



garagesure
Consultants & Acceptances (Pty) Ltd

PAIA Policy

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Manual prepared in accordance with Section 51 of the Promotion of Access to Information Act, No. 2 of 2000 ("The/this act") for Garagesure Consultants & Acceptances ("Garagesure"), Registration Number 2000/01870/07, based on the format suggested by The South African Human Rights Commission.

This Act was passed in order to give effect to the constitutional right of access to information held by a public or private body for the exercise or protection of any right. A requester must be given access to any record of Garagesure if the following requirements are met:

- The record is required for the exercise or protection of any right;
- The requester meets the procedural requirements of the Act relating to a request for access to a record;
- The request falls outside any of the grounds of refusal contemplated in the Act.

Introduction to Garagesure Consultants and Acceptances

Garagesure Consultants & Acceptances is a specialty insurance underwriting management agency that covers risks on behalf of Compass Insurance Company Limited. Lireas Holdings (Pty) Ltd is a shareholder of Garagesure Consultants & Acceptances and is part The Hannover Reinsurance Group Africa which is part of the worldwide Hannover Rückversicherungs-Aktiengesellschaft Group, based in Hannover Germany, which is the fourth largest reinsurance group in the world.

Garagesure Consultants & Acceptances specialises in providing fuel retail and wholesale insurance products and a specialised policy administration service to short-term insurance brokers. We do not market our own products, nor do we seek business directly from consumers or market our own brands.

Contact details

Managing Director	Leslie Mitchell
Contact person	Leslie Mitchell
Physical address	Unit 16, Lifestyle Riverfront Office Park, 16 Bosbok Road, randpark Ridge
Postal address	PO Box 3375, Randburg, 2125
Telephone	+27 11 7916602
Telefax	+27 11 791 6361
Email	leslie@garagesure.co.za
Website	www.garagesure.co.za
Vat registration number	4620193963

The section 10 Guide on how to use the Act

The Guide is available from the South African Human Rights Commission. Please direct any queries to:

The South African Human Rights Commission, PAIA Unit, The Research and Documentation Department

Postal address	Private Bag 2700, Houghton, 2041
Telephone	+27 11 877-3600
Fax	+27 11 403-0668
Website	www.sahrc.org.za
E-mail	paia@sahrc.org.za;

Information is available in terms of the following legislation, if and where applicable

1. The company records required by the Registrar of Companies in terms of the Companies Act, 61 of 1973.
2. The insurance records required by the Registrar of Short-term Insurance in terms of the Short-Term Insurance Act 53, of 1998, as amended
3. The insurance records required by the Registrar of Long-term Insurance in terms of the Long-Term Insurance Act, 52 of 1998, as amended
4. The insurance and related records required by the Financial Services Board as regulated by:
 - 4.1 the Financial Services Board Act, 97 of 1990; and
 - 4.2 the Inspection of Financial Institutions Act, 80 of 1998.
5. The tax records filed in accordance with:
 - 5.1 the Income Tax Act 58 of 1962, and
 - 5.2 the Value-Added Tax Act, 89 of 1991.

6. The human resources and related records required in terms of:
 - 6.1 the Unemployed Insurance Act, 30 of 1966;
 - 6.2 the Occupational Health and Safety Act, 85 of 1993;
 - 6.3 the Labour Relations Act, 66 of 1995;
 - 6.4 the Basic Conditions of Employment Act, 75 of 1997;
 - 6.5 the Employment Equity Act, 55 of 1998;
 - 6.6 the Skills Development Levies Act, 9 of 1999

The categories of available records

The Group's Annual Reports, including the audited annual financial statements.

The Group's webpage, which is accessible to anyone who has access to the internet, and which contains the following categories:

- Home
- Our Company
- Choosing Company
- Contact Us
- The Team
- Documentation
- Extras

A request for access to a record containing personal information about the requester or the person on whose behalf the request is made.

Garagesure holds the following records and information

Categorised under the following business classes

Operational Information

This is the information relating to the business activities of the company, and includes information such as contracts between the underwriting managers and the company, the records of claims and premiums, the relevant slips, covernotes, and other contractual documents relating to the reinsurance treaty and facultative arrangements with our reinsurers, accounting and investment activities.

Administration Information

This is the information relating to the day-to-day running of the company, and is generally of little or no use to persons outside the organisation. This information includes items such as the internal telephone lists, address lists, company policies, company contracts, employee records and general "house keeping" information.

