# 

# AIG SOUTH AFRICA LIMITED

# AND

# AIG LIFE SOUTH AFRICA LIMITED

# PROMOTION OF ACCESS TO INFORMATION MANUAL

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

**DATE OF COMPILATION**: 27/11/2013

**DATE OF LAST REVISION**:16/02/2023

1. **LIST OF ACRONYMS AND ABBREVIATIONS**
   1. **“CEO”** Chief Executive Officer
   2. **“DIO”** Deputy Information Officer;
   3. **“IO“** Information Officer;
      1. **“Minister”** Minister of Justice and Correctional Services;
   4. **“PAIA”** Promotion of Access to Information Act No. 2 of 2000 (as

Amended);

* 1. **“POPIA”** Protection of Personal Information Act No.4 of 2013;
  2. **“Regulator”** Information Regulator; and
  3. **“Republic”** Republic of South Africa

1. **INTRODUCTION**

This PAIA manual is in respect of AIG South Africa Limited and AIG Life South Africa Limited hereinafter referred to as “AIG South Africa”. The Promotion of Access to Information Act, No. 2 of 2000 (“the Act”) was enacted on 3 February 2000 and gives effect to the constitutional rights of access to information held by another person and that is required for the exercise or protection of any rights. If a public body is the requester, the public body must be acting in the public interest. If a request is made in terms of the Act, the body to whom the request is made is obliged to release the information, except where the Act provides that the information may or must not be released. Requests in terms of the Act must be made in accordance with the prescribed procedures, at the rates provided.

1. **PURPOSE OF PAIA MANUAL**

This PAIA Manual is intended to ensure that AIG South Africa complies with the Act and to foster a culture of transparency and accountability within AIG South Africa by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to exercise and protect their rights.

The Act gives effect to the constitutional right of any person’s access to information held by private sector bodies (e.g. companies) or public bodies (i.e. Government institutions) that is required for the exercise and/or protection of the requester’s rights.

This PAIA Manual is useful for the public to-

1. Check the categories of records held by a body which are available without a person having to submit a formal PAIA request;
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;
3. Know the description of the records of the body which are available in accordance with any other legislation;
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;
5. Know the description of the guide on how to use PAIA, as updated by the Regulator and how to obtain access to it;
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;
7. Know the description of the categories of data subjects and of the information or categories of information relating thereto;
8. Know the recipients or categories of recipients to whom the personal information may be supplied;
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
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.
11. **KEY CONTACT DETAILS FOR ACCESS TO INFORMATION OF AIG SOUTH AFRICA**

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**Address**

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1. **GUIDE ON HOW TO USE PAIA AND HOW TO OBTAIN ACCESS TO THE GUIDE**
   1. The Regulator has, in terms of section 10(1) of PAIA, as amended, updated and made available the revised Guideon 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.
   2. The Guide is available in each of the official languages and in braille.
   3. The aforesaid Guide contains the description of-
      1. the objects of PAIA and POPIA;
      2. the postal and street address, phone and fax number and, if available, electronic mail address of-
         1. the Information Officer of every public body and private body, and
         2. every Deputy Information Officer of every public and private body designated in terms of section 17(1) of PAIA[[1]](#footnote-1) and section 56 of POPIA[[2]](#footnote-2);
      3. the manner and form of a request for-
         1. access to a record of a public body contemplated in section 11[[3]](#footnote-3); and
         2. access to a record of a private body contemplated in section 50[[4]](#footnote-4);
      4. the assistance available from the IO of a public body in terms of PAIA and POPIA;
      5. the assistance available from the Regulator in terms of PAIA and POPIA;
      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-
         1. an internal appeal;
         2. a complaint to the Regulator; and
         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;
      7. the provisions of sections 14[[5]](#footnote-5) and 51[[6]](#footnote-6) requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;
      8. the provisions of sections 15[[7]](#footnote-7) and 52[[8]](#footnote-8) providing for the voluntary disclosure of categories of records by a public body and private body, respectively;
      9. the notices issued in terms of sections 22[[9]](#footnote-9) and 54[[10]](#footnote-10) regarding fees to be paid in relation to requests for access; and
      10. the regulations made in terms of section 92[[11]](#footnote-11).
   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.
   5. The Guide can also be obtained-
      1. upon request to the Information Officer;
      2. from the website of the Regulator (<https://www.justice.gov.za/inforeg/>).
   6. A copy of the Guide is also available in the following two official languages, for public inspection during normal office hours-

