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Namibia

MVA Fund Namibia: road accident claims guide

5 chapters · every source listed

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MVA Fund Namibia: road accident claims guide 2026

For people injured in a road crash in Namibia and the families of people killed: what the MVA Fund pays, the claim deadline, and what a private motor policy adds.

This guide puts together 5 pages of Tulinde Namibia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 15 sources are listed at the end. Compiled on 31 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

The MVA Fund: how to claim after a road accident in Namibia

Reviewed 31 October 2026 · online: https://tulinde.africa/na/mva-fund/

Short answer Checked 31 October 2026

The **Motor Vehicle Accident Fund (MVA Fund)** compensates anyone injured or killed in a road accident in Namibia — driver, passenger or pedestrian — under the **Motor Vehicle Accident Fund Act 10 of 2007**. It pays medical treatment up to **N$1,500,000** per person, an injury grant up to **N$100,000**, loss of income or support up to **N$100,000 a year**, and a **N$7,000** funeral grant. A claim must be lodged **within one year** of the accident (section 34). The Fund is financed by a levy on fuel and does **not** pay for damage to vehicles or property. Emergency number: **9682**.

Who the MVA Fund covers

Section 24(1) of the Act: a person who suffers loss because of injury to himself or herself, or because of the death or injury of another person, "caused by or arising out of the driving of a motor vehicle by any person, including the person himself or herself, in Namibia" is entitled to the benefits of the Act. The driver who caused the accident can therefore claim too, subject to the Act's exclusions.

The Fund derives its income from the fuel levy and has no other source of funding (MVA Fund FAQ). Drivers do not buy a policy for this cover: it is paid at the pump.

> The MVA Fund pays for **injury and death only**. Repairs to your car, the other driver's car or someone's wall are not covered: that is what private motor insurance is for.

What the MVA Fund pays

Benefit (MVA Act, section 24(4))	Maximum
Medical treatment, injury management, rehabilitation and life enhancement, per injured person	N$1,500,000
Injury grant (cash compensation for injury)	N$100,000
Loss of income	N$100,000 a year, if you paid tax on your income (otherwise capped at the income-tax threshold)
Loss of support (dependants of a person killed)	Worked out on an income of at most N$100,000 a year
Funeral benefit, per person killed	N$7,000

The same amounts are listed on the Fund's benefits page. They have been in the Act since 2008; in March 2025 the Fund consulted stakeholders on amendments that would move them into regulations (legislative amendments 2025). That is a consultation, not law.

The Fund does not pay when, among other exclusions, the injured person was driving under the influence of alcohol, had no valid driving licence, was committing a serious criminal offence, gave false information or was in the country illegally (MVA Fund benefits).

Visitors and foreigners

A person in Namibia on a visitor's permit gets medical treatment and injury management for the time he or she is in Namibia; for a non-resident who is killed, the award is the funeral benefit (section 24(6)). The Fund adds that a foreigner with a valid **work or study permit** on the day of the crash qualifies for all the other benefits (MVA Fund FAQ).

Deadlines: one year to claim, 14 days to report

Rule	Deadline	Section
Lodge the claim	1 year from the date the claim arose	34(1)
Claim lodged in time and in the proper form	Prescribes 2 years from the date the claim arose	34(2)
Minors, people detained under mental health law, people under curatorship	Prescription does not run against them	34(3)
Driver and owner report an accident in which someone else was hurt or killed	14 days, on the prescribed form (fine up to N$5,000 or 6 months)	30(1)–(2)
The Fund objects to the validity of a claim	Within 60 days of receiving it, or the claim is deemed valid	28(2)
You do not respond to a notice of the Fund without good reason	90 days, or the right to claim is lost	34(4)

Work out your dates with the MVA claim deadline calculator. The Fund says complete funeral claims are settled in less than 30 minutes and other complete claims are processed within 30 days (FAQ).

How to claim

1. After the crash, call the MVA Fund emergency number **9682**: the Fund's call centre sends an ambulance and opens your file (claiming process).
2. You receive an MVA Fund reference number and a case manager, who gives you the claim form.
3. Fill in the MVA Fund claim form (or the funeral claim form) with the claim checklist and the consent to release medical records, all on the Fund's forms page.
4. Hand it in at the head office or a service centre. The Fund assesses the claim, pays the injury grant and draws up a rehabilitation plan if needed.

Head office: Erf 8730, Church Street, Windhoek, +264 61 289 7000, info@mvafund.com.na (contact). Service centres in Otjiwarongo, Keetmanshoop, Otavi, Ongwediva, Walvis Bay, Katima Mulilo and Rundu (service centres).

Frequently asked questions

How long do I have to claim from the MVA Fund?

