



MUA

Insuring the Individual.

**MANUAL PREPARED IN ACCORDANCE WITH SECTION 51
OF THE PROMOTION OF ACCESS TO INFORMATION ACT,
ACT NO. 2 OF 2000 ("THE ACT")**

Compiled with acknowledgment to the South African Human Rights Commission

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MUA Insurance Acceptances (Pty) Ltd (Registration number 2008/011925/07) is an authorised Financial Services Provider (FSP No.: 37947) underwriting on behalf of **Auto & General Insurance Company Limited** (Registration number 1973/016880/06), an authorised Financial Services Provider (FSP No.: 16354)

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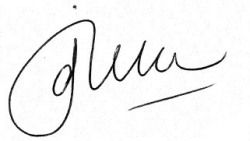
Insuring the Individual.

This manual is owned by MUA Insurance Acceptances (Pty) Ltd, a duly authorised Financial Services Provider.

As Chief Financial Officer of the aforementioned Financial Services Provider, I,

Dawie Loots (CEO)

hereby confirm the adoption of this manual.



13/09/2016

Signature

Date

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1. INTRODUCTION

MUA Insurance Acceptances (Pty) Ltd, Registration No. 2008/011925/07, is an underwriting managing agent for and on behalf of Auto & General Insurance Company Limited.

2. COMPANY CONTACT DETAILS

Name of body: MUA Insurance Acceptance (Pty) Ltd
Head: Mr Dawie Loots (Chief Executive Officer)
Contact person: Ms Marike Van Niekerk (Legal and Compliance Manager)

Physical address: 4th Floor, Gihon Building, Cnr. Bill Bezuidenhout & Sportica Roads, Tygervalley, 7530

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3. GUIDE IN TERMS OF SECTION 10 OF THE ACT

A Guide has been compiled in terms of Section 10 of PAIA by the Human Rights Commission. It contains information required by a person wishing to exercise any right, contemplated by PAIA. It is available in all of the official languages. The Guide is available for inspection, and can be obtained from:

Human Rights Commission:

Private Bag 2700, Houghton, 2041

33, Hoofd Street, Braampark

Forum 3,

2198,

Braamfontein

Johannesburg

Email: sahrcinfo@sahrc.org.za

In the Government Gazette:

On the website of the Human Rights Commission: www.sahrc.org.za.

4. RECORDS AVAILABLE IN TERMS OF LEGISLATION OTHER THAN THE PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000.

Documents are held in accordance with statutory provisions that include those in the following Acts:

- Skills Development Levies Act 1999.
- Companies Act 71 of 2008.
- Employment Equity Act 1999.
- Basic Conditions of Employment Act 1997.
- Occupation, Health and Safety Act 1993.
- Compensation for Occupational Injuries Diseases Act No. 130 of 1993.
- Unemployment Insurance Act No. 63 of 2001.
- Short-term Insurance Act 1998.
- Labour Relations Act No. 66 of 1995.
- Income Tax Act No. 58 of 1962.
- Financial Services Board Act 1990.
- The Constitution of the Republic of South Africa.
- The Unemployment Insurance Act 63 of 2001
- The Value Added Tax Act No. 89 of 1991

5. CATEGORIES OF RECORDS HELD BY MUA INSURANCE ACCEPTANCES (Pty) Ltd

SUBJECT	CATEGORIES
Company documentation	Constitutive documents including Memorandum and Articles, registers and books including share registers, minute books, internal resolutions, shareholders agreement, company forms, powers of attorney.
Taxation	Income tax returns and supporting documents, invoices and returns relating to value added tax, returns and supporting documents in respect of company tax and capital gains tax.
Intellectual property	Documents relating to trademarks, copyrights or designs held by the company together with any licences and licensing agreements.

Insurance	Policies of insurance, applications for insurance, documents relating to payment of premium, claim documents, renewal documents, quotations for insurance, amendments to policies.
Immovable property	Title deeds to properties owned, lease agreements for any lease property, mortgage bonds, liens, servitudes, accounts relating to rates and services, contracts and accounts relating to maintenance and repairs, building and rebuilding and security in respect of such properties.
Movable property	Contracts for the purchase of movable property and all accounting documents in that connection, documents proving ownership of such property including the registers of property owned, liens, notarial bonds, pledges, cessions and other security documents.
Banking details	All contracts between the company and its bankers, account details, bank statements, cheque books, paid cheques, applications for facilities and all documents relating to cession, pledge or securitisation of debts.
Other agreements	Security agreements, suretyships, sale agreements, agreements relating to any trading activities, agreements for the purchase of any item, agency agreements, management agreements, distribution agreements, standard conditions of business, joint venture agreements, administration agreements, consortium or partnership agreements, agreements relating to the sale of shares and members' interests, agreements with suppliers and customers and any other agreements.
Permits etc	All permits, licences, consents, approval, authorisations, applications and registrations required by the company to carry on its business.
Employment	All documents relating to the employment of employees including employment contracts, personal records, disciplinary proceeding records, arrangements with directors or employees, salary and wage records, records relating to any benefits, redundancy payment records, share incentive scheme, share options, bonus records and profit sharing arrangements.
Pensions and provident funds	The rules of any pensions or provident funds, documents relating to the inter-action with such

