

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

**(Based on the format suggested by The South African Human Rights Commission)**

**1. Introduction to COMPASS INSURANCE COMPANY LIMITED**

Compass Insurance Company Limited is a specialty insurance company owned by Hannover Reinsurance Africa Limited. The Hannover Reinsurance Group is part of the worldwide Hannover Rückversicherungs-Aktiengesellschaft Group, based in Hannover Germany, which is the fourth largest reinsurance group in the world.

The Compass Insurance business model is unique in the short-term insurance industry. We only deal with Underwriting Managers. These business partners focus on providing innovative products and a specialised policy administration service to short-term insurance brokers. We do not market our own products, nor do we seek business directly from consumers or market our own brands.

Our business partners include the following Underwriting Managers who write business on our behalf:

- a) Ad Ultimium Outsourccing (Pty) Limited, Registration No. 2001/024335/07.
- b) Commercial and Industrial Acceptances (Pty) Limited, Registration No. 2000/019340/07.
- c) Construction Guarantee (Pty) Limited, Registration No. 2004/030462/07.
- d) Firedart Engineering Underwriters (Pty) Limited, Registration No. 2000/029223/07.
- e) First Marine Acceptances (Pty) Ltd t/a FMA (Pty) Limited, Registration No. 951315407.
- f) Garagesure Consultants and Acceptances (Pty) Limited, Registration No. 2000/018704/07.
- g) Gem and Jewel Acceptances (Pty) Ltd, Registration No. 1999/013901/07.
- h) INTERMEDIARY PORTFOLIO ADMINISTRATORS (PTY) LTD, Registration No. 1999/009353/07 (check full name.)
- i) Health and Accident Underwriting Managers (Pty) Limited, Registration No. 1994/002308/07.

- j) Hospitality Industries Underwriting Consultants (Pty) Limited, Registration No. 98/03265/07.
- k) Landmark Underwriting Agency (Pty) Limited, Registration No. 2001/19328/2007.
- l) Motor Funding Underwriters Managers (Pty) Limited T/A Motor Acceptances, Registration No. 2000/011175/07.
- m) Phoenix Underwriting Managers (Pty) Limited, Registration No. 2006/015052/07.
- n) RiskSense Underwriting Managers (Pty) Limited, Registration No. 1998/00240/07.
- o) Synergy Environmental Underwriters C.C., Registration No. 2002/104841/23.
- p) Thatch Risk Acceptances (Pty) Limited, Registration No. 98/07509/07.
- q) Transit Underwriting Managers (Pty) Limited, Registration No. 2004/018469/07.
- r) Woodworking Risk Acceptances (Pty) Limited, Registration No. 2000/018698.

This manual provides relevant information for Compass Insurance Company Limited only.

## **2. Contact details**

Head: Mrs Angela Mhlanga (Group Managing Director)

Contact Person: Kirsten Cohead (Information Officer)

Physical Address: Building E, Peter Place Office Park, 54 Peter Place, Bryanston, 2021

Postal Address: P O Box 37226, Birnam Park, 2015; South Africa.

Telephone: (+2711) 745-8333

Telefax: (+2711) 745-8444

email: info@compass.co.za

website: [www.compass.co.za](http://www.compass.co.za)

### 3. The section 10 Guide on how to use the Act

The Guide is available from the South African Human Rights Commission. Please direct any queries to:

**The South African Human Rights Commission:  
PAIA Unit  
The Research and Documentation Department**

Postal address: Private Bag 2700  
Houghton  
2041

Telephone: +27 11 484-8300  
Fax: +27 11 484-0582  
Website: [www.sahrc.org.za](http://www.sahrc.org.za)  
E-mail: [PAIA@sahrc.org.za](mailto:PAIA@sahrc.org.za)

### 4. Records in terms of any other legislation

- 1) The company records required by the Registrar of Companies in terms of the **Companies Act**, 61 of 1973.
- 2) The insurance records required by the Registrar of Short-term Insurance in terms of the **Short-Term Insurance Act** 53, of 1998, as amended
- 3) The insurance records required by the Registrar of Long-term Insurance in terms of the **Long-Term Insurance Act**, 52 of 1998, as amended
- 4) The insurance and related records required by the Financial Services Board as regulated by:  
the **Financial Services Board Act**, 97 of 1990; and  
the **Inspection of Financial Institutions Act**, 80 of 1998.
- 5) The tax records filed in accordance with;  
the **Income Tax Act** 58 of 1962, and  
the **Value-Added Tax Act**, 89 of 1991.
- 6) The human resources and related records required in terms of;  
the **Unemployed Insurance Act**, 30 of 1966;  
the **Occupational Health and Safety Act**, 85 of 1993;  
the **Labour Relations Act**, 66 of 1995;  
the **Basic Conditions of Employment Act**, 75 of 1997;  
the **Employment Equity Act**, 55 of 1998;  
the **Skills Development Levies Act**, 9 of 1999

