



Guardrisk
FINANCING RISK EFFICIENTLY

“INFORMATION MANUAL”

for

GUARDRISK HOLDINGS LIMITED



incorporating
the following subsidiaries

GUARDRISK LIFE LIMITED
GUARDRISK INSURANCE COMPANY LIMITED
GUARDRISK ALLIED PRODUCTS & SERVICES (PTY) LTD
(& any of their subsidiaries)

Issued in terms of Section 51 of the Promotion of Access to Information Act 2 of 2000

Last update: December 2011

INDEX

1.	INTRODUCTION	3
2.	DEFINITIONS	3
3.	CONTACT DETAILS	3-4
4.	SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE	4
5.	TYPES OF RECORDS THAT MAY BE REQUESTED	5
6.	ACCESS TO RECORDS HELD BY THE INSTITUTION	6
7.	REQUEST PROCEDURE	6-7
8.	FEES	7
9.	DECISION	7-8
10.	GROUND FOR REFUSAL OF ACCESS TO RECORDS	8
11.	REMEDIES AVAILABLE WHEN AN INSTITUTION REFUSES A REQUEST FOR INFORMATION	9
12.	AVAILABILITY OF THE MANUAL	9
	"APPENDIX 1" - PRESCRIBED FORM TO BE COMPLETED BY A REQUESTER	10-13
	"APPENDIX 2" - FEES	14
	"APPENDIX 3" - LEGISLATION AND AN INDICATION OF THE RECORDS AVAILABLE	15



1. INTRODUCTION

Section 32 of the Constitution of the Republic of South Africa, No. 108 of 1996 ("the Constitution") provides that everyone has the right of access any information held by the state and any information that is held by another person and that is required for the exercise or protection of any rights. National legislation must be enacted to give effect to this right, and may provide for reasonable measures to alleviate the administrative and financial burden on the state.

The Promotion of Access to Information Act, 2 of 2000 ("the Act"), was enacted on 3 February 2002 to give effect to Section 32 of the Constitution, that is giving effect to the constitutional right of access to any information held by the State and any information that is held by another person and that is required for the exercise or protection of any rights. Where a request is made in terms of this Act, the private or public body to whom the request is made is obliged to release the information, except where the Act expressly provides that the information must not be released. The Act sets out the requisite procedural issues attached to such request.

The Act came into effect on 9 March 2001 with the exception of sections 10, 14, 16 and 51 which sections were brought into operation on 15 February 2002.

2. DEFINITIONS

The following definitions apply in relation to the reading of this document:

- “Guardrisk”** : refers collectively to Guardrisk Holdings Limited and its operating subsidiaries namely Guardrisk Insurance Company Limited, Guardrisk Life Limited and Guardrisk Allied Products & Services (Pty) Ltd and any of their subsidiary companies incorporated in South Africa including Premium Payment Plan (Pty) Ltd and Independent Premium Financing Company (Pty) Ltd,
- “Information Officer”** : means the person that is responsible for discharging the duties and responsibilities assigned to the “head” of the private institution, such as the managing director or any person duly appointed by the managing director,
- “other requester”** : means any person making a request for access to a record.
- “personal requester”** : means any person making a request for access to a record containing personal information about the requester.
- “requester”** : means any person making a request for access to a record.
- “third party”** means any natural or juristic person other than, the requester, a party that is acting on behalf of the requester, or alternatively Guardrisk itself.

3. CONTACT DETAILS

3.1 GUARDRISK'S APPOINTED INFORMATION OFFICER

The Managing Director of Guardrisk has appointed the Chief Risk Officer as the Information Officer for Guardrisk.

- Name : Mr. Maxwell Sibanda
- Designation : Chief Risk Officer
- Postal Address : PO Box 786015
Sandton
2146
- Physical Address : Alexander Forbes Place
4th Floor, 90 Rivonia Road
Sandton
2196
- Tel : + 27 11 669-1060
- Fax : + 27 11 669-2077
- E-mail : sibandam@guardrisk.co.za



