

Santam Emerging Business PAIA manual

Prepared in terms of section 51 of the Promotion of Access
to Information Act 2 of 2000 (as amended)

Santam Emerging Business (Pty) Ltd, Company Reg. No: 2006/026618/07 an authorised financial service provider (FSP No. 33799) is an Underwriting Manager and a wholly owned subsidiary of Santam Limited. Santam Limited is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.



PAIA manual

1. Document properties

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2. Review

Version	Date	Author/Reviewer	Role
1.1	20 June 2024	Zamavezi Kweyama: Compilation	Head: HR & Compliance
1.2	04 April 2025	Zamavezi Kweyama: Update	Head: Digital Marketing & HR

1. List of acronyms and abbreviations

1.1	"CEO"	Chief Executive Officer
1.2	"DIO"	Deputy Information Officer
1.3	"IO"	Information Officer
1.4	"Minister"	Minister of Justice and Correctional Services
1.5	"PAIA"	Promotion of Access to Information Act No. 2 of 2000 (as amended)
1.6	"POPIA"	Protection of Personal Information Act No. 4 of 2013
1.7	"Regulator"	Information Regulator
1.8	"Republic"	Republic of South Africa

2. Purpose of PAIA manual

This PAIA manual is useful for the public to

- 2.1 check the categories of records held by a body which are available without a person having to submit a formal PAIA request;
- 2.2 have a sufficient understanding of how to make a request for access to a record of the body, by providing a description of the subjects on which the body holds records and the categories of records held on each subject;
- 2.3 know the description of the records of the body which are available in accordance with any other legislation;
- 2.4 access all the relevant contact details of the Information Officer and Deputy Information Officer who will assist the public with the records they intend to access;
- 2.5 know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
- 2.6 know if the body will process personal information, the purpose of processing of personal information and the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.7 know the description of the categories of data subjects and of the information or categories of information relating thereto;
- 2.8 know the recipients or categories of recipients to whom the personal information may be supplied;
- 2.9 know if the body has planned to transfer or process personal information outside the Republic of South Africa and the recipients or categories of recipients to whom the personal information may be supplied; and
- 2.10 know whether the body has appropriate security measures to ensure the confidentiality, integrity and availability of the personal information which is to be processed.

3. Key contact details for access to information of Santam

3.1 Chief Information Officer

Name: Londani Zulu
Telephone: (+27) 81 419 9870
Email: Londani.Zulu@santam.co.za

3.2 Deputy Information Officer/Admin Officer

Name: Zamavezi Kweyama
Telephone: (+27) 74 237 5931
Email: Zama.Kweyama@santam.co.za

3.3 Access to information general contacts

Email: Zama.Kweyama@santam.co.za or Info.EB@santam.co.za

3.4 Head Office

Postal address: 15 Old Main Road, Gillitts, 3610 Physical Address: 15 Old Main Road, Gillitts, 3610

Telephone: (+27) 74 237 5931

Email: Info.EB@santam.co.za

Website: www.santam.co.za

4. Guide on how to use PAIA and how to obtain access to the guide

- 4.1 The Regulator has, in terms of section 10(1) of PAIA, as amended, updated and made available the revised Guide on how to use PAIA ("Guide"), in an easily comprehensible form and manner, as may reasonably be required by a person who wishes to exercise any right contemplated in PAIA and POPIA.
- 4.2 The guide is available in each of the official languages and in braille.
- 4.3 The aforesaid guide contains the description of –
 - 4.3.1 the objects of PAIA and POPIA;
 - 4.3.2 the postal and street address, phone, and fax number and, if available, electronic mail address of –
 - 4.3.2.1 the Information Officer of every public body, and
 - 4.3.2.2 every Deputy Information Officer of every public and private body designated in terms of section 17(1)¹ of PAIA and section 56 of POPIA²;
 - 4.3.3 the manner and form of a request for –
 - 4.3.3.1 access to a record of a public body contemplated in section 11³; and
 - 4.3.3.2 access to a record of a private body contemplated in section 50⁴;
 - 4.3.4 the assistance available from the IO of a public body in terms of PAIA and POPIA;
 - 4.3.5 the assistance available from the Regulator in terms of PAIA and POPIA;
 - 4.3.6 all remedies in law available regarding an act or failure to act in respect of a right or duty conferred or imposed by PAIA and POPIA, including the manner of lodging –
 - 4.3.6.1 an internal appeal;
 - 4.3.6.2 a complaint to the Regulator; and
 - 4.3.6.3 an application with a court against a decision by the information officer of a public body, a decision on internal appeal or a decision by the Regulator or a decision of the head of a private body;
 - 4.3.7 the provisions of sections 14⁵ and 51⁶ requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;

