

**PROMOTION OF ACCESS TO INFORMATION ACT,
ACT 2 OF 2000 (The Act)
HYPASURANCE
SECTION 51 MANUAL FOR HYPASURANCE
INSURANCE CONSULTANTS (Pty) Ltd 1972/07421/07
INTRODUCTION TO HYPASURANCE**

Hypasurance Insurance Consultants (Pty) Ltd No: 1972/07421/07 is a company involved in the delivery of Financial Services incorporating Short Term Insurance, Drafting of Wills, Trusts and the provision of Tax Advice to both its Personal and Corporate client base. The Managing Director is an Associate of the Financial Planning Institute and holds various other certificates of competencies. Hypasurance's mission is to provide the highest standard of service to clients and to perform professional services with due care, competence and diligence. The company has a continuing duty to maintain professional knowledge and skill at a level required to ensure that clients receive the advantage of competent professional service based on up-to-date developments in practice, legislation and techniques.

PARTICULARS IN TERMS OF SECTION 51

1. **CONTACT DETAILS** [Section 51(1)(a)]
The Managing Director has duly authorised **REGINALD THOMAS BESSELING** to deal with all matters in connection with requests for information in terms of the Promotion of Access to Information Act, 2 of 2000.
Postal address: PO Box 73247, Fairland, Johannesburg, Gauteng, 2030
Street address: 53 Soutpans Ave, Fairland, Johannesburg, Gauteng, 2195
Telephone: 011 678-7564
Facsimile: 011 678-3326
E-mail: admin@hypasurance.com
2. **THE GUIDE AS DESCRIBED IN SECTION 10.** [Section 51(1)(b)]
The guide will be available from the Human Rights Commission. Please direct any queries to:
The Human Rights Commission:
**Postal address: Private Bag 2700
HOUGHTON
2041**
Telephone: +27 11 484 8300
Facsimile: +27 11 484-0582
Website: <http://www.sahrc.org.za>
3. **CATEGORIES OF RECORDS OF HYPASURANCE WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS IN TERMS OF THE ACT IN TERMS OF SECTION 52(2).** [Section 51(1)(c)]
No notice of such records has been made to the Minister.
4. **RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION.** [Section 51(1)(d)]
Records are kept in accordance with the following legislation:
 - Companies Act, 1973.
 - Close Corporations Act, 1984.
 - Income Tax Act, 1962.
 - Others to be specified where applicable
5. **HOW TO REQUEST A RECORD. A DESCRIPTION OF THE SUBJECTS OF THE RECORDS HELD BY HYPASURANCE AND THE CATEGORIES IN, WHICH THESE SUBJECTS ARE CLASSED.** [Section 51(1)(e)]
 - 5.1 **How to request a record** [See *pro forma* request form in Section 9]
 - Section 53 prescribes that the requester must use the prescribed form to make the request for access to a record. This must be made to the head of the private body, or his duly authorized deputy. This request must be made to the address, fax number or electronic mail address of the body concerned.
 - The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate which form of access is required. The requester should also indicate if he or

she wishes to be informed in any other manner and state the necessary particulars to be so informed.

- The requester must identify the right that he or she 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.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the private body.
- The head of the private body must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The fee for private bodies is R50. The requester may lodge an internal appeal or an application to the court against the tender or payment of the request fee.
- If the request is granted then a further access fee must be paid for the reproduction and the search and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

The head of the private body will then make a decision on the request and notify the requester in the required form.

5.2 Categories of records held by Hypasurance Insurance Consultants

5.2.1 *Web page*

The web page, www.hypasurance.com, is accessible to anyone who has access to the Internet. Hypasurance's website is not of much use to the general public and is mainly meant for the benefit of Hypasurance's clientele so that they may gain access to their policy and personal details, peruse policy wordings and claim procedures on line. Access can only be obtained by using a Personal Identification and Password code. The only information, which is of public interest, is what we have published in terms of the Financial and Intermediary Services Bill i.e. personal information, address, directors etc.

5.2.2 *Other records*

- *Operational information*

This information can be defined as information needed in the day-to-day running of the organization and is kept in terms of our Compliance regulations contained in the Financial and Intermediaries Services Bill, generally of little to no use to persons outside the organization other than the clientele. (Examples of such information are: original or copies of signed application forms for insurance, copies of correspondence in both electronic and hard format, copies of claims, mandates, address lists, company policies, directives, contracts, employee records and general "house-keeping" information).

- *Correspondence files*
- *Tax files*
- *Partnership agreement*
- *Financial records, including accounting records.*

6. OTHER INFORMATION AS MAY BE PRESCRIBED [Section 51(1)(f)]

In terms of the Financial and Intermediaries Services bill and any other Regulations which might become applicable from time to time.

7. AVAILABILITY OF THE MANUAL. [Section 51(3)]

This manual is available from the South African Human Rights Commission (see details above), Hypasurance Insurance Consultants (see details above), and in electronic format at www.hypasurance.com