The Information Manual

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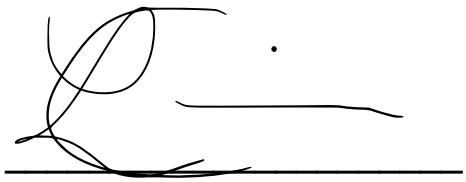

10 May 2022

Chief Operating Officer **Date**

OR

Any person duly authorised to sign on behalf of Camargue

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Introduction to PAIA and POPIA

1. The Promotion of Access to Information Act 2 of 2000 ("PAIA") was enacted to give effect to the constitutional right of access to information held by a private body which information is required to exercise or protect a right.
2. PAIA establishes a statutory right of a requester to access the records of a private body if the record is required for the exercise or protection of any right, the requester complies with all procedural requirements, and access is not refused in terms of any ground referred to in PAIA
3. Section 9 of PAIA however recognises that such right of access to information is not unlimited and is subject to justifiable limitations including but not limited to:

3.1. the reasonable protection of privacy;

3.2. commercial confidentiality; and

3.3. effective, efficient, and good governance.

4. The justifiable limitation of the reasonable protection of privacy is incorporated in, and promoted by, the Protection of Personal Information Act 4 of 2013 ("POPIA") which sets out, among other things, conditions for the lawful processing of personal information.
5. Together, PAIA and POPIA balance the need for access to information against the need to ensure the protection of personal information.
6. Section 51 of PAIA requires all private bodies to compile a manual which provides information on the types and categories of records held by the private body as well as certain information relating to the processing of personal information in terms of POPIA.
7. Accordingly, this document serves as such manual ("the Information Manual").

Camargue Underwriting Managers (Pty) Ltd

8. Camargue Underwriting Managers (Pty) Ltd ("Camargue") is an underwriting management agency of non-life insurance products, a Licensed Financial Services Provider, with Licence Number 6344 and an Approved Lloyd's Cover Holder, with Cover Holder Pin 107824DRW.
9. As an underwriting manager, Camargue manages specific types of insurance products on behalf of various licenced insurers in terms of written mandates.

Head, Information Officer, and contact details of Camargue – Section 51(1)(a)

10. The head of Camargue as contemplated in section 51(1)(a) of PAIA is the Chief Executive Officer, Gerhard de Bruin.
11. Gerhard de Bruin has been appointed as the Information Officer of Camargue as required by POPIA.
12. The Information Officer has delegated his responsibilities in terms of PAIA and POPIA to the Chief Operating Officer, Lucian Carciumaru, who is the Deputy Information Officer and is the contact person to which requests pursuant to the provisions of PAIA should be made.
13. The contact details of Camargue and the above designated/duly authorised persons are as follows:

Head/Information officer:	Gerhard de Bruin
Contact person/Deputy Information Officer:	Lucian Carciumaru
Physical address:	33 Glenhove Road, Melrose Estate, Johannesburg, South Africa, 2196
Telephone:	011 778 9140/41
Facsimile:	011 778 9199
Email:	camargue@camargueum.co.za
Website:	www.camargueum.co.za

The Information Regulator Guide – Section 51(1)(b)

14. An amended Guide ("the Guide") has been compiled in terms of Section 10 of PAIA by the Information Regulator ("the Regulator").
15. The Guide contains information required by a person wishing to exercise any right contemplated in PAIA or POPIA
16. The Guide is available for inspection at the office of the Information Regulator or on its website:

The Information Regulator (South Africa)	
Physical address	JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001.
Postal address:	P.O Box 31533, Braamfontein, Johannesburg, 2017
Telephone number	010 023 5200
Email:	enquiries@inforegulator.org.za
Website:	inforegulator.org.za

17. The Information Regulator has take over the PAIA functions from the South African Human Rights Commission (SAHRC) effective 30 June 2021.
18. The amendments have been included in this manual, however, should there be any further amendments to the Guide or Regulations, this Information Manual will be amended accordingly.

Records automatically available to the public – Section 51(1)(c)

19. Camargue has not submitted a notice to the Minister in terms of Section 52(1) of PAIA describing the categories of records that are automatically available without a person having to request access in terms of PAIA.