¹Section 17(1) of PAIA – For the purposes of PAIA, each public body must, subject to legislation governing the employment of personnel of the public body concerned, designate such number of persons as deputy information officers as are necessary to render the public body as accessible as reasonable possible for requesters of its records.

²Section 56(a) of POPIA – Each public and private body must make provision, in the manner prescribed in section 17 of the Promotion of Access to Information Act, with the necessary changes, for the designation of such number of persons, if any, as deputy information officers as is necessary to perform the duties and responsibilities as set out in section 55(1) of POPIA.

³Section 11(1) of PAIA – A requester must be given access to a record of a public body if that requester complies with the procedural requirements in PAIA relating to a request for access to that record; and access to that record is not refused in terms of any ground for refusal contemplated in Chapter 4 of this Part.

⁴Section 50(1) of PAIA – A requester must be given access to any record of a private body if –

- a) that record is required for the exercise or protection of any rights;
- b) that person complies with the procedural requirements in PAIA 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.

⁵Section 14(1) of PAIA – The information office of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 4 above.

⁶Section 51(1) of PAIA – The head of a private body must make available a manual containing the description of the information listed in paragraph 4 above.

- 4.3.8 the provisions of section 15⁷ and 52⁸ providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
- 4.3.9 the notices issued in terms of section 22⁹ and 54¹⁰ regarding fees to be paid in relation to requests for access; and
- 4.3.10 the regulations made in terms of section 92¹¹.
- 4.4 Members of the public can inspect or make copies of the guide from the offices of the public and private bodies, including the office of the Regulator, during normal working hours.
- 4.5 The guide can also be obtained –
 - 4.5.1 upon request to the Information Officer;
 - 4.5.2 from the website of the Regulator (<https://www.justice.gov.za/infoereg/>)

5. Categories of records of Santam which are available without a person having to request access

Before submitting a request in terms of PAIA, a data subject who is a customer of Santam should consider whether other mechanisms for receiving their information are available. All Santam clients are allowed to access their own policy related information without lodging a formal PAIA request.

Category of records	Types of records	Available on website	Available upon request
Records policyholders are entitled to	Policy information relating to client's policy i.e. policy schedule, policy wording, premium payment and claims history.		x
Information business partners are entitled to	Information relating to business partners' contracts, application forms, payments.		x
Information employees are entitled to	Employment contract information.		x

⁷Section 15(1) of PAIA – The information officer of a public body, must make available in the prescribed manner a description of the categories of records of the public body that are automatically available without a person having to request access.

⁸Section 52(1) of PAIA – The head of a private body may, on a voluntary basis, make available in the prescribed manner a description of the categories of records of the private body that are automatically available without a person having to request access.

⁹Section 22(1) of PAIA – The information officer of a public body to whom a request for access is made, must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

¹⁰Section 54(1) of PAIA – The head of a private body to whom a request for access is made must by notice require the requester to pay the prescribed request fee (if any), before further processing the request.

¹¹Section 92(1) of PAIA provides that – “The Minister may, by notice in the Gazette, make regulations regarding –

- (a) any matter which is required or permitted by this Act to be prescribed;
- (b) any matter relating to the fees contemplated in sections 22 and 54;
- (c) any notice required by this Act;
- (d) uniform criteria to be applied by the information officer of a public body when deciding which categories of records are to be made available in terms of section 15; and
- (e) any administrative or procedural matter necessary to give effect to the provisions of this Act.”

