



RISKFIN
We will help you to succeed!

RISKFIN GROUP

consisting of

RISKFIN BROKERS

FSP No.: 2332

and

RISKFIN FUNERAL ADMINISTRATORS

FSP No.:24210

ACCESS TO INFORMATION MANUAL

(PRIVATE BODY)

PREPARED IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 2
OF 2000

**APPROVED BY FREDERIK JAKOBUS GERBER (SR), FREDERIK JAKOBUS GERBER (JNR)
AND EDITH MEARS ON THIS 1ST OF AUGUST 2018.**

1. PURPOSE OF THE MANUAL IN TERMS OF PAIA

The purpose of this manual is to assist an individual wishing to access information in terms of the Promotion of Access to Information Act from the Riskfin Group.

2. REQUEST FOR ACCESS TO INFORMATION

In the event that a person or entity requires access to information as contemplated in the Act, the requester must contact Chrizel Nortjé.

Section 25(2) states that:

- (2) If the request for access is granted, the notice in terms of subsection (1)(b) must state—
 - (a) **the access** fee (if any) to be paid upon access;
 - (b) the form in which access will be given; and
 - (c) that the requester may lodge an internal appeal or an application with a court, as the case may be, against the access fee to be paid or the form of access granted, and the procedure (including the period) for lodging the internal appeal or application, as the case may be.
- (3) If the request for access is refused, the notice in terms of subsection (1)(b) must—
 - (a) state adequate reasons for the refusal, including the provisions of this Act relied upon;
 - (b) exclude, from such reasons, any reference to the content of the record; and
 - (c) state that the requester may lodge an internal appeal or an application with a court, as the case may be, against the refusal of the request, and the procedure (including the period) for lodging the internal appeal or application, as the case may be.

3. TERMS USED IN THIS DOCUMENT

Terms defined in the act shall have the meaning set out therein. Reference to sections shall be a reference to sections in the Act.

4. BACKGROUND OF THE RISKFIN GROUP

Riskfin Brokers

Riskfin Brokers was established in 1996 and we are proud to offer an array of products provided by the very best in the industry. Riskfin Brokers specialises in short-term insurance, life insurance, investment portfolios and medical aid cover.

Riskfin Funeral Administrators

Riskfin Funeral Administrators was established in 2005 as a Category I and IV Financial Services Provider and we are proud to boast with exceptional customer service to both the individual market and group schemes. RFA's underwriters and underwriting rates have been carefully selected to give the client the comfort of knowing that administration will take place without hiccups and that claims will be paid on time.

5. ORGANISATION DETAILS

Riskfin Brokers CC

Registration number: 1996/38049/23

FSP Number: 2332

Physical Address: 274 Issie Smuts Avenue, Garsfontein, Pretoria

Postal Address: PO Box 32868, Glenstantia, 0010

Tel: 012 993 1313

E-mail: admin.rb@riskfin.co.za

Website: www.riskfin.co.za

Riskfin Funeral Administrators CC

Registration number: 2005/133870/23

FSP Number: 24210

Physical Address: 274 Issie Smuts Avenue, Garsfontein, Pretoria

Postal Address: PO Box 32868, Glenstantia, 0010

Tel: 012 993 1313 / 1414; Fax: 086 551 8360

E-mail: funeral@riskfin.co.za

Website: www.riskfin.co.za

6. DETAILS OF THE INFORMATION OFFICER

Mrs Chrizel Nortjé

Tel: 012 993 1313

E-mail: compliance@riskfin.co.za

7. SECTION 51(1)(c)

In terms of Section 52, a private body may, on a voluntary and periodic basis, submit to the Minister a description of categories of records which are automatically available without a person having to request access in terms of this Act. This includes records which are available:

- for inspection;
- for purchase or copying from the private body; and
- from the private body free of charge

In terms of the Act, this automatic disclosure by private companies is voluntary. This means that a private company is not obliged to make such disclosures. If a private company chooses to make such voluntary disclosure, it may do so by giving notice thereof in terms of section 52(2) of the Act.

8. SECTION 51(1) (D)

Information is available in terms of the following legislation to the persons or entities specified in such legislation, as well as the specific protections offered by such laws. As legislation changes from time to time, and new laws may stipulate new manners and extend the scope of access by persons specified in such entities. This list should be read as not being a final and complete list.

- Arbitration Act 42 of 1965
- Basic Conditions of Employment Act 75 of 1997
- Closed Corporation Act 69 of 1984

- Close Corporations amendment Act 25 of 2005
- Consumer Protection Act 68 of 2008
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act no 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Insurance Act 27 of 1943
- Labour Relations Act 66 of 1995
- Long Term Insurance Act 52 of 1998
- Short Term Insurance Act 53 of 1998
- Short-term Insurance Act no. 53 of 1998
- Value Added Tax Act 89 of 1991

9. SECTION 51(1) (e)

We hold records in the categories listed below. The fact that we list a record type here does not necessarily mean that we will disclose such records, and all access is subject to the evaluation processes outlined herein, which will be exercised in accordance with the requirements of the Act.

- | | |
|-----------------------------|------------------------------|
| • Accounting records | • Client Databases |
| • Information Technology | • Internal Phone lists |
| • Intellectual Property | • Policies |
| • Personnel Records | • Directives |
| • Sales and Marketing | • Minutes of Meetings |
| • Statutory Company records | • Administrative information |

10. REQUESTING PROCEDURE

A person who wants access to the records must complete the necessary request form, as set out in Annexure 1, and the completed form must be sent to the address or fax number provided in this manual, and marked for the attention of the information officer.

The requester must indicate which form of access is required, and identify the right that is sought to be exercised or protected, and provide an explanation of which the requested record is required for the exercise or protection of that right. Proof of the capacity in which the requester is requesting the information

10.1 Availability of the Manual

10.1.1 This manual is available for inspection by the general public upon request during office hours and there is no charge for viewing the manual at our offices. Copies of the manual may be made available subject to the prescribed fees.

10.1.2 Copies may also be requested from the South African Human Rights Commission at the address indicated below.

10.2 Fees

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

- 10.2.1 A requester is required to pay the prescribed fees (R50.00) before a request will be processed;
- 10.2.2 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 was granted);
- 10.2.3 The requester may lodge an application with a court against the payment of the request fee in terms of S54(3)(b) of the Act;
- 10.2.4 The Information Officer may withhold a record until the requester has paid the applicable fees;
- 10.2.5 The fee structure is available on the website of the South African Human Rights Commission at www.sahrc.org.za, or the website of the Department of Justice and Constitutional Development at www.doj.gov.za.

10.3 Details of the South African Human Rights Commission

Any queries with regard to this manual should be directed to:

The South African Human Rights Commission; PAIA Unit

Research and Documentation Department

Private Bag 2700

Houghton

2041

Phone: 011 484 8300

Fax: 011 484 0582

Email: PAIA@sahrc.org.za

Website: www.sahrc.org.za

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)

A. Particulars of private body

The HEAD:

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 if 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 provided space is inadequate, please continue on a separate folio and attach it to this form. The request 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 the 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
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	<input type="checkbox"/>		
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	<input type="checkbox"/>		
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*	
*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.					<input type="checkbox"/> YES	<input type="checkbox"/> 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.

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