



THE PROMOTION OF ACCESS TO INFORMATION ACT

1. INTRODUCTION

Envirosure Underwriting Managers (Pty) Ltd is a niche underwriting agency and a leading specialist in South Africa for environmental impairment cover since 2008. Envirosure Underwriting Managers (herein after referred to as Envirosure) is a registered financial service provider, FSP 38594.

The Promotion of Access to Information Act, No. 2 of 2000 ("the Act") gives effect to the constitutional right of access to information held by another person and that is required for the exercise or 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 expressly provides that the information may or must not be released. Requests in terms of the Act must be made in accordance with the prescribed procedures, at the rates provide.

2. PURPOSE OF THIS MANUAL

This manual is designed to facilitate any request for information a requester may have under the Act. Such a request may however be subject to justifiable limitations.

3. CONTACT DETAILS

Postal Address: PO Box 17104
Congella
KwaZulu-Natal
4001

Physical Address: 580 Umbilo Road
Congella
KwaZulu-Natal
4013

Business phone: (031) 205-4918
Email: info@envirosure.co.za
Website: www.envirosure.co.za

INFORMATION OFFICER

Name: Sjanine Tanner
Email address: sjanine@envirosure.co.za

The duties of the Information Officer include the following:

- supervision;
- collecting data processing inventories;
- administration of data processing notifications;
- handling complaints;
- preparing annual reports;
- developing internal regulations and providing advice on technology and protection;
- ensuring that the rights and freedoms of the data subjects are unlikely to be adversely affected by the processing operations;
- raising awareness and provide training on data protection issues and encourage a culture of protecting personal data within his/her organizations;
- informing controllers of their obligations and making data subjects aware of their rights;
- ensuring that controllers and data subjects are informed of their rights and obligations pursuant to the local protection of personal information legislation and cross border considerations;
- making recommendations for the practical improvement of information and data protection to the FSP;
- advising the controller concerned on matters concerning the application of data protection provisions; and
- communicating with the Information Regulator and discussing any issues.

4. HUMAN RIGHTS COMMISSION GUIDELINE

The South African Human Rights Commission compiled a guide to any person who wishes to exercise any right contemplated in the Act.

The guide is available here: [Section 10 guide 2014.pdf \(sahrc.org.za\)](#)

5. PROTECTION OF PERSONAL INFORMATION

The Protection of Personal Information (POPI) Act 4 of 2013 provides for the lawful processing of personal information by a Responsible Party subject to the following conditions: Accountability, Processing Limitation, Purpose specific, Further Processing Limitations, Information Quality and Openness, Security Safeguards and Data Subject Participation.

Envirosure is required to process personal information in order to conduct its business operations specifically within the insurance and financial services sectors. For the purposes of POPI, Envirosure is a Responsible Party as it determines the purpose of and means for processing personal information.

To read more about Envirosure's rights and responsibilities in terms of POPI, please refer to our Privacy Notice which can be found here:

[Envirosure-Privacy-Notice.pdf](#)

6. WHO MAY REQUEST INFORMATION IN TERMS OF THE ACT?

Any person, who requires information for the exercise or protection of any rights, may request information from a private body i.e., EnviroSure by submitting the duly completed Form C (please refer to Annexure A attached) if, in terms of Section 50:

- (a) That record is required for the exercise or protection of any rights;
- (b) That person complies with the procedural requirements in this Act relating to a request for access to that record; and
- (c) Access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

The subjects on which the Company holds records, and the categories of records are listed below. Please note that a requester is not automatically allowed access to these records and that access to them may be refused in accordance with Sections 62 to 69 of the Act.

7. CATEGORIES OF RECORDS

7.1. Human Resources

Records found in this division contain information of employees that include the following:

- any personal records provided to EnviroSure by the employee/personnel;
- any records a third party has provided to EnviroSure about its personnel;
- conditions of employment and other personnel-related contractual and quasi-legal records;
- internal evaluation records;
- other internal records and correspondence related to the particular employee.

7.2. Client Related Records

Clients include both juristic and natural entities that receive a service from EnviroSure. This information includes:

- any records a client has provided to a third party acting on behalf of EnviroSure;
- any records a Third Party has provided to EnviroSure; and
- records generated by or within EnviroSure pertaining to the client, including transactional records.

7.3. EnviroSure Records

This category of records relates, but is not limited to, the following information:

- Financial records
- Operational records
- Databases
- Information Technology
- Marketing records
- Internal correspondence
- Product records
- Statutory records
- Internal policies and procedures
- Treasury related records
- Securities and equities
- Records held by officials of EnviroSure

7.4. Other Parties

Envirosure may possess records pertaining to other parties, including without limitation, contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, service providers. Alternatively, such other parties may possess records that can be said to belong to Envirosure.

The following records fall under this category:

- Personnel, client or Envirosure records which are held by another party as opposed to being held by Envirosure; and
- Records held by Envirosure pertaining to other parties, including without limitation financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers.

