Section 51 Manual
Promotion of Access to Information Act, 2 of 2000

INSUREWISE CONSULTANTS

Updated: AUGUST 2025

This Manual was prepared in accordance with Section 51 of the Promotion of Access to Information Act, 2000 (as amended) and to address requirements of the Protection of Personal Information Act, 2013.

Document Management

DOCUMENT MANAGEMENT
Title: PAIA Manual
Implementation Date: January 2022
Version Status: 1. 0.0
Last Review Date: August 2025
Next Review Date: August 2026

Definitions and Acronyms

Act	means the Promotion of Access to Information Act 2 of 2000 (PAIA).
Commission	means the South African Human Rights Commission.
CEO	Chief Executive Officer
Data Subject	means the person to whom personal information relates.
DIO	Deputy Information Officer
Head of the FSP	means, of, or in relation to, a private Body means- (a) in the case of a natural person, that natural person or any person duly authorised by that natural person; (b) in the case of a partnership, any partner of the partnership or any person duly authorised by the partnership; (c) in the case of a juristic person- i. the chief executive officer or equivalent officer of the juristic person or any person duly authorised by that officer; or ii. the person who is acting as such or any person duly authorised by such acting person.
IO	Information Officer
Information Officer	means, of, or in relation to, a – a) public body means an Information Officer or Deputy Information Officer as contemplated in terms of section 1 or 17 of the Promotion of Access to Information Act; or b) private body means the head of a private body as contemplated in section 1 of the Promotion of Access to Information Act.
Minister	Minister of Justice and Correctional Services
PAIA	Promotion of Access to Information Act No. 2 of 2000 (as amended)
Person	means a natural person or a juristic person
Personal Information	means information relating to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic 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, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment 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

POPI means the Protection of Personal Information Act 4 of 2013.

Private Body means
(a) a natural person who carries or has carried on any trade, business or profession, but only in such capacity.
(b) a partnership which carries or has carried on any trade, business or profession; or
(c) any former or existing juristic person, but excludes a public body.

Processing means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including—
a) the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
b) dissemination by means of transmission, distribution or making available in any other form; or
c) merging, linking, as well as restriction, degradation, erasure or destruction of information.

Public Body means
(a) any department of state or administration in the national or provincial sphere of government or any municipality in the local sphere of government; or
(b) any other functionary or institution when-
i. exercising a power or performing a duty in terms of the Constitution or a provincial constitution; or
ii. exercising a public power or performing a public function in terms of any legislation.

Regulator Information Regulator

Republic Republic of South Africa

Requester means, in relation to-
(a) a public body, means-
i. any person (other than a public body contemplated in paragraph (a) or (b) (i) of the definition of 'public body', or an official thereof) making a request for access to a record of that public body; or
ii. a person acting on behalf of the person referred to in subparagraph (i).
(b) a private body, means-
i. any person, including, but not limited to, a public body or an official thereof, making a request for access to a record of that private body; or
ii. a person acting on behalf of the person contemplated in subparagraph (i).

Introduction

INSUREWISE CONSULTANTS, Registration Number 2001/025360/23, an authorised Financial Services Provider with FSP Number 13591 is hereinafter referred to as "the FSP".

The FSP is a private body that provides financial advice and renders intermediary services to clients under a license issued in terms of the Financial Advisory and Intermediary Services Act 37 of 2002.

The Act gives effect to the constitutional right of access to information held by private sector bodies and/or public bodies. This manual is prepared in accordance with the requirements of Section 51 of the Act. The purpose of this manual is to provide an outline of the types of records held by the FSP and explains how one may submit requests for access to these records in terms of the Act.

A copy of this Manual can be accessed by requesting a copy from the Head of the FSP / Chief Information Officer as per the contact details below. Any request for information records must be made directly to the Head of the FSP / Chief Information Officer.

Purpose of this PAIA Manual

The purpose of PAIA is to promote the right of access to information, to foster a culture of transparency and accountability within the FSP by giving 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 exercise and protect their rights.

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 relation to public and private bodies.

Section 9 of the Act recognises that the right to access 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;

The right of access to information should be done in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.

