

Motor vehicle accident – 2025

Who we are

The BMW Employees Medical Aid Society (referred to as 'BEMAS'), registration number 1526. 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 BEMAS.

Claiming for medical expenses after a road accident

Payment of accident-related medical expenses

If you're involved in a motor vehicle accident, the BMW Employees Medical Aid Society will pay for your accident-related healthcare expenses in accordance with the rules of BEMAS.

If you lodge a claim with the Road Accident Fund, you must include your BEMAS 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 BEMAS, BEMAS must be reimbursed with the amounts paid by the Road Accident Fund.

Inform BEMAS about the accident

You must inform BEMAS 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 BEMAS (to be refunded to BEMAS), loss of support for your dependents 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 BEMAS, the payment will be allocated to your Medical Savings Account/out-of-hospital benefit (if applicable) and/or BEMAS's risk pool.

The following attorneys are our preferred providers:

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:

Email address	discovery_third_party_recovery_services@discovery.co.za	
Contact person and phone number	Tia	011 529 3074
	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

Complaints process

You may lodge a complaint or query with BMW Employee Medical Aid Society directly on 0860 002 107 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following BMW Employees Medical Aid Society's internal disputes process.

Members, who wish to approach the Council for Medical Schemes for assistance, may 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