



The Information Manual for Bryte Insurance Company Limited

Bryte Insurance Company Limited

A Fairfax Company

Registration number: 1965/006764/06 VAT number: 4530103581

Authorised Financial Services Provider No. 17703

15 Marshall Street, Ferreirasdorp, Johannesburg, 2001 PO Box 61489, Marshalltown 2107

Prepared in accordance with Section 51 of the Promotion of Access to Information act 2 of 2000 ("the Act")

Background to the Promotion of Access to Information Act

The Promotion of Access to Information act 2 of 2000 ("the Act") was enacted on 3 January 2000. The purpose of the Promotion of Access to Information Act is to give effect to the constitutional right 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; and to provide for matters connected therewith.

Introduction to Bryte Insurance Company Limited ("Bryte")

Bryte Insurance Company Limited is an indirect subsidiary of the Bryte Insurance Group and a private body under paragraph (c) of the definition of "private body" of Section 1 of the Act, with registration number: 1965/006764/06.

Particulars in Terms of the Section 51 Manual

Information Officer: Edwyn O'Neill

Contact details [Section 51(1) (a) – The following contact details can be used to obtain Information from BRYTE in accordance with the Act and this Manual:

Physical Address:

Bryte Insurance Company Limited
15 Marshall Street
Ferreirasdorp
Johannesburg
2001

Telephone: +27 (0) 11 370 9111

Facsimile: +27 (0) 11 319 2483

Email (Information Officer): edwyn.o'neill@zurich.co.za

Website: www.brytesa.com

Postal Address

PO Box 61489
Marshalltown
2107

The Section 10 Guide on how to use the Act [Section 51(1)(b)]

The Guide is available from the South African Human Rights Commission or [click here to view guide \(online version\)](#). PAIA GUIDE

Please direct any queries to:

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

Telephone: +27 (0) 11 484 8300

Fax: +27 (0) 11 484 7149

Website: www.sahrc.org.za

Email: PAIA@sahrc.org.za

Available information [Section 51 (1) (c)]

The following records and information is automatically available without a person having to request access in terms of this Act:

- Bryte website: www.brytesa.com
- Confirmation of license in terms of the Short Term Insurance Act and the Financial Advisory and Intermediary Services Act
- Annual Financial Statements

Description of records in accordance with any other legislation [Section 51 (1) (d)]

- Arbitration Act, 1965
- Basic Conditions of Employment Act, 1997
- Bills of Exchange Act, 1964
- Broad-Based Black Economic Empowerment Act, 2003
- Companies Act, 2008
- Competition Act, 1998
- Compensation for Occupational Injuries and Diseases Act, 1993
- Constitution of the Republic of South Africa, 1996
- Currency and Exchanges Act, 1933
- Customs and Excise Act, 1964
- Electronic Communications and Transactions Act, 2002
- Employment Equity Act, 1998
- Environment Conservation Act, 1989
- Financial Advisory and Intermediary Services Act, 2002
- Financial Institutions (Protection of Funds) Act, 2001
- Financial Intelligence Centre Act, 2001
- Income Tax Act, 1962
- Insider Trading Act, 1998
- Inspection of Financial Institutions Act, 1998
- Justices of the Peace and Commissioners of Oaths Act, 1963
- Labour Relations Act, 1995
- Long-term Insurance Act, 1998
- National Road Traffic Act, 1996
- Occupational Health and Safety Act, 1993
- Prescription Act, 1969
- Prevention and Combating of Corrupt Activities Act, 2004
- Prevention of Organised Crime Act, 1998
- Promotion of Access to Information Act, 2000
- Promotion of Equality and Prevention of Unfair Discrimination Act, 2000
- Protected Disclosures Act, 2000
- Protection of Constitutional Democracy Against Terrorist and Related Activities Act, 2004
- Protection of Personal Information Act, 2013
- Public Holidays Act, 1994
- Securities Transfer Tax Act, 2007
- Securities Transfer Tax Administration Act, 2007
- Short-term Insurance Act, 1998
- Skills Development Act (97 of 1998)
- Skills Development Act, 1998
- Skills Development Levies Act, 1999
- South African Citizenship Act, 1995
- Tax Administration Act, 2011
- Tobacco Products Control Act, 1993
- Unemployment Insurance Act, 2001
- Unemployment Insurance Contributions Act, 2002
- Value-Added Tax Act, 1991

The company will consider any request received although not covered in any one of the above Acts.

Categories of information [Section 51 (1) (e)]

The records mentioned below are not automatically available and a request for access to the information, is subject to Section 63 (1) of the Act, providing that a head of a private body must refuse a request for access to a record of the body if its disclosure would involve the unreasonable disclosure of perusal of personal information about a third party, including a deceased individual, therefore, inclusion in this list does not imply that the request for the record will be granted.

Personnel records

- Any personal records provided to Bryte by its personnel;
- Any records a third party has provided to Bryte about any of its personnel;
- Conditions of employment and other personnel-related contractual and quasi-legal records, i.e.:
 - o Business continuity plans;
 - o Human Resource policy documents;
 - o Employee information;
 - o Employment contracts;
 - o PAYE records;
 - o UIF records;
 - o Payroll reports;
 - o Payslips;
 - o IRP5s;
 - o Leave records;
 - o Disciplinary codes and procedures and records
 - o Labour disputes;
 - o Grievance procedure;
 - o Performance management records;
 - o Long service awards;
 - o Attendance register records;
 - o Medical aid records;
 - o Accident books and records;
 - o Training records;
- Workplace and Union agreements and records;
- Other internal records and correspondence.