This PAIA Manual is useful for the public to-

- Check the categories of records held by a body which are available without a person having to submit a formal PAIA request;
- Have a sufficient understanding of how to make a request for access to a record of the body, by providing a description of the subjects on which the body holds records and the categories of records held on each subject;
- Know the description of the records of the body which are available in accordance with any other legislation;
- Access all the relevant contact details of the Information Officer and Deputy Information Officer who will assist the public with the records they intend to access;

- Know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- Know if the body will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto;
- Know the description of the categories of data subjects and of the information or categories of information relating thereto;
- Know the recipients or categories of recipients to whom the personal information may be supplied;
- Know if the body has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied; and
- Know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

This PAIA Manual complies with the requirements of Guide mentioned in Section 10 of the Act and recognises that the appointed Information Regulator will be responsible to regulate compliance with the Act and its regulations by private and public bodies.

Information of the Head of the FSP and Information Officer

The Act prescribes the appointment of an Information Officer for public bodies where such Information Officer is responsible to, inter alia, assess request for access to information. The head of a private body fulfils such a function in terms of Section 51. The FSP has opted to appoint an Information Officer to assess such a request for access to information as well as to oversee its required functions in terms of the Act.

The Information Officer appointed in terms of the Act also refers to the Information Officer as referred to in the Protection of Personal Information Act 4 of 2013. The Information Officer oversees the functions and responsibilities as required for in terms of both these Acts as well as the duties and responsibilities in terms of Section 55 of the Protection of Personal Information Act 4 of 2013 after registering with the Information Regulator.

The Information Officer may appoint, where it is deemed necessary, Deputy Information Officers, as allowed in terms of section 17 of the Act as well as Section 56 of the Protection of Personal Information Act 4 of 2013. This is in order to render the FSP as accessible as reasonable possible for Requesters of its records and to ensure fulfilment of its obligations and responsibilities as prescribed in terms of Section 55 of the Protection of Personal Information Act 4 of 2013.

All request for information in terms of this Act must be addressed to the Information Officer, as per the details below:

Chief Information Officer Contact Details

YOGALINGAM SARABEAH
Tel. No.: 031 207 8787
E- Mail.: popia@insurewise.biz | info@insurewise.biz

Deputy Information Officer Contact Details (NB: if more than one Deputy Information Officer is designated, please provide the details of every Deputy Information Officer of the body designated in terms of Section 17 (1) of PAIA)

JASON SARABEAH
Tel No. 031 207 8787
E-mail: jasonsarabeah@insurewise.biz

Access to Information General Contacts (general email address for access to information)

info@insurewise.biz

Office Details for the FSP

SARABEAH HOUSE
333 RANDLES ROAD
OVERPORT
DURBAN
4067
TEL: 031 207 8787
EMAIL: info@insurewise.biz

Guide on how to use PAIA and how to obtain Access to the Guide

The Regulator has, in terms of Section 10(1) of PAIA, as amended, updated and made available the revised Guide on how to use PAIA ("Guide"), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPI.

The aforesaid Guide contains the description of-

- The objects of PAIA and POPI;
- The postal and street address, phone and fax number and, if available, electronic mail address of-
    - The Information Officer of every public body, and
    - Every Deputy Information Officer of every public and private body designated in terms of Section 17(1) of PAIA and Section 56 of POPI ;
- The manner and form of a request for-
    - Access to a record of a public body contemplated in Section 11; and
    - Access to a record of a private body contemplated in Section 50;
- The assistance available from the IO of a public body in terms of PAIA and POPI;
- The assistance available from the Regulator in terms of PAIA and POPI;
- All remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by PAIA and POPI, including the manner of lodging-
    - An internal appeal;
    - A complaint to the Regulator; and
    - 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;
- The provisions of Sections 14 and 51 requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;
- The provisions of Sections 15 and 52 providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
- The notices issued in terms of Sections 22 and 54 regarding fees to be paid in relation to requests for access; and
- The Regulations made in terms of Section 92

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.

The Guide can also be obtained-

- Upon request to the Information Officer;
- From the Regulator, as per the details below:
  Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
  Tel: 010 023 5200
  Toll Free: 0800 017 160
  Email: enquiries@inforegulator.org.za
  https://inforegulator.org.za/

A copy of the Guide is also available in the official language for public inspection during normal office hours-

Latest Notice in terms of Section 52(2) (if any)

At this stage no notice(s) has/have been published on the categories of records that are automatically available without a person having to request access in terms of PAIA.

