

**INFORMATION PAIA MANUAL**

**OF**

**EMERALD RISK TRANSFER (PTY) LIMITED**

**PREPARED IN ACCORDANCE WITH SECTION 51 OF THE  
PROMOTION OF ACCESS TO INFORMATION ACT, NO. 2 OF  
2000 (“THE ACT”)**

## 1. LIST OF ACRONYMS AND ABBREVIATIONS

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|-----|-------------|--|
| 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 | "PFMA"      | Public Finance Management Act No.1 of 1999 as Amended;             |
| 1.7 | "POPIA"     | Protection of Personal Information Act No.4 of 2013;               |
| 1.8 | "Regulator" | Information Regulator.   |

## 2. BACKGROUND TO THE PROMOTION OF ACCESS TO INFORMATION ACT

- 2.1. The Promotion of Access to Information Act, No.2 of 2000 ("**the Act**"), was enacted on 3 February 2000, giving effect to the constitutional right in terms of Section 32 of the Bill of Rights contained in the Constitution of the Republic of South Africa 108 of 1996 ("the Constitution"), of access to any information held by the State and any information that is held by another person and that is required for the exercise or protection of any rights.
- 2.2. Where a request is made in terms of this Act, the private or public body to whom the request is made is obliged to release the information, except where the Act expressly provides that the information must not be released. The Act sets out the relevant procedure to be adopted when requesting information from a Public or a Private Body.

## 3. COMPANY OVERVIEW

- 3.1. The Company is an underwriting company established in accordance with the laws of South Africa with registration number 1998/025512/07.



- 3.2. The Company is also an authorised financial services provider authorised to underwrite short term insurance.
- 3.3. This PAIA manual is available for viewing at its premises as well as on its website.
- 3.4 The Company's address is Emerald House, Waterford Office Park, Waterford Drive, Fourways, 2055.  
Website: [www.emeraldsa.co.za](http://www.emeraldsa.co.za)

#### **4. PURPOSE OF PAIA MANUAL**

This PAIA Manual is useful for the public to-

- 4.1. check the nature of the records which may already be available without the need for submitting a formal PAIA request;
- 4.2. have an understanding of how to make a request for access to a record of the body;
- 4.3. 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;
- 4.4. know all the remedies available from the body regarding request for access to the records, before approaching the Regulator or the Courts;
- 4.5. know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- 4.6. 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;
- 4.7. 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
- 4.8. know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed;

- 4.9. know the description of the records of the body which are available in accordance with any other legislation;
- 4.10. know the description of the categories of data subjects and of the information or categories of information relating hereto;
- 4.11. know the recipients or categories of recipients to whom the personal information may be supplied.

## **5. WHO MAY REQUEST INFORMATION IN TERMS OF THE ACT**

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

- “(1) A requester must be given access to any record of a private body if –***
- (a) that record is required for the exercise or protection of any rights;***
  - (b) that person complies with the procedural requirements in this Act relating to a request for access to that record; and***
  - (c) access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.”***

## **6. CONTACT DETAILS OF THE INFORMATION OFFICER AND DEPUTY INFORMATION OFFICER.**

6.1. Any person who wishes to request any information from the Company with the aim of protecting or exercising a right may contact the Information Officer whose contact details are as follows:

- 6.2. Name : **Linda Dayanand**  
Registered address : **Emerald House, Waterford Office Park, Waterford Drive, Fourways, 2055**  
Postal address : **Suite 354, Private Bag X51, Bryanston, 2021**  
Phone number : **011 658 8200 (switchboard)**  
Email address : **[Lindad@emeraldsa.co.za](mailto:Lindad@emeraldsa.co.za)**

### **6.3. Deputy Information Officer:**

- Name : **Andre De Villiers**

Registered address : **Emerald House, Waterford Office Park, Waterford Drive, Fourways, 2055**

Postal address : **Suite 354, Private Bag X51, Bryanston, 2021**

Phone number : **011 658 8200**

Email address : [andre@emeraldsa.co.za](mailto:andre@emeraldsa.co.za)

