Promotion of Access to Information Manual

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1. Policy Overview

1.1 **Title** Promotion of Access to Information Manual
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1.2 **Document History**

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April 2021	1.1	Eben Steyn	Review and update consolidated manual
May- June 2023	2.0	Danica Pretorius, Eben Steyn & Chris Franken	General Review and alignment to PAIA Guide.
May 2024	2.1	Danica Pretorius, Eben Steyn & Anneke Viljoen	General Review
May 2025	2.2	Danica Pretorius, Eben Steyn, Anneke Viljoen & Chris Franken	General review and removal of 1Life Insurance Limited.
March 2026	2.3	Eben Steyn & Mandy Botha	General review and removal of Deputy Information Officer and new entity included.

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1.4 **Document Approval History**

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Data Governance Committee	2.3.	2 June 2026

2. Interpretation

2.1 In this manual, clause headings are for convenience and shall not be used in its interpretation unless the context clearly indicates a contrary intention -

2.1.1 an expression which denotes -

a. any gender includes the other genders;

b. a natural person includes an artificial or juristic person and vice versa;

c. the singular includes the plural and vice versa;

2.2 the following expressions shall bear the meanings assigned to them below and cognate expressions bear corresponding meanings -

2.2.1 "**Act**" - Promotion of Access to Information Act No. 2 of 2000, as amended from time to time including the regulations promulgated in terms of the Act;

2.2.2 "**business day**" - any day other than a Saturday, Sunday or official public holiday in the Republic of South Africa;

2.2.3 "**head**" – the chief executive officer of TIH;

2.2.4 "**information officer**" - the person duly authorised by the head and appointed by TIH to facilitate or assist the head with any request in terms of the Act;

2.2.5 "**manual**" - this manual together with all of its annexures, as amended from time to time;

2.2.6 "**personal information**" - means information relating to an identifiable natural person, including, but not limited to –

a. information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;

b. information relating to the education or the medical, financial, criminal or employment history of the person;

c. any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assigned to the person;

d. the biometric information of the person;

e. the personal opinions, views or preferences of the person;

f. correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;

g. the views or opinions of another individual about the person; and

h. the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person,

i. but excludes information about an individual who has been dead for more than 20 years.

2.2.7 "**POPIA**" – means the Protection of Personal Information Act No.4 of 2013;

2.2.8 "**Regulator**" – means the Information Regulator (South Africa);

2.2.9 "**TIH**" – Telesure Investment Holdings (Pty) Ltd (registration number: 1998/013847/07)), a "private body" for purposes of the Act; and its subsidiaries. Subsidiaries of TIH includes the following and this manual applies to all the subsidiaries:

a. Auto and General Insurance Company Limited

b. First for Women Insurance Company Limited

c. Budget Insurance Company Limited

d. Dial Direct Insurance Limited

e. Telesure Group Services (Pty) Ltd

f. Hippo Comparative Services (Pty) Ltd

g. Hippo Advisory Services (Pty) Ltd

h. Rockport Capital (Pty) Ltd

i. Wealthport (Pty) Ltd

j. Wealthport Nominees (Pty) Ltd

k. Renasa Insurance Company Limited

l. Concourse IT

2.3 any reference to any statute, regulation or other legislation shall be a reference to that statute, regulation or other legislation as at the signature date, and as amended or substituted from time to time;

2.4 if any provision in a definition is a substantive provision conferring a right or imposing an obligation on any party then, notwithstanding that it is only in a definition, effect shall be given to that provision as if it were a substantive provision in the body of this manual;

2.5 a reference to a party shall include a reference to that party's successors and assigns;

2.6 a reference to a document includes a reference to an amendment or supplement to or to a replacement or novation of that document;

2.7 where any term is defined within a particular clause other than this, that term shall bear the meaning ascribed to it in that clause wherever it is used in this manual;

2.8 where any number of days is to be calculated from a particular day, such number shall be calculated as excluding such particular day and commencing on the next day. If the last day of such number so calculated falls on a day which is not a business day, the last day shall be deemed to be the next succeeding day which is a business day;

2.9 any reference to days (other than a reference to business days), months or years shall be a reference to calendar days, months or years, as the case may be;

2.10 the use of the word "including" followed by a specific example/s shall not be construed as limiting the meaning of the general wording preceding it and the eiusdem generis rule shall not be applied in the interpretation of such general wording or such specific example/s; and

2.11 insofar as there is a conflict in the interpretation of or application of this manual and the Act, the Act shall prevail.

3. Purpose of the manual

3.1 TIH is the holding company of some of South Africa's leading financial service providers and insurers. The TIH portfolio includes non-life insurers, health insurance as well as an insurance and personal finance comparison platform.

