

Manual for: MJD Risk Insurance Brokers CC
Prepared in terms of the requirements of the
PROMOTION OF ACCESS TO INFORMATION ACT
No. 2 of 2000
(hereinafter referred to as the "Act")

1. Introduction

The Promotion of Access to Information Act gives effect to the constitutional right of access to any information held by the state and any information that is held by another person and that is required for the exercise or protection of any rights.

Specifically, section 51(1) of the Act provides that within six months after the commencement of this section (now the 31st December 2011) or within six months after coming into existence of the private body concerned, the head of a private body must compile a manual that must contain information regarding the subjects and categories of records held by such private bodies.

In this context, a "private body" is defined as any natural person who carries or has carried on any trade, business or profession, but only in such capacity or any partnership which carries or has carried on any trade, business or profession or any former or existing juristic person (e.g. any company, close corporation or business trust).

MJD Risk Insurance Brokers CC falls within the definition of a "private body" and this Manual has been compiled in accordance with the said provisions and to fulfil the requirements of the Act.

In terms of the Act, where a request for information is made to a body, there is an obligation to provide the information, except where the Act expressly provides that the information may not be released. In this context, Section 9 of the Act recognises that access to information can be limited. The limitation relates to circumstances where such release would pose a threat to the protection of privacy, commercial confidentiality, and the exercising of efficient governance.

Accordingly, this manual provides a reference to the records held by MJD Risk Insurance Brokers CC and the process that needs to be adopted to access such records.

All requests for access to information (other than information that is available to the public) must be addressed to the Head of the Business named in section 2 of this Manual.

2. Business and Contact Details

Name of Business:	MJD Risk Insurance Brokers CC
Head of Business:	Mr Melvin Hoods
Position:	Managing Member
Postal Address:	P O Box 75885, Lynnwood Ridge, Gauteng, 0040
Physical Address:	40 Juk Street, Wapadrand, Pretoria, Gauteng, 0050
Phone Number:	012 807 1228
Fax Number:	086 503 5110
Email Address:	info@mjdbrokers.com
Website:	www.mjdbrokers.com

3. Manual and Guidelines

Any enquires relating to this guide should be directed to the Chief Executive Officer of the South African Human Rights Commission, 2nd Floor, Braampark Forum 3, 33 Hoofd Street, Braamfontein. Telephone 011 877 3750 or Fax 011 403 0668.

Copies of the Guide are also available at the following places:

- The office of the Government Communications and Information Services;
- Library of Parliament, Cape Town;
- The South African Library, Cape Town;
- Natal Society Library, Pietermaritzburg;
- The State Library in Pretoria;
- City Library Services, Bloemfontein;
- The National Film, Video and Sound Archives, Pretoria;

Copies of the Guide are also available in all official languages at the following offices:

- All offices of public bodies;
- All Magistrates' Offices;
- All offices of the Department of Justice and Constitutional Development;
- All Post Offices;

The Guide is also available at all offices and on the website of the South African Human Rights Commission, www.sahrc.org.za.

4. Records available in terms of Section 52(2) of the Act

Not applicable.

5. Records that are held at the offices of the business

The following is a list of records that are held at the business's office:

Administration

- Correspondence
- Founding Documents
- Licences (categories)
- Minutes of Management Meetings
- Statutory Returns

Operations

- Brochures on Company Information
- Client and Customer Registry
- Contracts
- General Correspondence
- Marketing and Future Strategies
- Production Records
- Sales Records
- Suppliers' Registry

Finances

- Annual Financial Statements
- Asset Register
- Banking Records
- Budgets
- Contracts
- Financial Transactions
- General Correspondence
- Insurance Information
- Management Accounts
- Tax Records (company and employee)

Information Technology

- IT Policies and Procedures

Statutory Records:

At present these include records (if any) held in terms of:

- Close Corporations Act 69 of 1984
- Consumer Protection Act 68 of 2008
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Intelligence Centre Act 38 of 2001
- Financial Services Ombud Schemes Act 37 of 2004
- Short Term Insurance Act 53 of 1998
- Unemployment Insurance Act 63 of 2001
- Value Added Tax Act 89 of 1991

6. Information Request Procedure

- The requester must use the prescribed form to make the request for access to a record. A request form is available from our offices or at www.accesstoinfo.co.za
- The request must be made to the Head of Business named in Section 2 above. This request must be made to the address, fax number or electronic mail address of the business.
- The requester must provide sufficient detail on the request form to enable the Head of Business 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 should be used to inform the requester. If this is the case, please furnish the necessary particulars to be so informed.
- The requester must identify the right that is sought to be exercised or to be protected and must 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 submit proof of the capacity in which the requester is making the request to the satisfaction of Head of Business aforesaid.
- The prescribed request fee must be attached.

We will respond to your request within 30 days of receiving the request by indicating whether your request for access has been granted or denied.

Please note that the successful completion and submission of a request for access form does not automatically allow the requestor access to the requested record.

Access will be granted to a record only if the following criteria are fulfilled:

- The record is required for the exercise or protection of any right; and
- The requestor complies with the procedural requirements set out in the Act relating to a request; and
- Access to the record is not refused in terms of any ground for refusal as contemplated in Chapter 4 of Part 3 of the Act.

7. Denial of access

Access to any record may be refused under certain limited circumstances. These include:

- The protection of personal information from unreasonable disclosure concerning any natural person;
- The protection of commercial information held concerning any third party (for example trade secrets);
- The protection of financial, commercial, scientific or technical information that may harm the commercial or financial interests of any third party;
- Disclosures that would result in a breach of a duty of confidence owed to a third party;
- Disclosures that would jeopardize the safety or life of an individual;
- Disclosures that would prejudice or impair the security of property or means of transport;
- Disclosures that would prejudice or impair the protection of a person in accordance with a witness protection scheme;
- Disclosures that would prejudice or impair the protection of the safety of the public;
- Disclosures that are privileged from production in legal proceedings unless the privilege has been waived;
- Disclosures of details of any computer programme;
- Disclosures that will put MJD Risk Insurance Brokers CC at a disadvantage in contractual or other

- negotiations or prejudice it in commercial competition;
- Disclosures of any record containing any trade secrets, financial, commercial, scientific, or technical information that would harm the commercial or financial interests of MJD Risk Insurance Brokers CC
- Disclosures of any record containing information about research and development being carried out or about to be carried out by MJD Risk Insurance Brokers CC

If access to a record or any other relevant information is denied, our response will include:

- Adequate reasons for the refusal; and
- Notice that you may lodge an application with the court against the refusal and the procedure including details of the period for lodging the application.

8. Fees

The applicable fees are prescribed in terms of the Regulations promulgated under the Act.

There are two basic types of fees payable in terms of the Act.

Request Fee

The non-refundable request fee of R 50 (excluding VAT) is payable on submission of any request for access to any record. This does not apply if the request is for personal records of the requestor. No fee is payable in such circumstances.

Access Fee

The access fee is payable prior to being permitted access to the records in the required form. The applicable fees are prescribed in terms of Part III of Annexure A as identified in Government Notice Number 187, Regulation 11.

9. Manual Availability

This Manual is available at the offices of the South African Human Rights Commission. The Manual is also available at www.mjdbrokers.com

Copies may also be obtained from the Head of Business of MJD Risk Insurance Brokers CC In respect of hard copies, any transmission costs or postage will be for the account of the requester.