



**SHIELD LIFE**<sup>®</sup>  
LIMITED  
*YOUR SHIELD FOR LIFE*

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

**SHIELD LIFE<sup>®</sup> LTD**

*("Private Body")*

## GUIDELINES TO ACCESSING OUR INFORMATION

### Preamble

The Promotion of Access to Information Act, no. 2 of 2000 ("the Act") was enacted on 2 February 2000 and gives effect to the constitutional right of access to information held by another person and that is required for the exercise of protection of any rights. If a public body is the requester, the public body must be acting in the public interest. If a request is made in terms of the Act, the body to whom the request is made is obliged to release the information, **except where the Act provides that the information may not be released**. Section 51 of The Promotion of Access to Information Act 2 of 2000 ("the Act") requires that we as a Private Body compile a manual giving information to the public regarding the procedure to be followed in requesting information from us for the purpose of exercising or protecting rights. Requests in terms of the Act must be made according to the prescribed procedures at the provided costs.

In terms of the Act justifiable grounds exist for an entity to refuse or limit access to information. Grounds for refusal include, but are not limited to:

- Personal information relating to individuals
- Certain types of commercial information
- Information that is deemed confidential
- Information that is deemed privileged

### Introduction to this Private Body

We are a Licensed Life Insurance Company and have compiled this manual, not only to comply with the provisions of the Act, but also to foster a culture of transparency and accountability in our environment and to

ensure that members of the public have effective access to information in our possession which will assist them in the exercise and protection of their rights.

Inside these pages you will be able to view the categories of information which we possess. You will also be shown the correct procedure to follow should you require access to any of this information.

## Key Definitions

<i>“Data subject”</i>	means the person to whom personal information relates.
<i>“Operator”</i>	means a person who processes personal information for a responsible party in terms of a contract or mandate, without coming under the direct authority of that party.
<i>“Personal Information”</i>	means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to: <ul style="list-style-type: none"><li>a) Information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;</li><li>b) Information relating to the education or the medical, financial, criminal or employment history of the person;</li><li>c) Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;</li><li>d) The biometric information of the person;</li><li>e) The personal opinions, views or preferences of the person;</li><li>f) Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;</li><li>g) The views or opinions of another individual about the person; and</li><li>h) The name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.</li></ul>
<i>“Processing”</i>	means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including: <ul style="list-style-type: none"><li>a) The collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;</li><li>b) Dissemination by means of transmission, distribution or making available in any other form; or</li><li>c) Merging, linking, as well as restriction, degradation, erasure or destruction of information.</li></ul>
<i>“Responsible party”</i>	means a public or private body or any other person which, alone or in conjunction with others, determines the purpose of and means for processing personal information.
<i>“Unique identifier”</i>	means any identifier that is assigned to a data subject and is used by a responsible party for the purposes of the operations of that responsible party and that uniquely identifies that data subject in relation to that responsible party.
<i>“Confidential Information”</i>	means any information disclosed, whether in writing, orally or by any other means by or on behalf of the Disclosing Party to the Receiving Party including, without limitation, any information relating to the Disclosing Party’s products, inventions, operations, methodologies, systems, processes, plans or intentions, know-how, design rights, pricing and or any financial information, trade secrets, market opportunities, or business or financial affairs, and any data, regardless of shape or form, pertaining to business relationships, architecture, informational

techniques, demonstration and machinery, any plans, designs, drawings, functional and technical requirements and specifications; all other information designated as “confidential”, “proprietary” or any other words connoting a similar meaning or information which by its nature would be reasonably considered as being confidential to the Disclosing party. Confidential Information will also by specific reference include any Personal Information of employees of the party and or any third party.

## SECTION 1 – OUR DETAILS (PRIVATE BODY)

1. **Full Name:** Shield Life® Ltd
2. **Registration number:** 2016/249174/06
3. **Registered Address:** Maxi Building  
1293 South Street  
Centurion  
0157
4. **Postal address:** PO Box 7309  
Centurion  
0046
5. **Telephone number:** 0861 777 353
6. **Fax Number:** 086 299 4689
7. **Head / CEO:** Mr. Johan Delport
8. **Designated information officer:** Mr. Hennie Vermaak
9. **Email address of information officer:** [itsupport@swu.co.za](mailto:itsupport@swu.co.za)
10. **Websites:** <http://www.shieldlife.co.za>

## SECTION 2 – THE OFFICIAL GUIDE

In accordance with section 10 of the Act, the South African Human Rights Commission (SAHRC) has published a Guide containing information reasonably required by a person wishing to exercise or protect any right in terms of this Act.

