



SECTION 51 MANUAL
THE RAND MUTUAL ASSURANCE GROUP (RMA)

Prepared in accordance with section 51 of the Promotion of Access to Information Act, No.2 of 2000 (Private Body) in respect of the following companies comprising the RMA Group:

Name	The Rand Mutual Assurance Company Limited	RMA Life Assurance Company Limited	RMA Financial Services (Pty) Ltd	RMA Non-Stat Assurance Company Limited
Reg No.	1899/000876/06	1990/06308/06	2009/021206/07	2012/190552/07

Last updated: AUGUST 2014

1. INTRODUCTION

On 9 March 2001, the Promotion of Access to Information Act No. 2 of 2000 ("the Act") became operative, giving effect to the section 32 (2) Constitutional Right of access to information.

This Document serves as RMA's information manual and provides reference to the records held by RMA as well as the process to request access to such records.

2. SCOPE OF THE MANUAL

The scope of this manual includes the RMA Group.

3. AVAILABILITY OF THE MANUAL

A copy of this manual is available to the public for inspection on the RMA website – www.randmutual.co.za or on request from the designated contact person referred to in the manual.

4. CONTACT DETAILS

The responsibility for administration of and compliance with the Act has been delegated by the CEO of RMA to the Company Secretary. Requests pursuant to the provisions of the Act should be directed as follows:

Contact person: Kirsten Linstrom

Postal Address: P O Box 61413 Marshalltown, 2107

Physical address: BDO Building, 1st Floor, 22 Wellington Road, Parktown, 2193

Phone number: (010) 214 3014

Telefax number: (010) 214 2330

e-mail: klinstrom@randmutual.co.za

5. HRC GUIDE (section 51(1)(b))

A guide has been compiled in terms of section 10 of the Act by the Human Rights Commission. It contains information to assist a person wishing to exercise a right in terms of the Act. The Guide is available for inspection, inter alia as follows:

The South African Human Rights Commission
PAIA UNIT.
29 Princess of Wales Terrace cnr York and
St Andrews Street
Parktown

P O Box: Private Bag 2700, Houghton 2014
Phone number: (011) 484 8300
Fax number: (011) 484 0582
e-mail: PAIA@sahrc.org.za

6. AUTOMATIC DISCLOSURE (section 51 (1)(c))

We set out below categories of records that are available publicly without you having to request access in terms of the Act:

- Memorandum of Incorporation (available from the CIPC);
- Register of directors (available from CIPC);
- Information about the services rendered by the Company (available on the Company's website);
- Company Profile (available on the Company's website);

- The Company's financial statements and integrated report (available on the Company's website)

7. RECORDS HELD IN ACCORDANCE WITH OTHER LEGISLATION (section 51 (1)(d))

Records of RMA and its Group Companies are held in accordance with the following legislation.

○ Basic Conditions of employment Act, No. 75 of 1997	○ Occupational Health and Safety Act, No. 85 of 1993
○ Broad Based Black Economic Empowerment Act, No. 53 of 2003	○ Promotion of Access to Information Act, No. 2 of 2000
○ Short Term Insurance Act No.19277 of 1998	○ Long Term Insurance Act 52 of 1998
○ Companies Act, No. 71 of 2008	○ Skills Development Act, No. 97 of 1997
○ Compensation for Occupational Injuries and Diseases Act, No. 130 of 1993	○ Skills and Development Levy Act, No. 9 of 1999
○ Electronic Communications and Transactions Act, No 2 of 2000	○ Income Tax Act, No. 58 of 1962
○ Employment Equity Act, No. 55 of 1998	○ Unemployment Insurance Act, No 63 of 2001
○ Financial Intelligence Centre Act, No. 38 of 2001	○ Value-added Tax Act, No. 89 of 1991
○ Labour Relations Act, No. 66 of 1995	

8. RECORDS SUBJECT AND CATEGORIES (section 51 (1)(e))

CLIENT SERVICES AND RECORDS

The services and products offered by RMA Group of Companies to its clients can be viewed on the RMA website www.randmutual.co.za.