3.2 This manual is intended to foster a culture of transparency and accountability by TIH, by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.

3.3 In order to promote effective governance of private bodies, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of the Act in order for them to exercise their rights in relation to public and private bodies.

3.4 Section 9 of the Act however recognises that such right to access to information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to –

- Limitations aimed at the reasonable protection of privacy;
- Commercial confidentiality; and
- Effective, efficient and good governance;

and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.

4. Guide on how to use PAIA and how to obtain access to the guide

4.1 The Regulator has, in terms of section 10(1) of the Act, made available the Guide on how to use the Act, in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in the Act and POPIA.

4.2 The Guide is available from the Regulator in each of the official languages and in braille.

4.3 The aforesaid Guide contains the description of-

4.3.1 the objects of the Act and POPIA;

4.3.2 the postal and street address, phone and fax number and, if available, electronic mail address of-

4.3.2.1 the Information Officer of every public body, and

4.3.2.2 every Deputy Information Officer of every public and private body designated in terms of section 17(1) of the Act and section 56 of POPIA.

4.3.3 the manner and form of a request for-

4.3.3.1 access to a record of a public body contemplated in section 11 of the Act; and

4.3.3.2 access to a record of a private body contemplated in section 50 of the Act;

4.3.4 the assistance available from the Information Officer of a public body in terms of the Act and POPIA;

4.3.5 the assistance available from the Regulator in terms of the Act and POPIA;

4.3.6 all remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by the Act and POPIA, including the manner of lodging-

4.3.6.1 an internal appeal;

4.3.6.2 a complaint to the Regulator; and

4.3.6.3 an application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body;

4.3.7 the provisions of sections 14 and 51 of the Act requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;

4.3.8 the provisions of sections 15 and 52 of the Act providing for the voluntary disclosure of categories of records by a public body and private body, respectively;

4.3.9 the notices issued in terms of sections 22 and 54 of the Act regarding fees to be paid in relation to requests for access; and

4.3.10 the regulations made in terms of section 92 of the Act.

4.3.11 Members of the public can inspect or make copies of the Guide from the offices of the public and private bodies, including the office of the Regulator, during normal working hours.

4.3.12 The Guide can also be obtained-

4.3.12.1 upon request to the Information Officer; or

4.3.12.2 from the website of the Regulator (inforegulator.org.za)

4.3.13 Contact details for the Information Regulator-

Postal Address:	P.O. Box 31533 Braamfontein 2017
Physical Address:	The Information Regulator (South Africa) JD House, 27 Stiemens Street Braamfontein Johannesburg 2001
Email address:	PAIA.IR@justice.gov.za

4.3.14 A copy of the Guide can be made available by TIH on request in all official languages, for public inspection during normal office hours.

5. Who may request information in terms of the Act

5.1 Any person who requires information for the exercise or protection of any rights, may request information from a private body. Section 50 of the Act states that -

5.1.1 A requester must be given access to any record of a private body if –

a. that record is required for the exercise or protection of any rights;

b. that person complies with the procedural requirements in this Act relating to a request for access to that record; and

c. access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

5.2 A requester is any person making a request for access to a record of TIH. There are two types of requesters –

5.2.1 Personal Requester

Personal requester is a requester who is seeking access to a record containing personal information about the requester. TIH will voluntarily provide the requested information or give access to any record with regard to the requester's personal information.

The prescribed fee for reproduction of the information requested may be charged where applicable.

5.2.2 Other Requester

This requester (other than a personal requester) is entitled to request access to information on third parties. However, TIH is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee where applicable.

6. Procedures for obtaining access

6.1 Key Contact Details for Access to Information

6.1.1 Any person who wishes to request any information from TIH with the object of protecting or exercising a right may contact the information officer or deputy information officers:

a. Information Officer: Chris Franken

b. Deputy Information Officers: Eben Steyn

6.1.2 The contact details for the Information officer and deputy information officers are set out below:

Tel: (011) 489 4000
Email address: informationofficer@tihsa.co.za
Website: www.tihsa.co.za

6.1.3 TIH Head Office

Postal Address:	Telesure Investment Holdings (Pty) Ltd P.O. Box 11250 Johannesburg 2000
Physical Address:	Auto & General Park 1 Telesure Lane Riverglen, Dainfern 2191

6.2 Prescribed Access Form

6.2.1 In terms of section 53 of the Act, a request for access to a record of TIH must be made in the prescribed form (attached hereto as Annexure 2) to TIH at the address or electronic mail address given above. The form requires the requestor to provide the following information:

a. sufficient information to enable the information officer to identify the requestor;

b. sufficient information to enable the information officer to identify the record(s) requested;

c. the form of access required;

d. the requestor's postal address, email address, or fax number;

e. identification of the right sought to be exercised or protected;

f. an explanation on why the record is required to exercise or protect that right;

g. the manner in which the requestor wishes to be informed of the decision on the request, if in a manner in addition to written notification; and

h. if the request is made on behalf of a person, the submission of proof of the capacity in which the requestor makes the request, to the satisfaction of the information officer.