#### 6.4. Access to information general contacts

Email: [info@emeraldsa.co.za](mailto:info@emeraldsa.co.za)

### 7. REQUEST PROCEDURE

- 7.1 In terms of Section 53, a request for access to a record of the Company must be made in the prescribed form to the Company at the address, or electronic mail address given above. The form requires the requester to provide the following information:
- 7.1.1 sufficient information to enable the Information Officer to identify the requester;
  - 7.1.2 sufficient information to enable the Information Officer to identify the record(s) requested;
  - 7.1.3 the form of access required;
  - 7.1.4 the requester's postal address or fax number in the Republic,
  - 7.1.5 identification of the right sought to be exercised or protected;
  - 7.1.6 an explanation on why the record is required to exercise or protect that right;
  - 7.1.7 if in addition to a written reply, the requester wishes to be informed of the decision in any other manner, to state that manner and the necessary particulars to be so informed.
- 7.2 If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the Information Officer.
- 7.3 Refer to **Annexure A** to this manual for the format of the prescribed form. Requesters please note that all the information listed above should be provided, failing which the process will be delayed while the Company requests such additional information. The prescribed time periods will not commence until all pertinent information has been furnished to the Company by the requester.

7.4 The requester must pay the prescribed fee, before any further processing can take place. Payment of fees is regulated in terms of Section 54 of the Act. The Regulations to the Act provides for two types of fees:

7.4.1 **Request fee:** This is a non-refundable administration fee paid by all requesters, with the exclusion of personal requesters. (Refer to paragraph 6.7.1 below for the definition of personal requester). It is paid before the request is considered.

7.4.2 **Access fee:** This is paid by all requesters only when access is granted. This fee is intended to re-imburse the private body for the costs involved in searching for a record and preparing it for delivery to the requester.

7.5 The Company may withhold a record until the request fee and the deposit (if applicable) have been paid. Refer to **Annexure B** below for a list of applicable fees.

#### 7.6 Requester other than Personal Requester

7.6.1 The Information Officer must give written notice to a requester, other than a personal requester of the request fee and amount to be paid before the request may be further processed.

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

7.6.3 The notice given by the Information Officer must advise the requester that s/he has the right to apply to court against the payment of the request fee or deposit, and should also advise of the procedure of the application.

#### 7.7 Personal Requester

7.7.1 A personal requester is described in the Act, as a requester seeking access to a record containing personal information about the requester.

7.7.2 A personal requester is not liable to pay a request fee, but is liable for payment of access fees in the event of a request being granted, but may not be required to pay a deposit before granting of the record.

## 8. GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE

8.1. The Regulator has, in terms of section 10(1) of PAIA, 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.

8.2. The Guide is available in each of the official languages.

8.3. The aforesaid Guide contains the description of-

8.3.1. the objects of PAIA and POPIA;

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

8.3.2.1. the Information Officer of every public body, and

8.3.2.2. every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA<sup>1</sup> and section 56 of POPIA<sup>2</sup>;

8.3.3. the manner and form of a request for-

8.3.3.1. access to a record of a public body contemplated in section 11<sup>3</sup>; and

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<sup>1</sup> 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.

<sup>2</sup>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.

<sup>3</sup> 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.

- 8.3.3.2. access to a record of a private body contemplated in section 50<sup>4</sup>;
- 8.3.4. the assistance available from the Information Officer of a public body in terms of PAIA and POPIA;
- 8.3.5. the assistance available from the Regulator in terms of PAIA and POPIA;
- 8.3.6. 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-
  - 8.3.6.1. an internal appeal;
  - 8.3.6.2. a complaint to the Regulator; and
  - 8.3.6.3. 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;
- 8.3.7. the provisions of sections 14<sup>5</sup> and 51<sup>6</sup> requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;

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<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.



