



**REGISTRATION NUMBER 1997/019461/06**

**BIDVEST INSURANCE LIMITED INFORMATION MANUAL IN TERMS OF THE PROMOTION OF ACCESS TO  
INFORMATION ACT PAIA/POPI**

**This manual was Prepared in terms of the requirements of the**

**PROMOTION OF ACCESS TO INFORMATION ACT**

**No. 2 of 2000**

**(Hereinafter referred to as “the Act”)**

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## 1. INTRODUCTION

Bidvest Insurance Limited conducts business as a Short Term Insurer. The company is an Authorised Service Provider in terms of the Financial Advisory & Intermediary Service Act, No 37 of 2002. The Insurer is an authorised FSP, licence number: 46395. Offering a variety of Insurance products to meet a number of customer needs. These activities are supported by an in-house call centre with FAIS compliant staff who are equipped to deal with customer needs.

The Promotion of Access to Information Act gives 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. The Act sets out the requisite procedures associated with any such requests for information. In terms of the Act, where a request for information is made to a body, there is an obligation to provide the information, except where the Act, expressly provides that the information may not be released. In that context, Section 9 of the Act recognises that access to information can be limited. The limitation relates to circumstances where its release would pose a threat to the protection of privacy, commercial confidentiality, and the exercising of efficient governance. The act balances the interests of requesters of information, as well as those of private entities needing to protect trade secrets and confidential information

## 2. PROCEDURE FOR OBTAINING ACCESS TO INFORMATION

### Contact details

Any person who wishes to request any information from Bidvest Insurance Limited to protect or exercise a right may contact the Information Officer at the following contact details:

#### Postal address

The Information Officer  
Bidvest Insurance Limited  
PO Box 25038  
Gateway  
4321

#### Physical address

2<sup>nd</sup> Floor Lincoln on the Lake  
2 The High Street  
Parkside  
Umhlanga Ridge  
4319

Tel: (031) 514 8000

Fax: (031) 514 8200

E-mail: [info@bidvestinsurance.co.za](mailto:info@bidvestinsurance.co.za)

Website: [www.bidvestinsurance.co.za](http://www.bidvestinsurance.co.za)

### Prescribed Access Form

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A request for access to a record of Bidvest Insurance Limited must be made in the prescribed form to Bidvest Insurance Limited at the address, fax, or e-mail address provided above. See **Annexure A** for the prescribed form.

Requesters must

- a) provide sufficient particulars to enable the Information Officer to identify the record/s requested and must indicate who the requester is;
- b) indicate which form of access is required;
- c) specify a postal address or fax number of the requester in RSA;
- d) identify the right exercised or to be protected and why the record is required to protect or exercise the right;
- e) where they need to be informed of the decision on the request in any other manner, state that manner and particulars to be so informed; and
- f) if the request is made on behalf of a person, submit proof of their capacity to do so to the Information Officer's satisfaction

### **3. THE ACT AND SECTION 10 GUIDE**

The Guide was compiled by the South African Human Rights Commission specifically to assist people to access records and exercise their right to information. The Guide is available in all South African official languages free of charge and any person may request a copy of the guide. The Human Rights Commission is the national institution established to support constitutional democracy. It is committed to promote respect for observance of and protection of human rights for everyone without fear or favour

- a) The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- b) In terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.
- c) Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC.

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The contact details of the Commission are:

Postal Address: Private Bag 2700, Houghton, 2041  
Telephone Number: +27-11-877 3600  
Fax Number: +27-11-403 0625  
Website: [www.sahrc.org.za](http://www.sahrc.org.za)  
Contact: Lindiwe Dlamini  
Telephone: 011 877 3803  
Fax: 011 403 0625  
E-mail: lidlamini@sahrc.org.za

#### 4. APPLICABLE LEGISLATION:

<u>No</u>	<u>Reference</u>	<u>Act</u>
1	No 61 of 1973	Companies Act
2	No 98 of 1978	Copyright Act
3	No 55 of 1998	Employment Equity Act
4	No 95 of 1967	Income Tax Act
5	No 66 of 1995	Labour Relations Act
7	No 37 of 2002	Financial Advisory and Intermediary Services Act
8	No 75 of 1997	Basic Conditions of Employment Act
9	No 53 of 1998	Short Term Insurance Act
10	No 25 of 2002	Electronic Communications and Transactions Act
11	No 30 of 1996	Unemployment Insurance Act
12	No 18 of 2017	Insurance Act

#### 5. PROTECTION OF PERSONAL INFORMATION ACT

In terms of the Protection of Personal Information Act (POPI) the Information Officer must ensure that the entity complies with POPI. There are two risks to the responsible party if they do not protect personal information:

- a) Data subjects can sue for damages.
- b) If you are guilty of a criminal offence, the Information Regulator can impose a fine or imprisonment.

Information requested in terms of the Act may not be provided to a Requester in violation of the provisions of POPI.