6.2.2 TIH will process the request within 30 days, unless the requestor has stated special reasons which would satisfy the Information Officer that circumstances dictate that the above time period is not to be complied with.

6.2.3 The requester shall be informed whether access has been granted or denied in writing.

6.2.4 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.

6.2.5 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.

6.2.6 The requester must pay the prescribed fee, before any further processing can take place.

6.2.7 Requestors should 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 to the private body by the requestor.

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

6.3 Prescribed Fees

6.3.1 Payment of fees is regulated in terms of section 54 of the Act. The Regulations to the Act provide for two types of fees -

a. Request Fee

This is a non-refundable administration fee paid by all requestors with the exclusion of personal requestors. It is paid before the request is considered.

b. Access Fee

This is paid by all requestors only when access is granted. This fee is intended to reimburse the private body for the costs involved in searching for a record and preparing it for delivery to the requestor.

6.3.2 The information officer must give written notice to a requestor other than a personal requestor of the request fee and amount to be paid before the request may be further processed.

6.3.3 If in the information officer's opinion the search for a record, or preparation of the record for disclosure will require more than the prescribed hours, the information officer may require the requestor to pay a deposit, not being more than one third of the access fee that would be payable if the request is granted. If the request is declined, the deposit must be repaid to the requestor.

6.3.4 The notice given by the information officer must advise the requestor that s/he has a right to apply to court against the payment of the request fee or deposit, and also advise of the procedure of the application.

6.3.5 The Information Officer shall withhold a record until the requester has paid the fees as indicated in Annexure 3, attached hereto.

6.3.6 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.

7. Types of records

7.1 Records That Are Automatically Available in Terms of Section 51(1)(b)(ii) Of the Act

The following records are automatically available without a person having to request access in terms of the Act. Please refer to Annexure A attached hereto for a detailed breakdown of TIH records that are automatically available in terms of section 51(1)(b)(ii) of the Act.

Category of Records	Types of Records	Available on Website	Available on Request
Product and marketing Information	Information on all products, benefits and services that are publicly available such as brochures, advertisements, and media statements.	x	x
Customer Information	Information for specific customers in relation to any service provided by the company to such customer and includes Personal and policy information. Subject to the applicable legislation.	x	x

Category of Records	Types of Records	Available on Website	Available on Request
Policies & Procedures	Policies and procedures that must be made available in accordance with legislation, which include but is not limited to the Privacy Policy, PAIA Manual and Conflict of Interest Management Policy.	x	x
Statutory Information	Any information that must be made available in accordance with legislation.		x

7.2 Records Which Are Available in Accordance with Any Other Legislation in Terms of Section 51(1)(b)(iii)

Records are available in accordance with the following current South African legislation (only to the extent that the relevant Act makes disclosure of records compulsory) –

a. The Occupational Health and Safety Act No. 29 of 1996;

b. Consumer Affairs (Unfair Business Practices) Act No. 71 of 1988;

c. The Compensation for Occupational Injuries and Disease Act No. 130 of 1993;

d. Intellectual Property Laws Amendments Act No. 38 of 1997;

e. Income Tax Act No. 95 of 1967

f. The Value Added Tax Act No. 89 of 1991;

g. The Income Tax Act No. 58 of 1962;

h. The Companies Act No. 71 of 2008 -

   i. All documents of incorporation of TIH are lodged at CIPC and may be inspected there. The documents include the memorandum of incorporation, as well as the relevant forms.

   ii. Special resolutions are lodged with CIPC and are therefore available for inspection.

   iii. Registers of the directors' and officials' interests in contracts entered into by the company are kept at the registered office of the company and are available for inspection.

i. Basic Conditions of Employment Act No. 75 of 1997;

j. Employment Equity Act No. 55 of 1998, as a designated employer, TIH has lodged copies of employment equity plans at the Department of Labour in terms of the Employment Act no 55 of 1998;

k. The Labour Relations Act No. 66 of 1985;

l. Skills Development Levies Act No. 9 of 1999

m. Skills Development Act No. 97 of 1998, as a designated employer, TIH attends to the continuous and regular payment of its skills development levies in terms of the Skills Development Act No. 97 of 1998;

n. The Pension Funds Act No. 24 of 1956;

o. The National Credit Act;

p. The Competition Act No. 89 of 1998;

q. The Electronic Communications and Telecommunications Act 25 of 2002;

r. The Financial Intelligence Centre Act 38 of 2001

s. The Insurance Act 18 of 2017

t. The Long-Term Insurance Act 52 of 1998

u. The Short-Term Insurance Act 53 of 1998;

v. The Financial Sector Regulation Act 9 of 2017 and

w. The Financial Advisory and Intermediary Services Act 37 of 2002.