* English and Sesotho

1. **CATEGORIES OF RECORDS OF AIG SOUTH AFRICA WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS**

Below are the categories of records held by AIG South Africa which are available without a person having to request access by completing Form C. These records are available on the website and a person may download or request telephonically or by sending an email or a letter.

|  |  |  |
| --- | --- | --- |
| **Category** **of records** | Available on Website | Available upon request |
| AIG South Africa PAIA Manual |  |  |
| AIG South Africa Privacy Policy |  |  |
| AIG South Africa Conflicts of Interest Management Policy |  |  |

1. **DESCRIPTION OF THE RECORDS OF AIG SOUTH AFRICA WHICH ARE AVAILABLE IN ACCORDANCE WITH ANY OTHER LEGISLATION**

Records are created and available in accordance to the following legislation.

* Basic Conditions of Employment Act,
* Broad Based Black Economic Empowerment Act,
* Companies Act,
* Compensation for Occupational Injuries & Diseases Act,
* Electronic Communications and Transactions Act,
* Employment Equity Act,
* Financial Advisory and Intermediary Services Act,
* Financial Intelligence Centre Act,
* Financial Services Board Act,
* Income Tax Act,
* Insurance Act
* Labour Relations Act,
* Long Term Insurance Act,
* Occupational Health and Safety Act,
* Pension Funds Act,
* Promotion of Equality and Prevention of Unfair Discrimination Act,
* Protection of Constitutional Democracy Against Terrorist and related Activities Act,
* Protection of Personal Information Act,
* Short Term Insurance Act,
* Skills Development Act,
* Skills Development Levies Act,
* Unemployment Insurance Act,
* Value Added Tax Act

1. **TYPES OF RECORDS HELD BY AIG SOUTH AFRICA**

AIG South Africa holds records on the following categories and subject matters. However, please note that recording a category or subject matter in this Manual does not imply that a request for access to such records would be granted. All requests for access will be evaluated on a case-by-case basis in accordance with the provisions of the Act.

**8.1 Company Records**

The following are records pertaining to AIG South Africa’s own affairs:

* Finance and accounting records
* Human Resources;
* Strategy;
* Company Secretarial
* Intermediaries;
* Operational records;
* IT;
* Compliance and Risk;
* Subsidiary;
* Contractors;
  1. **Personal Information Records**
* Customer Records
* Employee Records
* Broker Records
* Directors
* Service Providers

1. **PROCESSING OF PERSONAL INFORMATION**
   1. **Purpose of Processing** **Personal Information**

We may be required to obtain Personal Information to comply with applicable legal requirements, and certain Personal Information may be needed to enable us to fulfil the terms of our contract, or in preparation of entering into a contract.