RMA holds the following records in respect of its clients:

- Policy documents
- Contact person details
- Physical address
- Postal address
- Annual return of earnings
- Beneficiary personal information including identity documentation, family member details, earnings, physical address
- Beneficiary medical records
- Medial invoices
- Claim forms
- Proof of life certificates
- Credit information
- Customer and service provider profiling
- Any other records that a third party has provided to RMA either directly or indirectly and records generated by or within RMA pertaining to its customers

CORPORATE GOVERNANCE AND SECRETARIAL SERVICES

- Company statutory records
 - Annual returns
 - Share certificates
 - Share register
 - Correspondence with the Financial Services Board
 - Board and Committee minutes
 - Exco meeting minutes
 - Annual reports
 - Governance policies
 - Company structure organograms
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FINANCE AND ADMINISTRATION

- Accounting records
- Annual Financial Statements
- Financing Agreements
- Banking Records
- Correspondence
- Invoices and Statements
- Management Reports
- Tax Records and Returns
- Client Return of Earnings

HUMAN RESOURCES

- Employment agreements
- Employee policies and procedures
- Disciplinary and performance management records
- Employee personal information
- Employment Equity Plans
- Employment Equity Reports
- Personal Developments Plans
- Workplace Skills Plans
- Training records
- Employee Survey outcomes

INFORMATION MANAGEMENT AND TECHNOLOGY

- Service Level Agreements
- Maintenance and Development Agreements
- Software Licence Agreement
- Copyright registration

MARKETING AND COMMUNICATION

- Stakeholder Engagement Policy
- Media Policy
- Corporate Identity Manual

OTHER

- Information regarding its policy holders, service providers and sundry providers;
- Information relating to RMA's own commercial activities including commercial agreements; and
- Research information belonging to RMA whether carried out itself or commissioned from a third party

9. ACCESS REQUESTS

COMPLETION AND SUBMISSION OF ACCESS REQUEST FORM

Any requester of information must adhere to the following procedure:

- The Access Request Form available on the SAHRC website (www.sahrc.or.za) or Department of Justice and Constitutional Development (www.doj.gov.za under regulations) must be completed.
- A certified copy of the requester's identify document must accompany the Access Request Form.

When completing the Access Request form, take note of the following:

- Complete the form in block letters.
- If a question does not apply state N/A as a response
- If there is nothing to disclose in response to a question, state 'nil'
- If there is insufficient space on the standard Form, additional information may be included on an additional blank piece of paper.

The completed Access Request Form together with certified ID copy must be hand delivered or submitted either via conventional mail, e-mail or fax and must be addressed to the contact person as indicated above.

PAYMENT OF FEES

If the request for access is successful, RMA may require the payment of an access fee to cover the costs associated with the search, reproduction and/or preparation of the records which shall be calculated in accordance with the list of applicable fees.

The payment of a fee is not applicable where a person requests access to records that contain their personal information for the sole purpose of accessing their personal information.

Payment details can be obtained from the contact person to whom proof of payment must also be provided prior to access being granted to the requested record.

NOTIFICATION

Within 30 days of receipt of the request, RMA shall decide whether to grant or decline the request and, if required, provide reasons for its decision.

The 30 day period may be extended by a further period of not more than 30 days if the request is for a large volume of information, or the request requires a search for information held at another office of RMA and it cannot reasonably be expected of RMA to source the information within a period of 30 days.


10. GROUNDS FOR REFUSAL OF ACCESS TO RECCORDS

The main grounds for refusal of a request for information are:

- Mandatory protection of the privacy of a third party who is a natural person which would involve the unreasonable disclosure of personal information of that natural person.
- Mandatory protection of confidential information of third parties if it is protected in terms of any agreement.
- Mandatory protection of the safety of individuals and the protection of their property.
- Mandatory protection of records which could be regarded as privileged in legal proceedings.
- The Commercial Activities of RMA which may include:
 - Trade secrets of RMA.
 - Financial, commercial, scientific or technical information the disclosure of which could likely cause harm to the financial or commercial interests of RMA.
- Mandatory protection of the commercial information of a third party if the record contains:
 - Trade secrets of that party.

- Financial, commercial, scientific or technical information, the disclosure of which could likely cause harm to the financial or commercial interests of that party.
- Information disclosed in confidence by a third party to RMA if the disclosure could put that third party to a disadvantage in negotiations or commercial competition.

Signed at Johannesburg on 20 August 2014



Company Secretary

RMA POLICY (Policies, Procedures, Rules etc.)						
<i>To be completed by initiator of policy/policy owner:</i>						
1. POLICY TITLE:		S 51 Manual – Access to Information				
2. FIELD OF APPLICATION: (All persons to whom policy applies)			All employees			
3. COMPLIANCE OFFICER(S): (Persons responsible for ensuring policy implementation)			Exco			
4. STAKEHOLDER CONSULTATION (State the stakeholder group/s consulted during policy formulation/revision)			Company Wide			
5. DESIGNATION OF POLICY OWNER: (Person responsible for maintaining policy)			Company Secretary			
6. NAME OF POLICY OWNER:			K Linstrom			
POLICY HISTORY <i>(To be completed by policy owner)</i>						
Date	Date	Date	Date	of		

approved at EXCO	approved at Subcommittee (if applicable)	approved by Board (if applicable)	next review			
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