

Section 51 Statutory Manual	Date Approved	30 March 2022
PAIA Manual	Frequency of Review	Annually
	Related Governance Documents	<ul style="list-style-type: none"> Promotion of Access to Information Act 2000
	Effective Date	1 January 2010

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Introduction

- The aim of the manual is to assist potential requestors as to the procedure to be followed when requesting access to information or documents from Lombard Insurance Co. Limited as contemplated in terms of the Act. The manual may be amended from time to time and as soon as any amendments have been finalised, the latest version of the manual will be made public. Any requestor is advised to contact James Orford should he or she require any assistance in respect of the utilisation of this manual and/or the requesting of information or documents from Lombard Insurance Co. Limited.

Purpose of the Manual

- This manual is intended to foster and proclaim Lombard Insurance Co. Limited’s commitment to fostering a culture of transparency and accountability within the organisation as a whole, by giving effect to the right to access information that is required for the exercise or protection of any right and actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.

- In order to promote the effective governance of all private institutions, Lombard Insurance Co. Limited recognises the fundamental requirement that all the people of South Africa be empowered and educated to understand their rights in terms of this Act in order for them to exercise their rights in relation to all institutions, whether those institutions are of a private or public nature.
- In following the example set out in terms of Section 36 of the Constitution of South Africa (Act 108 of 1996), Section 9 of the Act recognises that such right to access information cannot be unlimited and should be subject to justifiable limitations.

Definitions and Interpretations

- The following words will bear the following meaning in this manual:
 - “the Act” shall mean the Promotion of Access to information Act 2000, together with all relevant regulations published;
 - “the/this manual” shall mean this manual together with all annexures thereto as available at the offices of Lombard Insurance Co. Limited from time-to-time;
 - “Lombard Insurance Co. Limited” shall mean Lombard Insurance Co. Limited with registration number 1990/001253/06, structured as a Public Company which renders short-term insurance services.
 - “SAHRC” shall mean the South African Human Rights Commission.
 - “Information Officer” means the Compliance Officer of Lombard Insurance Co. Limited and who has been appointed as the Information Officer of Lombard Insurance Co. Limited, to which requests for information in terms of the Act should be addressed.

Contact Details (Section 51(1)(a) of the Act)

- Name of body: Lombard Insurance Co. Limited
- Chief Executive Officer: Peter James Orford
- Appointed Information Officer: Peter James Orford
- Address: 4th Floor
22 Wellington Road
Parktown
Johannesburg
2193
- Telephone: (011) 551 - 0600
- Fax: (011) 551 - 0603
- E-mail: jameso@lombardins.com
- Website address: www.lombardins.com

Guide in terms of Section 10 of the PAIA (Section 51(1)(b) of the Act)

- In terms of Section 10 of the Act, a guide will be compiled by the South African Human Rights Commission containing such information as may be required by a person who wishes to exercise any right contemplated in the Act.
- The guide will be made available in all official languages by the SAHRC and is obtainable from the SAHRC.
- Contact details of the South African Human Rights Commission are as follows:
 - Promotion of Access to Information Act Unit
 - The Research and Documentation Department
 - Private Bag 2700
 - Houghton
 - 2041
 - Telephone: +27 (0) 11 877 - 3750
 - Fax: +27 (0) 11 403 – 0668
 - Website: www.sahrc.org.za
 - E-mail: PAIA@sahrc.org.za

Notice(s) in terms of Section 52(2) of the Act (Section 51(1)(C) of the Act)

- At this stage no notice(s) has/have been voluntarily published by the head of a private body giving a description of:
 - the categories of records of **Lombard Insurance Co. Limited** that are automatically available without a person having to request access in terms of this Act, including such categories of records which are available:
 - ✓ for inspection in terms of legislation other than this Act;
 - ✓ for purchase or copying from the private body;
 - ✓ from the private body free of charge; and
 - how to obtain access to such records.

