



OUTsurance Life Insurance Company Limited

Promotion of Access to Information Act 2 of 2000 Manual (the “Act”)

July 2021

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1. Functions

- 1.1 OUTsurance Life Insurance Company Limited, Registration number 2007/035347/06 is a / Life insurer, a member of the Rand Merchant Investment Holdings (RMIH) Group, a leading South African financial services group.

2. Purpose

- 2.1 The purpose of the company is:

- 2.1.1 To carry on all types of insurance, assurance, underwriting and any other intermediary services in accordance with the Insurance and FAIS Acts.

3. Business and Management Structure

- 3.1 OUTsurance conducts its business from a centralised Office situated in Centurion, Gauteng.

- 3.2 Board of Directors

HL Bosman (Chairman), MC Visser, PR Pretorius, GL Marx, AW Hedding, K Pillay (Lead Independent), JJT Madavo, DH Matthee (Chief Executive Officer), ET Moabi, ME Ramathe, B Hanise, RSM Ndlovu, *Company Secretary*: ZM Waterston.

- 3.3 Executive Committee

Jan Hofmeyr, Lynette Bisschoff, Suren Naidoo, Keneiloe Selamolela, Arnold De Swardt, Wilbur Smith, Matt Cole, Natasha Kawulesar, Micky Maharaj, Paul Myeza, Riyaad Loonat, Carl Louw Danie Matthee (Chief Executive Officer).

4. Contact Details

Information Officer:	Mrs Natasha Kawulesar
Phone:	+ 27 (0) 12 675 4607
Fax:	+ 27 (0) 12 673 4788
E-mail:	informationofficer@out.co.za

Postal Address: P.O. Box 8443
Centurion
0046
Physical Address: 1241 Embankment Road
Centurion
0157

5. Information Requests

5.1 In terms of Chapter 1, Section 50 of the Act, any person may request access to information from OUTsurance provided that:

5.1.1 The record is required for the exercise or protection of any rights;

5.1.2 The requester complies with the procedural requirements as defined in the act for a request to access a record;

5.1.3 Access to a record is not refused on any ground for refusal as contemplated in the Act.

5.2 In terms of Section 23 of the Protection of Personal Information Act (POPIA) a data subject has the right, having provided adequate proof of identity, to:

5.2.1 Request to confirm, free of charge, whether or not OUTsurance holds personal information about the data subject; and

5.2.2 Request the record or a description of the personal information held by OUTsurance, including information about the identity of all third parties, or categories of third parties, who have, or have had access to the information –

1. within a reasonable time;
2. at a prescribed fee;
3. in a reasonable manner and format; and
4. in a form that is generally understandable.

6. Voluntary Disclosure

6.1 In terms of section 52 of the Act, the following categories of OUTsurance records are available without a person having to request access:

- Annual Financial Reports;
- Policy wordings and conditions;
- Product Information;
- Advertising pamphlets and brochures;
- Newsletters;
- Statutory Notice;
- FAIS Licence;
- Conflict of Interest Policy;
- Access to Information Manual;
- Complaints Resolution Policy; and
- BBBEE Certificate.

6.2 Information is available on request or, on the OUTsurance website: www.outsurance.co.za

7. Access Form

7.1 OUTsurance will entertain a request for access to a record as defined in terms of Chapter 3, Section 53 of the Act provided that, the request is received on the prescribed form and addressed to the contact person as set out in paragraph 4 above. A form for use is added to this manual.

8. Access Fees

8.1 In terms of Chapter 3, Section 54 of the Act, unless it is a ***personal request**, a request fee will be levied as prescribed before any further processing is made.

***A personal request means a requester seeking access to a record containing personal information that concerns them.**

9. Procedure to Request a Record

- The following is the basic procedure to be followed when requesting a record.
- The attached application form must be completed providing as much detail as possible.
- OUTsurance will only process your application if it is received on the prescribed form.