The aforementioned records are not an exhaustive list of statutes that may require TIH to keep records and are not automatically available without a request in terms of the Act. The Information officer will take into considerations section 8 of the manual to decide on whether or not access to any of the information stated above should be given to the requester.

7.3 Records held by TIH and available as contemplated in Section 51(1)(b)(iv) of the Act

The table below contains a description of the types of records / subjects which TIH holds, and the categories of records held on each subject. These records are not automatically available without a request in terms of PAIA. A request made in terms of PAIA for records in any of the categories below may be refused in accordance with any of the grounds of refusal as set out in PAIA.

Subjects on which TIH holds records	Categories of records
Strategic Records	a. Administration Records; b. Internal Reports and Communications; and c. Strategic Plans and Supporting Documentation
Company Secretarial	a. Contracts and Agreements; b. Property Records; c. Intellectual Property Rights Records (Trademarks, Patents, Registered Designs and Copyright); d. Investment Records; e. Share Registration Records; f. Statutory Records; g. Minute Books; h. Internal Reports and Communications; i. List of Suppliers; j. Insurance Policies; k. Lease Agreements; l. Office Building Structures; m. Tender Contracts; n. Employees travel records; o. Internal Policies and procedures; and p. General correspondence.

Subjects on which TIH holds records	Categories of records
Finance	a. Corporate and Subject Records; b. Financial Statements c. Administrative Records; and d. Internal Reports and Communications.
Governance Records	The purpose of the Governance functions is to provide the management within TIH with objective assurance that risks are being appropriately managed nationally. These records comprise the following categories - a. Risk Management Records; b. General Correspondence; c. Audit Practice Records; d. Compliance Records; e. General Administration Records; and f. Audit Reports and Supporting Working Papers.
Accounting	The Finance department maintains financial and management accounts for TIH. Corporate Account records comprise the following main categories - a. Accounting Records; b. Investment Records; c. General Correspondence; d. Management Reports; e. Transactional Records; f. VAT Records; g. PAYE Records; h. Income Tax Records; i. Consolidation Records; j. Internal Reports and Communications; k. A list of the company's creditors and debtors; l. Salary information; m. Bank account information; and n. Fixed assets register.

Subjects on which TIH holds records	Categories of records
Legal	The Legal department provides assistance with all corporate legal matters material to the Legal department records that comprise the following categories - a. Bills and Legislation; b. Intellectual Property Documentation/ Licences c. Powers of Attorney; d. Working Files; e. General Correspondence; f. Copies of Agreements; g. Statutory Records h. Litigation Records; i. Legal Records, Contracts and Documentation; j. Internal Reports and Communications; k. Various Business Contracts; l. Compliance and legal risk management documentation; and m. Legal Opinions and Research.
Procurement	a. Procurement Policies and Procedures; b. Procurement Forms; c. Provider/Supplier Lists; d. Provider/Supplier Agreements and Service Level Standards; and e. Administrative Records.

Subjects on which TIH holds records	Categories of records
Human Resources	a. Employee's personal details; b. Job Profiles; c. Division and Cost Centres; d. Remuneration; e. Various Employee Contracts; f. Medical Aid g. Employee Benefits; h. Employment equity records; i. Disciplinary records; j. Job competency profile; k. Employee performance contract; l. Training records / Skills development plans; m. Internal Policies and Procedures; n. General correspondence; and o. Employee Assistance Programme Reports and Evaluations.
Operational and Customer records	a. Management Records; b. Administration Files including sales records, servicing records, claims records and complaints information; c. Various Consumer & Entity Data Records and Personal Information; d. Procurement of Data Records including scanning and court agent records; e. Consulting Documentation; f. Quality Assurance Policies, Procedures and Reports; g. Data Compliance Records; and h. Logistics Documentation i. Call Centre Quality Assurance Procedures; and j. Call Centre Data and Records.