Access to Records Held by the FSP

Records held by the FSP may be accessed on request only once the requirements for access have been met. A Requester is any person making a request for access to a record of the FSP and in this regard, the Act distinguishes between two types of Requesters:

- **Personal Requester:** A Personal Requester is a Requester who is seeking access to a record containing personal information about the Requester. Subject to the provisions of the Act and applicable law, the FSP will 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 will be charged by the FSP.

- **Other Requester:** This Requester (other than a personal Requester) is entitled to request access to information pertaining to third parties. In considering such a request, The FSP will adhere to the provisions of the Act. Section 71 requires that the Information Officer take all reasonable steps to inform a third party to whom the requested record relates of the request, informing him/her that he/she may make a written or oral representation to the Information Officer why the request should be refused or, where required, give written consent for the disclosure of the Information. However, the FSP is not obliged to grant access prior to the Requester fulfilling the requirements for access in terms of the Act. The prescribed fee for reproduction of the information requested will be charged by the FSP.

Records Access

The table below details the categories of these records, the types of the records and how the records can be accessed.

Category of Records	Available on Website	Available upon request
Website Privacy Notice	X	
FSP Records		X
Financial Records		X
Tax Records		X
Personal Documents and Records		X
Client Records		X
Company Act Records		X
Procurement Department		X
Strategic Documents, Plans, Proposals		X

Records available in terms of other Legislation

We keep records which are created and available in accordance with other South African legislation.
* Although we have used our best endeavours to supply a list of applicable legislation, it is possible that this list may be incomplete. Whenever it comes to our attention that existing or new legislation allows a Requester access on a basis other than as set out in PAIA, we shall update the list accordingly. If a Requester believes that a right of access to a record exists in terms of other legislation listed above or any other legislation, the Requester is required to indicate what legislative right the request is based on, to allow the Information Officer the opportunity of considering the request in light thereof.

Subjects and Categories of Records held by the FSP

Please note that all requests for access will be evaluated on a case by case basis in accordance with the provisions of the Act.

- FSP Records
- Financial Records
- Tax Records
- Personal Documents and Records
- Client Records
- Procurement Department
- Strategic Documents, Plans, Proposals

How to make a Request for Access to Information

- Use the Prescribed Form 2 as per Annexure A, to make a request for access to a record.
- The Form must be submitted to the Head of the FSP/Information Officer at his/her address or e-mail address together with payment of a request fee and a deposit, if applicable.
- Sufficient information must be provided to enable the Head of the FSP/Information Officer to adequately identify:–

    - The record/s requested

- The identity of the Requester
- Which form of access is required, if the request is granted
- Specify the postal address or email address of the Requester in the Republic
- Identify the right that the Requester is seeking to exercise or protect
- Provide an explanation of why the requested record is required for the exercise or protection of that right.

- If in addition to a written reply, the Requester wishes to be informed of the decision on the request in any other manner, to state that manner and the necessary particulars to be informed in the that manner.
- If the request is made on behalf of another person, to submit proof of the capacity in which the Requester is making the request, to the reasonable satisfaction of the Head of the FSP/Information Officer.
- The information officer must—
  (a) assist a requester with any request with regards to a request for access to information; and
  (b) if a request for access to a record is made orally as a result of illiteracy or a disability of a requester, complete Form 2 of Annexure A to the Regulations on behalf of the requester and provide a copy thereof to the requester, as contemplated in section 18(3) of the Act.
- The FSP will process a request within 30 days, unless the requestor has stated special reasons which would satisfy the information officer that circumstances dictate that the time period not be complied with.
- Annexure D which sets out Form 3 of Regulation 8 must be completed by the FSP.