#### 6. SCHEDULE OF RECORDS:

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Requests for access to documents held by Bidvest Insurance Limited will be in accordance with the Act. The following records are available to the requester from the Bidvest Insurance Limited office:

### **Human Resources Records**

These include but are not limited to the following: Any personal records provided to Bidvest Insurance Limited by their personnel; any records a third party has provided to Bidvest Insurance Limited about any of their personnel; conditions of employment and other personnel-related contractual and quasi-legal records; internal evaluation records; and other internal records and correspondence.

### **Customer-related records**

A customer includes any natural or juristic entity who receives services from Bidvest Insurance Limited

Customer-related information includes but is not limited to the following:

Any records a customer has provided to a third party acting for or on behalf of Bidvest Insurance Limited any records a third party has provided to Bidvest Insurance Limited and records generated by or within Bidvest Insurance Limited pertaining to the customer, including transactional records.

### **Financial, IT and Operational records**

This includes but is not limited to the following: Financial records; operational records; databases; information technology; marketing records; internal correspondence; product records; statutory records; internal policies and procedures; treasury-related records; securities and equities; and records held by officials of Bidvest Insurance Limited.

### **Other Parties**

Bidvest Insurance Limited may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding companies, joint venture companies, service providers.

Alternatively, such other parties may possess records which can be said to belong to Bidvest Insurance Limited. The following records fall under this category: Personnel, customer or Bidvest Insurance Limited records which are held by another party as opposed to being held by Bidvest Insurance Limited; and records held by Bidvest Insurance Limited 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.

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## **Records available in terms of other legislation**

The requester may also request information which is available in terms of legislation, such as the following:

Compensation for Occupational Injuries & Diseases Act, Employment Equity Act, National Credit Act, Pension Funds Act, Financial Services Board Act, Income Tax Act, Labour Relations Act, Unemployment Insurance Act, Long Term Insurance Act, Occupational Health and Safety Act, Insurance Act, Promotion of Equality and Prevention of Unfair Discrimination Act, Skills Development Act, Skills Development Levies Act, South African Qualifications Authority Act, VAT Act, Protection of Constitutional Democracy Against Terrorist and related Activities Act.

### **1. THE REQUEST PROCEDURE**

- a) The requester must use the prescribed form to make the request for access to a record to the above Bidvest Insurance Limited address, fax number or email address for the attention of the Information officer
- b) The Information officer will notify the requester of the prescribed fee (if any) payable before further processing the request
- c) A requester seeking access to a record containing their own personal information will not be charged a request fee
- d) If the request is granted the requester will be accordingly notified and a further fee must be paid. This would be for the search, reproduction, preparation and time that exceed the prescribed hours to search and prepare the disclosure.

### **2. AVAILABILITY OF THE MANUAL**

The manual is also available for inspection at Bidvest Insurance Limited, free of charge, and copies are available on the Bidvest Insurance Limited website.

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**ANNEXURE A**

**FORM FOR REQUEST FOR ACCESS TO A RECORD**

**REQUEST FOR ACCESS TO RECORD OF A PRIVATE BODY**

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

**(Regulation 10)**

**A. PARTICULARS OF BIDVEST INSURANCE LIMITED**

**Postal address**

The Information Officer  
Bidvest Insurance Limited  
PO Box 25038  
Gateway  
4321

**Physical address**

2<sup>nd</sup> Floor Lincoln on the Lake  
2 The High Street  
Parkside  
Umhlanga Ridge  
4319

Tel.: (031) 514 8000

Fax: (031) 514 8200

E-mail: [info@bidvestinsurance.co.za](mailto:info@bidvestinsurance.co.za)

Website: [www.bidvestinsurance.co.za](http://www.bidvestinsurance.co.za)



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**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:

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Identity number:

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Postal address:

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Telephone number:

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Fax number:

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Email address:

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

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**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:

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Identity number:

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**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.***

Description of record or relevant part of the record:

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Reference number, if available:

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Any further particulars of record:

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**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 required to be paid as the request fee.*
- (c) The **fee payable for access** to a record depends on the form in which 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 from payment of fees:

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**F. FORM OF ACCESS TO RECORD**

If a disability prevents you 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:

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Form in which record is required:

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**Mark the appropriate box with an "X" NOTES:**

*(a) Your indication as to the required form of access depends on the form in which the record is available.*

*(b) Access in the form requested 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.*

**If the record is in written or printed form:**

Copy of record\*

Inspection of record


**If record consists of visual images:**

(this includes, photographs, slides, video recordings, computer-generated images, sketches, etc.)

View the images

Copy of the images\*

Transcription of the images\*


**If record consists of recorded words or information which can be reproduced in sound:**

Listen to the soundtrack

Transcription of soundtrack (written or printed document)


**If record is held on computer or in an electronic or machine-readable form:**

Printed copy of record

Printed copy of information derived from the record\*

Copy in computer readable form


\*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? POSTAGE IS PAYABLE

YES/NO

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**G. OF RIGHT TO BE EXERCISED OR PROTECTED:**

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.**

Indicate which right is to be exercised or protected:

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

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**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 to the record?

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Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20

\_\_\_\_\_  
Signature of requester/  
Person on whose behalf request is made