Subjects on which TIH holds records	Categories of records
ICT (Information Communication Technology)	These records relate to developing, implementing and supporting ICT policies, standards and best practice in TIH and comprise the following main categories: a. General Correspondence; b. Policy Records; c. Facilities Records; d. Project Management Records; e. Systems and Technology Descriptions and Information; and f. Cybersecurity and Data Protection Records.
Marketing	a. Marketing Records; b. Administration Files; c. Company brochures and publications; d. Documents relating to public relation events; e. Research and Development Records. f. Industry, delivery, size and product specific data; and g. Management Information Statistics

8. Information requested about a third party

8.1 TIH may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, service providers. Alternatively, such other parties may possess records which can be said to belong to TIH. The following records fall under this category -

- Personnel, customer or private body records which are held by another party as opposed to being held by TIH; and
- Records held by TIH 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.

8.2 Section 71 of the Act makes provision for a request for information or records about a third party.

8.3 In considering such a request, TIH will adhere to the provisions of sections 71 to 74 of the Act.

8.4 The attention of the requester is drawn to the provisions of Chapter 5, Part 3 of the Act in terms of which TIH is obliged, in certain circumstances, to advise third parties of requests lodged in respect of information applicable to or concerning such third parties. In addition, the provisions of Chapter 2 of Part 4 of the Act entitle third parties to dispute the decisions of the head or the request liaison officer by referring the matter to the High Court.

8.5 If the request is for a record pertaining to a third party, the information officer must take all reasonable steps to inform that third party of the request. This must be done within 21 days of receipt of the request. The manner in which this is done must be in the fastest means reasonably possible, but if orally, the information officer must thereafter give the third party a written confirmation of the notification. The third party may within 21 days thereafter either make representation to the private body as to why the request should be refused, alternatively grant written consent to the disclosure of the record. The third party must be advised of the decision taken by the information officer on whether to grant or decline the request and must also be advised of his/her/its right to appeal against the decision by way of application to court within 30 days after the notice.

9. Decision-making process

9.1 In terms of Section 55, 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 requestor 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 requestor must be given access if the request would otherwise have been granted.

9.2 Section 56 provides that the information officer must within 30 days of receipt of a correctly completed request notify the requestor of the decision as to whether or not to grant the request. If the request is -

9.2.1 Granted: the notification must state the applicable access fee required to be paid, together with the procedure to be followed should the requestor wish to apply to court against such fee, and the form in which access will be given.

9.2.2 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 requestor wish to apply to court against the decision.

9.3 The information officer may extend the period of 30 days by a further period not exceeding 30 days if -

9.3.1 the request is for a large number of records or requires a search through a large number of records and, without an extension, this search would interfere with the normal activities of the body concerned;

9.3.2 the request requires a search for records located in a different office of the private body not situated in the same city;

9.3.3 consultation between divisions of the private body, or with another private body is required; or

9.3.4 the requestor consents to the extension.

9.4 The requestor must be notified within the initial 30-day period in writing of the extension, together with reasons therefor, and the procedure involved should the requestor wish to apply to court against the extension.

9.5 The information officer's failure to respond to the requestor within the 30-day period constitutes a deemed refusal of the request.

9.6 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.

9.7 If access is granted, access must be given in the form that is reasonably required by the requestor, or if the requestor has not identified a preference, in a form reasonably determined by the information officer.

10. Grounds for refusal of a request

10.1 Notwithstanding compliance with section 50, the request may be declined in accordance with one of the prescribed grounds in terms of the Act, namely –

10.1.1 Section 63 of the Act prohibits the unreasonable disclosure of the personal information of natural person to requestors. This includes the personal information of deceased persons. However, Section 63(2) does provide exceptions to this.

10.1.2 Section 64 states that a request must be refused if it relates to records containing information pertaining to -

a. trade secrets;

b. financial, commercial, scientific or technical information where disclosure would be likely to cause harm to the commercial or financial interests of that party; or

c. information supplied in confidence by a party, the disclosure of which could reasonably be expected to put the party at a disadvantage in contractual or other negotiations or prejudice the party in commercial competition.

10.1.3 The information must, however, be released if it pertains to the results of product or environmental testing, the disclosure of which would reveal a serious public safety or environmental risk.

10.1.4 Section 65 prohibits disclosure of information if such disclosure would constitute a breach of any duty of confidentiality owed to a party in terms of an agreement.

10.1.5 In terms of section 66, a private body must refuse a request for access to a record of the body if disclosure could reasonably be expected to -

a. endanger the life or physical safety of an individual;

b. prejudice or impair the security of a building, structure or system, including but not limited to a computer or communication system, means of transport or any other property

c. The private body may also refuse a request for access to information which would prejudice methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme or safety of the public.

10.1.6 Section 67 mandates the refusal of a request if the record is privileged from production in legal proceedings, unless the person entitled to the privilege has waived the privilege.