When completing the form:

- Provide your full personal and contact details;
- If you are acting on behalf of another person, state in what capacity, for example, legal guardian, next of kin etc. Note that proof of capacity must be attached;
- If you are making the request on behalf of another person, you must provide that person's full names and identity number;
- Provide a detailed description of the record required providing any reference numbers if possible;
- If the request is for a record other than a record containing personal information about you, then prescribed fees are payable. Should you qualify for exemption full details must be provided;
- If you are unable to read, view or listen to the record requested due to disability, you must provide details of your disability and, in what form we must supply the record to you;
- Mark with an (X) the appropriate record type option as provided on the form i.e., written, visual, audio or data that you require;
- The "right" to be exercised or protected by you must be detailed as well as the reason for exercising or protecting this right;
- The form must be dated and signed in the places provided for this purpose;
- Once you have completed the application form it must be posted to, the Information Officer at the address given on the form or, faxed/e-mailed/delivered to the offices of OUTsurance as provided in the manual;
- On receipt of your application, the Information Officer at OUTsurance will make a decision based on the information provided;
- You will then receive a written notification based on the decision made and advising you further.

Please note that all attachments/additional folios that you add to the form must be signed by you.

10. Record types that may be requested

- a. Personal Records or Information
- b. Financial Records
- c. Sales Records
- d. Client Care Records

- e. Claim Records
- f. Information Technology Records
- g. Secretariat Records
- h. "Other Parties" Records**

** Other Parties records are defined as those records pertaining to other parties held by OUTsurance or vice versa.

11. Records that cannot be found or do not exist

11.1 In terms of Chapter 3, Section 55 of the Act, OUTsurance will after all reasonable steps have been taken to find the record requested, notify the requester as prescribed by affidavit or affirmation should the record not be found or, does not exist.

12. Protection of Personal Information

12.1 The Protection of Personal Information Act provides for the lawful processing of personal information by a Responsible Party subject to the following conditions: Accountability, Processing Limitation, Purpose specific, Further Processing Limitations, Information Quality and Openness, Security Safeguards and Data Subject Participation.

12.2 OUTsurance is required to process personal information in order to conduct its business operations specifically within the insurance and financial services sectors. For the purposes of POPIA, OUTsurance is a Responsible Party as it determines the purpose of and means for processing personal information.

12.3 OUTsurance undertakes:

- to process personal information lawfully and in a transparent manner;
- to process personal information only for the purpose for which it was collected;
- not to subject the personal information to further processing unless it is compatible with the purpose for which it was collected;
- to ensure that personal information which is processed is complete, accurate, not misleading and is where necessary, updated;
- To not retain the personal information for a period longer than what is necessary;

- To ensure that the integrity and confidentiality of personal information under its possession is secured by taking appropriate, reasonable technical and organisation measures to prevent loss, damage, unauthorised destruction or unlawful access to or processing of personal information,
- To process personal information in accordance with the rights of Data Subjects as provided for in POPIA which include:
 - i. to be notified that their personal information has been collected by OUTsurance;
 - ii. being notified whether their personal information has been accessed or acquired by an unauthorised person;
 - iii. to know if OUTsurance holds any of his/her personal information and to access that information which requests for access must be made in accordance with this Manual;
 - iv. request the deletion or correction of their personal information;
 - v. to object, on reasonable grounds relating to their particular situation to the processing of their personal information as provided for in Section 11(3)(a) of POPIA;
 - vi. object to process of their personal information for the purposes of direct marketing;
 - vii. submit a complaint to the Information Regulator;
 - viii. to institute civil proceedings regarding the alleged interference with the protection of their personal information.

12.4 OUTsurance may only process information for specific purposes which purposes are for the provision of insurance and financial services. This includes processing information for the purposes of reporting to Industry and Regulatory Bodies which include by are not limited to, The Financial Sector Conduct Authority, Prudential Authority, Information Regulator, The South African Insurance Crime Bureaux, Credit Bureaux's and law enforcement agencies.