* 1. **Description of the categories of Data Subjects and of the information or categories of information relating thereto**
* **General identification and contact information**  
  Your name; address; e-mail and telephone details; gender; marital status; family status; date of birth; passwords; educational background; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; professional licenses and affiliations; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.
* **Identification numbers issued by government bodies or agencies**  
  Social Security or national insurance number; passport number; tax identification number; military identification number; or driver’s or other license number.
* **Financial information and account details**  
  Payment card number; bank account number and account details; credit history and credit score; assets; income; and other financial information.
* **Medical condition and health status**  
  Current or former physical or mental or medical condition; health status; injury or disability information; medical procedures performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.
* **Other sensitive information**  
  In certain cases, we may receive sensitive information about your trade union membership, religious beliefs, political opinions, family medical history or genetic information (for example, if you apply for insurance through a third-party marketing partner that is a trade, religious or political organization).  In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud.  We may also obtain sensitive information if you voluntarily provide it to us (for example, if you express preferences regarding medical treatment based on your religious beliefs).
* **Telephone recordings**  
  Recordings of telephone calls to our representatives and call centers.
* **Information to investigate crime, including fraud and money laundering**  
  For example, insurers commonly share information about their previous dealings with policyholders and claimants for this purpose
* **Information enabling us to provide products and services**    
  Location and identification of property insured (for example, property address, vehicle license plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organization; and other insurance you hold.
* **Marketing preferences and customer feedback**  
  You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.
  1. **The recipients or categories of recipients to whom the personal information may be supplied**
* any regulatory authority
* comply with any regulation passed, or any legal process
* protect and defend AIG South Africa’s rights and property (intellectual property).
* protect public interest
* Brokers
* Group companies
* Third party service providers to uphold contractual obligations or service to Customers
  1. **Planned transborder flows of personal information**

Due to the global nature of our business, for the purposes set out above AIG South Africa may transfer Personal Information to parties located in other countries (including the United States and other countries that have a different data protection regime than is found in the country where you are based). For example, we may transfer Personal Information in order to process international travel insurance claims and provide emergency medical assistance services when you are abroad. We may transfer information internationally to our group companies, service providers, business partners and governmental or public authorities.

When making these transfers, aAIG South Africa will take steps to ensure that Personal Information is adequately protected and transferred in accordance with the requirements of data protection law.

* 1. **General description of Information Security Measures to be implemented by the responsible party to ensure the confidentiality, integrity and availability of the information**

AIG South Africa maintains, operates, and regularly tests a comprehensive, documented information security program designed to protect the confidentiality, integrity and availability of Personal Information. AIG South Africa’s information security program complies with applicable privacy and security laws and includes appropriate technical, administrative, physical, organizational and operational measures and controls to ensure a level of security appropriate to the information security risk. These security measures include encryption, limiting access to Personal Information, technical access controls such as password and multi-factor authentication protections and other controls to limit access to Personal Information such as the use of firewalls, the use of anti-virus software, recording access logs and maintaining written policies and procedures. AIG South Africa ensures that all personnel are trained as necessary in relation to our information security program.

1. **AVAILABILITY OF THE MANUAL**
   1. A copy of the Manual is available-
      1. on [www.aig.co.za](http://www.aig.co.za);
      2. Office of AIG South Africa for public inspection during normal business hours;
      3. to any person upon request and upon the payment of a reasonable prescribed fee as contemplated in Annexure B of the Regulations; and
      4. to the Information Regulator upon request.
   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.
2. **UPDATING OF THE MANUAL**

The Information Officer of AIG South Africa will on a regular basis update this manual.

***Issued by***

***Paul Donovan***

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Information Officer AIG South Africa

1. Section 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 reasonably possible for requesters of its records.*  [↑](#footnote-ref-1)
2. *Section 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 a 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.* [↑](#footnote-ref-2)
3. *Section 11(1) of PAIA- A requester must be given access to a record of a public body if that requester complies with all 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.* [↑](#footnote-ref-3)
4. *Section 50(1) of PAIA- A requester must be given access to any record of a private body if-*

   *that record is required for the exercise or protection of any rights;*

   *that person 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.* [↑](#footnote-ref-4)
5. *Section 14(1) of PAIA- The information officer of a public body must, in at least three official languages, make available a manual containing information listed in paragraph 5 above.* [↑](#footnote-ref-5)
6. *Section 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.* [↑](#footnote-ref-6)
7. *Section 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* [↑](#footnote-ref-7)
8. *Section 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* [↑](#footnote-ref-8)
9. *Section 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.* [↑](#footnote-ref-9)
10. *Section 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.* [↑](#footnote-ref-10)
11. *Section 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.”* [↑](#footnote-ref-11)