Records held in accordance with other legislation – Section 51(1)(d)

20. Certain pieces of legislation allow persons access to specified records held by a private body upon request.
21. Such information will only be provided in accordance with the requirements set out in the relevant pieces of legislation.
22. If the requester believes that a right to access a record exists in terms of any of the listed legislation below, or any other legislation, the requester is required to indicate what legislative right the request is based on, in order for the request to be considered in light thereof.
23. Although all reasonable endeavours have been made to provide a complete list of applicable legislation, it is possible that the below list is incomplete.

24. At Camargue, records are held in accordance with the following legislation:

No	Ref	Act
1.	No 75 of 1997	Basic Conditions of Employment Act
2.	No 53 of 2003	Broad-Based Black Economic Empowerment Act
3.	No 61 of 1973	Companies Act
4.	No 130 of 1993	Compensation for Occupational Injuries and Diseases Act
5.	No 98 of 1978	Copyright Act
6.	No 25 of 2002	Electronic Communications and Transactions Act
7.	No 55 of 1998	Employment Equity Act
8.	No 37 of 2002	Financial Advisory and Intermediary Services Act
9.	No 38 of 2001	Financial Intelligence Centre Act
10.	No 95 of 1967	Income Tax Act
11.	No 18 of 2017	Insurance Act
12.	No 66 of 1995	Labour Relations Act
13.	No 85 of 1993	Occupational Health and Safety Act
14.	No 12 of 2004	Prevention and Combating of Corrupt Activities Act
15.	No 121 of 1998	Prevention of Organised Crime Act
16.	No 2 of 2000	Promotion of Access of Information Act
17.	No 4 of 2000	Protection of Equality and Prevention of Unfair Discrimination Act
18.	No 33 of 2004	Protection of Constitutional Democracy Against Terrorist and Related Activities Act
19.	No 4 of 2013	Protection of Personal Information Act
20.	No 53 of 1998	Short-Term Insurance Act
21.	No 30 of 1966	Unemployment Insurance Act
22.	No 89 of 1991	Value-Added Tax Act

Personal Information

25. Camargue currently holds the following personal information in respect of juristic persons and natural persons:

25.1. Policyholders/customers - the personal information held includes names, registration numbers, identification numbers, contact details, addresses, banking details (if premium is paid by debit order), and correspondence.

25.2. Intermediaries - the personal information held includes names, registration numbers, identification numbers, contact details, addresses, banking details, and correspondence.

25.3. Risk management services providers - the personal information held includes names, registration numbers, identification numbers, contact details, addresses, banking details, and correspondence.

25.4. Claims' third-party services providers, this includes attorneys and loss adjusters- the personal information held includes names, registration numbers, identification numbers, contact details, addresses, banking details, and correspondence.

25.5. Other third-party service providers, this includes IT and other services such as electricity - the personal information held includes names, registration numbers, identification numbers, contact details, addresses, banking details, and correspondence.

25.6. Staff - the personal information held includes names, identification numbers, contact details, addresses, banking details, correspondence and biometric information.

25.7. Insurers - the personal information held includes names, registration numbers, contact details, address, banking details, and correspondence.

26. The above personal information is held and processed in accordance with POPIA as set out in Camargue's internal and external Privacy Statements.

Schedule of records

Records	Subject	Availability
Public Affairs	• Public Product Information • Public Corporate Records • Media Releases	Freely available on web site www.camargueum.co.za
Financial	• Financial Statements • Financial and Tax Records (Company & Employees) • Asset Register • Management Accounts	Proprietary (Pty Ltd) - Request in terms of PAIA. Not available.

Marketing	• Market Information
	• Public Customer Information:
	  ○ Product Brochures
	  ○ Owner Manuals
	• Performance Records
	• Product Sales Records
	• Marketing Strategies
	• Customer Database
		Limited Information available on web site. (see above)
		
		In our annual report freely available
		Request in terms of PAIA
		Request in terms of PAIA
		Request in terms of PAIA
		Request in terms of PAIA

Form request

27. To facilitate the processing of the request, the following procedure should be followed:

27.1. Use the prescribed form, available on the website of the Regulator at inforegulator.org.za and attached to this Information Manual marked Annexure A: Form 02.

27.2. Address your request to the Information Officer or the Deputy Information Officer.

27.3. The requester must:

27.3.1. provide sufficient details to enable Camargue to identify:

27.3.1.1. the record(s) requested;

27.3.1.2. the requester (and if an agent is lodging the request, proof of capacity);

27.3.2. indicate the form of access required;

27.3.3. specify a postal address or fax number of the requester in the Republic;

27.3.4. indicate the right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right; and

27.3.5. if the requester wishes to be informed of the decision in any other manner (in addition to written), state that manner and particulars thereof.