12.5 OUTsurance processes personal information of various categories of Data Subjects which include both juristic and natural persons. This includes the following:

Natural Persons (Clients):	Names and surnames, identity or passport number, contact numbers, gender, physical address, financial information, criminal convictions, postal address, e-mail address, claims history, insurance history, personal and household income,
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language, dates of birth, marital status, education, occupation, employment status, age, location data, identity documents, nationality, title, credit data, banking details, details of beneficiaries, medical, disability and chronic conditions and information (including medical aid), smoker status, weight, height, fitness data and hospital visits.

Natural Persons (Employees) Name and surname, identity or passport numbers, financial history, employment history, banking details, medical aid records, medical history and conditions, pension and provident fund details, salary information, performance records, disciplinary records, leave records, training records, qualifications, spouses information, contact numbers, e-mail address, physical and postal address, vehicle registration details, ethnic group, gender, marital status, disabilities, biometric information, criminal background.

Juristic Persons: Company incorporation documents, registration number, company name and trading name, employee details, contact persons, directors or members details, nature of business, contact details, physical and postal address, e-mail address, financial information, insurance history, claims history, BBEEE Certificates, Banking details.

12.6 OUTsurance may provide a Data Subjects personal information to a number of third parties for the purposes of conducting its business operations. These third parties include industry bodies (South African Insurance Crime Bureau and the South African Insurance Association), regulatory bodies (Financial Sector Conduct Authority and Prudential Authority), credit bureaux's, law enforcement agencies, third party service providers, payment system providers, external auditors, subsidiaries or related or inter-related persons.

12.7 OUTsurance may transmit a Data Subjects personal information to entities outside of the Republic of South Africa which personal information may be stored in data servers outside of South Africa. OUTsurance will endeavour to ensure that any countries in which Data Subjects personal information is stored has similar or adequate data protection laws.

12.8 We value the privacy of your information and take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration and/or access. The information we maintain concerning our customers, all our employees and potential job applicants is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information. OUTsurance uses state of the art technology, anti-virus, firewalls, password protection, security monitoring/scanning and encryption to prevent any unauthorised access to your personal information. We keep up to date with latest global developments in security technology to ensure that your transactions and personal information stored with us is adequately secured and protected at all times.

12.9 Data Subject are entitled to object, at any time, to the processing of their personal information subject to any exceptions set out in POPIA. Objections must be completed in the prescribed form attached hereto as Form 1.

12.10 Data Subjects may, subject to any exceptions set out in POPIA, request the correction or deletion of their personal information. The request for correction or deletion must be completed and submitted in the prescribed form attached hereto as Form 2. We do, however, retain all data that is required for us to discharge our business activities for historical, statistical and research purposes.

13. Decision on Request and Notice thereof

13.1 In terms of Chapter 3, Section 56 of the Act, OUTsurance will respond to the request as soon as possible within 30 days as per the provisions prescribed and notify the requester of the decision made.

14. Grounds for Refusal of Access to Records

14.1 In terms of Chapter 4 of the Act, OUTsurance reserves its right to refuse and/or grant access to records in accordance with the sections and subsections of this chapter.

15. Third Party Notification and Intervention

15.1 In terms of Chapter 5 of the Act and its sections and sub-sections, OUTsurance will take all

reasonable steps to inform a third party of a request received that pertains to them in the manner so prescribed in this chapter.

16. South African Human Rights Commission Guide

16.1 The South African Human Rights Commission compiled a guide to any person who wishes to exercise any right contemplated in the Promotion of Access to information Act.

