



THE INSURANCE HUB

Promotion of Access to Information Act Manual

**Prepared in terms of section 51 of the Promotion of Access to Information Act 2
of 2000 (as amended)**

FSP NAME: The Insurance Advisors Hub (Pty) Ltd

FSP NUMBER: 51047

DIRECTORS: van den Berg JDJ

KEY INDIVIDUALS: van den Berg JDJ

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The Insurance Advisors Hub (Pty) Ltd is a registered and licensed FSP: 51047. Reg nr 2019/472456/07



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1. LIST OF ACRONYMS AND ABBREVIATIONS

1.1 CEO	Chief Executive Officer;
1.2 DIO	Deputy Information Officer;
1.3 IO	Information Officer;
1.4 Minister	Minister of Justice and Correctional Services;
1.5 PAIA	Promotion of Access to Information Act No. 2 of 2000(as Amended;
1.6 POPIA	Protection of Personal Information Act No.4 of 2013;
1.7 Regulator	Information Regulator; and
1.8 Republic	Republic of South Africa

2. PURPOSE OF PAIA MANUAL

This PAIA Manual is useful for the public to-



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- 2.1 check the categories of records held by a body which are available without a person having to submit a formal PAIA request;
- 2.2 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;
- 2.3 know the description of the records of the body which are available in accordance with any other legislation;
- 2.4 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;
- 2.5 know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- 2.6 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;
- 2.7 know the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.8 know the recipients or categories of recipients to whom the personal information may be supplied;
- 2.9 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
- 2.10 know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.



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3. KEY CONTACT DETAILS FOR ACCESS TO INFORMATION OF THE INSURANCE ADVISORS HUB

3.1 Name: Jan Daniel Jakobus van den Berg (KI)
 Telephone Nr: (012) 253 1296
 Email: janneman@theinsurancehub.co.za

The CEO is the Head of a private body therefore in terms of PAIA, is the Information Officer of the entity and therefore his contact details are listed.

3.2 Access to information general contacts

Email: <https://www.theinsurancehub.co.za/index.html>

3.3 Head Office

Postal Address: 70 Scott Street
 Schoemansville
 Hartbeespoort
 0216

Physical address: 70 Scott Street
 Schoemansville
 Hartbeespoort
 0216

Telephone Nr: (012) 253 1296

Email: info@theinsurancehub.co.za

Website: <https://www.theinsurancehub.co.za>



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 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 POPIA.

4.2 The Guide is available in english which is our official language of business and commerce.

4.3 The aforesaid Guide contains the description of-

4.3.1 the objects of PAIA 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 PAIA¹ and section 56 of POPIA²;

¹ Section 17(1) of PAIA- *For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonably possible for requesters of its records.*

² Section 56(a) of POPIA- *Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such a number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.*



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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 11³;
and

4.3.3.2 access to a record of a private body contemplated in section 50⁴;

4.3.4 the assistance available from the IO of a public body in terms of PAIA and POPIA;

4.3.5 the assistance available from the Regulator in terms of PAIA 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 PAIA 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;

³ Section 11(1) of PAIA- A requester must be given access to a record of a public body if that requester complies with all the procedural requirements in PAIA relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

⁴ Section 50(1) of PAIA- 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 PAIA 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.



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- 4.3.7 the provisions of sections 14⁵ and 51⁶ 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 15⁷ and 52⁸ 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 22⁹ and 54¹⁰ regarding fees to be paid in relation to requests for access; and
- 4.3.10 the regulations made in terms of section 92¹¹.

⁵ Section 14(1) of PAIA- The information officer of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

⁶ Section 51(1) of PAIA- The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

⁷ Section 15(1) of PAIA- The information officer of a public body, must make available in the prescribed manner a description of the categories of records of the public body that are automatically available without a person having to request access

⁸ Section 52(1) of PAIA- The head of a private body may, on a voluntary basis, make available in the prescribed manner a description of the categories of records of the private body that are automatically available without a person having to request access

⁹ Section 22(1) of PAIA- The information officer of a public body to whom a request for access is made, must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

¹⁰ Section 54(1) of PAIA- The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

¹¹ Section 54(1) of PAIA- The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

- (a) any matter which is required or permitted by this Act to be prescribed;
- (b) any matter relating to the fees contemplated in sections 22 and 54;
- (c) any notice required by this Act;
- (d) uniform criteria to be applied by the information officer of a public body when deciding which categories of records are to be made available in terms of section 15; and
- (e) any administrative or procedural matter necessary to give effect to the provisions of this Act."



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4.4 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.

4.5 The Guide can also be obtained-

4.5.1 upon request to the Information Officer;

4.5.2 from the website of the Regulator (<https://www.justice.gov.za/infoereg/>).