This Guide appears on the South African Human Rights Commission’s website ([www.sahrc.org.za](http://www.sahrc.org.za)) and contains the following information:

- Section 1:** Introduction to PAIA (this sets out the objects of the Act);
- Section 2:** Finding the Information that you need (Access to Information);
- Section 3:** How to make a request for access to information (this includes details of the fees to be paid and explains your remedies in law regarding acts, omissions, rights and duties, including how to lodge an internal appeal and a court application);
- Section 4:** When access to information can/may be refused;
- Section 5:** Key references and other useful information.

Enquiries regarding the Guide can be addressed to the SAHRC, the contact details of which are as follows:

**Post:** South African Human Rights Commission  
Promotion of Access to Information Act Unit  
Research and Documentation Department  
Private Bag 2700  
Houghton  
2041

**Telephone:** 011 484 8300

**Fax:** 011 484 0582

**Website:** [www.sahrc.org.za](http://www.sahrc.org.za)

**Email:** [paia@sahrc.org.za](mailto:paia@sahrc.org.za)

## **SECTION 3 – INFORMATION AVAILABLE IN TERMS OF THE ACT**

### **1. STATUTORY COMPANY INFORMATION.**

- 1.1. Registration Certificate (CoR 14.3)
- 1.2. Memorandum of Incorporation;
- 1.3. Minute book, as well as resolutions passed at general meetings;
- 1.4. Proxy forms
- 1.5. A register of allotments;
- 1.6. Register of members;
- 1.7. Register of directors and certain officers;
- 1.8. Director's attendance register;
- 1.9. Annual financial statements including:
  - 1.9.1. Annual accounts;
  - 1.9.2. Directors' reports;
  - 1.9.3. Auditor's report.

### **2. ACCOUNTING RECORDS**

- 2.1. Books of account including journals and ledgers;
- 2.2. Delivery notes, orders, invoices, statements, receipts, vouchers and bills of exchange;
- 2.3. Annual financial statements.

### **3. STATUTORY EMPLOYEE RECORDS**

- 3.1. Employees' names and occupations;
- 3.2. Address Details
- 3.3. ID copy
- 3.4. Time worked by each employee;
- 3.5. Remuneration paid to each employee;
- 3.6. Date of birth of each employee;
- 3.7. Attendance register;
- 3.8. Employment equity plan;
- 3.9. Salary and wages register;
- 3.10. Staff records (after date of employment ceases);
- 3.11. Expense accounts;
- 3.12. Tax returns of employees.

#### 4. OTHER EMPLOYEE RECORDS

- 4.1. Employee contracts;
- 4.2. Incentive schemes;
- 4.3. Staff loan schemes;
- 4.4. Study assistance schemes;
- 4.5. Maternity leave policy;
- 4.6. Disability scheme;
- 4.7. Funeral insurance scheme;
- 4.8. Group personal accident;
- 4.9. Group life;
- 4.10. Code of conduct;
- 4.11. Credit record.

#### 5. CLIENT DETAILS

- 5.1. Full names;
- 5.2. Identification number and employee number;
- 5.3. Address;
- 5.4. Identity Documents;
- 5.5. Next of kin and spouse;
- 5.6. Contact information;
- 5.7. Language;
- 5.8. Gender;
- 5.9. Marital status;
- 5.10. Age;
- 5.11. Financial information (income / bank information);
- 5.12. Current employment history.

#### 6. FIXED PROPERTY

- 6.1. Leases;
- 6.2. Building plans.

#### 7. MOVABLE PROPERTY

- 7.1. Asset register;
- 7.2. Finance and lease agreements.

#### 8. AGREEMENTS AND CONTRACTS

- 8.1. Material agreements concerning provision of services or materials;
- 8.2. Agreements with shareholders, officers, or directors;
- 8.3. Agreements with contractors and suppliers;
- 8.4. Agreements with clients;
- 8.5. Intermediary or agency agreements;
- 8.6. Agreements with governmental agencies;
- 8.7. Purchase or lease agreements.