- 8.3.8. the provisions of sections 15<sup>7</sup> and 52<sup>8</sup> providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
  - 8.3.9. the notices issued in terms of sections 22<sup>9</sup> and 54<sup>10</sup> regarding fees to be paid in relation to requests for access; and
  - 8.3.10. the regulations made in terms of section 92<sup>11</sup>.
- 8.4. Members of the public can inspect or make copies of the Guide from the offices of the public or private bodies, including the office of the Regulator, during normal working hours. The Guide can also be obtained-
- 8.4.1. upon request to the Information Officer;
  - 8.4.2. from the website of the Regulator (<https://www.justice.gov.za/infoereg/>).

## **9. CATEGORIES OF RECORDS**

### **9.1. Human Resources Division**

- 9.1.1. Records found in this division contain information of employees that include the following:

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<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> 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.

<sup>10</sup> 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.

<sup>11</sup> Section 92(1) of PAIA provides that —"The Minister may, by notice in the Gazette, make regulations regarding(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. "

- 9.1.1.1. any personal records provided to the Company by the employee/personnel;
- 9.1.1.2. any records a third party has provided to the Company about its personnel;
- 9.1.1.3. conditions of employment and other personnel-related contractual and quasi legal records;
- 9.1.1.4. internal evaluation records;
- 9.1.1.5. other internal records and correspondence related to the particular employee including but not limited to leave records, training records, disciplinary records, salary records, pension fund records, medical aid records.

## **9.2. Client-related records**

9.2.1. Clients include both juristic and natural entities that have received a service from the Company.

9.2.2. This information includes:

- 9.2.2.1 any records a client has provided to a third party acting for and on behalf of the Company;
- 9.2.2.2 any records a third party has provided to the Company; and
- 9.2.2.3 records generated by or within the Company pertaining to the client, including transactional records.

## **9.3. Company records**

9.3.1 This category of records relates, but is not limited to, the following information:-

- 9.3.1.1. Financial records.
- 9.3.1.2. Operational records.
- 9.3.1.3. Databases.
- 9.3.1.4. Information technology.
- 9.3.1.5. Marketing records.
- 9.3.1.6. Internal correspondence.
- 9.3.1.7. Product records.
- 9.3.1.8. Statutory records.
- 9.3.1.9. Internal policies and procedures.
- 9.3.1.10. Treasury related records.
- 9.3.1.11. Securities and equities.
- 9.3.1.12. Records held by officials of the Company.

- 9.3.2 Each request will be evaluated on its own merits. If any record falls within any of the categories of exemptions, then such a request will be refused.

#### **9.4. Other Parties**

- 9.4.1 The Company may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding/sister companies, joint venture companies and service providers. Alternatively, such other parties may possess records that can be said to belong to the Company.

##### **9.4.2. The following records fall under this category:**

- 9.4.2.1 Personnel, client or the Company records which are held by another party as opposed to being held by the Company; and
- 9.4.2.2 Records held by the Company pertaining to other parties, including without limitation financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers/service providers.

#### **9.5. Records available in terms of other legislation**

- 9.5.1 The requester may also request information that is available in terms of legislation, such as the following:-
- 9.5.1.1 Basic Conditions of Employment Act (No. 75 of 1997).
- 9.5.1.2 Compensation for Occupational Injuries & Diseases Act (No. 130 of 1993).
- 9.5.1.3 Employment Equity Act (No. 55 of 1998).
- 9.5.1.4 Labour Relations Act (No. 66 of 1995).
- 9.5.1.5 Occupational Health and Safety Act (No. 85 of 1993).
- 9.5.1.6 Promotion of Equality and Prevention of Unfair Discrimination Act (No. 4 of 2000).
- 9.5.1.7 Skills Development Act (No. 97 of 1998).
- 9.5.1.8 Skills Development Levies Act (No. 9 of 1999).
- 9.5.1.9 South African Qualifications Authority Act (No. 58 of 1995).
- 9.5.1.10 Companies Act (Act No. 97 of 1998).
- 9.5.1.11 Short Term Insurance Act (Act No. 53 of 1998).