7.5. Records available in terms of other legislation

The requestor may also request information that is available in terms of legislation, such as the following:

- Basic Conditions of Employment Act 75 of 1997;
- Compensation for Occupational Injuries and Diseases Act 130 of 1993;
- Employment Equity Act 55 of 1998;
- Labour Relations Act 66 of 1995;
- Occupational Health and Safety Act 85 of 1993;
- Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000;
- Skills Development Act 97 of 1998;
- Skills Development Levies Act 9 of 1999;
- South African Qualifications Authority Act 58 of 1995;
- Companies Act 71 of 2008;
- Insurance Act 18 of 2017;
- Short-Term Insurance Act 53 of 1998;
- Long-Term Insurance Act 52 of 1998;
- Financial Advisory and Intermediary Services Act 37 of 2002;
- Financial Intelligence Centre Act 38 of 2001; and
- Financial Sector Regulations Act 9 of 2017.

Records relating to company reporting and company related records as far as is allowed in terms of the following Acts may be requested:

- Income Tax Act 58 of 1962, as amended; and
- VAT Act 89 of 1991.

8. DECISION MAKING PROCESS

8.1. In terms of Section 55, the information officer will take all reasonable steps to find a record that has been requested. If the record cannot be found or does not exist, the information officer must notify the requester by way of affidavit or affirmation, that it is not possible to give access to the record. This is deemed to be a refusal of the request. If, however, the record is later found, the requester must be given access if the requester would otherwise have been granted.

8.2. Section 56 provides that the information officer must within 30 days of receipt of a correctly completed request; notify the requester of the decision as to whether or not to grant the request. If the request is:

i. Granted: the notification must state the applicable access fee required to be paid, together with the procedure to be followed should the requester wish to apply to court against such fee, and the form in which access will be given.

ii. Declined: the notification must include adequate reasons for the decision, together with the relevant provisions of the Act relied upon and provide the procedure to be followed should the requester wish to apply to court against the decision.

8.3. The information officer may extend the period of 30 days by a further period not exceeding 30 days if:

i. The requester is for a large number of records or requires a search through a large number of records;

ii. Consultation between divisions of EnviroSure, or with another private body is required; or

iii. The requester consents to the extension

iv. The requester must be notified within the initial 30-day period in writing of the extension, together with reasons therefore, and the procedure involved should the requestor wish to apply to court against the extension.

v. The information officer's failure to respond to the requester within the 30-day period constitutes a deemed refusal of the request.

8.4. Section 59 provides that the information officer may sever a record and grant access only to that portion which the law does not prohibit access to.

8.5. If access is granted, access must be given in the form that is reasonably required by the requester, or if the requester has not identified a preference, in a form reasonably determined by the information officer.

9. THIRD PARTIES

If the request is for record pertaining to a third party, the information officer must take all reasonable steps to inform that third party of the request. This must be done within 21 days of receipt of the request. The manner in which this is done must in the fastest means reasonably possible, but if orally, the information officer must thereafter give the third party a written confirmation of the notification. The third party may within 21 days thereafter either make representations to EnviroSure as to why the request should be refused, alternatively grant written consent to the disclosure of the record. The third party must be advised of the decision taken by the information officer on whether to grant or decline the request and must also be advised of his/her/its right to appeal against the decision by way of application to court within 30 days after the notice.

10. GROUNDS FOR REFUSAL OF A REQUEST

Notwithstanding compliance with section 50, the request may be declined in accordance with one of the prescribed grounds in terms of the Act, namely:

Section 63 of the Act prohibits the unreasonable disclosure of the personal information of natural- person third parties to requestors. This includes the personal information of deceased persons. However, Section 63 (2) does provide exceptions to this.

10.1. Section 64 states that a request must be refused if it relates to records containing third party information pertaining to:

- i. Trade secrets;
- ii. Financial, commercial, scientific, or technical information where disclosure would be likely to cause harm to the commercial or financial interests of that third party; or
- iii. Information, supplied in confidence by the third party, the disclosure of which could reasonably be expected to put the third party at a disadvantage in contractual or other negotiations, or prejudice the third party in commercial competition.
- iv. The information must, however, be released if it pertains to the results of products or environmental testing, the disclosure of which would reveal a serious public safety or environmental risk.

10.2. Section 65 prohibits disclosure of information if such disclosure would constitute a breach of any duty of confidentiality owed to a third party in terms of an agreement.

10.3. In terms of Section 66, EnviroSure must refuse a request for access to a record of the body if disclosure could reasonably be expected to:

- i. Endanger the life or physical safety of an individual;
- ii. Prejudice or impair the security of a building, structure, or system, including but not limited to a computer or communication system, means of transport or any other property;
- iii. EnviroSure may also refuse a request for access to information that would prejudice methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme or safety of the public.

10.4. Section 67 mandates the refusal of a request if the record is privileged from production in legal proceedings, unless the person entitled to the privilege has waived the privilege.