Communications

This includes correspondence to and from persons within and without the company.

The request procedures

Form of request

- The requester must use the prescribed form to make the request for access to a record. This must be made to the head of the private body. This request must be made to the address, fax number or electronic mail address of the body concerned.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the

record and the requester. The requester should also indicate which form of access is required. The requester should also indicate if any other manner is to be used to inform the requester and state the necessary particulars to be so informed.

- The requester must identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of another person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the private body.

Ground for refusal of access to records

1. Mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of the natural person.
2. Mandatory protection of the commercial information of a third party, if the record contains:
 - 2.1 Trade secrets of that third party
 - 2.2 Financial, commercial, scientific or technical information of which disclosure could likely cause harm to the financial or commercial interests of that third party,
 - 2.3 Information disclosed in confidence by a third party to the private body, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition.
 - 2.4 Mandatory protection of the confidential information of third parties if it is protected in terms of an agreement.
 - 2.5 Mandatory protection of the safety of individuals and the protection of property
 - 2.6 Mandatory protection of records, which would be regarded as privileged in legal proceedings.
 - 2.7 The commercial activities of the private body, which may include:
 - i. Trade secrets of the private body
 - ii. Financial, commercial, scientific or technical information which disclosure of could likely cause harm to the financial or commercial interests of the private body.
 - iii. Information which, if disclosed could put the private body at a disadvantage in negotiations or commercial competition.
 - iv. A computer program which is owned by the private body, and which is protected by copyright.
 - 2.8 The research information of the private body of a third party, if its disclosure would disclose the identity of the private body, the researcher or the subject matter of the research and would place the research at a serious disadvantage.
 - 2.9 Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

Remedies available when a private body refuses a request for information

1. Internal remedies

The private body does not have an internal appeal procedure. As such, the decision made by the information officer is final, and requesters will have to exercise such external remedies at their disposal if the request for information is refused, and the requester is not satisfied with the answer supplied by the information officer.

2. External Remedies

A requester that is dissatisfied with an information officer's refusal to disclose information, may within 30 days of notification of the decision, apply to the relevant court for relief.

Likewise, a third party dissatisfied with an information officer's decision to grant a request for information, may within 30 days of notification of the decision, apply to a court for relief. For purposes of the Act, the courts that have jurisdiction over these applications are the constitutional court, the high court or another court of similar status.

Decision

The private body will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reason (if required) to that effect.

The 30 day period with which the private body has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days if the request is for a large amount of information or the request requires a search for information held at other offices of the private body and the information cannot reasonably be obtained within the original 30 day period. The private body will notify the requester in writing should an extension be sought.

Fees

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester, must pay the required request fee:

- The head of the private body must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
 - The fee that the requester must pay to a private body is R50. The requester may lodge an internal appeal or an application to the court against the tender or payment of the request fee.
 - After the head of the private body has made a decision on the request, the requester must be notified in the required form.
 - If the request is granted then a further access fee must be paid for the search, reproduction, preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.
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:
 - 2.1 For every photocopy of an A4-size page or part thereof R1,10
 - 2.2 For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form R0,75
 - 2.3 For a copy in a computer-readable form on -
 - i. stiffer disc R7,50
 - ii. compact disc R70,00
 - 2.4 For a transcription of visual images, for an A4-size page or part thereof R40,00
 - 2.5 For a copy of visual images R60,00
 - 2.6 For a transcription of an audio record for an A4-size page or part thereof R20,00
 - 2.7 For a copy of an audio record R30,00
 - 2.8 To search for and prepare the record for disclosure, R30,00 for each hour or part of an hour reasonably required for such search and preparation.
 - 2.9 For purposes of section 54(2) of the Act, the following applies:
 - i. Six hours as the hours to be exceeded before a deposit is payable; and
 - ii. one third of the access fee is payable as a deposit by the requester.
 - 2.10 The actual postage is payable when a copy of a record must be posted to a requester.

Prescribed forms

Please double-click the following paperclip icon for the Request For Access to Record of Private Body Form:



Garagesure Consultants and Acceptances (Pty) Ltd An authorised financial services provider **FSP 4467**

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Directors G Parrott, DM Haig (CA) SA, LF Mitchell (Managing) **Underwritten by** Compass Insurance Company Limited (FSP 12148)