10.1.7 Section 68 pertains to records containing information about the private body itself and unlike the other provisions pertaining to decline of a request, is not mandatory, but rather discretionary. TIH may refuse access to a record if the record -

a. contains trade secrets of TIH;

b. contains financial, commercial, scientific or technical information, the disclosure of which would be likely to cause harm to the commercial or financial interests of TIH;

c. contains information which, if disclosed, could reasonably be expected to put the private body at a disadvantage in contractual or other negotiations, or prejudice TIH in commercial competition; or

d. consists of a computer program owned by TIH.

10.1.8 Notwithstanding the above, the information must be released if it pertains to the results of product or environmental testing, the disclosure of which would reveal a serious public safety or environmental risk.

10.1.9 Section 69 prohibits the disclosure of information about research where disclosure is likely to expose the party, the person conducting the research on behalf of the party, or the subject matter of the research to serious disadvantage. Disclosure is discretionary if such research pertains to TIH itself.

10.1.10 Notwithstanding any of the above-mentioned provisions, section 70 provides that a record must be disclosed if its disclosure would -

a. reveal evidence of a substantial contravention of or failure to comply with the law, imminent and serious public safety or environmental risk; and

b. if the public interest in the disclosure clearly outweighs the harm.

11. Remedies available when TIH refuses a request for information

11.1 Internal Remedies

TIH does not have internal appeal procedures. As such, the decision made by the Information Officer is final, and requestors will have to exercise such external remedies at their disposal if the request for information is refused, and the requestor is not satisfied with the answer supplied by the Information Officer.

11.2 External Remedies

11.2.1 A requestor that is dissatisfied with the information officer's refusal to grant access to any information may, within 180 days of notification of the last decision, apply to court for relief. Likewise, a third party dissatisfied with the information officer's decision to grant a request may, within 180 days of notification of the last decision, apply to court for relief.

11.2.2 It should be noted that notwithstanding any provision in the Act, the court may examine the record(s) in question. No record may be withheld from the court on any grounds. The court may not, however, disclose the contents of the record(s).

11.2.3 The court is empowered to grant any order that is just and equitable, including:

a. confirming, amending or setting aside the information officer's decision

b. requiring the information officer to take any action, or refrain from taking any action as identified by the court within a specified period;

c. granting an interdict, interim or special relief, declaratory order or compensation; or costs.

12. Privacy practices

12.1 Should a data subject wish to object to the processing of personal information in terms of section 11(3)(a) of the POPI Act, an objection must be submitted to TIH on Form 1 attached to this policy as Annexure 4.

12.2 Should a data subject wish to request a correction or deletion of personal information or the destruction or deletion of a record of personal information in terms of section 24(1) of the POPI Act, a request must be submitted on Form 2 attached to this policy as Annexure 5.

12.3 Refer to our Privacy Policy or contact the TIH Information Officer should you need further information about our privacy practices; wish to withdraw consent or correct personal information. The Privacy Policy is located on the TIH websites and can be accessed on the following link - https://tihsa.co.za/

12.4 Purpose of Processing Personal Information

12.4.1 For the purpose of our business functions and activities we will process personal information which includes but is not limited to name, identity or registration number, address, contact information, banking details, insurance risk and all related information, claims history and detail and credit information for the following non exhaustive list of purposes:

a. Quoting, underwriting, pricing, servicing and executing of insurance and other financial services

b. Assessment of financial and insurance risks;

c. Assessment and processing of claims and complaints;

d. Voice recording and analysis;

e. Development and improvement of products and services;

f. Credit references and/or verification of personal information;

g. Fraud prevention and detection;

h. Market research, customer experience surveys and statistical analysis;

i. Audit & record keeping;

j. Compliance with legal & regulatory requirements;

k. Sharing of information with service providers and other third parties we engage to process such information on our behalf or who render services to us; and

l. Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation.

12.5 TIH will only process personal information if any one or more of the following apply:

12.5.1 TIH has consent to process personal information;

12.5.2 if it is necessary to conclude or perform under a contract;

12.5.3 if it is required by law to do so; and/or

12.5.4 if it is necessary to protect or pursue a legitimate interest

12.6 TIH may, where required, share personal information with the following parties. These parties are obliged to keep your personal information secure and confidential:

12.6.1 TIH employees, as required by their employment conditions;

12.6.2 insurers, brokers, other financial institutions or other organisations that assist with insurance and assurance underwriting, the providing of insurance and assurance policies and products, the assessment of insurance and assurance claims, and other related purposes;

12.6.3 our service providers, agents and sub-contractors we use to offer and provide services;

12.6.4 payment processing services providers, merchants, banks and other persons that assist with the processing of payment instructions;

12.6.5 credit bureaus;

12.6.6 attorneys and other persons that assist with the enforcement of agreements;

12.6.7 regulatory authorities, industry ombudsmen and other persons the law requires us to share personal information with;

12.6.8 law enforcement and fraud prevention agencies, and other persons tasked with the prevention and prosecution of crime;

12.6.9 courts of law or tribunals that require the personal information to adjudicate referrals, actions or applications;

12.6.10 persons to whom we have ceded our rights or delegated its obligations to under agreements, such as where a business is sold; and/or

12.6.11 our partners with whom we have concluded business agreements.