	funds, payments made to such funds, benefits payable under such funds, communications in regard to the rules and any rule amendments or claims.
Financial information	All books, accounts and records of the company including books of account, invoices, receipts, credit notes, banking records (see above), vouchers, applications for payment, payment authorisation.
Technical information	All technical specifications, records, information, brochures, plans, diagrams, calculations and other documents relating to any machinery and equipment and or technical stock of the company and any research being carried out by the company.
Information relating to legal proceedings	All summonses, pleadings and other documents in the possession of the company or its attorneys relating to any pending, current or past legal proceedings by or against the company.
Environmental issues	Environmental impact studies, environmental research, documents relating to use and disposal of water, documents relating to production processes and emissions, documents regarding waste management.

6. THE FOLLOWING INFORMATION IS NOT AVAILABLE SAVE IN THE SPECIAL CIRCUMSTANCES PROVIDED FOR IN THE ACT:

6.1 Personal information which means:

- 6.1.1 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 individual;
- 6.1.2 information relating to the education or the medical, criminal or employment history of the individual or information relating to financial transactions in which the individual has been involved;
- 6.1.3 any identifying number, symbol or other particular assigned to the individual;
- 6.1.4 the address, fingerprints or blood type of the individual;
- 6.1.5 the personal opinions, views or preferences of the individual, except where they are about another individual or about a proposal for a grant, an award or a prize to be made to another individual;
- 6.1.6 correspondence sent by the individual that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;

- 6.1.8 the views or opinions of another individual about the individual;
 - 6.1.9 the views of opinions of another individual about a proposal for a grant, an award or a prize to be made to the individual, but excluding the name of the other individual where it appears with the views or opinions of the other individual; and
 - 6.1.10 the name of the individual where it appears with other personal information relating to the individual or where the disclosure of the name itself would reveal information about the individual.
- 6.2 Trade secrets of a third party
- 6.3 Financial, commercial, scientific or technical information, other than trade secrets, of a third party, the disclosure of which would be likely to cause harm to the commercial or financial interests of that third party
- 6.4 Information supplied in confidence by a third party, the disclosure of which could reasonably be expected
- 6.4.1 to put that third party at a disadvantage in contractual or other negotiations;
 - 6.4.2 to prejudice the third party in commercial competition.
- 6.5 Information the disclosure of which would constitute an action for breach of a duty of confidence owed to a third party in terms of an agreement.
- 6.6 Information if its disclosure could reasonably be expected to endanger the life or physical safety of an individual.
- 6.7 Information the disclosure of which would be likely to prejudice or impair:
- 6.7.1 the security of a building, structure or system, including but not limited to, a computer or communication system; a means of transport; or any other property;
 - 6.7.2 methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme; the safety of the public or part of the public; or the security of the property contemplated in 6.7.1 above.
- 6.8 The record of a body if the record is privileged from production in legal proceedings unless the person entitled to the privilege has waived the privilege.
- 6.9 A record which:
- 6.9.1 contains trade secrets of the company;
 - 6.9.2 contains financial, commercial, scientific or technical information of the company the disclosure of which would be likely to cause harm to the commercial or financial interests of the company;

- 6.9.3 contains information the disclosure of which could reasonably be expected to put the company at a disadvantage in contractual or other negotiations; or to prejudice the company in commercial competition;
- 6.9.4 is a computer programme defined in the Copyright Act 1978 owned by the private body except insofar as it is required to give access to the record to which access is granted in terms of this Act.
- 6.9.5 information the disclosure of which is likely to expose a third party for whom research is being or is to be carried out or the company itself or the person carrying out the research or the subject of the search, to serious disadvantage.

7. DETAIL ON HOW TO MAKE A REQUEST FOR ACCESS – SECTION 51(e)

The requester must complete Form C and submit this form together with a request fee, to the head of the private body.

The form must be submitted to the head of the private body at his/ her address, fax number, or electronic mail address

The form must:

- i) provide sufficient particulars to enable the head of the private body to identify the record/s requested and to identify the requester,
- ii) indicate which form of access is required,
- iii) specify a postal address or fax number of the requester in the Republic,
- iv) identify the right that the requester is seeking to exercise or protect, and provide an explanation of why the requested record is required for the exercise or protection of that right,
- v) if in addition to a written reply, the requester wishes to be informed of the decision on the request in any other manner, to state that manner and the necessary particulars to be informed in the other manner,
- vi) if the request is made on behalf of another person, to submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the head of the private body.



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8. AVAILABILITY OF THE MANUAL

This manual is available for inspection at the offices of MUA Insurance Acceptances (Pty) Ltd at no cost. Copies of the Manual may be obtained, subject to the prescribed fees, from these offices. The Manual can be accessed on the web sites of the SAHRC <http://www.sahrc.orq.za> and of the Group <http://www.muainsurance.co.za> and it will be published in the Government Gazette. The Manual accessible in the Government Gazette and on the web sites of the SAHRC and of MUA Insurance Acceptance (Pty) Ltd does not include the request forms or fee structures.