



MANUAL PREPARED IN ACCORDANCE WITH SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT, NO. 2 OF 2000 FOR THE ONE GROUP OF COMPANIES

1. INTRODUCTION TO THE ONE GROUP OF COMPANIES

The ONE Group of Companies is a group of companies falling under ONE Financial Services Holdings (Pty) Ltd, based in Bryanston, Johannesburg, South Africa.

The ONE Group conducts short term insurance and related financial services and support business in South Africa, and comprises among others the following companies who are subsidiaries and or share the same office location:

- ONE Financial Services Holdings (Pty) Ltd (Registration No.: 1998/005199/07) which is the strategic investment holding company of the group;
- ONE Underwriting Managers (Pty) Ltd (Registration No.: 1996/008987/07) which is a registered underwriting manager and an authorised Financial Services provider;
- ONE Strategic Investments (Pty) Ltd (Registration No.: 2002/003559/07) which is the holding company for several investments serving the financial services industry;
- All such companies for which the resident address correlates with The ONE Group and or that form a subsidiary of the abovementioned companies whether actively trading or inactive and or where the status of closure has been applied for.

This manual provides the relevant information for the whole Group, as these Group companies have the same head, the same physical and postal addresses, the same contact person, and the same contact details.

PARTICULARS IN TERMS OF SECTION 51

2. CONTACT DETAILS {SECTION 51(1) (A)}

The Board has duly authorised the Executive Operations to deal with all matters in connection with requests for information in terms of Promotion of Access to Information Act, 2 of 2000.

Head:	Andrew Kenneth Harvey (Chief Executive Officer)		
Contact Person:	Sally Skirving (Executive Operations)		
Physical Address:	12 Culross Rd, Bryanston, Sandton, Gauteng 2191		
Postal Address:	Postnet Suite 221, Private bag x75, Bryanston, Johannesburg, 2191		
Telephone:	+27 861 266 562	Email:	paia@one.za.com
Website:	www.one.za.com		

3. THE SECTION 10 GUIDE ON HOW TO USE THE ACT {SECTION 51(1) (B)}

The guide will be available from:

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	Email:	PAIA@sahrc.org.za

4. CATEGORIES OF RECORDS OF THE ONE GROUP WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS IN TERMS OF THE ACT {SECTION 51(1) (C)}

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, as amended by The Companies Amendment Bill (notice 1143 of 2005).
 - the **Consumer Protection Act**, 2008
2. The insurance records required by the Registrar of Short-term Insurance in terms of the **Short-Term Insurance Act** 53, of 1998.
3. The insurance and related records required by the Financial Services Board as regulated by:
 - the **Financial Services Board Act**, 97 of 1990; and
 - the **Financial Advisory and Intermediary Services Act** 37 of 2002.
4. The tax records filed in accordance with;
 - the **Income Tax Act** 58 of 1962, and
 - the **Value-Added Tax Act**, 89 of 1991.
5. 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 COMPANY AND SUBSIDIARIES IN QUESTION

1. The categories of records that are available without a person having to request access in terms of this Act:
 - a. The Group's Webpage, which is accessible to anyone who has access to the internet, and which contains the following categories:
 - About the Group
 - Products and Services
 - Regional Structure
 - How to lodge a claim
 - Contact Information
2. A description of the records that may be requested, and the categories in which these subjects are classed:
 - a. Operational Information (customers and mandated intermediaries)
This is the information relating to the business activities of the Group, and includes information such as the records of claims and premiums, the relevant contractual documents relating to the policy and reinsurance arrangements; accounting and reporting.
 - b. Administration Information (employees)
This is the information relating to the day-to-day running of the Group 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 "housekeeping" information.
 - c. Communications (public)
This includes correspondence to and from persons within and outside the Group in the form of broker bulletins; newsletters etc...
3. The request procedures
 - a. 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 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.

b. 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

The Minister of Justice and Constitutional Development has not made any regulations in this regard.

7. AVAILABILITY OF THE MANUAL

The manual is also available for inspection at the Group's offices; and copies will be available 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:

For every photocopy of an A4-size page or part thereof		R1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form		R0.75
For a copy in a computer-readable form on:		
	stiffy disc	R7.50
	compact disc	R70.00
For a transcription of visual images, for an A4-size page or part thereof		R40.00
For a copy of visual images		R60.00
For a transcription of an audio record, for an A4-size page or part thereof		R20.00
For a copy of an audio record		R30.00

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:

For every photocopy of an A4-size page or part thereof	R1.10
For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form	R0.75
For a copy in a computer-readable form on:	
stiffy disc	R7.50
compact disc	R70.00
For a transcription of visual images, for an A4-size page or part thereof	R40.00
For a copy of visual images	R60.00
For a transcription of an audio record, for an A4-size page or part thereof	R20.00
For a copy of an audio record	R30.00

5. 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 a deposit by the requester.

6. The actual postage is payable when a copy of a record must be posted to a requester.

9. PRESCRIBED FORMS

Form 01: Request for a Guide from the Regulator [Regulation 2]	Download
Form 01: Request for a Copy of the Guide from an Information Officer [Regulations 3]	Download
Form 02: Request for Access to Record [Regulation 7]	Download
Form 03: Outcome of request and of fees payable [Regulation 8]	Download
Form 04: Internal Appeal Form [Regulation 9]	Download
Form 05: Complaint Form [Regulation 10]	Download
Form 13: PAIA Request for Compliance Assessment Form [Regulation 14(1)]	Download
Regulator's Guide on how to use PAIA (English)	Download
Regulator's Guide on how to use PAIA (isiZulu)	Download