



Life

Promotion of Access to Information Act  
(Act 2 of 2000)

Section 51 Manual for OUTsurance Life Insurance Company Limited  
(OUTsurance Life)

Co. Reg. No. 2007/035347/06

## TABLE OF CONTENTS

1. FUNCTIONS .....	2
2. BUSINESS AND MANAGEMENT STRUCTURE .....	2
3. CONTACT DETAILS .....	2
4. INFORMATION REQUESTS .....	3
5. VOLUNTARY DISCLOSURE .....	3
6. ACCESS FORM .....	4
7. ACCESS FEES .....	4
8. PROCEDURE TO REQUEST A RECORD .....	4
9. RECORD TYPES THAT MAY BE REQUESTED .....	5
10. RECORDS THAT CANNOT BE FOUND OR DO NOT EXIST .....	6
11. DECISION ON REQUEST AND NOTICE THEREOF .....	6
12. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS .....	6
13. THIRD PARTY NOTIFICATION AND INTERVENTION .....	6
14. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE .....	7
16. TABLE OF FEES .....	9
17. DEPOSIT .....	10
17. APPLICATION FORM .....	11

## 1. FUNCTIONS

OUTsurance Life Insurance Company Limited (OUTsurance) is a direct Long Term insurance company, a member of the Rand Merchant Investment Holdings (RMIH) Group, a leading South African financial services group.

### **Purpose**

The purpose of the company is:

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

## 2. BUSINESS AND MANAGEMENT STRUCTURE

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

### 3.1. Board of Directors

HL Bosman (Chairman), MC Visser, PR Pretorius, GL Marx, AW Hedding, K Pillay, JJT Madavo, DH Matthee (Chief Executive Officer), ET Moabi, ME Ramathe, B Hanise, RSM Ndlovu

*Company Secretary:* MA Ehlert.

### 3.2. Executive Committee

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

## 3. CONTACT DETAILS

**Information Officer:** Mrs Natasha Kawulesar

**Phone:** + 27 (0) 12 675 4607

**Fax:** + 27 (0) 12 673 4788

**E-mail:** [kawulesarn@out.co.za](mailto:kawulesarn@out.co.za)

**Postal Address:** P.O. Box 8443

Centurion

0046

**Physical Address:** 1241 Embankment Road

Centurion

0157

#### **4. INFORMATION REQUESTS**

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

1. The record is required for the exercise or protection of any rights;
2. The requester complies with the procedural requirements as defined in the act for a request to access a record;
3. Access to a record is not refused on any ground for refusal as contemplated in the Act.

#### **5. VOLUNTARY DISCLOSURE**

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

1. Annual Financial Reports;
2. Facility wordings and conditions;
3. Product Information;

4. Advertising pamphlets and brochures, and
5. Newsletters

Information is available on request or, on the OUTsurance website: [www.outsurance.co.za](http://www.outsurance.co.za)

## 6. ACCESS FORM

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.

## 7. ACCESS FEES

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.**

## 8. PROCEDURE TO REQUEST A RECORD

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

When completing the form:

1. Provide your full personal and contact details;
2. 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;

3. If you are making the request on behalf of another person, you must provide that person's full names and identity number;
4. Provide a detailed description of the record required providing any reference numbers if possible;
5. 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;
6. 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;
7. Mark with an (X) the appropriate record type option as provided on the form i.e., written, visual, audio or data that you require;
8. The "right" to be exercised or protected by you must be detailed as well as the reason for exercising or protecting this right;
9. The form must be dated and signed in the places provided for this purpose;
10. 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;
11. On receipt of your application, the Information Officer at OUTsurance will make a decision based on the information provided;
- 12 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.

## **9. RECORD TYPES THAT MAY BE REQUESTED**

- a. Personal Records

- 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.

#### **10. RECORDS THAT CANNOT BE FOUND OR DO NOT EXIST**

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.

#### **11. DECISION ON REQUEST AND NOTICE THEREOF**

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.

#### **12. GROUNDS FOR REFUSAL OF ACCESS TO RECORDS**

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.

#### **13. THIRD PARTY NOTIFICATION AND INTERVENTION**

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.

#### **14. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE**

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.

The guide is available here: [www.sahrc.org.za/home/21/files/Section%2010%20guide%202014.pdf](http://www.sahrc.org.za/home/21/files/Section%2010%20guide%202014.pdf)

#### **15. RECORDS AVAILABLE IN ACCORDANCE WITH OTHER LEGISLATION**

Administration of Estates Act 66 of 1965

Basic Conditions of Employment Act, 75 of 1997

Companies Act 61 of 1973

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

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

Short-term Insurance Act

Skills Development Levies Act 9 of 1999

Unemployment Insurance Act 30 of 1996

Value-added Tax Act 89 of 1991



16. 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
	Reproduce: Electronic Record Format: A4 per page	R 00.75
5.	Access Fee: Photocopy Record Format: A4 per page	R 1.10
	Reproduce: Photocopy Record Format: A4 per page	R 1.10
6.	Access Fee: Record on Stiffy Disk	R 7.50
	Reproduce: Record on Stiffy Disk	R 7.50
7.	Access Fee:	R 70.00
	Record on Compact Disc	R 70.00
8.	Access Fee: Transcription of Visual Images: A4 page	R 40.00
	Reproduce: Transcription of Visual Images: A4 page	R 40.00
9.	Access Fee: Copy of Visual Images	R 60.00
	Reproduce: Copy of Visual Images	R 60.00
10.	Access Fee: Transcription of Audio record: A4 page	R 20.00
	Reproduce: Transcription of Audio record: A4 page	R 20.00
11.	Access Fee: Copy of Audio record	R 30 .00
	Reproduce: Copy of Audio record	R 30.00

## 17. DEPOSIT

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.

17. 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 Life 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:**

.....  
.....  
.....  
.....

**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 (cassette)
- 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