### 5. Access to the records held by the private body in question

**i. The categories of records that are available without a person having to request access in terms of this Act:**

- The Group's Annual Reports, including the audited annual financial statements.
- The Group's WebPage, which is accessible to anyone who has access to the internet, and which contains the following categories:
  - Home
  - Our Company
  - Choosing Company
  - Contact Us
  - The Team
  - Documentation
  - Extras

**ii. A description of the records that may be requested, and the categories in which these subjects are classed:**

- **Operational Information**  
This is the information relating to the business activities of the company, and includes information such as contracts between the underwriting managers and the company, the records of claims and premiums, the relevant slips, covernotes, and other contractual documents relating to the reinsurance treaty and facultative arrangements with our reinsurers, accounting and investment activities.
- **Administration Information**  
This is the information relating to the day-to-day running of the company, and is generally of little or no use to persons outside the organisation. This information includes items such as the internal telephone lists, address lists, company policies, company contracts, employee records and general "house keeping" information.
- **Communications**  
This includes correspondence to and from persons within and without the company.

**iii. The request procedures**

**Form of request:**

- 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. 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 any other manner is to be used to inform the requester and state the necessary particulars to be so informed.
- The requester must identify the right that is sought to be exercised or to be protected 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 another 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.

**Fees:**

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester, must pay the required request fee:

- 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 that the requester must pay to a private body is R50. The requester may lodge an internal appeal or an application to the court against the tender or payment of the request fee.
- After the head of the private body has made a decision on the request, the requester must be notified in the required form.
- If the request is granted then a further access fee must be paid for the search, reproduction, preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

**6. Other information as may be prescribed**

Nil at present.

**7. Availability of the manual**

The manual is also available for inspection at the Group's offices; and copies will be available with the SAHRC, in the Gazette and on the website.

**8. Fees in respect of private bodies**

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:

	R
(a) For every photocopy of an A4-size page or part thereof	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	0,75
(c) For a copy in a computer-readable form on -	
(i) stiffy disc	7,50
(ii) compact disc	70,00

- |     |      |  |       |
|-----|------|--|-------|
| (d) | (i)  | For a transcription of visual images,<br>for an A4-size page or part thereof   | 40,00 |
|     | (ii) | For a copy of visual images  | 60,00 |
| (e) | (i)  | For a transcription of an audio record,<br>for an A4-size page or part thereof | 20,00 |
|     | (ii) | For a copy of an audio record  | 30,00 |
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:
- |        |  |  | R     |
|--------|--|--|-------|
| (1)(a) | For every photocopy of an A4-size page or<br>part thereof  |  | 1,10  |
| (b)    | For every printed copy of an A4-size page or part<br>thereof held on a computer or in electronic or machine-<br>readable form                        |  | 0,75  |
| (c)    | For a copy in a computer-readable form on -  |  |       |
|        | (i)  | stiffy disc  | 7,50  |
|        | (ii)   | compact disc   | 70,00 |
| (d)    | (i)  | For a transcription of visual images,<br>for an A4-size page or part thereof   | 40,00 |
|        | (ii)   | For a copy of visual images  | 60,00 |
| (e)    | (i)  | For a transcription of an audio record,<br>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<br>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;<br>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<br>requester.  |  |       |

**9. Prescribed forms**

**REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY**  
(Section 53(1) of the Promotion of Access to Information Act, 2 of 2000)

**[Regulation 10]**

**A. Particulars of private body**

The Head: .....

**B. Particulars of person requesting access to the record**

- |   |
|---|
| <p>(a) <i>The particulars of the person who requests access to the record must be given below.</i></p> <p>(b) <i>The address and/or fax number in the Republic to which the information is to be sent must be given.</i></p> <p>(c) <i>Proof of the capacity in which the request is made, if applicable, must be attached.</i></p> |
|---|

Full names and surname: .....

Identity number: .....

Postal address: .....

Fax number: .....

Telephone number: .....

E-mail address: .....

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

**C. Particulars of person on whose behalf request is made**

<p><i>This section must be completed ONLY if a request for information is made on behalf of another person.</i></p>
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Full names and surname: .....

Identity number: .....

**D. Particulars of record**

- |   |
|---|
| <p>(a) <i>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.</i></p> <p>(b) <i>If the provided space is inadequate, please continue on a separate folio and attach it to this form. <b>The requester must sign all the additional folios.</b></i></p> |
|---|

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:
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Mark the appropriate box with an **X**.

**NOTES:**

- (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.

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

- 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:  
.....  
.....  
.....

**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