- 9.5.1.12 Financial Advisory and Intermediary Services Act (Act No. 37 of 2002).
- 9.5.1.13 Financial Intelligence Centre Act (Act No. 38 of 2001).
- 9.5.1.14 Financial Services Laws General Amendment Act (Act No. 45 of 2013).
- 9.5.1.15 Financial Markets Control Act (Act No. 55 of 1989).
- 9.5.1.16 Financial Services Board Act (Act No. 97 of 1990).

Records relating to company reporting and Company related records as far as is allowed in terms of the above Acts may be requested.

- 9.5.1.17 Income Tax Act (No. 58 of 1962 as amended).
- 9.5.1.18 Value Added Tax Act (No. 89 of 1991).

Records relating to tax, employees and the Company may be requested in terms of the above Acts.

- 9.6. The Information Officer will take into consideration section 8 of the manual to decide on whether or not access to any of the information stated above should be given to the requester.

**10. CATEGORIES OF RECORDS OF INFORMATION WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS**

Before submitting a request in terms of PAIA, a data subject who is a customer of Emerald should consider whether other mechanisms for receiving their information are available. All Emerald customers are allowed to access their own policy related information without lodging a formal PAIA request.

CATEGORIES OF RECORDS	TYPES OF RECORDS	AVAILABLE ON REQUEST	AVAILABLE ON WEBSITE
1. Records policyholders are entitled to.	Policy information relating to client’s policy i.e. policy schedule, policy wording, premium payment, and claims history.	X	

2. Information business partners are entitled to.	Information relating to business partner's contracts, application forms, payments.	X	
3. Information employees are entitled to.	Employment contract information.	X	

## 11. DECISION MAKING PROCESS

11.1 In terms of Section 55, the Information Officer will take all reasonable steps to find a record that has been requested. If the record cannot be found or does not exist, the Information Officer must notify the requester by way of an affidavit or affirmation, that it is not possible to give access to the record. This is deemed to be a refusal of the request. If, however, the record is later found, the requester must be given access if the request would otherwise have been granted.

11.2 Section 56 provides that the Information Officer must within 30 days of receipt of a correctly completed request, notify the requester of the decision as to whether or not to grant the request. If the request is:

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

11.2.2 **Declined:** the notification must include adequate reasons for the decision, together with the relevant provisions of the Act relied upon, and provide the procedure to be followed should the requester wish to apply to court against the decision.

11.3 The Information Officer may extend the period of 30 days by a further period not exceeding 30 days if:

11.3.1 the request is for a large number of records or requires a search through a large number of records;

11.3.2 the request requires a search for records located outside of the Company's offices;

11.3.3 consultation with another private body is required; or

11.3.4 the requester consents to the extension.

- 11.4 The requester must be notified within the initial 30 day period in writing of the extension, together with reasons therefor, and the procedure involved should the requester wish to apply to court against the extension.
- 11.5 The Information Officer's failure to respond to the requester within the 30 day period constitutes a deemed refusal of the request.
- 11.6 Section 59 provides that the Information Officer may serve a record and grant access only to that portion which the law does not prohibit access to.
- 11.7 If access is granted, access must be given in the form that is reasonably required by the requester, or if the requester has not identified a preference, in a form reasonably determined by the Information Officer.

## **12. THIRD PARTIES**

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

## **13. GROUND FOR REFUSAL OF A REQUEST**

- 13.1 Notwithstanding compliance with Section 50, the request may be declined in accordance with one of the prescribed grounds in terms of the Act, namely:
- 13.1.1 Section 63 of the Act prohibits the unreasonable disclosure of personal information about a third party natural person. This includes the personal information of deceased individuals. However, Section 63(2) does provide exceptions to this.
- 13.2 Section 64 states that a request must be refused if it relates to records containing third party information pertaining to:

13.2.1 trade secrets;

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

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

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

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

13.4 In terms of Section 66, the Company must refuse a request for access to a record of the body if disclosure could reasonably be expected to:

13.4.1 endanger the life or physical safety of an individual;

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

13.4.3 The Company, may also refuse a request for access to information that would prejudice methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme or safety of the public or the security of property.