3.2 GENERAL

Names & Registration No's	:	Guardrisk Holdings Limited, Reg. 1999/018080/06 Guardrisk Insurance Company Limited, Reg. 1992/001639/06 Guardrisk Life Limited, Reg. 1999/013922/06 Guardrisk Allied Products & Services (Pty) Ltd, Reg. 2007/016202/07 Premium Payment Plan (Pty) Ltd, Reg. 1987/005104/07 Independent Premium Finance Company (Pty) Ltd, Reg. 1997/022554/07
Postal Address	:	PO Box 786015 Sandton 2146
Physical Address	:	Alexander Forbes Place 4 th Floor, 90 Rivonia Road Sandton 2196
Tel	:	+ 27 11 669-1000
Fax	:	+ 27 11 669-1931
Website	:	www.guardrisk.co.za

4. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

Section 10 of the Act requires the South African Human Rights Commission (SAHRC) to publish a Guide. The Guide is intended to assist users in the interpretation of the Act and will contain such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act.

The Guide contains the following information:

- 4.1 The object of the Act;
- 4.2 Particulars of the information officer of every public body;
- 4.3 Particulars of every private body as are practicable;
- 4.4 The manner and form of a request for access to information held by a body;
- 4.5 Assistance available from the information officers and the Human Rights Commission in terms of the Act;
- 4.6 Legal remedies regarding acts, omissions, rights, duties (including lodging appeals & court application);
- 4.7 Schedules of fees paid in relation to requests for access to information;
- 4.8 Regulation made in terms of the Act.

A copy of the guide is available on the SAHRC website. Any enquiries regarding this guide should be directed to:

Address details	:	The South African Human Rights Commission 29 Princess of Wales Terrace Corner of York and St Andrews Streets Houghton
Telephone	:	(011) 484-8300
Fax	:	(011) 484-7149
Website	:	www.sahrc.org.za



5. TYPES OF RECORDS THAT MAY BE REQUESTED

This section provides details of the types of records that may be accessed by request from Guardrisk. The accessibility of the documents that are listed in "Appendix 3" may be subject to the grounds of refusal in accordance with Chapter 4 of the Act. Some of the types of records in this respect are set out hereinafter.

5.1 Personnel Records

- 5.1.1 Personal records provided by employee;
- 5.1.2 Records provided by a third party relating to employees;
- 5.1.3 Conditions of employment and other personnel-related contractual and quasi legal records;
- 5.1.4 Internal evaluation records and other internal records;
- 5.1.5 Correspondence relating to personnel;
- 5.1.6 Industrial training records and material;
- 5.1.7 Employment equity plan.

5.2 Client Related Records

- 5.2.1 Records provided by a client to a third party acting for or on behalf of Guardrisk;
- 5.2.2 Records provided by a third party;
- 5.2.3 Records generated by or within Guardrisk relating to its clients, including transactional records;
- 5.2.4 Records provided to Guardrisk by the client.

5.3 Records Relating to Guardrisk

- 5.3.1 Statutory Company Information;
- 5.3.2 Financial records;
- 5.3.3 Operational records;
- 5.3.4 Databases;
- 5.3.5 Information Technology;
- 5.3.6 Marketing records;
- 5.3.7 Internal correspondence;
- 5.3.8 Product records;
- 5.3.9 Internal Policies and Procedures;
- 5.3.10 Securities and Equities; and
- 5.3.11 Records held by officials of Guardrisk.

These records include, but are not limited to, the records which pertain to Guardrisk's own affairs.

5.4 Other Records

- 5.4.1 Guardrisk may possess records pertaining to other parties, including without limitation, contractors, suppliers, holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to Guardrisk;
- 5.4.2 Personnel, client and other records relating to Guardrisk which are held by another party, as opposed to the records held by Guardrisk itself;
- 5.4.3 Records held by Guardrisk pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers.

5.5 Records Available in Terms of Legislation and Records that are Freely Available

A requester may request access to information, which is available in terms of other legislation. Please refer to "Appendix 3" for a detailed list of those records available in terms of such other legislation.

5.5 Records That Are Freely Accessible

The list of records that Guardrisk holds and which will be freely available to the public are contained in an appendix to this manual titled "Appendix 3".



6. ACCESS TO RECORDS HELD BY THE INSTITUTION

Records held may be accessed by requester only once the prerequisite requirements for access have been met.

6.1 Who May Request Information

Any person that requires information for the exercise or protection of any rights may request information from a private body. The Act provides that a requester must be given access to any record of a private body if:

- 6.1.1 that record is required for the exercise or protection of any rights;
- 6.1.2 that person complies with the procedural requirements for a request for access to that record; and
- 6.1.3 access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4, Part 3 of the Act.

