



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

Your Insurance Brokers SA (Pty) Ltd

1. Introduction to Yourinsurance Brokers SA (Pty) Ltd

Company Registration no. 2005/040670/07.

The purpose of the company is to offer an intermediary service related to Short term insurance products

Signed: 

M A Allison (Managing Director)

Date: 2011.12.08

2. Contact details

The contact details of Margaret Allison (Managing Director)

Postal address : Private Bag X106, Bryanston, 2021

Street address : 242 Bryanston Drive, Bryanston 2021

Phone No. : 011 702 6600

Fax No. : 011 702 6609

E-mail address : Margie@yib.co.za

3. Access to Guide

The Human Rights Commission will produce a guide containing information required by a person who wishes to exercise any right as contemplated in the promotion of Access to Information Act, 2000. When available this guide can be obtained from:

3.1 Human Rights Commission

Private Bag 2700, Houghton, 2041
Entrance 1, Wild View
Isle of Houghton
No. 9 Boundary Road
Parktown

Email: sahrcinfo@sahrc.org.za

3.2 In the Government Gazette

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

4. Documents available under other Legislation

The following records are available in accordance with the legislation referred to below:

- 4.1 Skills Development Levies Act 1999.
- 4.2 Promotion of Access to Information Act 2000.
- 4.3 Companies Act 1973.
- 4.3 Employment Equity Act 1999.
- 4.4 Basic Conditions of Employment Act 1997.
- 4.5 Occupation, Health and Safety Act 1993.
- 4.6 Compensation for Occupational Injuries Diseases Act 1993.
- 4.7 Unemployment Insurance Act 2001.
- 4.8 Short-term Insurance Act 1998.
- 4.9 Labour Relations Act 1995.
- 4.10. Income Tax Act 1962.
- 4.11. Financial Services Board Act 1990.
- 4.12. The Constitution of the Republic of South Africa.

5. The following are the subjects on which records are held and the categories of records on each subject:

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.