MULTISURE
CORPORATION

PAIA MANUAL

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

DATE OF COMPILATION: 18/02/2026
DATE OF REVISION: 18/02/2027

1. LIST OF ACRONYMS AND ABBREVIATIONS

1.1	**"IO"**	Information Officer
1.2	**"DIO"**	Deputy Information Officer;
1.3	**"Minister"**	Minister of Justice and Correctional Services;
1.4	**"PAIA"**	Promotion of Access to Information Act No. 2 of 2000 (as Amended);
1.5	**"POPIA"**	Protection of Personal Information Act No.4 of 2013;
1.6	**"Regulator"**	Information Regulator; and
1.7	**"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 THE:

3.1. INFORMATION OFFICER

Name:	Denton John Frank Goodford
Tel:	087 943 2502
Email:	denton@multisure.co.za
Fax number:	N/A

3.2. DEPUTY INFORMATION OFFICER

Name:	Andrea Kim Goodford
Tel:	087 943 2502
Email:	andrea@multisure.co.za
Fax Number:	N/A

3.3 Access to information general contacts

Email: admin@multisure.co.za

3.4 **National or Head Office**

Postal Address: Same as physical address

Physical Address: 94 17th Avenue, Walmer, Port Elizabeth, 6070

Telephone: 087 943 2502

Email: admin@multisure.co.za

Website: https://multisure.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) of PAIA[1] and section 56 of POPIA[2];

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 11[3]; and

4.3.3.2. access to a record of a private body contemplated in section 50[4];

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

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[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.*

[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.*

[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.*

[4] *Section 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.*

decision by the Regulator or a decision of the head of a private body;

4.3.7. the provisions of sections 14[5] and 51[6] requiring a public body and private body, respectively, to compile a manual, and how to obtain access to a manual;

4.3.8. the provisions of sections 15[7] and 52[8] 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 sections 22[9] and 54[10] regarding fees to be paid in relation to requests for access; and

4.3.10. the regulations made in terms of section 92[11].

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;

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[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 4 above.*

[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.*

[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*

[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*

[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.*

[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.*

[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."

4.5.2. from the website of the Regulator (https://www.justice.gov.za/inforeg/ or https://inforegulator.org.za.

4.6 A copy of the Guide is also available in the following two official languages, for public inspection during normal office hours-

4.6.1 English and Afrikaans

5. CATEGORIES OF RECORDS OF MULTISURE CORPORATION WHICH ARE AVAILABLE WITHOUT A PERSON HAVING TO REQUEST ACCESS

Multisure makes certain categories of records available without requiring a requester to complete Form 2. These records can be accessed on the Multisure website (www.multisure.co.za), or obtained by contacting the company telephonically or via email.

Category of records	**Types of the Record**	Available on Website	Available upon request
Website	Product Information	X	X
	Blogs	X	X
	Quotes	X	X
	Privacy Policy	X	X
	Terms & Conditions		X

6. DESCRIPTION OF THE RECORDS OF MULTISURE CORPORATION WHICH ARE AVAILABLE IN ACCORDANCE WITH ANY OTHER LEGISLATION

Multisure also retains records as required by legislation other than PAIA. The categories of records maintained in terms of such legislation include, but are not limited to:

Category of Records	**Applicable Legislation**
Corporate Governance	Companies Act 71 of 2008 Consumer Protection Act No 68 of 2008 Broad Based Black Economic Empowerment Act NO 53 of 2003 Trade Marks Act 194 of 1993 Electronic Communications Act No 36 of 2008
Finance & Accounting	Income Tax Act No 58 of 1962 Value Added Tax Act No 89 of 1991 IFRS
Human Resources	Unemployment Insurance Act No 63 of 2001 Employment Equity Act No 55 of 1998 Labour Relations Act 66 of 1995 Basic Conditions of Employment Act 75 of 1997 Pension Funds Act 24 of 1956 Compensation for Occupational Injuries and Diseases Act No 130 of 1993 Occupational Health and Safety Act No 85 of 1993 Skills Development Act No 97 of 1998 Skills Development Levies Act No 9 of 1999
Policyholder Information	Financial Advisory and Intermediary Services Act No 37 of 2002 Insurance Act 18 of 2017 Financial Intelligence Centre Act No 38 of 2001 Short-term Insurance Act No 53 of 1998 Protection of Personal Information Act 3 of 2013 Promotion of Access to Information Act 2 of 2000

