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1. INTRODUCTION

This information manual is in respect of 1Life Insurance Limited ("1Life"), Long-term insurer and is registered with registration number: 2005/027193/06.

This information manual provides an outline of the types of records held by 1Life and explains how one may submit requests for access to these records in terms of the Promotion of Access to Information Act, 2 of 2000.

The Act gives effect to everyone's constitutional right of 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 requestor's rights.

2. COMPANY CONTACT DETAILS

Name of body: 1Life Insurance Limited
Head: Managing Director
Contact person: Compliance Manager
Physical address: Auto & General Park
1 Telesure Lane
Riverglen
Dainfern
Postal address: P O Box 11250
Johannesburg
2000
Telephone: +27 860 999 954
Fax: +27 860 109 158
Email: compliance@1life.co.za
Web site:  http://www.1life.co.za

3. GUIDE IN TERMS OF SECTION 10 OF THE ACT

A Guide has been compiled in terms of Section 10 of PAIA by the Human Rights Commission. It contains information required by a person wishing to exercise any right, contemplated by PAIA. It is available in all of the official languages. It describes:

- What the objects of this Act are;
- The details of each private body (where possible);
- The process that needs to be followed in order to make a request;
- How to get copies of the Guide at no charge;
- How to get access to the manual of a private body; and
- All the remedies available in law to you.
The Guide is available for inspection, and can be obtained from:

Human Rights Commission:
Private Bag 2700, Houghton, 2041
33, Hoofd Street, Braampark
Forum 3,
2198,
Braamfontein
Johannesburg
Tel: +27 11 484-8300
Fax: +27 11 484-7146
Email: sahrccinfo@sahrc.org.za

In the Government Gazette:
On the website of the Human Rights Commission: www.sahrc.org.za

4. RECORDS AVAILABLE IN TERMS OF LEGISLATION OTHER THAN THE PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000.

Documents are held in accordance with statutory provisions that include those in the following Acts:

- Administration of Estates Act
- Arbitration Act
- Auditing Professions Act
- Collective Investments Schemes Control act 45 of 2002
- Companies Act 71 of 2008.
- Compensation for Occupational Injuries Diseases Act No. 130 of 1993.
- Copyright Act
- Electronic Communications and Telecommunications Act 36 of 2005
- Financial Advisory and Intermediary Services Act 37 of 2002
- Financial Institutions (Protection of Funds) Act
• Financial Intelligence Centre Act 38 of 2001
• Financial Services Board Act 1990
• Financial Services Ombud Schemes Act
• Friendly Societies Act
• Income Tax Act No. 58 of 1962
• Insolvency Act
• Labour Relations Act No. 66 of 1995
• Long-term Insurance Act 52 of 1998
• Medical Schemes Act 131 of 1998
• Occupation, Health and Safety Act 1993
• Pension Funds Act 24 of 1956
• Prevention of Organised Crime Act
• Promotion of Equality and Prevention of Unfair Discrimination Act
• Protection of Constitutional Democracy against Terrorist and related Activities Act
• Skills Development Act
• Skills Development Levies Act 1999
• South African Qualifications Authority Act
• The Constitution of the Republic of South Africa
• The Unemployment Insurance Act 63 of 2001
• The Value Added Tax Act 89 of 1991
• Trademarks Act
• Unemployment Insurance Act 63 of 2001