#### 9. TAXATION

- 9.1. Copies of all income tax returns and other tax returns and documents;
- 9.2. Tax clearance certificates.

10. LEGAL
  - 10.1. Complaints, pleadings, briefs and other documents pertaining to any actual, pending or threatened litigation, arbitration or investigation;
  - 10.2. Settlement agreements;
  - 10.3. Material licences, permits and authorisations.
  
11. INSURANCE
  - 11.1. Insurance policies;
  - 11.2. Claim records;
  - 11.3. Details of insurance coverage's, limits and insurers.
  
12. SALES AND MARKETING
  - 12.1. Products;
  - 12.2. Markets;
  - 12.3. Customers;
  - 12.4. Brochures, newsletters and advertising materials;
  - 12.5. Sales.

#### **SECTION 4 – INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION**

Where applicable to our operations, information is also available in terms of certain provisions of the following statutes:

1. Basic Conditions of Employment Act 75 of 1997
2. Basic Conditions of Employment Amendment Act 20 of 2013
3. Broad-based Black Economic Empowerment Act 53 of 2003
4. Broad-based Black Economic Empowerment Amendment Act 46 of 2013
5. Companies Act 61 of 1973
6. Companies Act 71 of 2008
7. Compensation for Occupational Injuries and Diseases Act 130 of 1993
8. Competition Act 89 of 1998
9. Consumer Protection Act 68 of 2008
10. Debt Collectors Act 114 of 1998
11. Electronic Communications and Transactions Act 25 of 2002
12. Employment Equity Act 55 of 1998
13. Employment Equity Amendment Act 47 of 2013
14. Financial Advisory and Intermediary Services Act 37 of 2002
15. Financial Intelligence Centre Act 38 of 2001
16. Financial Intelligence Centre Amendment Act 11 of 2008
17. Financial Intelligence Centre Amendment Act 1 of 2017
18. Financial Sector Regulation Act 9 of 2017
19. Income Tax Act 58 of 1962
20. Income Tax Act 95 of 1967
21. Insolvency Act 24 of 1936
22. Insurance Act 18 of 2017
23. Labour Relations Act 66 of 1995
24. Labour Relations Amendment Act 6 of 2014
25. Long-Term Insurance Act 52 of 1998 (including amendments in terms of Section 72(1) of Long-Term Insurance Regulations and Section 62 of the LT Insurance Act, Policy Holder Protection Rules.

26. National Credit Act 34 of 2005
27. National Payment System Act 78 of 1998
28. Occupational Health & Safety Act 85 of 1993
29. Promotion of Access to Information Act 2 of 2000
30. Protected Disclosures Act 26 of 2000
31. Protection of Personal Information Act 4 of 2013
32. Skills Development Act 97 of 1998
33. Skills Development Levies Act 9 of 1999
34. Unemployment Insurance Act 63 of 2001
35. Unemployment Insurance Amendment Act 10 of 2016
36. Value-added Tax Act 89 of 1991

## **SECTION 5 – PROCEDURE FOR REQUESTING ACCESS TO THE ABOVE INFORMATION**

If you wish to request access to any of the above categories of information, you are required to complete a prescribed request form (Form C). This form is available from:

- Our information officer (whose contact details are in section 1 of this manual);
- The SAHRC website ([www.sahrc.org.za](http://www.sahrc.org.za));
- The Department of Justice and Constitutional Development website ([www.doj.gov.za](http://www.doj.gov.za)).

There is a prescribed fee (payable in advance) for requesting and accessing information in terms of the Act. You may also be called upon to pay additional fees prescribed by the regulation for searching for and compiling the information which you have requested, including copying charges.

It is important to note that access is not automatic – you must identify the right you are seeking to exercise or protect and explain why the record you request is required for the exercise or protection of that right. You will be notified in the manner indicated by you on the request form whether your request has been approved.

## **SECTION 6 – INFORMATION AUTOMATICALLY AVAILABLE**

The following categories of records are automatically available for inspection, purchase or photocopying. In other words, you do not need to request this information in terms of the Promotion of Access to Information Act.

1. Newsletters;
2. Pamphlets / Brochures;
3. Marketing material.

## **SECTION 7 – AVAILABILITY OF THE MANUAL**

This manual is currently available as follow:

1. On our website;
2. At our offices;