Prescribed fees

28. The following applies to requests (other than personal requests):

28.1. a request fee must be paid before the request will be considered, notification of the amount to be paid to access the information will be provided;

28.2. 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 were granted);

28.3. a requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;

28.4. records may be withheld until the fees have been paid.

29. The fee structure is available on the website of the Regulator atinforegulator.org.za and attached to this Information Manual marked Annexure B.

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

1. *Proof of identity must be attached by the requester.*
2. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*

TO: The Information Officer

_____
_____
_____
_____
(Address)

E-mail address: _____

Fax number: _____

*Mark with an **"X"***

☐ Request is made in my own name ☐ Request is made on behalf of another person.

PERSONAL INFORMATION				
Full Names				
Identity Number				
Capacity in which request is made *(when made on behalf of another person)*				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel. (B):		Facsimile:	
	Cellular:			
Full names of person on whose behalf request is made *(if applicable):*				
Identity Number				
Postal Address				

Street Address				
E-mail Address				
Contact Numbers	Tel. (B)		Facsimile	
	Cellular			

PARTICULARS OF RECORD REQUESTED

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. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)

Description of record or relevant part of the record:	
Reference number, if available	
Any further particulars of record	

TYPE OF RECORD
*(Mark the applicable box with an "**X**")*

Record is in written or printed form	
Record comprises virtual images *(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)*	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	

FORM OF ACCESS *(Mark the applicable box with an "**X**")*	
Printed copy of record *(including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form)*	
Written or printed transcription of virtual images *(this includes photographs, slides, video recordings, computer-generated images, sketches, etc)*	
Transcription of soundtrack *(written or printed document)*	
Copy of record on flash drive *(including virtual images and soundtracks)*	
Copy of record on compact disc drive*(including virtual images and soundtracks)*	
Copy of record saved on cloud storage server	

MANNER OF ACCESS *(Mark the applicable box with an "**X**")*	
Personal inspection of record at registered address of public/private body *(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)*	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format *(including transcriptions)*	
E-mail of information *(including soundtracks if possible)*	
Cloud share/file transfer	
Preferred language *(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)*	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED *If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.*	
Indicate which right is to be exercised or protected	

Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES	
a) A request fee must be paid before the request will be considered. *b) You will be notified of the amount of the access fee to be paid.* *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	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	**Facsimile**	**Electronic communication** ***(Please specify)***

Signed at _____ this _____ day of _____ 20 _____

_____

Signature of Requester / person on whose behalf request is made

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FOR OFFICIAL USE

Reference number:	
Request received by: (State Rank, Name And Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

_____

Signature of Information Officer

Item	Description	Amount
	(i) Flash drive (to be provided by requestor) (ii) Compact disc • If provided by requestor • If provided to the requestor	R40.00 R40.00 R60.00
9.	To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation. To not exceed a total cost of	R100.00 R300.00
10.	Deposit: If search exceeds 6 hours	One third of amount per request calculated in terms of items 2 to 8.
11.	Postage, e-mail or any other electronic transfer	Actual expense, if any.

Fees in Respect of Private Bodies

Item	Description	Amount
1.	The request fee payable by every requester	R140.00
2.	Photocopy/printed black & white copy of A4-size page	R2.00 per page or part thereof.
3.	Printed copy of A4-size page	R2.00 per page or part thereof.
4.	For a copy in a computer-readable form on: (iii) Flash drive (to be provided by requestor) (iv) Compact disc • If provided by requestor • If provided to the requestor	 R40.00 R40.00 R60.00
5.	For a transcription of visual images per A4-size page	Service to be outsourced. Will depend on quotation from Service provider.
6.	Copy of visual images	
7.	Transcription of an audio record, per A4-size page	R24.00
8.	Copy of an audio record on: (v) Flash drive (to be provided by requestor) (vi) Compact disc • If provided by requestor • If provided to the requestor	 R40.00 R40.00 R60.00
9.	To search for and prepare the record for disclosure for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation. To not exceed a total cost of	R145.00 R435.00
10.	Deposit: If search exceeds 6 hours	One third of amount per request calculated in terms of items 2 to 8.
11.	Postage, e-mail or any other electronic transfer	Actual expense, if any.".