Refusal of Access to Records

A private body such as the FSP is entitled to refuse a request for information in the following instances:

- Mandatory protection of the privacy of a third party who is a natural person or a deceased person (Section 63) or a juristic person, as included in the Protection of Personal Information Act 4 of 2013, which would involve the unreasonable disclosure of personal information of that natural or juristic person;
- Mandatory protection of personal information and for disclosure of any personal information to, in addition to any other legislative, regulatory or contractual agreements, comply with the provisions of the Protection of Personal Information Act 4 of 2013;
  - Mandatory protection of the commercial information of a third party (Section 64) if the record contains:
    - Trade secrets of the third party;
    - Financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;
    - Information disclosed in confidence by a third party to the FSP, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;
- Mandatory protection of confidential information of third parties (Section 65) if it is protected in terms of any agreement;
- Mandatory protection of the safety of individuals and the protection of property (Section 66);
- Mandatory protection of records which would be regarded as privileged in legal proceedings (Section 67).
- A computer program which is owned by the FSP, and which is protected by copyright;

- The research information (section 69) of the FSP or a third party, if its disclosure would disclose the identity of the FSP, the researcher or the subject matter of the research and would place the research at a serious disadvantage.

Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

All requests for information will be assessed on their own merits and in accordance with the applicable legal principles and legislation.

If a requested record cannot be found or if the record does not exist, the Information Officer shall, by way of an affidavit or affirmation, notify the Requester that it is not possible to give access to the requested record.
Such a notice will be regarded as a decision to refuse a request for access to the record concerned for the purpose of the Act. If the record should later be found, the Requester shall be given access to the record in the manner stipulated by the Requester in the prescribed form, unless the Information Officer refuses access to such record.

If the head of a private body fails to give the decision on a request for access to the requester concerned within the period contemplated in section 56(1), the head of the private body is, for the purposes of this Act, regarded as having refused the request.

Decision

The FSP will, within 30 days of receipt of a request, decide whether to grant or decline a request and give notice with reasons (if required) to that effect. The 30 day period within which the FSP has to decide whether to grant or refuse a request, may be extended for a further period of not more than 30 days if the request is for a large quantity of information, or the request requires a search for information held at another office of the FSP (other than the head office) and the information cannot reasonably be obtained within the original 30 day period. The Information Officer will notify the Requester in writing should an extension be necessary.

Remedies Available when the FSP Refuses a Request

- **Internal Remedies**

  The FSP does not have internal appeal procedure. The decision made by the Information Officer is final. Requesters 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.

- **External Remedies**

  A Requestor that is dissatisfied with the Information Officer's refusal to disclose information, may within 30 (thirty) days of notification of the decision, may apply to a Court for relief.

  A third party dissatisfied with the Information Officer's decision not to grant a request for information, may within 30 (thirty) 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 and a Magistrate's Court designated by the Minister of Justice and Constitutional Development and which is presided over by a designated Magistrate.

Prescribed Fees (Section 54)

The Act provides for two types of fees, namely:

- A Request Fee, which is a form of administration fee to be paid by all Requesters except personal Requesters, before the request is considered and is not refundable; and

- An Access Fee, which is paid by all Requesters in the event that a request for access is granted. This fee is inclusive of costs involved by the private body in obtaining and preparing a record for delivery to the Requester.

When the request is received by the Information Officer, such Officer shall by notice require the Requester, other than a personal Requester, to pay the prescribed request fee, before further processing of the request (Section 54(1)).

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.

The applicable Fees which will be payable in terms of Regulation 8 are contained in Annexure E.

The Information Officer shall withhold a record until the Requester has paid the fees as indicated below:

- **Request Fee**

  Where a Requester submits a request for access to information on a person other than the Requester himself/herself, a request fee in the amount of R140,00 is payable up-front before the FSP will further process the request received.

- **Access Fee**

  A Requester whose request for access to a record has been granted, must pay an access fee that is calculated to include, where applicable, the process 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.

  Access fees prescribed for the purposes of section 54(6) must provide for a reasonable access fee for—
  (a) the cost of making a copy of a record, or of a transcription of the content of a record, as contemplated in section 29(2)(a) and (b)(i), (ii)(bb), (iii) and (v) and, if applicable, the postal fee; and

(b) the time reasonably required to search for the record and prepare (including making any arrangements contemplated in section 29(2)(a) and (b)(i) and (ii)(aa)) the record for disclosure to the requester.

An Access Fee is not payable where 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).

Where a copy of a record needs to be posted the actual postal fee is payable.

- **Reproduction Fee**

  Where the FSP 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.