12.7 Planned transborder flows of personal information

12.7.1 In order to provide the products and services offered by TIH it may be required that we transfer your Personal Information to countries outside the borders of South Africa. TIH will only transfer personal information to third parties outside the borders of South Africa in the following circumstances:

a. where personal information will be adequately protected under the other country's laws or an agreement with the third-party recipient;

b. where the transfer is necessary to enter into, or perform, under a contract or a contract with a third party that is in your interest;

c. where consent for the transfer has been obtained; and/or

d. where it is not reasonably practical to obtain consent, and the transfer is in your interest.

12.7.2 The Personal Information shared will be limited to the information required to fulfil the products and services, and the transfer will happen within the requirements of the law.

12.7.3 TIH will ensure that the party processing your personal information in the other country will agree to apply the same level of protection as available by law in your country, or if the other country's laws provide better protection, the other country's laws would be agreed to and applied.

12.8 Information Security Measures to be implemented by TIH to ensure the confidentiality, integrity and availability of information

12.8.1 TIH has deployed state of the art technology and implemented security measures to protect against the loss, misuse, or alterations of the Information under our control, by unauthorised third parties. TIH is committed to providing secure services.

12.8.2 When TIH contracts with third parties, appropriate security, privacy and confidentiality obligations are imposed on them to ensure that personal information is kept secure.

12.8.3 TIH regularly tests the effectiveness of the security of our systems and responds to any threats that may be detected.

12.8.4 No data transmission over the Internet can be guaranteed to be 100% secure, and TIH does not warrant that your information will be secure but confirm that all reasonable security safeguards will always be in place which includes but is not limited to physical security, password protection, encryption, firewalls and ongoing monitoring.

13. Availability of the manual

13.1 A copy of the manual is available -

13.1.1 On the website of TIH, at https://tihsa.co.za/

13.1.2 At the head office of TIH for public inspection during normal business hours

13.1.3 to any person upon request and upon the payment of a reasonable prescribed fee; and

13.1.4 to the Information Regulator upon request.

13.2 A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be payable per each A4-size photocopy made.

14. Disclaimer

The manual does not purport to be exhaustive of or to comprehensively deal with every procedure provided for in the Act. A requester is advised to familiarise him/her/itself with the provisions of the Act before lodging any request with TIH.

Annexure 1

Automatic availability of certain records of TIHSA

In terms of Section 51(1)(b)(ii) of the Promotion of Access to Information Act 2 of 2000

Description of the categories of records of TIHSA that are automatically available without a person having to request access in terms of the Promotion of Access to Information Act 2 of 2000.

Category	Description	Mode of Accessibility				
		Inspection	Website	Digital	Copying	Free of Charge/ Purchase
Communications	Media statements	X		X		Free
	Marketing Newsletters	X		X		Free
Human Resource	Job Advertisement	X	X	X	X	Free
Product and marketing Information	Product Terms & Conditions	X	X	X	X	Free
	Product Brochures	X	X	X	X	Free
	Published Advertisements & Promotional Material	X	X	X		Free
Customer Information	Information for specific customers in relation to any service provided by the company to such customer and includes Personal and policy information. Subject to the applicable legislation.	X		X	X	Free
Policies & Procedures	PAIA Manual	X	X	X	X	Free
	Privacy Policy	X	X	X	X	Free
	Conflict of Interest Management Policy	X	X	X	X	Free
Statutory Information	Any information that must be made available in accordance with legislation	X		X		Free

Annexure 2

REQUEST FOR ACCESS TO RECORD

(In terms of Section 53 (1) of the Act and Regulation 7)

Note: If requests made on behalf of another person, proof of the capacity in which the request is made, must be attached to this form.