6.2 Two Types of Requesters

- 6.2.1 In relation to a personal requester, Guardrisk will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information without the requester having to pay an access fee, but the prescribed fees for reproduction of the information requested will be charged.
- 6.2.2 In relation to any other requester, they are entitled to request access to information relating to a third party/ parties. However, Guardrisk is not obliged to voluntarily grant access. Such requester must fulfill the prerequisite requirements for access in terms of the Act, including payment of the relevant fees.

7. REQUEST PROCEDURE

The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.

- 7.2 The requester must complete the prescribed form enclosed herewith in "Appendix 1", and submit same as well as payment of a request fee and a deposit, if applicable to the Information Officer at the postal or physical address, fax number or electronic mail address as stated in Part I above.

[Requesters please note that all of the information as listed above should be provided, failing which the process will be delayed while the private body requests such additional information. The prescribed time periods will not commence until all pertinent information has been furnished on Guardrisk].

- 7.3 The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify:
 - 7.3.1 The record or records requested;
 - 7.3.2 The identity of the requester (or person acting on behalf of the requester where applicable);
 - 7.3.3 The telephone number, postal address or fax number of the requester;
 - 7.3.4 What form of access is required, if the request is granted;
- 7.4 The requester must state the he requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.
- 7.5 The manner in which the requester wishes to be informed of the decision on the request, if in a manner in addition to written notification.
- 7.6 The institution will process the request within thirty days, unless the request contains considerations that are of such a nature that an extension of the thirty day time limit is necessitated.
- 7.7 Where an extension of the thirty day time limit is required, the requester shall be notified, together with reasons explaining why such extension is necessitated.
- 7.8 The requester shall be informed whether access granted or denied. If, in addition, the requester requires the reasons for the decision in any other manner, he must state the manner and the particulars so required.



- 7.9 If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the information officer.
- 7.10 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.
- 7.11 The requester must pay the prescribed fee, before any further processing can take place.

8. FEES

- 8.1 The Act provides for two types of fees, namely:
 - 8.1.1 A request fee, which will be a standard non refundable administration fee, payable prior to the request being considered; and
 - 8.1.2 An access fee, payable when access is granted, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.
- 8.2 When the request is received, the Information Officer, shall by notice require the requester, excluding personal requester, to pay the prescribed request fee (if any), before further processing of the request.
- 8.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the information officer shall notify the requester to pay as a deposit the prescribed portion of the Access fee which would be payable if the request is granted.
- 8.4 The Information officer shall withhold a record until the requester has paid the fees as indicated in "Appendix 2".
- 8.5 A requester whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.
- 8.6 If a deposit has been paid in respect of a request for access, which is refused, then the information officer concerned must repay the deposit to the requester.

If the request pertains to a third party, the Information Officer will take all reasonable steps to inform that third party of the request within 21 days of receipt of the request. The third party may within 21 days thereafter either make representation as to why the request should be refused, or grant written consent to disclosure. The third party must be advised of both the decision taken and of his/her/its right to appeal against the decision by way of application to court within 30 days after the notice.

9. DECISION

Guardrisk will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect. The Information Officer will take all reasonable steps to find a record that has been requested. If the record cannot be found or does not exist, the Information Officer must notify the requester by way of affidavit or affirmation that it is not possible to give access to the record. This is deemed to be a refusal of the request. If, however, the record is later found, the requester must be given access if the request would otherwise have been granted.

- 9.2 The 30 day period with which Guardrisk has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days if the request is for a large number of information, or the request requires a search for information held at another office of Guardrisk and the information cannot reasonably be obtained within the original 30 day period. Should an extension, Guardrisk will notify the requester in writing and will also provide the procedure involved should the requester wish to apply to court against the extension.
- 9.3 If the request is:
 - 9.3.1 Granted: the notification must state the applicable access fee required to be paid, together with the procedure to be followed should the requester wish to apply to court against such fee, and the form in which access will be given.