- **Deposit Fee**

  Where the FSP receives a request for access to information held on a person other than the Requester himself/herself and the Information Officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, a deposit is payable by the Requester. The amount of the deposit is equal to 1/3 (one third) of the amount of the applicable Access Fee.

  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.

Collection of Fees

The initial "Request Fee" of R140,00 should be deposited into the bank account (details provided upon request) and a copy of the deposit slip, application form and other correspondence / documents, forwarded to the Information Officer via e-mail.

All fees are subject to change as allowed for in the Act and as a consequence such escalations may not always be immediately available at the time of the request being made. Requesters shall be informed of any changes in the fees prior to making a payment.

Records Available without a Request to Access in terms of the Act

Records of a public nature, typically those disclosed on the FSP's website and in its various annual reports, may be accessed without the need to submit a formal application.

Other non-confidential records, such as statutory records maintained at CIPC, may also be accessed without the need to submit a formal application, however, please note that an appointment to view such records will still have to be made with the Information Officer.

Processing of Personal Information

The FSP uses the Personal Information under its care in the following ways:

- Rendering service according to Client's instructions
- Staff administration
- Keeping of accounts and records
- Complying with tax laws

Categories of Data Subjects and their Personal Information

The FSP may possess records relating to:
Suppliers
Service/Product providers
Employees
Clients

Categories of Recipients for Processing the Personal Information

There are persons or category of persons to whom we may disseminate personal information. The table below lists the category of personal information which may be disseminated and the recipient or category of recipients of the personal information.

Category of Personal Information	Recipients or Categories of Recipients to whom the Personal Information may be supplied
Identity number and names, for criminal checks	Eg. South African Police Services
Qualifications, for qualification verifications	Eg. South African Qualifications Authority
Credit and payment history, for credit information	Eg. Credit Bureaus
Audit and Compliance Services	Eg. Compliance Officer
Provision of financial products and services	Eg. Product Provider/Insurer
Provision of financial products and services	Eg. Underwriting Managers
Regulatory and governmental authorities	Eg. Financial Sector Conduct Authority
Regulatory and governmental authorities	Eg. Financial Intelligence Centre
Collection of insurance premiums	Eg. Collection Agency
Employee Tax related information	Eg. Sars

Rights of the Data Subject

A Data Subject has the right to:

- Access their personal information that the FSP has on record;
- Object to the processing of their personal information using the Prescribed Form as per Annexure B;

- Request the FSP to correct, delete or destroy their personal information using the Prescribed Form as per Annexure C;
- Lodge a POPI complaint with the Information Regulator on complaints.IR@justice.gov.za or visit the website on www.justice.gov.za.

To lodge a complaint regarding a request for information in terms of PAIA:

- A complaint contemplated in section 77A of PAIA, must be lodged in writing on a form that corresponds substantially with Form 5 of Annexure A to the Regulations. to the Information Regulator.
- Complete the online complaint Form 5 of Annexure A available at https://www.justice.gov.za/inforeg/
- E-mail the form to inforeg@justice.gov.za
- Contact number is 010 023 5200

Actual or Planned Transborder Flows of Personal Information

Personal Information may be transmitted transborder to the FSP's suppliers in other countries, and Personal Information may be stored in data servers hosted outside South Africa, which may not have adequate data protection laws. The FSP will endeavour to ensure that its dealers and suppliers will make all reasonable efforts to secure the said data and Personal Information.

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

The FSP employs up to date technology to ensure the confidentiality, integrity and availability of the Personal Information under its care.

Measures include:

- Firewalls
- Data Encryption
- Virus protection software and update protocols
- Anti-malware Solutions
- Logical and physical access control
- Secure setup of hardware and software making up the IT infrastructure
- Outsourced Service Providers who process Personal Information on behalf of the FSP are contracted to implement security controls.

The FSP undertakes to institute and maintain the data protection measures to accomplish the following objectives outlined below. The details given are to be interpreted as examples of how to achieve an adequate data protection level for each objective. The FSP may use alternative measures and adapt to technological security development, as needed, provided that the objectives are achieved.

- **Access Control of Persons**
  The FSP shall implement suitable measures in order to prevent unauthorized persons from gaining access to the data processing equipment where the data are processed.