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

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

13.6.1 contains trade secrets of the Company;

- 13.6.2 contains financial, commercial, scientific or technical information, the disclosure of which would be likely to cause harm to the commercial or financial interests of the Company;
- 13.6.3 contains information which, if disclosed, could reasonably be expected to put the Company at a disadvantage in contractual or other negotiations, or prejudice the Company in commercial competition; or
- 13.6.4 consists of a computer program owned by the Company, except insofar as it is required to give access to a record to which access is granted in terms of the Act.

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

- 13.7 Section 69 prohibits the disclosure of information about research where disclosure is likely to expose the third party, the person conducting the research on behalf of the third party, or the subject matter of the research to serious disadvantage. Disclosure is discretionary if such research pertains to the Company itself.
- 13.8 Notwithstanding any of the abovementioned provisions, Section 70 provides that a record must be disclosed if its disclosure would:-
  - 13.8.1 reveal evidence of a substantial contravention of or failure to comply with the law, imminent and serious public safety or environmental risk; and
  - 13.8.2 If the public interest in the disclosure clearly outweighs the harm.

#### **14. RIGHT OF APPEAL**

- 15.1 A requester that is dissatisfied with the Information Officer's refusal to grant access to any information may, within 30 days of notification of the decision, apply to court for relief. Likewise, a third party dissatisfied with the Information Officer's decision to grant a request may, within 30 days of notification of the decision, apply to court for relief.
- 15.2 It should be noted that notwithstanding any provision in the Act, the court may examine the record(s) in question. No record may be withheld from the



court on any grounds. The court may not, however, disclose the contents of the record(s).

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

- 15.3.1 confirming, amending or setting aside the Information Officer's decision;
- 15.3.2 requiring the Information Officer to take any action, or refrain from taking any action as identified by the court within a specific period;
- 15.3.3 granting an interdict, interim or special relief, declaratory order or compensation; or
- 15.3.4 an order as to costs.

## **15. PROCESSING OF PERSONAL INFORMATION**

15.1. Emerald must collect and use information, including personal information as defined in the Protection of Personal Information Act, to the extent that it is necessary to properly perform the functions, obligations and duties and its obligations towards data subjects and as a financial firm.

15.2. Emerald processes personal information of the following data subject categories:

- 15.2.1. Employees and job applicants
- 15.2.2. Third party suppliers
- 15.2.3. Regulatory bodies
- 15.2.4. Policyholders

### **15.3. The purpose of processing personal information**

Emerald collects and processes personal information:

- to meet our responsibilities to our customers;
- to meet our responsibilities to employees;
- to meet our contractual responsibilities to third party service providers;
- to inform customers of products and services;
- to comply with all legal and regulatory requirements, including industry codes of conduct;

- to protect and pursue the legitimate interests of Emerald in the conducting of its business or third parties to whom personal information is provided; and
- for any further purposes related to the above.

**15.4. The recipients or categories of recipients to whom the personal information may be supplied.**

CATEGORY OF PERSONAL INFORMATION	RECIPIENTS OR CATEGORIES OF RECIPIENTS TO WHOM THE PERSONAL INFORMATION MAY BE SUPPLIED
Policyholder policy information; Company documents; Annual financial statements; statutorily required reports.	Regulatory authorities
Contracts with third party partners	Any legal or juristic person with appropriate legal basis
Product performance; policy documentation	Brokers, advisers, or intermediaries
Investigation	Law enforcement agencies
Contracts with third party partners	Third party service providers

**15.5. Description of the categories of Data Subjects and of the information or categories of information relating thereto**

CATEGORIES OF DATA SUBJECTS	PERSONAL INFORMATION WHICH MAY BE PROCESSED
Juristic Persons	Names of contact persons; Name of legal entity; physical and postal address; contact details (contact number(s), fax number, email address); registration number; financial, commercial, scientific or technical information and trade secrets