Information/documents available in accordance with other legislation (Section 51(1)(d) of the Act)

- Lombard Insurance Co. Limited keeps information/documents in accordance with the following legislation (as may and applicable) (please note that this is not an exhaustive list):

Corporate & Financial Institution Governance Legislations

	Companies Act, Nr. 71 of 2008
Financial Services Related Information	
	Insurance Act, 2017
	Short-Term Insurance Act, 1998
	Financial Advisory and Intermediaries Act; 2004
Tax related Legislation	
	Income Tax Act 58 of 1962
	Value-Added Tax Act 89 of 1991
	Skills Development Levies Act 9 of 1999
Labour Protection Legislation	
	Labour Relations Act 66 of 1995
	Section 31 of the Basic Conditions on Employments Act, Nr. 75 of 1997.
	Section 26 of the Employment Equity Act, Nr. 55 of 1998.
	Skills Development Act, Nr. 97 of 1998
	Unemployment Insurance Act, Nr. 63 of 2001

	Occupation Health & Safety Act 85 of 1993
Equality related legislation	
	The Employment Equity Act 55 of 1998
	Broad Based Black-Economic Empowerment Act 53 of 2003
	Constitution of South Africa 108 of 1996

- The above records, in so far as it being of a public nature are available automatically without a person having to request access thereto in terms of the Act, as envisaged in Section 52.

Documents/information held by Lombard Insurance Co. Limited in terms of the Act
(Section 51)(1)(e) of the Act)

- Lombard Insurance Co. Limited holds the information/documents listed herein below:
 - Details relating to the operational, commercial and financial interests of Lombard Insurance Company Limited
 - ✓ Commercial contracts
 - ✓ Client database (personal information of clients, commercial and financial information, information on agreements, proposals and intellectual property of such clients):
 - ✓ Personnel Report:
 - Standard Employment Contracts
 - Human Resources (personal information of past, present and prospective employees and partners/directors –
 - ✓ Insurance policies –
 - Rules and regulations relating to the medical scheme
 - ✓ The **Lombard Insurance Co. Limited** website address is www.lombardins.com and it is accessible to anyone with access to the internet. It contains a profile on **Lombard Insurance Co. Limited**, its contact particulars, services rendered and field of expertise and its professional staff.
 - ✓ It is recorded that any and all documents/information requested to the aforesaid shall only be made available to a requestor subject to the provisions of the Act.

- ✓ None of the information held by Lombard Insurance Company Limited is automatically available without a person having to request access in terms of and subject to the provisions of the Act.
- ✓ A request for information should be in the prescribed form, addressed to the Information Officer and submitted against payment of the prescribed fee.
- ✓ Lombard Insurance Co. Limited has compiled a schedule of the types of information it holds and categories as to the circumstances under which this access to this information may be given. The schedule is annexed hereto and marked as "A".

Other Information (Section 51(1)(f) of the Act)

- The Minister of Justice and Constitutional Development has to date not published any regulations in terms of this section.

Availability of the Manual (Section 51(3) of the Act)

- This manual is available for inspection at the offices of Lombard Insurance Co. Limited, free of charge.
- Copies of the manual may be obtained, subject to the prescribed fees, at the offices of Lombard Insurance Co. Limited

Annexure “A”

Records held by Lombard Insurance Company Limited

Organisation Record Classification Key

Classification No	Access	Classification
1	May be disclosed	Public Access Document
2	May be disclosed	Subject to Copyright
3	Limited disclosure	Personal information own to the requester of the information
4	May not be disclosed	Unreasonable disclosure of personal information
5	May not be disclosed	Request after commencement of criminal proceedings
6	May not be disclosed	Would breach duty of confidence owed to a third party
7	May not be disclosed	Could harm the commercial or financial interests of a third party
8	May not be disclosed	Could harm the organisation or third party in contract or other negotiations
9	May not be disclosed	Could compromise the safety of individuals or protection of property
10	May not be disclosed	Legally privileged document
11	May not be disclosed	Commercial information of Lombard Life Limited

Organisational Records

Area	Subject	Classification
Websites	<ul style="list-style-type: none"> Organisational and divisional profiles News and publications Organisational Structure 	2
Communication	<ul style="list-style-type: none"> Public Product Information Media Releases Promotion of Access to Information Act Manual 	2
Human Resources	<ul style="list-style-type: none"> Staff Records Employment Contracts Policies and Procedures Information pertaining to provident funds Information Pertaining to Staff Benefits 	<p>3,4,10,11</p> <p>(dependent on the nature of the information requested)</p>