- **Data Media Control**

The FSP undertakes to implement suitable measures to prevent the unauthorized manipulation of media, including reading, copying, alteration or removal of the data media used by the FSP and containing personal data of Clients.

- **Data Memory Control**
  The FSP undertakes to implement suitable measures to prevent unauthorized input into data memory and the unauthorised reading, alteration or deletion of stored data.

- **Access Control to Data**
  The FSP represents that the persons entitled to use the FSP's data processing system are only able to access the data within the scope and to the extent covered by their respective access permissions (authorisation).

- **Transmission Control**
  The FSP shall be obliged to enable the verification and tracing of the locations / destinations to which the personal information is transferred by utilization of The FSP's data communication equipment / devices.

- **Transport Control**
  The FSP shall implement suitable measures to prevent Personal Information from being read, copied, altered or deleted by unauthorized persons during the transmission thereof or during the transport of the data media.

- **Organisation Control**
  The FSP shall maintain its internal organisation in a manner that meets the requirements of this Manual.

Other Information as may be Prescribed

The Minister of Justice and Constitutional Development has not made any regulations in this regard.

Availability of this Manual

A copy of the Manual is available-

- on www.insurewise.biz, if any;
- Office of Insurewise Consultants for public inspection during normal business hours;
- to any person upon request and upon the payment of a reasonable prescribed fee; and
  to the Information Regulator upon request.

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.

Updating of this Manual

The Head of the FSP will on a regular basis update this Manual.

Issued By

Y.Sarabeah ***Date 01 August 2025***
CEO

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

1. *Proof of identity must be attached by the requester.*
2. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*

TO: The Information Officer

_____
_____
_____
_____
(Address)

E-mail address: _____

Fax number: _____

*Mark with an **"X"***

☐ Request is made in my own name ☐ Request is made on behalf of another person.

PERSONAL INFORMATION				
Full Names				
Identity Number				
Capacity in which request is made *(when made on behalf of another person)*				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel. (B):		Facsimile:	
	Cellular:			
Full names of person on whose behalf request is made *(if applicable)*:				
Identity Number				
Postal Address				

Street Address				
E-mail Address				
Contact Numbers	Tel. (B)		Facsimile	
	Cellular			

PARTICULARS OF RECORD REQUESTED

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. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)

Description of record or relevant part of the record:	
Reference number, if available	
Any further particulars of record	

TYPE OF RECORD
*(Mark the applicable box with an "**X**")*

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	

FORM OF ACCESS *(Mark the applicable box with an "X")*	
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 flash drive *(including virtual images and soundtracks)*	
Copy of record on compact disc drive*(including virtual images and soundtracks)*	
Copy of record saved on cloud storage server	

MANNER OF ACCESS *(Mark the applicable box with an "X")*	
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)*	
Cloud share/file transfer	
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)*	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED *If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.*	
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:	

FEES	
a) A request fee must be paid before the request will be considered. *b) You will be notified of the amount of the access fee to be paid.* *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	

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	**Facsimile**	**Electronic communication** ***(Please specify)***

Signed at _____ this _____ day of _____ 20 _____

_____

Signature of Requester / person on whose behalf request is made

---

FOR OFFICIAL USE

Reference number:	
Request received by: (State Rank, Name And Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

_____

Signature of Information Officer

ANNEXURE B

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, 2018
[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:	Code ( )
Contact number(s):	
Fax number / E-mail address:	
B	**DETAILS OF RESPONSIBLE PARTY**
Name(s) and surname/ Registered name of responsible party:	
Residential, postal or business address:	Code ( )
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 .....20……..

.....
Signature of data subject/designated person

ANNEXURE C

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, 2018
[Regulation 3]

Note:
1. *Affidavits or other documentary evidence as applicable in support of the request 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 "x".
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.