Employees	Gender, pregnancy; marital status; Race age, language, educational information (qualifications); financial information; employment history; ID number; physical and postal address; contact details(contact number(s), fax number, email address); criminal behaviour; well-being and their relatives ( family members) race, medical, gender, sex, nationality, ethnic or social origin, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, biometric information of the person
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**15.6. Planned transborder flows of personal information**

Further processing and storage may require that Emerald send personal information to service providers outside of the Republic of South Africa. Emerald will not send your information to a country that does not have information protection legislation similar to that of the RSA, unless we have ensured that the recipient agrees to effectively adhere to the principles for processing of personal information in accordance with the Protection of Personal Information Act No 4 of 2013. Where appropriate, we request the third parties with whom we share information, to take adequate measures and comply with applicable data protection laws and protect this information we are disclosing to them. We do this through contractual arrangements with these third parties. We also take internal measures to ensure that the third parties we appoint have appropriate measures to protect the information we provide to them.

15.7. Emerald employs security controls, electronic and physical that are designed to maintain confidentiality, prevent loss of unauthorised access and damage to information by unauthorised parties. The cyber security strategy of Emerald is aligned to industry standard frameworks to ensure effective cyber security risk management for the company.

15.8. Data subjects have the following remedies where there’s interference with the protection of their personal information by Emerald:

15.8.1. Lodge a complaint with Emerald at [info@emeraldsa.co.za](mailto:info@emeraldsa.co.za), or lodge the complaint with the Emerald Information Officer at [Lindad@emeraldsa.co](mailto:Lindad@emeraldsa.co) and where unsatisfied, lodge the complaint with the Information Regulator in the prescribed manner and form.

15.8.2. Institute civil action for damages in a court having jurisdiction.

## **16. EMERALD INFORMATION SECURITY MEASURES**

Emerald employs security controls, electronic and physical that are designed to maintain confidentiality, integrity and availability of information as well as prevent loss or unauthorised access and damage to information by unauthorised parties. Emerald's cyber security strategy is aligned to industry standard frameworks to ensure effective cyber security risk management for the company. Information security is achieved by implementing a suitable set of responsibilities, controls, standards, processes and systems to ensure that the information security objectives and measures of Emerald are met.

## **17. AVAILABILITY OF THE MANUAL**

- 17.1. This Manual is made available in the following official language-
  - 17.1.1. English.
  
- 17.2. A copy of this Manual is available-
  - 17.2.1. on the Emerald website at [www.emeraldsa.co.za](http://www.emeraldsa.co.za);
  - 17.2.2. at the Emerald Office for public inspection during normal business hours;
  - 17.2.3. to any person upon request and upon payment of a reasonable prescribed fee; and
  - 17.2.4. to the Information Regulator upon request.
  
- 17.3. A fee for a copy of the Manual, as contemplated in annexure B of the Regulations, shall be payable per each A4-size photocopy made.

## **14. UPDATING OF THE MANUAL**

The Emerald Information Officer will on a regular basis update this manual as and when required.

**Issued by Emerald Risk Transfer (Pty) Limited**



**ANNEXURE A**

**FORM C**

**REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY**

(Section 53(1) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000))

**[Regulation 10]**

**A Particulars of private body**

The Head:

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**B Particulars of person requesting access to the record**

(a) The particulars of the person who requests access to the record must be given below.
(b) The address and/or fax number in the Republic to which the information is to be sent must be given.
(c) Proof of the capacity in which the request is made, if applicable, must be attached

Full names and surname: \_\_\_\_\_  
\_\_\_\_\_

Identity number: \_\_\_\_\_

Postal address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Fax number: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Capacity in which request is made on behalf of another person: \_\_\_\_\_  
\_\_\_\_\_



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**C Particulars of person on whose behalf request is made**

This section must be completed **ONLY** if a request for information is made on behalf of another person.

