

The statutory PAIA Manual prepared in accordance with Section 51 of the Promotion of Access to Information Act of 2000

1. Introduction

- 1.1. The aim of the manual is to assist potential requesters as to the procedure to be followed when requesting access to information / documents from **BrightRock (Pty) Ltd** as contemplated in terms of the Act. The manual may be amended from time to time and as soon as any amendments have been finalised, the latest version of the manual will be made public. Any requester is advised to contact **Leopold Malan** should he / she require any assistance in respect of the utilisation of this manual and / or the requesting of information / documents from **BrightRock (Pty) Ltd**.

2. Purpose of the Manual

- 2.1. This manual is intended to foster and proclaim BrightRock's commitment to fostering a culture of transparency and accountability within the organisation as a whole, by giving effect to the right to access information that is required for the exercise or protection of any right and actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.
- 2.2. In order to promote the effective governance of all private institutions, BrightRock (Pty) Ltd, recognises the fundamental requirement that all the people of South Africa be empowered and educated to understand their rights in terms of this Act in order for them to exercise their rights in relation to all institutions, whether those institutions are of a private or public nature.
- 2.3. In following the example set out in terms of Section 36 of the Constitution of South Africa (Act 108 of 1996), Section 9 of the Act recognises that such right to access information cannot be unlimited and should be subject to justifiable limitations.

3. Definitions and Interpretations

- 3.1. The following words will bear the following meaning in this manual:-
 - 3.1.1. **"the Act"** shall mean the Promotion of Access to information Act, Nr. 2 of 2000, together with all relevant regulations published;
 - 3.1.2. **"the/this manual"** shall mean this manual together with all annexures thereto as available at the offices of **BrightRock (Pty) Ltd** from time to time;
 - 3.1.3. **"BrightRock (Pty) Ltd"** shall mean **BrightRock (Pty) Ltd**, structured as a **Public Company** which renders **Life Insurance** services including, but not limited to, Income Protection, Disability, Critical Illness and Death cover.
 - 3.1.4. **"SAHRC"** shall mean the South African Human Rights Commission.

3.1.5. **“Information Officer”** The Compliance Officer of **BrightRock (Pty) Ltd** has been appointed as the Information Officer of **BrightRock (Pty) Ltd**, to which requests for information in terms of the Act should be addressed.

4. Contact Details (Section 51(1)(a) of the Act)

- 4.1. Name of body: **BrightRock (Pty) Ltd**
- 4.2. Executive directors: **Sean Hanlon**
Leopold Malan
Schalk Malan
Suzanne Stevens
- 4.3. Appointed Information Officer: **Leopold Malan**
- 4.4. Address: **Building C, The Sunnyside Office Park**
No 2 Carse O’Gowrie Road
Parktown
Johannesburg
- 4.5. Telephone: **0860 00 77 44**
- 4.6. Fax: 0863 62 77 44
- 4.7. E-mail: leopoldm@brightrock.co.za
- 4.8. Website address: www.brightrock.co.za

5. Guide in terms of Section 10 of the PAIA (Section 51(1)(b) of the Act)

- 5.1. In terms of Section 10 of the Act, a guide will be compiled by the South African Human Rights Commission containing such information as may be required by a person who wishes to exercise any right contemplated in the Act.
- 5.2. The guide will be made available in all official languages by the SAHRC and is obtainable from the SAHRC.
- 5.3. Contact details of the South African Human Rights Commission are as follows:

PAIA Unit
The Research and Documentation Department
Private Bag 2700
Houghton
2041
Telephone:
Fax: **+27 (0) 11 484 0582 / 1360**
Website: www.sahrc.org.za
E-mail: PAIA@sahrc.org.za

6. Notice(s) in terms of Section 52(2) of the Act (Section 51(1)© of the Act)

6.1. At this stage no notice(s) has / have been voluntarily published by the head of a private body giving a description of -

6.1.1. the categories of records of **BrightRock (Pty) Ltd** that are automatically available without a person having to request access in terms of this Act, including such categories of records which are available:-

6.1.1.1. for inspection in terms of legislation other than this Act;

6.1.1.2. for purchase or copying from the private body;

6.1.1.3. from the private body free of charge; and

6.1.2. how to obtain access to such records.

7. **Information / documents available in accordance with other legislation** (Section 51(1)(d) of the Act)

7.1. **BrightRock (Pty) Ltd** keeps information/documents in accordance with the following legislation (please note that this is not an exhaustive list):

7.1.1. **Corporate and Financial Institution Governance Legislations**

7.1.1.1. Companies Act, Nr. 71 of 2008

7.1.1.2. Long Term Insurance Act 52 of 1998 – Policyholder Protection Rules:

- No values information (banking details, maturity values, debit order and banking details etc.) give given to any except the policyholder and it is always provided in written format (letter, fax or e-mail)

7.1.1.3. Financial Advisors and Intermediaries Act 37 of 2002;

7.1.1.4. Inspection of Financial Institutions Act 80 of 1998

7.1.2. **Prevention of Organised Crime, Terrorism and Money Laundering Legislation**