Financial Information	<ul style="list-style-type: none"> • Financial Statements • Financial and Tax Records (Organisational and Employee) • Asset Register 	11
Governance	<ul style="list-style-type: none"> • General Governance Policies • Risk Management Policies • Compliance Policies 	
Actuarial Information	<ul style="list-style-type: none"> • Information relating to Capital Model 	
Market Conduct Information	<ul style="list-style-type: none"> • Registers of Key Individuals and FAIS Representatives etc 	
Legal Records	<ul style="list-style-type: none"> • Statutory Records (including Income Tax) • Record Keeping in terms of IFRS • Agreements and Contracts 	2,6,7,8,11 (dependent on the nature of the information requested)
Operational Records	<ul style="list-style-type: none"> • Minutes of Meetings • Voice Recordings / other electronic recording of meetings • Policy Documents • Sales Records • Security Records • Internal Communications Records • Supplier Records 	2,3,6,7,8,11 (dependent on the nature of the information requested)

Annexure 1: Fees payable in respect of information sought from Lombard Ins

1. 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.
2. The fees for reproduction referred to in regulation 11(1) are as follows:

(a)	For every photocopy of an A4-size page or part thereof	R 1 , 10
(b)	For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	R 0 , 75
(c)	For a copy in a computer-readable form on –	
	(i) stiffy disc	R 7 , 50
	(ii) compact disc	R70 , 00
(d)	(i) For a transcription of visual images, for an A4-size page or part thereof	R40 , 00
	(ii) For a copy of visual images	R60 , 00
(e)	(i) For a transcription of an audio record, for an A4-size page or part thereof	R20 , 00
	(ii) For a copy of an audio record	R30 , 00
3. The request fee payable by a requester, other than a personal requester, referred to in regulation 11(2) is R50 , 00.
4. The access fees payable by a requester referred to in regulation 11(3) are as follows:

(1)	(a) For every photocopy of an A4-size page or part thereof	R 1,10
	(b) For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R 0,75
	(c) For a copy in a computer-readable form on -	
	(i) stiffy disc	R7,50
	(ii) compact disc	R70,00
(d)	(i) For a transcription of visual images, for an A4-size page or part thereof	R40,00

- | | | | |
|-----|------|---|--------|
| | (ii) | For a copy of visual images | R60,00 |
| (e) | (i) | For a transcription of an audio record, for an
A4-size page or part thereof | R20,00 |
| | (ii) | For a copy of an audio record | R30,00 |
| (f) | | To search for and prepare the record for disclosure, R30,00 for each hour or part of an hour reasonably required for such search and preparation. | |
- (2) For purposes of section 54(2) of the Act, the following applies:
- (a) Six hours as the hours to be exceeded before a deposit is payable; and
- (b) one third of the access fee is payable as a deposit by the requester.
- (3) The actual postage is payable when a copy of a record must be posted to a requester.

Annexure 2: REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

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

A. Particulars of private body

Authorised Person:	Stephen John Vivian
Postal Address:	PO Box 1411 Killarney Gauteng 2119
Physical address:	4 th Floor, The Lombard Building 22 Wellington Place Parktown Johannesburg
Telephone	(011) 551 - 0600
Fax:	(011) 551 - 0603
Email Address:	stephenv@lombardins.com

B. Particulars of person requesting access to the record

Full Name and Surname:	
Identity Number:	
Postal Address:	— — —
Physical address:	— — — — — —
Telephone	—

Fax: —

Email Address: —

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

- (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.*

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 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:
<p>Mark the appropriate box with an X.</p> <p>NOTES:</p> <ul style="list-style-type: none"> 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. 	

1. If the record is in written or printed form:			
	copy of record*		inspection of record
2. If record consists of visual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):			
	view the images		copy of the images*
			transcription of the images*
3. If record consists of recorded words or information which can be reproduced in sound:			
	listen to the soundtrack (audio cassette)		transcription of soundtrack* (written or printed document)
4. If record is held on computer or in an electronic or machine-readable form:			
	printed copy of record*		printed copy of information derived from the record*
			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? Postage is payable.			YES
			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