- 9.3.2 Declined: the notification must include adequate reasons for the decision, together with the relevant provisions of the Act relied upon, and provide the procedure to be followed should the requester wish to apply to court against the decision.
- 9.4 The Information Officer's failure to respond to the requester within the thirty day period constitutes a deemed refusal of the request.
- 9.5 Section 59 provides that the Information Officer may sever a record and grant access only to that portion which the law does not prohibit access to.
- 9.6 If access is granted, access must be given in the form that is reasonably required by the requester, or if the requester has not identified a preference, in a form reasonably determined by the Information Officer.

10. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for Guardrisk to refuse a request for information relates to the:

- 10.1 Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;
- 10.2 Mandatory protection of the commercial information of a third party, if the record contains:
 - 10.2.1 trade secrets of that third party;
 - 10.2.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
 - 10.2.3 information disclosed in confidence by a third party to Guardrisk, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- 10.3 Mandatory protection of confidential information of third parties if it is protected in terms of any agreement;
- 10.4 Mandatory protection of the safety of individuals and the protection of property;
- 10.5 Mandatory protection of records which would be regarded as privileged in legal proceedings;
- 10.6 The research information of Guardrisk or a third party, if its disclosure would place the research at a serious disadvantage.
- 10.7 The commercial activities of Guardrisk, which may include, without limitation:
 - 10.7.1 trade secrets of Guardrisk;
 - 10.7.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of Guardrisk;
 - 10.7.3 information which, if disclosed could put Guardrisk at a disadvantage in negotiations or commercial competition;
 - 10.7.4 a computer program which is owned by Guardrisk, and which is protected by copyright.
- 10.8 Requests for information that are clearly frivolous or vexation, or which involve an unreasonable diversion of resources shall be refused.

Notwithstanding the above, disclosure is Mandatory where it would reveal a contravention of or failure to comply with the law, or imminent and serious public safety or environmental risk AND the public.



11. REMEDIES AVAILABLE WHEN AN INSTITUTION REFUSES A REQUEST FOR INFORMATION

11.1 Internal Remedies

Guardrisk does not have internal appeal procedures. As such, the decision made by the information officer is final, and requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the requester is not satisfied with the answer supplied by the information officer.

11.2 External Remedies

A requester that is dissatisfied with an information officer's refusal to disclose information, may within 30 days of notification of the decision, apply to a Court for relief.

Likewise, a third party dissatisfied with an information officer's decision to grant a request for information, may within 30 days of notification of the decision, apply to a Court for relief.

For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status.

12. AVAILABILITY OF THE MANUAL

The manual of Guardrisk will be available on the website of Guardrisk at www.guardrisk.co.za (alternatively, a copy of this manual can be obtained upon request from the Information Officer).



Prescribed Form to be completed by a Requester

Request for Access to Record of Private Body

(Section 53(1) of the Promotion of Access to Information Act, No 2 of 2000)
(Regulation 4)

A. Particulars of private body

The Head:

B. Particulars of Person requesting access to the record

- a) *The particulars of the person who requests access to the records must be recorded below.*
- b) *Furnish an address and/or fax number in the Republic to which information must be sent*
- c) *Proof of the capacity in which the request is made, if applicable, must be attached.*

Full Name and Surname:

Identity Number:

Postal Address:

Telephone Number:

Fax Number:

Email address:

Capacity in which request is made, when made on behalf of another person:



C. Particulars of person on whose behalf request is made:

This section must be completed only if a request for information is made on behalf of another person

Full Name and Surname: _____

Identity Number: _____

D. Particulars of Record

*a) Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.
b) If the provided space is inadequate please continue on a separate folio and attach it to this form. The requester must sign all the additional folios.*

1. Description of the Record or relevant part of the record:

2. Reference number, if available _____

3. Any further particulars of the record:

E. Fees

*a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.
b) You will be notified of the amount of the request fee.
c) The fee payable for access to a record depends on the form in which the access is required and the reasonable time required to search for and prepare a record.
d) If you qualify for exemption of the payment of any fee, please state the reason therefore.*

Reason for exemption of payment of the fee:



F. Form of Access to the Record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability: _____ _____ _____	Form in which record is required: _____ _____ _____
--	--

Mark the appropriate box with an "X"

Notes:

a) Your indications as to the required form of access depend on the form in which the Record is available.

b) Access in the form required may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.

c) The fee payable for access to the record, if any, will be determined partly by the _____ form in which access is requested.