6. Description of the records of Santam which are available in accordance with any other legislation

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

Category of records	Applicable legislation
Personnel information as far as it is allowed in terms of these Acts	
	Basic Conditions of Employment Act 75 of 1997
	Compensation for Occupational Injuries & 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
Company reporting and Company related records as far as is allowed in terms of these Acts	
	Companies Act 71 of 2008
	Short-term Insurance Act 53 of 1998
	Financial Advisory and Intermediary Services Act 37 of 2002
	Insurance Act 18 of 2017
Tax information relating to employees and the company as far as is allowed in terms of these Acts	
	Income Tax Act 58 of 1962
	VAT Act 97 of 1991

7. Description of the subjects on which the company holds records and categories of records held on each subject by Santam

Each request will be evaluated on its own merits. If any record falls within any of the categories of exemptions, then such a request will be refused.

Subjects on which the body holds records	Categories of records
Human Resources	<ul style="list-style-type: none"> (i) any personal records provided to Santam by the employee/personnel; (ii) any records a third party has provided to Santam Limited about its personnel; (iii) conditions of employment and other personnel-related contractual and quasi-legal records; (iv) internal evaluation records; (v) other internal records and correspondence related to the particular employee.
Client-related records	<ul style="list-style-type: none"> (i) any records a client has provided to a third party acting for and on behalf of Santam; (ii) any records a third party has provided to Santam; and (iii) records generated by or within Santam pertaining to the client, including transactional records.

Subjects on which the body holds records	Categories of records
Santam records	<ul style="list-style-type: none"> (i) Financial records (ii) Operational records (iii) Databases (iv) Information technology (v) Marketing records (vi) Internal correspondence (vii) Product records (viii) Statutory records (ix) Internal policies and procedures (x) Records held by officials of Santam Limited
Other parties	<p>Santam may possess records pertaining to other parties, including, without limitation, contractors, suppliers, service providers. Alternatively, such other parties may possess records that can be said to belong to Santam.</p> <p>The following records fall under this category:</p> <ul style="list-style-type: none"> • Personnel, client or Santam records which are held by another party as opposed to being held by Santam; and • Records held by Santam 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.

8. Decision-making process

- 8.1 The Santam Information Officer will request Santam to take all reasonable steps to find a record that has been requested. If the record cannot be found or does not exist, the Santam Information Officer will cause notification to the requester be submitted 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 found later, the requester must be given access if the request would otherwise have been granted. The Information Officer will within 30 days of receipt of a correctly completed request, notify the requester of the decision as to whether to grant the request.

If the request is:

Granted: The notification must state the applicable access fee (if any) required to be paid upon access, and that the requester has the right to lodge a complaint with the Information Regulator or lodge an application to court against the fee and provide the procedure to be followed should the requester wish to apply to court or lodge a complaint with the Information Regulator against the decision. The form of access must also be disclosed in the notice. The notice should also state that the requester will be given access to the record after the expiry of the 30-day period unless a complaint to the Information Regulator or an application with a court is lodged within that period.

Declined: The notification must include adequate reasons for the decision, together with the relevant provisions of the Act relied upon, and that the requester has the right to lodge a complaint with the Information Regulator or lodge an application to court against the refusal and provide the procedure to be followed should the requester wish to apply to court or lodge a complaint with the Information Regulator against the decision.

- 8.2 The Santam Information Officer may extend the period of 30 days by a further period not exceeding 30 days if:
- 8.2.1 the request is for a large number of records or requires a search through a large number of records;
 - 8.2.2 the request requires a search for records located in a different office of Santam not situated in the same city;

8.2.3 consultation between divisions of Santam, or with another private body is required; or

8.2.4 the requester consents to the extension.

The requester must be notified within the initial 30-day period in writing of the extension, together with reasons therefor, and that the requester may lodge a complaint with the Information Regulator or lodge an application to Court against the extension and the procedure to be followed. The Santam Information Officer's failure to respond to the requester within the 30-day period constitutes a deemed refusal of the request.

