

Motor vehicle accident – 2025

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, 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 out-of-hospital benefit and/or the Scheme’s risk pool.

The following attorneys are our preferred providers:

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| Johannesburg, Randburg and East Rand | A Wolmarans Inc. Attorneys | Tel: 011 781 6050 |
| | Levin Tatanis Attorney | Tel: 011 886 0915 |
| | Clive Unsworth Attorneys | Tel: 011 618 2209 |
| | Greg Schlosberg Attorneys | Tel: 011 656 2850 |
| | Hirschowitz Flionis Attorneys | Tel: 011 880 3300 |
| | Erasmus De Klerk Inc. Attorneys | Tel: 011 678 1988 |
| | Jerry Nkeli & Associates | Tel: 011 838 7280 |
| | Podbielski Mhlambi Attorneys | Tel: 018 786 2919 |
| | Molefe Dlepu Inc | Tel: 011 616 0005 |
| Vereeniging, Vanderbijlpark, Parys | Mills Groenewald | Tel: 016 421 4631 |
| | Meise Nkaiseng Inc. | Tel: 016 420 2600 2500 |
| Pretoria and North West | Riette Oosthuizen Attorneys | Tel: 012 460 6359 |
| | Shayne White Inc. Attorneys | Tel: 012 809 0920 |
| | MacRobert Attorneys | Tel: 012 425 3400 |
| | Gert Nel Attorneys | Tel: 012 333 8290 |
| Limpopo Province | Marais Basson | Tel: 013 690 3968 |
| Mpumalanga Province | Marais Basson | Tel: 013 690 3968 |
| Cape Town and Western Cape | Sohn Wood Attorneys | Tel: 021 424 2638 |
| | De Vries, Shields Chiat Attorneys | Tel: 086 1465879 |
| | Jonathan Cohen & Associates | Tel: 021 422 5270 |
| Knysna, George and Plettenberg Bay | Gert Nel Attorneys | Tel: 012 333 8290 |
| Kimberley, Upington and Northern Cape | Gert Nel Attorneys | Tel: 012 333 8290 |
| Durban, Pietermaritzburg and KwaZulu Natal | A Wolmarans Inc. Attorneys (KZN) | Tel: 031 564 9718 |
| | Berkowitz Cohen Wartski | Tel: 031 314 9300 |
| | Thorrington Smith & Silver | Tel: 031 307 5171 |
| Bloemfontein and Free State | A Wolmarans BFT Branch | Tel: 051 111 0004 |
| East London, | McWilliams & Elliott Inc Attorneys | Tel: 041 582 1250 |
| | Kirk Attorneys INC | Tel: 043 735 1400 |
| Port Elizabeth, and Eastern Cape | Jaco Hattingh Litigation Attorneys | Tel: 041 364 2624 |
| | Jock Walter Attorneys | Tel: 041 363 5501 |

Contact us

Should you require further details on the claim process, wish to report a road incident, or desire to speak with a manager, feel free to reach out to any one of our below team members:

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| Email address | discovery_third_party_recovery_services@discovery.co.za | |
| Contact person and phone number | Tia | 011 529 3047 |
| | Gcinile | 011 529 5108 |
| | Vusi | 011 529 5701 |
| | Maria | 011 529 1747 |
| | Tsholo | 011 529 3056 |
| | Lance | 011 529 1806 |
| Escalation contact person and phone number | Yeolandi Greyson | 011 529 4747 |

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.co.za. Customer Care Centre: 0861 123 267, website: www.medicalschemes.co.za