16.2 The guide is available here:

www.sahrc.org.za/home/21/files/Section%2010%20guide%202014.pdf

17. Records Available in Accordance with Other Legislation

17.1 All records kept and/or information processed in terms of legislation are available in accordance with said legislation and applies (where applicable), but not limited, to:

- Administration of Estates Act 66 of 1965
- Basic Conditions of Employment Act, 75 of 1997
- Companies Act 71 of 2008
- Compensation of Occupational Injuries and Diseases Act 130 of 1993
- Competition Act 89 of 1998
- Electronic Communications and Transaction Act 25 of 2002
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Income Tax Act 58 of 1991
- Inspection of Financial Institutions Act 80 of 1998
- Insurance Act 18 of 2017
- Labour Relations Act 66 of 1995
- Long-term Insurance Act 52 of 1998
- Policyholder Protection Rules
- Prevention of Organised Crime Act 121 of 1998
- Protection of Constitutional Democracy against Terrorist and Related Activities Act 33 of 2004
- Protection of Personal Information Act 4 of 2013

- Short-term Insurance Act 53 of 1998
- Skills Development Levies Act 9 of 1999
- Unemployment Insurance Act 30 of 1996
- Value-added Tax Act 89 of 1991

18. Table of Fees

Ref.	Charges	Cost
1.	Electronic PDF copy of the Manual	Free
2.	Posted Paper Copy of the Manual	R 15.00
3.	Request Fee (Other than a personal requestor)	R 50.00
4.	Access Fee: Electronic Record Format: A4 per page	R 00.75
5.	Access Fee: Photocopy Record Format: A4 per page	R 1.10
6.	Access Fee: Record on Stiffy Disk	R 7.50
7.	Access Fee:	R 70.00
8.	Access Fee: Transcription of Visual Images: A4 page	R 40.00
9.	Access Fee: Copy of Visual Images	R 60.00
10.	Access Fee: Transcription of Audio record: A4 page	R 20.00
11.	Access Fee: Copy of Audio record	R 30 .00

19. Deposit

- 19.1 In terms of section 54 (2) of the Act, OUTsurance may require a deposit in cases where searching for the record exceeds 6 hours. The deposit will represent one third of the access fee payable by the requester.



20. Application Form

REQUEST FOR ACCESS TO A RECORD

(Section 53(1) of the Promotion of Access to Information Act)

(Act No. 2 of 2000)

The Information Officer

OUTsurance Insurance Company Limited

PO Box 8443

Centurion

0046

Request Details

Particulars of person requesting access to the record

Full names and surname:

Identity number:

Postal address:

Fax number:

Telephone number:

E-mail address:

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



(Proof of the capacity in which the request is made, if applicable, must be attached.)

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:

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:

.....



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.....

.....

Fees

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

Reason for exemption from payment of fees:

.....

.....

.....

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:

- Compliance with your request in the specified form may depend on the form in which the record is available.
- 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.
- The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

(Mark the appropriate box with an X)

1. If the record is in written or printed form:

• Copy of the record

☐

• Inspection of the record

☐

2. If the record consists of visual images:

• View the images

☐

• Copy of the images*

☐

• Transcription of the images*

☐

3. If the record consists of recorded words or information which can be reproduced in sound:

• Listen to the soundtrack

☐

• Transcription of the soundtrack*

☐

4. If the record is held on computer or in an electronic or machine-readable form:

• Printed copy of the record*

☐

• Printed copy of information from the record

☐

• Copy in computer readable form (Stiffy or compact disc)



*If you requested a copy or transcription of a record, do you wish the copy or transcription to be posted to you?

Yes ☐

No ☐

If yes, postage is payable.

Particulars of right to be exercised or protected

(a) If the provided space is inadequate, please continue on a separate folio and attach it to this form. (b) 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 said right:

.....

.....

Notice of decision regarding request for access

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

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

.....



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

.....

SIGNATURE OF REQUESTER / PERSON ON BEHALF OF REQUESTER

21. 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 THE 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:	
Residential, postal or business address:	
Contact number(s):	
Fax number / Email 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 of20.....

Signature of data subject/ designated person

22. 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:	
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:	

Contact number(s):	
Fax number / E-mail address:	
C	INFORMATION TO BE CORRECTED/DELETED/DESTRUCTED/DESTROYED
D	<p>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</p> <p>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.</p>



	(Please provide detailed reasons for the request)

Signed at this day of 20

Signature of data subject/ designated person