A. Particulars of the Private Body

TO: ***The Information Officer***

Address: Auto & General Park,
1 Telesure Lane,
Riverglen,
Dainfern,
2191

E-mail address: compliance@tihsa.co.za

B. Particulars of Person Requesting Access to the Record

Full names and surname: _____

Identity number: _____

Postal address: _____

_____

_____

Street address: _____

_____

_____

Fax number: _____

Cellular number: _____

Telephone number: _____

E-mail 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 names and surname: _____

Identity number: _____

Postal address: _____

_____

_____

Street address: _____

_____

_____

Fax number: _____

Cellular number: _____

Telephone number: _____

E-mail address: _____

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:

_____

Reference number, if available: _____

Any further particulars of record:

_____

E. Type of Record

Type of Record (Mark the Applicable box with an "✓")	
Record is in written or printed form	
Record comprises virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	

F. 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 for exemption.

Reason for exemption from payment of fees:

G. Form of Access to 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:

NOTES

a. Compliance with your request in the specified form may depend 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.

Form of Access (Mark the Applicable box with an "✓")	
Printed copy of record (including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)	
Written or printed transcription of virtual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)	
Transcription of soundtrack (written or printed document)	
Copy of record on compact disc drive (including virtual images and soundtracks)	
Copy of record on flash drive (including virtual images and soundtracks)	

Manner of Access (Mark the Applicable box with an "✓")	
Personal inspection of record at registered address of public/private body (including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format (including transcriptions)	
E-mail of information (including soundtracks if possible)	
Preferred language: (**Note** that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)	

H. Particulars 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:

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

I. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal Address	Post to Street Address	Fax	E-mail

Signed at ..... this ..... day of .....

.....

SIGNATURE OF REQUESTER/PERSON ON WHOSE BEHALF REQUEST IS MADE

Annexure 3

FEES IN RESPECT OF PRIVATE BODIES

The prescribed forms for requests to private bodies are available on the website of the Information Regulator at www.inforegulator.org.za.

The prescribed fees for requests to private bodies are set out in Annexure B of the Regulations relating to the Promotion of Access to Information, 2021.

Annexure 4

FORM 1

OBJECTION TO THE PROCESSING OF PERSONAL INFORMATION IN TERMS OF SECTION 11(3) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021

[Regulation 2]

Note:

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

A	DETAILS OF DATA SUBJECT
Name(s) and surname/ Registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
Contact number(s):	
Fax number / E-mail address:	
B	**DETAILS OF RESPONSIBLE PARTY**
Name(s) and surname/ Registered name of responsible party:	
Postal or business address:	
Contact number(s):	
Fax number/ E-mail address:	

C	REASONS FOR OBJECTION IN TERMS OF SECTION 11(1)(d) to (f) (Please provide detailed reasons for the objection)

Signed at ..... this ..... day of .....

.....

SIGNATURE OF DATA SUBJECT / DESIGNATED PERSON

Annexure 5

FORM 2

REQUEST FOR CORRECTION OR DELETION OF PERSONAL INFORMATION OR DESTROYING OR DELETION OF RECORD OF PERSONAL INFORMATION IN TERMS OF SECTION 24(1) OF THE PROTECTION OF PERSONAL INFORMATION ACT, 2013 (ACT NO. 4 OF 2013)

REGULATIONS RELATING TO THE PROTECTION OF PERSONAL INFORMATION, 2021

[Regulation 3]

Note:

1. Affidavits or other documentary evidence as applicable in support of the objection may be attached.
2. If the space provided for in this Form is inadequate, submit information as an Annexure to this Form and sign each page.
3. Complete as is applicable.

Mark the appropriate box with an "✓".

Request for:

	Correction or deletion of the personal information about the data subject which is in possession or under the control of the responsible party. Please select applicable reasons for the selected request: • Inaccurate • Irrelevant • Excessive • Out of Date • Incomplete • Misleading • Obtained unlawfully
	Destruction or deletion of a record of personal information about the data subject which is in possession or under the control of the responsible party and who is no longer authorised to retain the record of information.

A	DETAILS OF DATA SUBJECT
Name(s) and surname/ Registered name of data subject:	
Unique Identifier/ Identity Number	
Residential, postal or business address:	
Contact number(s):	
Fax number / E-mail address:	
B	**DETAILS OF RESPONSIBLE PARTY**
Name(s) and surname/ Registered name of responsible party:	
Postal or business address:	
Contact number(s):	
Fax number/ E-mail address:	
C	**INFORMATION TO BE CORRECTED/ DELETED/ DESTRUCTED/ DESTROYED** (Please specify the personal information required to be corrected / destroyed/ deleted)

D	EXPLANATION FOR THE SELECTED REASON FOR A REQUEST (Please provide detail explanation for the selected reasons for the request for correction or deletion of personal information which is in possession or under the control of the responsible party)

Signed at ..... this ..... day of .....

.....

SIGNATURE OF DATA SUBJECT / DESIGNATED PERSON