☐ Destroying 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 THE DATA SUBJECT
Name(s) and surname / registered name of data subject:	
Unique identifier/ Identity Number:	
Residential, postal or business address:	 Code ( )
Contact number(s):	
Fax number/E-mail address:	
B	**DETAILS OF RESPONSIBLE PARTY**
Name(s) and surname / registered name of responsible party:	
Residential, postal or business address:	 Code ( )
Contact number(s):	

Fax number/ E-mail address:	
C	**INFORMATION TO BE CORRECTED/DELETED/ DESTRUCTED/ DESTROYED**
D	**REASONS FOR *CORRECTION OR DELETION OF THE PERSONAL INFORMATION ABOUT THE DATA SUBJECT IN TERMS OF SECTION 24(1)(a) WHICH IS IN POSSESSION OR UNDER THE CONTROL OF THE RESPONSIBLE PARTY ; and or** **REASONS FOR *DESTRUCTION OR DELETION OF A RECORD OF PERSONAL INFORMATION ABOUT THE DATA SUBJECT IN TERMS OF SECTION 24(1)(b) WHICH THE RESPONSIBLE PARTY IS NO LONGER AUTHORISED TO RETAIN.** *(Please provide detailed reasons for the request)*

Signed at ..... this ..... day of .....20……..

.....

Signature of data subject/ designated person

FORM 3
OUTCOME OF REQUEST AND OF FEES PAYABLE
[Regulation 8]

Note:

1. *If your request is granted the—*
   (a) *amount of the deposit, (if any), is payable before your request is processed; and*
   (b) *requested record/portion of the record will only be released once proof of full payment is received.*
2. *Please use the reference number hereunder in all future correspondence.*

Reference number: _____

TO: _____
_____
_____
_____

Your request dated _____, refers.

1. You requested:

Personal inspection of information 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)* is free of charge. You are required to make an appointment for the inspection of the information and to bring this Form with you. If you then require any form of reproduction of the information, you will be liable for the fees prescribed in Annexure B.	

OR

2. You requested:

Printed copies of the information *(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 information on flash drive *(including virtual images and soundtracks)*	
Copy of information on compact disc drive*(including virtual images and soundtracks)*	
Copy of record saved on cloud storage server	

3. To be submitted:

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)*	
Cloud share/file transfer	
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)*	

Kindly note that your request has been:

☐ Approved

☐ Denied, for the following reasons:

4. Fees payable with regards to your request:

Item	Cost per A4-size page or part thereof/item	Number of pages/items	Total
Photocopy			
Printed copy			
For a copy in a computer-readable form on: (i) Flash drive • To be provided by requestor (ii) Compact disc • If provided by requestor • If provided to the requestor	 R40.00 R40.00 R60.00		
For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on the quotation of the service provider		
Copy of visual images			
Transcription of an audio record, per A4-size	R24.00		
Copy of an audio record (i) Flash drive • To be provided by requestor (ii) Compact disc • If provided by requestor • If provided to the requestor	 R40.00 R40.00 R60. 00		
Postage, e-mail or any other electronic transfer:	Actual costs		
TOTAL:			

5. Deposit payable (if search exceeds six hours):

☐ Yes ☐ No

Hours of search		Amount of deposit *(calculated on one third of total amount per request)*	

The amount must be paid into the following Bank account:
Name of Bank: _____
Name of account holder: _____
Type of account: _____
Account number: _____
Branch Code: _____
Reference Nr: _____
Submit proof of payment to: _____

Signed at _____ this _____ day of _____ 20 _____

_____
Information officer

ANNEXURE E

FEES PAYABLE

Fees in Respect of Private Bodies

Item	Description	Amount
1.	The request fee payable by every requester	R140.00
2.	Photocopy/printed black & white copy of A4-size page	R2.00 per page or part thereof
3.	Printed copy of A4-size page	R2.00 per page or part thereof
4.	For a copy in a computer-readable form on: (iii) Flash drive (to be provided by requestor) (iv) Compact disc · If provided by requestor · If provided to the requestor	 R40.00 R40.00 R60.00
5.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from Service provider.
6.	Copy of visual images	
7.	Transcription of an audio record, per A4-size page	R24.00
8.	Copy of an audio record on: (v) Flash drive (to be provided by requestor) (vi) Compact disc · If provided by requestor · If provided to the requestor	 R40.00 R40.00 R60.00
9.	To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation To not exceed a total cost of	R145.00 R435.00
10.	Deposit: If search exceeds 6 hours	One third of amount per request calculated in terms of items 2 to 8.
11.	Postage, e-mail or any other electronic transfer	Actual expense, if any.