8.3 The Santam Information Officer may sever a record and grant access only to that portion which the law does not prohibit access to.

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 Santam Information Officer.

9. Third parties

If the request is for a record pertaining to a third party, the Santam Information Officer must cause all reasonable steps to be taken to inform that third party of the request. This must be done within 21 days of receipt of the request. The way this is done must be in the fastest means reasonably possible, but if orally, it must thereafter give the third party a written confirmation of the notification. The third party may within 21 days thereafter either make representation to Santam 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.

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:

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

10.2 A request must be refused if it relates to records containing third party information pertaining to:

10.2.1 trade secrets;

10.2.2 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

10.2.3 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. The information must, however, 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.

10.3 The Act 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.

10.4 A request for access to a record held by Santam must be refused if disclosure could reasonably be expected to:

10.4.1 endanger the life or physical safety of an individual;

10.4.2 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.

Santam 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.

10.5 A refusal of a request is mandatory if the record is privileged from production in legal proceedings, unless the person entitled to the privilege has waived the privilege.

10.6 Access to records containing information about Santam itself is not mandatory, but rather discretionary.

Santam may refuse access to a record if the record:

- 10.6.1 contains trade secrets of Santam Limited;
- 10.6.2 contains financial, commercial, scientific or technical information, the disclosure of which would be likely to cause harm to the commercial or financial interests of Santam;
- 10.6.3 contains information which, if disclosed, could reasonably be expected to put Santam at a disadvantage in contractual or other negotiations, or prejudice Santam in commercial competition; or consists of a computer program owned by Santam.

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.

- 10.7 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 is prohibited. Disclosure is discretionary if such research pertains to Santam itself.

Notwithstanding any of the above-mentioned provisions, a record must be disclosed if its disclosure would:

- 10.7.1 reveal evidence of a substantial contravention of or failure to comply with the law, imminent and serious public safety or environmental risk; and
- 10.7.2 if the public interest in the disclosure clearly outweighs the harm.

11. Rights of appeal

A requester that is dissatisfied with the 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 decision to grant a request may, within 30 days of notification of the decision, apply to court for relief. 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 on any grounds. The court may not, however, disclose the contents of the record(s). The court is empowered to grant any order that is just and equitable, including:

- confirming, amending or setting aside the decision;
- requiring the information officer to take any action, or refrain from taking any action as identified by the court within a specified period;
- granting an interdict, interim or special relief, declaratory order or compensation; or
- an order as to costs.

12. Processing of personal information

Santam must collect and use information, including personal information as defined in the Protection of Personal Information Act, to the extent that it is necessary to properly perform the functions, obligations and duties and its obligations towards data subjects and as a financial firm.

12.1 Purpose of Processing Personal Information

Santam collects and processes personal information:

- 12.1.1 to meet our responsibilities to our customers;
- 12.1.2 to meet our responsibilities to employees;
- 12.1.3 to meet our contractual responsibilities to third party service providers;
- 12.1.4 to inform customers of products and services;
- 12.1.5 to comply with all legal and regulatory requirements, including industry codes of conduct;
- 12.1.6 to protect and pursue the legitimate interests of Santam in the conducting of its business or third parties to whom personal information is provided; and
- 12.1.7 for any further purposes related to the above.

12.2 Description of the categories of data subjects and of the information of categories of information relating thereto

Santam Limited processes personal information of the following data subject categories:

12.2.1 Employees and job applicants

12.2.2 Third party suppliers

12.2.3 Regulatory bodies

12.2.4 Business partners with whom Santam has a business arrangement

12.2.5 Policyholders

The following categories of personal information are processed to fulfil the functions.

