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**REAM<sup>®</sup>**  
**INSURANCE BROKERS (PTY) LTD** EST 1989  
REGISTRATION NUMBER: 2001/023867/07  
AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER 1422

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**REAM INSURANCE BROKERS (PTY) LTD**

**(Registration Number 2001/023867/07)**

**(the "COMPANY")**

**MANUAL**

**in terms of**

**Promotion of Access to Information Act**

**Act no. 2 of 2000**

**(the "ACT")**

Date of Compilation: 01/03/2005

Date of Revision: 26/05/2014

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**Director:** R.V. du Plessis A.C.I.I. A.I.I.S.A. Chartered Insurance Practitioner (CEO)

**Physical Address:** PROFESSIONAL PLACE 95 Monument Road Kempton Park • **National Call Centre:** 0861-444400 • Fax: (011) 394-8917

**Postal Address:** PO Box 11975, Aston Manor, 1630

**E-mail:** info@tuffstuff.co.za

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## **1. INTRODUCTION**

REAM Insurance Brokers (Pty) Ltd is a short term Insurance Brokerage and conducts business as a Non-Mandated Intermediary. We are an Authorised Financial Service Provider in terms of the Financial Advisory & Intermediary Service Act. Our FSP License number is 1422.

## **2. COMPANY CONTACT DETAILS**

CEO:  
Mr. RV du Plessis

POSTAL ADDRESS:  
Po Box 11975  
Aston Manor  
1630

PHYSICAL ADDRESS:  
95 Monument Road  
Kempton Park 1619

TELEPHONE NUMBER:  
(011) 394 8235  
FAX NUMBER:  
(011) 394 8917  
EMAIL ADDRESS:  
info@tuffstuff.co.za

## **3. THE ACT**

- 3.1** The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- 3.2** Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.
- 3.3** Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC.

The contact details of the Commission are:

Postal Address:	Private Bag 2700, Houghton, 2041
Telephone Number:	+27-11-877 3600
Fax Number:	+27-11-403 0625
Website:	<a href="http://www.sahrc.org.za">www.sahrc.org.za</a>

#### **4. APPLICABLE LEGISLATION**

<b><u>No</u></b>	<b><u>Ref</u></b>	<b><u>Act</u></b>
1	No 61 of 1973	Companies Act
2	No 2 of 2000	Promotion of Access of Information Act
3	No 55 of 1998	Employment Equity Act
4	No 95 of 1967	Income Tax Act
5	No 66 of 1995	Labour Relations Act
6	No 89 of 1991	Value Added Tax Act
7	No 37 of 2002	Financial Advisory and Intermediary Services Act
8	No 75 of 1997	Basic Conditions of Employment Act
9	No 53 of 1998	Short Term Insurance Act
10	No 25 of 2002	Electronic Communications and Transactions Act
11	No 2 of 2000	Promotion of Access of Information Act
12	No 30 of 1996	Unemployment Insurance Act

#### **5. SCHEDULE OF RECORDS AVAILABLE**

##### **5.1 Human Resources Division**

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

- i) Any employee records provided to REAM Insurance Brokers (Pty) Ltd by the employee;
- ii) Any employee records provided to REAM Insurance Brokers (Pty) Ltd by a third party;
- iii) Conditions of employments and Staff Procedures Manuals;

##### **5.2 Records concerning Clients**

This includes juristic or natural persons that receive service from REAM Insurance Brokers (Pty) Ltd and include the following:

- i) Any records a client has provided to REAM Insurance Brokers (Pty) Ltd or any third party representing the Company;
- ii) Any records a third party provided to REAM Insurance Brokers (Pty) Ltd;
- iii) Records produced by REAM Insurance Brokers (Pty) Ltd relating to the client.

##### **5.3 Information Technology Records; Operational Records and Financial Records**

This relates, but is not limited to:

- i) Financial Statements
- ii) Financial and Tax Records
- iii) Asset Register
- iv) Management Accounts
- v) Marketing Records
- vi) Databases
- vii) Internal Policies

##### **5.4 Other Parties**

REAM Insurance Brokers (Pty) Ltd may possess records pertaining to other parties, including but not limited to:

- i) Contractors

- ii) Suppliers
- iii) Service Providers

### **5.5 Records Available in terms of Other Legislation**

The requestor may also request information which is available in terms of other legislation, e.g.:

- i) Basic conditions of Employment Act, 75 of 1997
- ii) Compensation for Occupational Injuries and Diseases Act, 130 of 1993
- iii) Employment Equity Act, 55 of 1998
- iv) Labour Relations Act, 66 of 1995
- v) Occupational Health and Safety Act, 85 of 1993
- vi) Companies Act, 61 of 1973
- vii) Short Term Insurance Act, 53 of 1998
- viii) Financial Services Board Act, 97 of 1990
- ix) Financial Advisory and Intermediary Services Act, 37 of 2002
- x) Income Tax Act, 58 of 1962

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

Any person requiring information for the exercise or protection of any rights, may request information from REAM Insurance Brokers (Pty) Ltd. 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.