One year from the date the claim arose (section 34(1) of the MVA Act). Prescription does not run against minors, people detained under mental health legislation or people under curatorship.

Does the MVA Fund pay for my car?

No. The Fund pays for injury and death only. Damage to vehicles and property needs private motor insurance.

How much is the MVA Fund funeral grant?

N$7,000 per person killed in a motor vehicle accident (section 24(4)(e)).

Can a tourist claim from the MVA Fund?

A visitor gets medical treatment and injury management while in Namibia, and the funeral benefit if killed. Foreigners with a valid work or study permit qualify for all benefits.

What is the MVA Fund emergency number?

9682. The head office is on +264 61 289 7000.

Chapter 2

MVA Fund claim deadline calculator (Namibia)

Reviewed 31 October 2026 · online: https://tulinde.africa/na/mva-claim-deadline-calculator/

Short answer Checked 31 October 2026

A claim to the **MVA Fund** must be lodged **within one year** of the date the claim arose (Motor Vehicle Accident Fund Act 10 of 2007, section 34(1)). A claim lodged in time and in the proper form prescribes **two years** from that date (section 34(2)), and prescription does not run against minors, people detained under mental health legislation or people under curatorship (section 34(3)). The driver and owner must report an accident in which another person was hurt or killed **within 14 days** (section 30(1)).

The rules the calculator uses

Section of the MVA Act	Rule
34(1)	The right to claim prescribes one year from the date the claim arose.
34(2)	A claim lodged within that year, in the proper form, prescribes two years from the date the claim arose.
34(3)	Prescription does not run against a minor, a person detained under mental health legislation or a person under curatorship.
30(1)	When someone other than the driver is injured or killed, the driver and the owner report the accident to the Fund within 14 days, on the prescribed form.

Text: Motor Vehicle Accident Fund Act 10 of 2007. The Fund's own advice: "Claims should be lodged with the Fund within one year from the date of crash" (MVA Fund FAQ).

Frequently asked questions

Is the MVA Fund deadline three years?

No. In Namibia the claim must be lodged within one year (section 34(1) of the MVA Act). The three-year rule belongs to South Africa's Road Accident Fund.

What if I miss the one-year deadline?

The right to claim is prescribed, unless the claimant is a minor, detained under mental health legislation or under curatorship. Contact the MVA Fund at once (+264 61 289 7000).

Chapter 3

Car insurance in Namibia: the MVA Fund and voluntary motor cover

Reviewed 31 October 2026 · online: https://tulinde.africa/na/motor-insurance/

Short answer Checked 31 October 2026

Namibian drivers do **not** buy a compulsory third-party policy: injuries and deaths on the road are covered by the **MVA Fund** under the Motor Vehicle Accident Fund Act 10 of 2007, financed by a levy on fuel. The Fund does not pay for **damage to vehicles or property**. That is covered only by a voluntary motor policy from one of the **14 short-term insurers** on NAMFISA's register — or paid out of your own pocket.

Two layers: the MVA Fund and your own policy

	MVA Fund	Private motor policy
Who pays for it	Everyone, through the fuel levy	You, through a premium
Injuries and deaths	Yes, within the caps of the Act	Only if the policy adds such cover
Damage to your car	No	Depends on the policy you choose
Damage to other people's cars and property	No	Depends on the policy you choose
Theft, fire, hail	No	Depends on the policy you choose

The MVA Fund's caps and claim deadline are on the MVA Fund page.

What NAMFISA warns drivers about

- A person driving your vehicle, owner or not, is bound by the terms of your policy. The only exception is a driver who was not authorised to drive it (NAMFISA, motor vehicle insurance).
- An insurer may reject a claim when the driver was over the legal alcohol limit or made a false statement about the accident (same page).
- "Repudiation of motor vehicle claims" is one of the complaint types NAMFISA lists, and leaving the scene of an accident before traffic officers or medical staff arrive is one of the root causes it names (NAMFISA Annual Report 2025).

Before you buy a motor policy

1. Check that the insurer is a short-term insurer on NAMFISA's register, and that the agent or broker is registered too.
2. Ask for the benefits, exclusions, waiting periods and excess in writing, and the total cost including commission: NAMFISA lists these among your rights (rights and responsibilities).
3. Read the cancellation notice period the insurer sets, and expect the written policy, usually within 30 days (same page).

Compare the levels of cover: third-party vs comprehensive in Namibia.

Frequently asked questions

Is car insurance compulsory in Namibia?

Drivers do not buy a compulsory third-party policy. The MVA Fund, financed by a fuel levy, covers injuries and deaths on the road. Damage to vehicles needs a voluntary policy.

Does the MVA Fund pay for damage to my car?