1. If the record is in written or printed form:			
<input type="checkbox"/>	Copy of record *	<input type="checkbox"/>	Inspection of record
2. If the record consists of visual images: (This includes photographs, slides, video recordings, computer-generated images, sketches, etc)			
<input type="checkbox"/>	View the Images *	<input type="checkbox"/>	Copy of the Images *
<input type="checkbox"/>		<input type="checkbox"/>	Transcription of the Images *
3. If the record consists of recorded words or information which can be reproduced in sound:			
<input type="checkbox"/>	Listen to the soundtrack (Audio cassette)	<input type="checkbox"/>	Transcription of soundtrack * (written or printed document)
4. If the record is held on computer or in an electronic or machine-readable form:			
<input type="checkbox"/>	Printed copy of Record	<input type="checkbox"/>	Printed copy of information derived from the record
<input type="checkbox"/>		<input type="checkbox"/>	Copy in computer readable form *(stiffy or compact disc)
*If you requested a copy or transcription of a record (above), do you wish the copy or transcript to be posted to you?		YES	NO
A postal fee is payable			

G. Particulars of right to be exercised or protected

If the provided space is inadequate, please continue of a separate folio and attach it to this Form. The requester must sign all the additional folios.

Indicate which right is to be exercised or protected:

Explain why the requested record is required for the exercising or protection of the aforementioned right:



H: Notice of decision regarding request for access

You will be notified in writing whether your request has been approved / denied. If you wish to be informed thereof in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access the record?

Signed at _____ this _____ day of _____ 20____

Signature of Requester/Person
on whose behalf request is made



FEES

“REPRODUCTION” FEES (i.e. IN TERMS OF SECTION 52(3) OF THE ACT)

Where a private body has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question. Such fees are reflected below:

Description	Amount (R)
• For every photocopy of an A4-size page or part thereof	1.10
• For every printed copy of an A4-size page or part thereof held on a computer, electronic or machine readable format	0.75
• For a copy in a computer-readable form on Stiffy Disc	7.50
• For a copy in a computer-readable form on Compact Disc	70.00
• A transcription of visual images, for an A4-size page or part thereof	40.00
• For a copy of visual images	60.00
• A transcription of an audio record, for an A4-size page or part thereof	20.00
• To search for a record that must be disclosed – rate payable per hour or part thereof	30.00

Where a copy of a record needs to be posted the actual postal fees will also payable.

“REQUEST” FEES

Where a request is made for access to information on a person other than that requester, a request fee in the amount of R50,00 is payable upfront before Guardrisk will further process the request received.

“ACCESS” FEES (i.e. IN TERMS OF SECTION 54(7) OF THE ACT, UNLESS EXEMPTED IN TERMS OF 54(8))

An access fee is payable in instances where access is granted to a requester (*other than in instances where the information has been provided automatically on a voluntary basis*), unless payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54 (8).

Description	Amount (R)
• For every photocopy of an A4-size page or part thereof	1.10
• For every printed copy of an A4-size page or part thereof held on a computer, electronic or machine readable format	0.75
• For a copy in a computer-readable form on Stiffy Disc	7.50
• For a copy in a computer-readable form on Compact Disc	70.00
• A transcription of visual images, for an A4-size page or part thereof	40.00
• For a copy of visual images	60.00
• A transcription of an audio record, for an A4-size page or part thereof	20.00
• To search for a record that must be disclosed – rate payable per hour or part thereof	30.00

In accordance with Section 54(2) of the Act, upon receipt of a request for access to a record in respect of which the request for access does not apply to a personal requester, the Information Officer may request that an upfront deposit be paid before proceeding with the request. Such deposit will be calculated to be an amount that will not exceed, one third of the access fee and would be dependent on whether the Information Officer is of the opinion that the preparation of the required records will take more than six hours to complete.

Note: In terms of Regulation 8, Value Added Tax (VAT) Registered entities may add VAT to the prescribed fees.