Full names and surname: \_\_\_\_\_

Identity number: \_\_\_\_\_

**D Particulars of record**

- (a) Provide full particular of the record to which access is required, 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 additional folios.**

1. Description of record or relevant part of the record: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. Reference number, if available: \_\_\_\_\_

3. Any further particulars of record: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**E Fees**

- (a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a request fee has been paid.
- (b) You will be notified of the amount required to be paid as the request fee.
- (c) The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.



(d) If you qualify for exemption of the payment of any fee, please state the reason for exemption.

Reason for exemption from payment of fees: \_\_\_\_\_

**F 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: _____ _____ _____ _____ _____ _____
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Mark the appropriate box with an X.

**NOTES:**

- (a) Compliance with your request in specified form may depend on the form in which the records is available.
- (b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.
- (c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

**1. If the record is in writing or printed form:**

	Copy of record*		Inspection of record
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**2. If record consists of visual images**

(This includes photographs, slides, video recordings, computer-generated images, sketches, etc)

	View images		Copy of the images*		Transcription of images*
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<b>3. If record consists of recorded words or information which can be reproduced in sound:</b>				
	Listen to the soundtrack (audio cassette)		Transcription of soundtrack* (Written or printed document)	
<b>4. If record is held on computer or in an electronic or machine-readable form:</b>				
	Printed copy or record*		Printed copy of information derived from the record*	Copy in computer readable form* (Stiffy or compact disc)
*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? <b>Postage is payable</b>				YES NO

**G Particulars of right to be exercised or protected**

If the provided space is inadequate, please continue on a separate folio and attach it to this form.  
**The requester must sign all the additional folios.**

- Indicate which right is to be exercised or protected: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Explain why the record requested is required for the exercise or protection of the aforementioned right: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signed at \_\_\_\_\_ on this the \_\_\_\_\_ day of \_\_\_\_\_ 20



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SIGNATURE OF REQUESTER / PERSON ON WHOSE BEHALF REQUEST IS MADE

**ANNEXURE B**

**FEES IN RESPECT OF PRIVATE BODIES**

1. The fee for a copy of the manual as contemplated in regulation 9(2)(c) is R1.10 for every photocopy of an A4-size page or part thereof.
2. The fees for reproduction referred to in regulation 11(1) are as follows:
 

	R
(a) For every photocopy of an A4-size page or part thereof	1.10
(b) For every printed copy of an A4-size page or part thereof held on a computer or in machine readable form	0,75
(c) For a copy in a computer-readable form on –	
(i) Stiffy disc	7,50
(ii) Compact disc	70,00
(d)	
(i) For a transcription of visual images, for an A4-size page or part thereof	40,00
(ii) For a copy of visual images	60,00
(e)	
(i) For a transcription of an audio record, for an A4-size page or part thereof	20,00
(ii) For a copy of an audio record	30,00
3. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is 50,00
4. The access fees payable by a requester referred to in regulation 11(3) are as follows:
  - 1)
    - a) For every photocopy of an A4-size page or part thereof 1,10

- |    |  |       |
|----|--|-------|
| b) | For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form                             | 0,75  |
| c) | For a copy in a computer-readable form on-   |       |
|    | (i) Stiffy disc  | 7,50  |
|    | (ii) Compact disc  | 70,00 |
| d) |  |       |
|    | (i) For a transcription of visual images, for and A4-size page or part thereof   | 40,00 |
|    | (ii) For a copy of visual images   | 60,00 |
| e) |  |       |
|    | (i) For a transcription of an audio record, for an A4-size page Or part thereof  | 20,00 |
|    | (ii) For a copy of an audio record   | 30,00 |
| f) | To search for and prepare the record for disclosure, R 30,00 for each hour or part of an hour reasonably required for such search and preparation. |       |
- 2) For purposes of section 54(2) of the Act, the following applies:
- (a) Six hours as the hours to be exceeded before a deposit is payable; and
  - (b) One third of the access fee is payable as a deposit by the requester.
- 3) The actual postage is payable when a copy of a record must be posted to requester.