10.5. Section 68 pertains to records containing information about EnviroSure itself and unlike the other provisions pertaining to declination of a request, is not mandatory, but rather discretionary. EnviroSure may refuse access to a record if the record:

- i. Contains trade secrets of EnviroSure;
- ii. Contains financial, commercial, scientific, or technical information, the disclosure of which would be likely to cause harm to the commercial or financial interests of EnviroSure;
- iii. Contains information which, if disclosed, could reasonably be expected to put EnviroSure at a disadvantage in contractual or other negotiations, or prejudice EnviroSure in commercial competition; or
- iv. Consists of a computer program owned by EnviroSure.
- v. Notwithstanding the above, the information must be released if it pertains to the results of product or environmental testing, the disclosure of which would reveal a serious public safety or environmental risk.

10.6. Section 69 prohibits the disclosure of information about research where disclosure is likely to expose the third party, the person conducting the research on behalf of the third party, or the subject matter of the research to serious disadvantage. Disclosure is discretionary if such research pertains to EnviroSure itself.

10.7. Notwithstanding any of the above-mentioned provisions, section 70 provides that a record must be disclosed if its disclosure would:

- i. Reveal evidence of a substantial contravention of or failure to comply with the law, imminent and serious public safety, or environmental risk; and
- ii. If the public interest in the disclosure clearly outweighs the harm.

11. RIGHTS OF APPEAL

11.1. A requestor that is dissatisfied with the information officer's refusal to grant access to any information may, within 30 days of notification of the decision, apply to court for relief. Likewise, a third party dissatisfied with the information officer's decision to grant a request may, within 30 days of notification of the decision, apply to court for relief.

11.2. It should be noted that notwithstanding any provision in this Act, the court may examine the record (s) in question. No record may be withheld from the court in any grounds. The court may not, however, disclose the contents of the record (s).

11.3. The court is empowered to grant any order that is just and equitable, including:

- i. Confirming, amending, or setting aside the information officer's decision;
- ii. Requiring the information officer to take any action, or refrain from taking any action as identified by the court within a specified period; and
- iii. Granting an interdict, interim or special relief, declaratory order, or compensation; or an order as to costs.

ANNEXURE A

FORM C

REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

(Section 53 (1) of the Promotion of Access to Information Act, 200 (Act No.2 of 2000)

[Regulation 10]

REQUEST PROCEDURES

The Head:

PARTICULARS OF PERSON REQUESTING ACCESS TO THE RECORD

- 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

Full names and surname: _____

Identity number: _____

Postal address:

Fax number: _____

Telephone number: _____

Email address: _____

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

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: _____

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 additional folios.

Description of record or relevant part of the record:

Reference number, if available: _____

Any further particulars of record:

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

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: _____ _____ _____ _____
--	--

Mark the appropriate box with an **X**

NOTES:

- a. Compliance with your request in 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.

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:

<input type="checkbox"/> Copy of record*	<input type="checkbox"/> Inspection of record
--	---

2. If record consists of visual images

This includes photographs, slides, video recordings, computer-generated images, sketches etc)

<input type="checkbox"/> Copy of images*	<input type="checkbox"/> Transcription of images*
--	---

3. If record consists of recorded words or information which can be reproduced in sound:

<input type="checkbox"/> Printed copy of record*	<input type="checkbox"/> Printed copy of information derived from the record*	<input type="checkbox"/> 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

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.

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:

ANNEXURE B

1. Electronic PDF copy of the manual	FREE
2. The fees for reproduction referred to in regulation 11(1) are as follows:	R
a. For every photocopy of an A4-size page or part thereof:	01,10
b. For every printed copy of an A4-size page or part thereof held on a computer or in machine readable form	00,75
c. For a copy in a computer – readable form on –	
i. Stiffy disc	07,50
ii. Compact disc	70,00
d. For a transcription of visual images, for an A4-size page of part thereof	
i. For a copy of visual images	40,00
ii. For a copy	60,00
e. For a transcription of an audio record, for an A4-size page or part thereof	
i. For a copy of an audio record	20,00
ii. For a copy	30,00
3. The request fee payable by a requester, other than a personal requester referred to in regulation 11(2) is	50,00
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	01,10
b. For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	00,75
c. For a copy in a computer readable form on –	
i. stiffy disc	07,50
ii. compact disc	70,00
d. i. For a transcription of visual images, for an A4-size page of part thereof	40,00
ii. For a copy of visual images	60,00
e. i. For a transcription of an audio record, for an A4-size page or part thereof	20,00
ii. For a copy of an audio record	30,00
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 deposit by the requester.	
3. The actual postage is payable when a copy of a record must be posted to requester.	

DOCUMENT REVISION HISTORY

VERSION NUMBER	1	Updated: July 2018	Updated by: Operations Department
	2	Updated: May 2020	Updated by: Operations Department
	3	Updated: January 2021	Updated by: Operations Department
	4	Updated: January 2022	Updated by: Operations Department
	5	Updated: May 2024	Updated by: Operations Department