	Prevention and Combating of Corrupt Activities Act No 12 of 2004

7. DESCRIPTION OF THE SUBJECTS ON WHICH THE BODY HOLDS RECORDS AND CATEGORIES OF RECORDS HELD ON EACH SUBJECT BY MULTISURE CORPORATION

Set out below is a list of the subjects in respect of which Multisure holds records, together with the relevant categories of such records.
The inclusion of these records in this section does not imply that access will automatically be granted upon submission of Form 2. Multisure may refuse a request for access in accordance with the grounds for refusal provided for in PAIA.

Subjects on which the body holds records	Categories of records
Strategic Documents, Plans, Proposals	- Annual Reports - Strategic Plan - Annual Performance Plan.
Human Resources	- HR policies and procedures - Advertised posts - Employees records - Training records - Personal information - Organogram
Other	- Company records (Insurance/Trademark/Statutory/Property/Secretarial) - Contracts / Agreements - Conflict of Interest Policy
Office visitors	- Personal information
Policyholders/clients	- Personal information - Agreements
Operations	- Sales scripts/calls - Master contracts

Subjects on which the body holds records	Categories of records
	- Client policy documents - Vehicle documents - Contracts / Agreements - SLA - Product or Service information
Complaints	- Complaints register - Ombudsman correspondence - Internal complaint investigations
Compliance & Risk	- Compliance monitoring reports - FICA records - Risk registers - Regulatory submissions - Regulatory disclosures
Finance	- Accounting records - Audited financial statements - Audit reports - Management accounts
Sales/Marketing	- Marketing material - Strategies - Details of advertising campaigns

8. PROCESSING OF PERSONAL INFORMATION

8.1 Purpose of Processing Personal Information

Multisure processes personal information in accordance with its privacy policy which is available on Multisure's website.

8.2 Description of the categories of Data Subjects and of the information or categories of information relating thereto

This section outlines the categories of data subjects whose personal information is processed by Multisure, as well as the types of personal information that may be processed.

The inclusion of any category of records in this section does not imply that such records will automatically be accessible under PAIA. Access may be refused where lawful grounds for refusal apply.

Categories of Data Subjects	Personal Information that may be processed
Customers / Clients	Name, address, registration numbers or identity numbers, employment status, bank details, contact details (numbers/email) and biometric verification
Service Providers	Names, FSP number, registration number, VAT numbers, address and bank details
Suppliers and contractors	Name, registration numbers, VAT numbers, address and banking details
Employees	Names/Surnames, Address, identity numbers, qualifications, gender, race, contact information, banking details and applicable records
Guests	Personal information Surveillance records

8.3 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
Identity number and names, for criminal checks and/or death status verification	South African Police Services
Qualifications, for qualification verifications	South African Qualifications Authority, Regulatory bodies
Credit and payment history, for credit information	Credit Bureaus
Name/Surname, Address, Identity numbers, employment statues and bank details, statutory reports, business returns and business information	Certain Regulatory and Industry Bodies
Name/Surname, Address, Identity numbers, employment statues and bank details	Third party service providers and contractors

8.4 Planned transborder flows of personal information

Personal information is stored on the server, back-up external drive and in client files in the office. Multisure may transfer personal information outside South Africa where service providers host data on cloud platforms. Such transfers are subject to appropriate safeguards in terms of POPIA.

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

Multisure implements appropriate, reasonable technical and organisational measures to protect personal information, including but not limited to:

- Access control and password protection
- Data encryption
- Anti-virus and anti-malware software
- Firewall protection
- Secure storage of physical files
- Staff confidentiality undertakings
- Regular data backups

9. AVAILABILITY OF THE MANUAL

9.1 A copy of the Manual is available-

9.1.1 On the Multisure website

9.1.2 Head office of Multisure Corporation for public inspection during normal business hours;

9.1.3 to the Information Regulator upon request.

9.2 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.

10. UPDATING OF THE MANUAL

The head of Multisure Corporation will on a regular basis update this manual.

Issued by

Denton John Frank Goodford
Information Officer