

ACCIDENT STORYBOARD

On 1 January 2013 Mr Guilty, an independent contract worker delivering parcels for a courier company, was talking on his cell phone whilst driving his own courier vehicle on the highway.

All of the sudden the traffic comes to a standstill.

Mr Guilty looked down at his cell phone to text his girlfriend right at that moment. When he looked up it was too late to avoid an accident.

Mr Guilty collided with the vehicle in front of him in which Mr and Mrs Unfortunate and their three children were travelling.

Mr Guilty was on his way to deliver an insured parcel when the accident took place. The parcel was a very exotic porcelain kettle that broke in the accident.

Mr Guilty was taken to hospital and discharged three days later. Mr Guilty could not afford to belong to a medical aid scheme.

Mr Guilty's motor vehicle was severely damaged in the accident and unfortunately he did not take out any personal insurance. Mr Guilty was wearing his safety belt and was therefore not seriously injured in this accident.

Mr and Mrs Unfortunate were not that lucky and both sustained serious injuries. The motor vehicle they were travelling in belonged to Mrs Unfortunate and was completely written off in the accident.

Their oldest daughter, Unlucky, 22 years of age and studying engineering, sustained spinal injuries which rendered her a quadriplegic. Unlucky, will no longer be able to continue with her studies. She was not wearing her safety belt and fell out of the car during the accident.

Their other two children, Michelle (16) and Jenny (18), sustained minor injuries. Both the girls had their safety belts on.

The two younger sisters were discharged from hospital the next morning.

Mrs Unfortunate was treated in hospital for a fractured tibia and discharged two weeks later. She did not wear her safety belt and that contributed to her injuries.

Mr Unfortunate was comatose due to the accident and sadly died three months later. He did wear his safety belt during the accident.

Mr Unfortunate had to pay maintenance in terms of a court order to his exwife, Ms Relieved, but was in arrear at the time of the accident to the amount of R40 000, 4 month's maintenance.

Mr Unfortunate was 45 years old at the time of his death and earned a salary of R60 000 per month. His wife, Mrs Unfortunate, works as a receptionist and earns R8 000 per month. Fortunately she has sick leave and utilised that during her absence from work.

Mr Unfortunate belonged to a compulsory group life insurance scheme and a lump sum pension to the value of R1 500 000 was paid out to Mrs Unfortunate on his death. She was also the beneficiary of his life insurance policy to the value of R2 000 000.