: 060 060 3461 | Email: info@trafico.co.za

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