7.1.2.1. Prevention of Organised Crime Act 121 of 1998;

7.1.2.2. Financial Intelligence Centre Act 38 of 2001;

7.1.3. **Tax related Legislation**

7.1.3.1. Income Tax Act 58 of 1962

7.1.3.2. Value-Added Tax Act 89 of 1991

7.1.3.3. Skills Development Levies Act, Nr. 9 of 1999

7.1.4. **Labour Protection Legislation**

7.1.4.1. Labour Relations Act 66 of 1995

7.1.4.2. Section 31 of the Basic Conditions on Employments Act, Nr. 75 of 1997.

7.1.4.3. Section 26 of the Employment Equity Act, Nr. 55 of 1998.

7.1.4.4. Skills Development Act, Nr. 97 of 1998

7.1.4.5. Unemployment Insurance Act, Nr. 63 of 2001

7.1.5. **Equality related legislation**

7.1.5.1. The Employment Equity Act 55 of 1998

7.1.5.2. Broad Based Black-Economic Empowerment Act 53 of 2003

7.1.5.3. Constitution of South Africa 108 of 1996

7.2. The above records, in so far as they are of a public nature are available automatically without a person having to request access thereto in terms of the Act, as envisaged in Section 52.

8. Documents / information held by BrightRock (Pty) Ltd in terms of the Act (Section 51)(1)(e) of the Act)

8.1. **BrightRock (Pty) Ltd** holds the information / documents listed herein below:

8.1.1. Details relating to the operational, commercial and financial interests of BrightRock (Pty) Ltd

8.1.1.1. Commercial contracts

8.1.1.2. Client data base (personal information of clients, commercial and financial information, information on agreements, proposals and intellectual property of such clients) –

8.1.1.3. Personnel Report –

- Standard Employment Contracts
- Human Resources (personal information of past, present and prospective employees and partners/directors –

8.1.1.4. Insurance policies –

- Rules and regulations relating to the medical scheme

8.1.1.5. The BrightRock (Pty) Ltd website address is www.brightrock.co.za and it is accessible to anyone with access to the internet. It contains a profile on BrightRock (Pty) Ltd, its contact particulars, services rendered and field of expertise and its professional staff.

8.1.1.6. It is recorded that any and all documents/information requested to the aforesaid shall only be made available to a requester subject to the provisions of the Act.

8.1.1.7. None of the information held by BrightRock (Pty) Ltd is automatically available without a person having to request access in terms of and subject to the provisions of the Act.

8.1.1.8. A request for information should be in the prescribed form, addressed to the Information Officer and submitted against payment of the prescribed fee.

8.2. **BrightRock (Pty) Ltd** has compiled a schedule of the types of information it holds and categories as to the circumstances under which this access to this information may be given. The schedule is annexed hereto and marked as “A”.

9. Other Information (Section 51(1)(f) of the Act)

- 9.1. The Minister of Justice and Constitutional Development has to date not published any regulations in terms of this section.

10. Availability of the Manual (Section 51(3) of the Act)

- 10.1. This manual is available for inspection at the offices of **BrightRock (Pty) Ltd**, free of charge.
- 10.2. Copies of the manual may be obtained, subject to the prescribed fees, at the offices of **BrightRock (Pty) Ltd**
- 10.3. The manual can also be accessed on the websites of the SAHRC (www.sahrc.org.za) and the **BrightRock (Pty) Ltd** website (www.brightrock.co.za) and will be published in the Government Gazette.
- 10.4. It should be noted that the manual accessible on the website of the SAHRC and in the Government Gazette, does not include the request forms or fee structure. The request forms and fee structure can be obtained on the SAHRC website (www.sahrc.org.za) or the website of the Department of Justice and Constitutional Development (www.doj.gov.za) (under “regulations”).

Annexure "A"

Records held by BrightRock (Pty) Ltd

Organisation Record Classification Key

Classification No	Access	Classification
1	May be disclosed	Public Access Document
2	May be disclosed	Subject to Copyright
3	Limited disclosure	Personal information own to the requester of the information
4	May not be disclosed	Unreasonable disclosure of personal information
5	May not be disclosed	Request after commencement of criminal proceedings
6	May not be disclosed	Would breach duty of confidence owned to a third party
7	May not be disclosed	Could harm the commercial or financial interests of a third party
8	May not be disclosed	Could harm the organisation or third party in contract or other negotiations
9	May not be disclosed	Could compromise the safety of individuals or protection of property
10	May not be disclosed	Legally privileged document
11	May not be disclosed	Commercial information of BrightRock (Pty) Ltd

Organisational Records

Area	Subject	Classification
Websites	<ul style="list-style-type: none"> • Organisational and divisional profiles • News and publications • Organisational Structure 	2
Communication	<ul style="list-style-type: none"> • Public Product Information • Media Releases • Promotion of Access to Information Act Manual 	2
Human Resources	<ul style="list-style-type: none"> • Staff Records • Employment Contracts • Policies and Procedures • Information pertaining to provident funds • Information Pertaining to Staff Benefits 	3,4,10,11 (dependent on the nature of the information requested)

Financial Information	<ul style="list-style-type: none"> • Financial Statements • Financial and Tax Records (Organisational and Employee) • Asset Register 	11
Legal Records	<ul style="list-style-type: none"> • Trade Marks • Statutory Records (including Income Tax) • Record Keeping in terms of IFRS • Agreements and Contracts • Policy Records 	2,6,7,8,11 (dependent on the nature of the information requested)
Operational Records	<ul style="list-style-type: none"> • Minutes of Meetings • Voice Recordings / other electronic recording of meetings • Policy Documents • Sales Records • Policyholder Records • Security Records • Internal Communications Records • Supplier Records • Member Records 	2,3,6,7,8,11 (dependent on the nature of the information requested)