LEGISLATION AND AN INDICATION OF THE RECORDS AVAILABLE

<p>LEGISLATION</p> <p>(List not exhaustive)</p>	<p>PRODUCTS AND SERVICES</p> <p>(List not exhaustive)</p>	<p>COMPANY RECORDS</p> <p>(List not exhaustive)</p>	<p>SUBJECTS ON WHICH RECORDS ARE HELD</p> <p>(List not exhaustive)</p>	<p>RECORDS IN RESPECT OF SUBJECTS</p> <p>(List not exhaustive)</p>
<ul style="list-style-type: none"> • Basic Conditions of Employment Act 75 of 1997 • Broad Based Black Economic Empowerment Act • Close Corporations Act No. 69 of 1984 • Companies Act, 71 of 2008 • Compensation for Occupational Injuries and Diseases Act No. 130 of 1993 • Competition Act No. 89 of 1998 • Constitution of the Republic of South Africa • Consumer Protection Act • Copyright Act • Electronic Communications & Transactions Act, • Employment Equity Act 55 of 1998 • Financial Advisory & Intermediary Services Act 37 of 2002 • Financial Intelligence Centre 38 of 2001 • Financial Services Board Act 97 of 1990 • Income Tax Act of 1962 • Inspection of Financial Institutions Act, • King Report on Governance for South Africa’ and the ‘King Code (King III) • Labour Relations Act 66 of 1995 • Long-Term Insurance Act, 52 of 1998 • National Credit Act, 34 of 2005 • Occupational Health and Safety Act Prescription Act No. 68 of 1969 • Prevention & Combating of Corrupt Activities Act • Prevention of Organised Crime Act 21 of 1998 • Promotion of Access to information At • Protection of Constitutional Democracy Against Terrorist and Related Activities Act • Communications and Provision of Communication-related Information Act, 2002 • SAIA Code of Conduct • Short Term Insurance Act 53 of 1998 • Skills Development Act • Tobacco Products Amendment Act • Trademarks Act • Unemployment Insurance Act No. 63 of 2001 • Unemployment Insurance Fund • Value Added Tax Act 89 of 1991 	<ul style="list-style-type: none"> • Corporate Risk Solutions, • Volume and Affinity • UMA and Binder Services, • Admed • Employment Benefits, • Credit Life Insurance, • Funeral Benefits • Financing of annual insurance premium • Financing of annual premium • Long term insurance products • Short term Claims Administration Services • Short-term Policy Administration Services • Short term insurance products • Underwriting Management Services 	<ul style="list-style-type: none"> • Client Services • Actuarial • All records in terms of the Company Laws of South Africa • Annual Financial Statements • BEE Certification and Documentation • Brokers • Compliance • Directors • Distribution • Employees • External Companies • FAIS Reps and Complaints Registers • Financial Statements and Supporting documentation • Human Resources • Information Technology • Legal Opinions • Legislation • Licensing Agreements and Certificates • Marketing Material • Non-Disclosure Agreements • Operational Records • Operations, Records & Information required in terms of various applicable pieces of legislation • Organisational Structures • Procurement • Product Information and records • Product Management • Service Level Agreements • Social Responsibility Reports & Projects • Statutory Company Information • Statutory Reports • Vendor Contracts 	<ul style="list-style-type: none"> • “A” & “L” Shareholders Agreement • 3rd Party Suppliers • Administrators (outsource functions) • Auditors • Banking institutions • Board members • Cell financial records • Claims bordereaux • Claims Handling Agreements • Clients • Consultants • Correspondences • Directors • Dividend requests and payments • Employees • External companies and/or contractors • FAIS Register • Fidelity Guarantee • FSP license • Independent Brokers • Insurers • Investment Mandate Agreement • Investors • Joint ventures • KYC documentation • Monthly Statements • Ombudsman complaints • Personal • Policy wording • Premium bordereaux • Premium Invoices • Professional Indemnity • Reinsurance documentation • Re-Insurers • Service level Agreement • Share Certificates • Suppliers and Service Providers 	<ul style="list-style-type: none"> • Administration • Actuarial records - possible and limited • Broker agreements – possible and limited • Broking and Claims Information • Business information • Commercial information • Confidential information – possible and limited • Contracts and mandates • External company information – possible and limited • Financial information • Company departments possible and limited • Company Divisions/Business Units /company financial possible and limited • Company incorporation possible and limited • Company structures • Internal company divisions possible and limited • Official/Legal/Licenses (amended from Official/legal – existing point) • Operational manuals • Personal information • Policies • Research documents • Risk Management Reports • Shareholder certificates possible and limited • Strategy possible and limited • Trade information – possible and limited