No. It pays only for injury and death: medical care, injury grant, loss of income or support and funeral costs.

Why was my motor claim rejected?

NAMFISA names drink-driving above the legal limit and false statements about the accident as grounds an insurer may rely on. Ask the insurer for the reason in writing and, if you disagree, complain to NAMFISA. See complaints.

Chapter 4

Third-party vs comprehensive car insurance in Namibia

Reviewed 31 October 2026 · online: https://tulinde.africa/na/third-party-vs-comprehensive/

Short answer Checked 31 October 2026

In Namibia, **injury and death** caused to other people on the road are covered by the **MVA Fund**, not by your policy. A private motor policy decides who pays for **damage**: a third-party policy covers the damage you cause to other people's vehicles and property, while comprehensive cover adds your own vehicle. What each policy includes is set by its wording, which NAMFISA says the insurer must disclose: benefits, exclusions and excess.

What to compare, point by point

Question to ask	Why it matters
Does it pay for damage I cause to other people's cars and property?	The MVA Fund never does; without this you pay the other owner yourself.
Does it pay for my own car after an accident?	This is what separates comprehensive cover from third-party cover.
Theft, fire, hail, windscreen?	Check that each one you need is listed on the schedule.
What is the excess on each claim?	NAMFISA lists the excess among the things the insurer must disclose.
Who may drive the car?	Any driver is bound by your policy's terms; an unauthorised driver is the exception (NAMFISA).

Sources for the rules above: NAMFISA, short-term insurance rights and NAMFISA, motor vehicle insurance. Injury cover: the MVA Fund.

Which one suits you

- **A car you could not afford to repair or replace** (financed, new, used for work): comprehensive cover protects you against your own losses.
- **An older car of low value**: a third-party policy covers the costly part — other people's cars — while you carry the risk on your own.
- **No policy at all**: injuries are still covered by the MVA Fund, but every repair, yours or another driver's, is paid by you.

Frequently asked questions

Does third-party car insurance cover injuries in Namibia?

Injuries and deaths on the road are covered by the MVA Fund, financed by the fuel levy. A private third-party policy is about damage to other people's vehicles and property.

Is comprehensive insurance compulsory if my car is financed?

We found no Act that requires it, but a lender can make it a condition of the finance agreement: read your agreement.

Chapter 5

Travel insurance for Namibia: visitors, drivers and the MVA Fund

Reviewed 31 October 2026 · online: https://tulinde.africa/na/travel-insurance/

Short answer Checked 31 October 2026

Health or travel insurance covering medical expenses is on the list of documents to have ready for a **visa on arrival** in Namibia (Ministry of Home Affairs fact sheet, from 1 April 2025). After a road accident, the **MVA Fund** gives a visitor **medical treatment and injury management only while in Namibia**, and the **N$7,000** funeral benefit if the visitor dies — not loss of income or the injury grant. Foreign vehicles pay a cross-border charge to the Road Fund Administration.

Visa on arrival: insurance on the checklist

The Ministry of Home Affairs, Immigration, Safety and Security's fact sheet on the visa-on-arrival rules from 1 April 2025 lists "Health / Travel Insurance – Coverage for medical expenses" among the items to have ready, with a passport valid for at least 6 months and 3 blank pages, a return ticket, accommodation and funds (fact sheet). Check the current rules with the Ministry or an embassy before you travel.

Road accidents: what the MVA Fund pays visitors

Section 24(6) of the MVA Act: a person on a visitor's permit gets medical treatment and injury management for the period he or she is in Namibia; a non-resident who is killed gets the funeral benefit. A foreigner with a valid work or study permit qualifies for all benefits (MVA Fund FAQ). Medical evacuation home, a hire car and lost luggage are for your own travel policy. More: the MVA Fund.

Driving a foreign-registered vehicle

Vehicle (Road Fund Administration)	Cross-border charge
Type 1: motorcycles, caravans, light trailers	N$283
Type 2: motor cars, bakkies, minibuses (under 25 passengers)	N$445
Type 3: light goods vehicles (GVM under 3,500 kg)	N$930

Source: Government Gazette No. 8356, General Notice 183 of 29 April 2024. Whether your own motor policy covers you in Namibia depends on its wording: ask your insurer for it in writing before the trip.

Frequently asked questions

Do I need travel insurance to visit Namibia?

The Ministry's visa-on-arrival fact sheet (from 1 April 2025) lists health or travel insurance covering medical expenses among the documents to have ready.

Does the MVA Fund cover tourists?

A visitor gets medical treatment and injury management while in Namibia, and the N$7,000 funeral benefit if killed. Foreigners with a valid work or study permit qualify for all benefits.

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About this guide

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