4.6 A copy of the Guide is also available in the following two official languages, for public inspection during normal office hours-

4.6.1 English and Afrikaans

5. CATEGORIES OF RECORDS OF THE INSURANCE ADVISORS HUB WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS

<u>Category Records</u>	<u>Subject</u>	<u>Availability</u>
Public	Product Information Conflict of Interest Policy PAIA Manual Popi Policy Complaints Policy	Freely available on website https://www.theinsurancehub.co.za/index.html



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Financial	Annual Financial Statements Tax Returns Accounting Records Banking Records Bank Statements Electronic Banking Records Asset Register Rental Agreements Invoices Paye Records IRP 5 IT3B Vat Documents Skills Development Levies UIF Workmen's compensation	Request in terms of PAIA, POPI and TCF
Marketing	Marketing Information Customer Database	Request in terms of PAIA, POPI and TCF
Employee	Employment Contracts Employment Equity Policy Medical Aid Records Disciplinary Records Salary Records SETA Records Leave Records Training Records / Manuals	Request in terms of PAIA, POPI and TCF



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6. DESCRIPTION OF THE RECORDS OF THE INSURANCE ADVISORS HUB WHICH ARE AVAILABLE IN ACCORDANCE WITH ANY OTHER LEGISLATION

<u>No</u>	<u>Applicable Legislation</u>	<u>Category of Records</u>
<u>1</u>	<u>No 61 of 1973</u>	<u>Companies Act</u>
<u>2</u>	<u>No 98 of 1978</u>	<u>Copyright Act</u>
<u>3</u>	<u>No 55 of 1998</u>	<u>Employment Equity Act</u>
<u>4</u>	<u>No 95 of 1967</u>	<u>Income Tax Act</u>
<u>5</u>	<u>No 66 of 1995</u>	<u>Labour Relations Act</u>
<u>6</u>	<u>No 89 of 1991</u>	<u>Value Added Tax Act</u>
<u>7</u>	<u>No 37 of 2002</u>	<u>Financial Advisory and Intermediary Services Act</u>
<u>8</u>	<u>No 75 of 1997</u>	<u>Basic Conditions of Employment Act</u>
<u>9</u>	<u>No 69 of 1984</u>	<u>Close Corporations Act</u>

7. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY THE INSURANCE ADVISORS HUB

<u>Subjects on which the body holds records</u>	<u>Categories of records</u>
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Client Information	Personally Identifiable Information
Employee Personal Information	Special Personal Information (Ch3PartB)
Operators	Sensitive Information
Third Party Personal Information	Personal Contact Information
Product Supplier Personal	Business Contact Information
Information	Special Personal Information (Health Information)
	Financial Information
	Payment Card Industry Data
	Professional and Employment Information
	Telecommunications Data
	Intellectual Property (IP)
	De-identified or masked data
	Transborder Data Flow
	European Citizen Personal Information

8. PROCESSING OF PERSONAL INFORMATION

8.1 Purpose of Processing Personal Information

We need to process the personal information of employees in order for them to complete their tasks on a daily basis as part of their employment contract.

We need to process the personal information of our clients in order to provide them with financial services relating to short-term insurance, life insurance, investments, medical aids or any other requests they may have as part of the services that we render.



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- 8.2 Description of the categories of Data Subjects and of the information or categories of information relating thereto

[Please refer to the Popi Inventory:](#)

- 8.3 The recipients or categories of recipients to whom the personal information may be supplied

[Please refer to the Popi Inventory:](#)

- 8.4 Planned transborder flows of personal information

Please note that all our information is stored on Google Drive. Google has servers all over the world (in the EU as well), and therefore Google needs to comply with the EU Popi requirements. Please refer to the attached link for further information with regards to their compliance on this matter.

<https://cloud.google.com/privacy/gdpr>

Because they comply with the necessary requirements, we also comply.

- 8.5 General description of Information Security Measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information

All systems used are password protected.

Hardcopies are disposed of after they have been scanned and filed electronically.

We have antivirus software installed on all computers.

Sophos firewalls are installed on the server.

All internal & external data is managed by Google.



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Files in motion are protected using 256-bit SSL/TLS encryption, while those at rest are encrypted with 128-bit AES keys.

Third party applications comply with security standards.

9. AVAILABILITY OF THE MANUAL

9.1 A copy of the Manual is available-

9.1.1 on <https://www.theinsurancehub.co.za/legal.html>

9.1.2 head office of the The Insurance Advisors Hub for public inspection during normal business hours;

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

9.1.4 to the Information Regulator upon request.

9.2 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.



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10. UPDATING OF THE MANUAL

The head of The Insurance Advisors Hub will update this manual on a regular basis.

Issued by

Jan Daniel Jakobus van den Berg
Chief Executive Officer

28 October 2022