## You need fair and sufficient car accident damage compensation

You need fair and sufficient compensation to enable you to do your car accident damage repair completely. This is what www.RAMLA.co.za

(a road accident management organisation) stands for. We have observed the present process for material car accident damage compensation, and detected fundamental shortcomings – to the detriment of many accident victims.

Fair practice means that no claim should overcharge the liable party, and not make a profit out of an car accident. The compensation offered must be sufficient to repair the damage fully and professionally.

To determine the correct material damage is one of the key issues for an accident victim. There are some satisfying scenarios where fair compensation can be achieved from the liable party without much hassle, but RAMLA detected quite a lot unsatisfying dramas where car accident victims stand alone, while they cannot even drive the damaged vehicle anymore.

If you are not in the position to fund your car accident repairs before receiving compensation, you may struggle.

The process of enforcing material compensation often takes quite some time. You may receive an offer to be compensated quite

soon, but the offer may be insufficient to repair your damage. The correct compensation amount must enable you to repair your damage to the extent that your vehicle is in the same condition as before the accident. This is what the law says in theory.

In practice there is much leeway to interpret this. If for example, the insurance company sends an assessor to examine the car accident damage he will file a report. The insurance company may offer you a settlement according to this report. However, the assessor will be working for the insurance company, and his duty is to minimise the damage. It is therefore not certain that his assessment will grant you a full and fair compensation you suffered in a car accident.

To be able to evaluate a settlement offer to determine if it is fair and just, you must know about the technical needs for your car repair.

In general if you mandate an attorney to support your claim, he will not be of much help here. Your panel beater may be contracted by the insurance company and not in a position to support you, as he knows that the insurance company pays him better.

RAMLA (Road Accident Management and Legal Action) serves a member in all respects of a car accident damage claim. A network of contracted workshops and panel beaters as well as professional and independent damage assessors will guarantee

you an objective damage examination.

The claim department files and pursues your car accident claim – all which without payment for service (if you are a member and pays a small monthly instalment for a membership fee).