General information	<ul style="list-style-type: none">• First name• Middle name• Last name• Initials• If disclosure of the name itself would reveal information about the person
General contact details	<ul style="list-style-type: none">• E-mail address• Physical address• Telephone number• Location information• Online identifier
ID/passport number/policy number/shareholder number/date of birth/pay code	<ul style="list-style-type: none">• Any identifying number• Identifying symbol• Other particular assignment to a person• The name of the person if it appears with other personal information relating to the person• Birth of the person• Age
Views, assessments, opinions, recommendations	<ul style="list-style-type: none">• Personal opinions• Personal views• Personal preferences• Views/opinions of/another individual about a person• Beliefs/philosophical beliefs• Conscience• Political persuasion
Marital status	Marital status
Financial history	Financial history
Employment history	Employment history
Correspondence sent of a private or confidential nature	Correspondence sent of a private or confidential nature

Medical information	<ul style="list-style-type: none"> • Medical history • Physical health • Mental health • Well-being • Disability • Blood type • Pregnancy
Gender/ethnicity/nationality	<ul style="list-style-type: none"> • Race/Colour • Gender • Nationality • Ethnic origin • Social origin
Criminal history	Criminal history
Language/education/culture/religion	<ul style="list-style-type: none"> • Culture • Language • Education • Religion
Sex orientation/life	<ul style="list-style-type: none"> • Sex life • Sexual orientation
Trade union membership	Trade union membership
Biometric information	Biometric Information

12.3 The recipients or categories of recipients to whom the personal information may be supplied

Category of personal information	Recipients or categories of recipients to whom the personal information may be supplied
Policyholder policy information; company documents; annual financial statements; statutorily required reports	Regulatory authorities
Contracts with third party partners	Any legal or juristic person with an appropriate legal basis
Product performance; policy documentation, Investigation	Brokers, advisers, or intermediaries
Investigation	Law enforcement agencies
Contracts with third party partners	Third party service providers

12.4 Planned transborder flows of personal information

Santam primarily operates within the Republic of South Africa and conducts its business activities under mandates and a binder agreement with a licensed South Africa insurer. As such, personal information processed by Santam pertains to South African policyholders and stakeholders, and is stored and handled within South Africa.

Santam does not routinely transfer personal information across South African borders in the ordinary course of its operations. However, the following circumstances may result in transborder flow of personal information:

- 12.4.1 Where personal information is stored or backed up using cloud-based services or third-party data processors located outside South Africa, subject to appropriate data protection agreements and safeguards.
- 12.4.2 Where it is necessary to share information with the insurer (or its group companies) that operate in international jurisdictions, for audit, compliance, system integration, or risk management purposes, provided such transfer is:

- (i) necessary for the performance of a contract;
- (ii) made with the consent of the data subject; or
- (iii) permitted by applicable data protection laws.

Santam ensures that any transborder flow of personal information occurs in compliance with section 72 of Protection of Personal Information Act (POPIA), and only to jurisdictions that uphold similar or stronger data protection standards than those required under South African law.

Data subjects have the following remedies where there's interference with the protection of their personal information by Santam Limited:

- Lodge a complaint with Santam Complainants department at complaints@santam.co.za, or lodge the complaint with the Santam Information Officer at Londani.Zulu@santam.co.za and where unsatisfied, lodge the complaint with the Information Regulator in the prescribed manner and form.
- Institute civil action for damages in a court having jurisdiction.

Santam's Information Privacy Policy is available on the Santam website at www.santam.co.za

12.5 General description of information security measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information

Santam employs security controls, electronic and physical that are designed to maintain confidentiality, integrity and availability of information as well as prevent loss or unauthorised access and damage to information by unauthorised parties. Santam's cyber security strategy is aligned to industry standard frameworks to ensure effective cyber security risk management for the organisation. Information security is achieved by implementing a suitable set of responsibilities, controls, standards, processes and systems to ensure that the information security objectives and measures of Santam are met.

13. Availability of the manual

- 13.1 A copy of the manual is available:
 - 13.1.1 on www.santam.co.za;
 - 13.1.2 to any person upon request and upon payment of a reasonable prescribed fee; and
 - 13.1.3 to the Information Regulator upon request.
- 13.2 A fee for a copy of the manual, as contemplated in Annexure B of the Regulations, shall be payable per each A4-size photocopy made.

14. Updating of the manual

The Information Officer will on a regular basis update this manual.

Issued by

Londani Zulu
CEO: Santam Emerging Business