## **7. FORM OF REQUEST**

To facilitate the processing of your request, kindly:

7.1 See Annexure “A” attached hereto.

7.2 Alternatively, use the prescribed form, available on the website of the South African Human Rights Commission at [www.sahrc.org.za](http://www.sahrc.org.za) , or the website of The Department of Justice and Constitutional Development (See Regulations) at [www.doj.gov.za](http://www.doj.gov.za)

7.3 Address your request to the Company’s Managing Director (see contact details provided under paragraph 2 above).

7.4 Provide sufficient details to enable the COMPANY to identify:

- a) The record(s) requested;
- b) The requester (and if an agent is lodging the request, proof of capacity);
- c) The form of access required;
- d) (i) The postal address or fax number of the requester in the Republic;
- (ii) If the requester wishes to be informed of the decision in any manner (in

- addition to written) the manner and particulars thereof;
- e) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

## 8. PRESCRIBED FEES

8.1 Payment is regulated in terms of section 54 of the Act and the regulations provide for two types of fees;

- a) **Request Fee** This is a non- refundable administration fee paid by all requestors, with the exclusion of personal requestors. It is paid before the request is considered.
- b) **Access Fee** This is paid by all requestors only when access is granted.

8.2 The following applies to requests (other than personal requests):

- a) A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;
- b) If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- c) A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- d) Records may be withheld until the fees have been paid.
- e) See Annexure "B" for the fee structure;
- f) Alternatively, the fee structure is available on the website of the South African Human Rights Commission at [www.sahrc.org.za](http://www.sahrc.org.za) , or the website of The Department of Justice and Constitutional Development (under regulations) at <http://www.doj.gov.za/>

**ANNEXURE A**

**Form C**

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

(Section 53(1) of the Promotion of Access to Information Act, 2 of 2000)

[Regulation 10]

**R.V du Plessis**

**Po Box 11975**

**Aston Manor**

**1630**

**REQUEST DETAILS**

**A. Particulars of person requesting access to the record**

Full names and surname
Identity Number
Postal Address
Postal code
Fax Number
Telephone Number
E-mail Address
Capacity in which request is made, when made on behalf of another person:

**B. Particulars of person on whose behalf request is made**

Full names and surname
Identity Number

**C. 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 attach a separate folio to this form.

The requester must sign all additional folios.

<b>Description of record or relevant part of the record</b>
<b>Reference Number</b> (if available)
<b>Any further particulars of record</b>

**D. Fees**

a) 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.

b) You will be notified of the amount to be paid as a request fee.

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

<b>Reason for exemption from payment of fees</b> (if applicable)

**E. 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.

<b>Disability</b>	<b>Form in which record is required</b>

Notes:

- a) Compliance with your request in the specified form may depend on the form in which the record 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.

(Mark the appropriate box with an X)

\* If you request a copy or a transcription of a record and you would like same posted to you, postage will be payable.

If the record is in written or printed form		
Copy of record*	Inspection of record	
If the record consists of visual images		
View the images	Copy of images*	Transcription of images*
If the record is held on computer or in an electronic or machine-readable form		
Printed copy of record*	Printed copy of information from the record*	Copy in computer readable form* (compact disc)

**F. 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




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Explain why the record requested is required for the exercise or protection of the said right


**G. Notice of decision regarding request for access**

You will be notified in writing whether your request has been approved or 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 \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF REQUESTER / PERSON ON BEHALF OF REQUESTER

## **ANNEXURE B**

### **TABLE OF FEES IN RESPECT OF PRIVATE BODIES**

#### **The Applicable Fees are as follows:**

<b>Reproduction Fees</b>	<b>Fee</b>
-For every photocopy of an A4size paper or part thereof	R1,10
-For every printed copy of an A4sizepage or part thereof held on a computer or in electronic or machine readable form	R0,75
-For a copy in a computer readable form on stiffy disc	R7,50
-For a copy in a computer readable form on a stiffy disc compact disc	R70,00
-A transcription of visual images, for an A4size page or part thereof	R40,00
-For a copy of visual images	R60,00

<b>Request Fees (for requests on behalf of another person)</b>	<b>Fee</b>
-Where a requester submits a request for access to information held by an institution on a person other than the requester himself/herself, a request fee in the amount of R50,00 is payable upfront before the institution will further process the request received.	R50.00

<b>Access Fees</b>	<b>Fee</b>
-For every photocopy of an A4size paper or part thereof	R1,10
-For every printed copy of an A4size page or part thereof held on a computer or in electronic or machine readable form	R0,75
-For a copy in a computer readable form on stiffy disc	R7,50
-For a copy in a computer readable form on a stiffy disc compact disc	R70,00
-A transcription of visual images, for an A4size page or part thereof	R40,00
-For a copy of visual images	R60,00
-To search for a record that must be disclosed, R30,00 for every hour or part of an hour reasonably required for such search	R30.00
-Where a copy of a record needs to be posted the actual postal fee is payable	

#### **Deposits**

Where the institution receives a request for access to information held on a person other than the requester himself/herself and the information officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, a deposit is payable by the requester. The amount of the deposit is equal to  $\frac{1}{3}$  (one third) of the amount of the applicable access fee.