Customer-related records

A customer includes any natural or juristic entity that receives services from Bryte. Customer-related information includes the following:

- Any records a customer has provided to a third party acting for or on behalf of Bryte;
- Any records a third party has provided to Bryte;
- Records generated by or within Bryte pertaining to the customer, including transactional records;

Personal Information records

Records that are held by Bryte, relating to the personal information of any natural person or juristic entity.

Bryte Company records (Private body records)

- Published financial records and internal financial records and documents;
- Investor relations records;
- Employment Equity reports;
- Management reports;
- Operational records;
- Quality Control records:
 - o Audit summaries and reports;
 - o Statistic reports;
- Databases;
- Information technology:
 - o Software programmes and applications;
 - o Computer generated databases;
 - o System/Hardware documentation and manuals;
 - o Project, disaster recovery and implementation plans;
 - o Internet and intranet policy documentation;

- o Electronic Communications policy documentation;
- o System security policy documentation;
- o Licensing;
- o Statistics on usage;
- Marketing records;
- Internal and external correspondence;
- Product records;
- Statutory records;
- Legal & regulatory:
 - o Contracts;
 - o Commercial disputes;
 - o Litigation;
 - o Standard operating procedures and policies;
 - o Legal Opinion and reports;
 - o Permits, licenses, consent, approvals, authorisations, applications, registrations and exemptions;
 - Treasury-related records;
 - Securities and equities; and
 - Records held by officials of the private body.

Other party records

Bryte 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 Bryte, such as:

- Personnel, customer or private body records which are held by another party as opposed to being held by the company; and
- Records held by Bryte 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.

Form of request

- The requester must use the prescribed form ((Form C) to make the request for access to a record. This must be made to the Information Officer of the private body. This request must be made to the address, fax number or electronic mail address of the body concerned [section 53(1)]. A request will be deemed to be received by Bryte when Bryte acknowledges receipt thereof, for the purposes of this clause an auto response shall not be a response by Bryte;
- 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 [section 53(2)(a) and (b) and (c)];
- 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 [section 53(2) (d)];
- 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 [section 53(2) (f)].

Fees

ACTIVITY	FEE
Copy per A4 Page	R1.10
Printing per A4 page	75 cents
Copy on a CD	R70
Transcription of visual images per A4 page	R40
Copy of a visual image	R60
Transcription of an audio recording per A4 page	R20
Copy of an audio recording	R30
Search and preparation of the record for disclosure	R30 per hour or part thereof, excluding the first hour, reasonably required for the search and preparation.

Postage fees have to be paid by the requester for the delivery of their records in the case of both public and private bodies.

- 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 (request for personal information), must pay the required request fee as stipulated in the Regulations promulgated in terms of the Act (as indicated hereunder).
- Payment of the fees must take place prior to making available the requested record/s;
- 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.

Other information as may be prescribed [Section 51(1) (f)]

The Minister of Justice and Constitutional Development has not made any regulations in this regard.

Availability of the manual [Section 51 (3)]

Copies of the manual, prescribed forms and fees payable can be obtained from Bryte's head office:

Bryte Insurance Company Limited
15 Marshall Street
Ferreirasdorp
Johannesburg
2001

Further, copies of the manual, prescribed forms and fees payable can also be obtained from Bryte's website www.brytesa.com. The prescribed forms and fees payable can also be obtained from The Human Rights Commission, Department of Justice and Constitutional Development website www.doj.gov.za.

Limitation of Liability

Bryte is relieved from liability and shall have no duty whatsoever, in relation to:

- The integrity and or accuracy of the information requested;
- Any delay associated with the delivery except to comply with the procedures stipulated herein; and/or
- That the information requested shall conform with the requirements of the requester except that it should correspond with the title and description provided by the requester.

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: Bryte Insurance Company Limited

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 number:

E-mail address:

Capacity in which request is made, when made on behalf of another person:

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 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 space provided is inadequate, please continue on a separate folio and attach it to this form. The requester must sign all the 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:	Form in which record is required
Mark the appropriate box with an X. 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 for the record, if any, will be determined partly by the form in which access is requested.	

1.	If the record is in written or printed form:
	<input type="checkbox"/> copy of record* <input type="checkbox"/> inspection of record
2.	If record consists of visual images this includes photographs, slides, video recordings, computer-generated images, sketches, etc)
	<input type="checkbox"/> view the images <input type="checkbox"/> copy of the images" <input type="checkbox"/> transcription of the images*
3.	If record consists of recorded words or information which can be reproduced in sound:
	<input type="checkbox"/> listen to the soundtrack audio cassette <input type="checkbox"/> transcription of soundtrack* written or printed document
4.	If record is held on computer or in an electronic or machine-readable form:
	<input type="checkbox"/> printed copy of record* <input type="checkbox"/> printed copy of information derived from the record" <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No Postage is payable.	

G. Particulars of right to be exercised or protected

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

1. Indicate which right is to be exercised or protected:
2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed 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 _____ this _____ day of _____ 20 _____

SIGNATURE OF REQUESTER / PERSON ON WHOSE BEHALF REQUEST IS MADE