5. CATEGORIES OF RECORDS HELD BY 1Life

1Life maintains 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.
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<td>Company documentation</td>
<td>Constitutive documents including Memorandum and Articles, registers and books including share registers, minute books, internal resolutions, shareholders agreement, company forms, powers of attorney.</td>
</tr>
<tr>
<td>Taxation</td>
<td>Income tax returns and supporting documents, invoices and returns relating to value added tax, returns and supporting documents in respect of company tax and capital gains tax.</td>
</tr>
<tr>
<td>Intellectual property</td>
<td>Documents relating to trademarks, copyrights or designs held by the company together with any licences and licensing agreements.</td>
</tr>
<tr>
<td>Immovable property</td>
<td>Title deeds to properties owned, lease agreements for any lease property, mortgage bonds, liens, servitudes, accounts relating to rates and services, contracts and accounts relating to maintenance and repairs, building and rebuilding and security in respect of such properties.</td>
</tr>
<tr>
<td>Movable property</td>
<td>Contracts for the purchase of movable property and all accounting documents in that connection, documents proving ownership of such property including the registers of property owned, liens, notarial bonds, pledges, cessions and other security documents.</td>
</tr>
<tr>
<td>Banking details</td>
<td>All contracts between the company and its bankers, account details, bank statements, cheque books, paid cheques, applications for facilities and all documents relating to cession, pledge or securitisation of debts.</td>
</tr>
<tr>
<td>Section</td>
<td>Description</td>
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<tr>
<td>Other agreements</td>
<td>Security agreements, suretyships, sale agreements, agreements relating to any trading activities, agreements for the purchase of any item, agency agreements, management agreements, distribution agreements, standard conditions of business, joint venture agreements, administration agreements, consortium or partnership agreements, agreements relating to the sale of shares and members’ interests, agreements with suppliers and customers and any other agreements.</td>
</tr>
<tr>
<td>Permits etc.</td>
<td>All permits, licences, consents, approval, authorisations, applications and registrations required by the company to carry on its business.</td>
</tr>
<tr>
<td>Employment</td>
<td>All documents relating to the employment of employees including employment contracts, personal records, disciplinary proceeding records, arrangements with directors or employees, salary and wage records, records relating to any benefits, redundancy payment records, share incentive scheme, share options, bonus records and profit sharing arrangements.</td>
</tr>
<tr>
<td>Pensions and provident funds</td>
<td>The rules of any pensions or provident funds, documents relating to the interaction with such funds, payments made to such funds, benefits payable under such funds, communications in regard to the rules and any rule amendments or claims.</td>
</tr>
<tr>
<td>Financial information</td>
<td>All books, accounts and records of the company including books of account, invoices, receipts, credit notes, banking records (see above), vouchers, applications for payment, payment authorisation.</td>
</tr>
<tr>
<td><strong>Technical information</strong></td>
<td>All technical specifications, records, information, brochures, plans, diagrams, calculations and other documents relating to any machinery and equipment and or technical stock of the company and any research being carried out by the company.</td>
</tr>
<tr>
<td>--------------------------</td>
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</tr>
<tr>
<td><strong>Information relating to legal proceedings</strong></td>
<td>All summonses, pleadings and other documents in the possession of the company or its attorneys relating to any pending, current or past legal proceedings by or against the company.</td>
</tr>
<tr>
<td><strong>Environmental issues</strong></td>
<td>Environmental impact studies, environmental research, documents relating to use and disposal of water, documents relating to production processes and emissions, documents regarding waste management.</td>
</tr>
</tbody>
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6. **THE FOLLOWING INFORMATION IS NOT AVAILABLE SAVE IN THE SPECIAL CIRCUMSTANCES PROVIDED FOR IN THE ACT:**

6.1 Personal information which means:

6.1.1 information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the individual;

6.1.2 information relating to the education or the medical, criminal or employment history of the individual or information relating to financial transactions in which the individual has been involved;

6.1.3 any identifying number, symbol or other particular assigned to the individual;

6.1.4 the address, fingerprints or blood type of the individual;

6.1.5 the personal opinions, views or preferences of the individual, except where they are about another individual or about a proposal for a grant, an award or a prize to be made to another individual;
6.1.6 correspondence sent by the individual that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;

6.1.8 the views or opinions of another individual about the individual;

6.1.9 the views of opinions of another individual about a proposal for a grant, an award or a prize to be made to the individual, but excluding the name of the other individual where it appears with the views or opinions of the other individual; and

6.1.10 the name of the individual where it appears with other personal information relating to the individual or where the disclosure of the name itself would reveal information about the individual.

6.2 Trade secrets of a third party

6.3 Financial, commercial, scientific or technical information, other than trade secrets, of a third party, the disclosure of which would be likely to cause harm to the commercial or financial interests of that third party

6.4 Information supplied in confidence by a third party, the disclosure of which could reasonably be expected

6.4.1 to put that third party at a disadvantage in contractual or other negotiations;
6.4.2 to prejudice the third party in commercial competition.

6.5 Information the disclosure of which would constitute an action for breach of a duty of confidence owed to a third party in terms of an agreement.

6.6 Information if its disclosure could reasonably be expected to endanger the life or physical safety of an individual.

6.7 Information the disclosure of which would be likely to prejudice or impair:

6.7.1 the security of a building, structure or system, including but not limited to, a computer or communication system; a means of transport; or any other property;

6.7.2 methods, systems, plans or procedures for the protection of an individual in accordance with a witness protection scheme; the safety of the public or part of the public; or the security of the property contemplated in 6.7.1 above.

6.8 The record of a body if the record is privileged from production in legal proceedings unless the person entitled to the privilege has waived the privilege.

6.9 A record which:

6.9.1 contains trade secrets of the company;
6.9.2 contains financial, commercial, scientific or technical information of the company the disclosure of which would be likely to cause harm to the commercial or financial interests of the company;

6.9.3 contains information the disclosure of which could reasonably be expected to put the company at a disadvantage in contractual or other negotiations; or to prejudice the company in commercial competition;

6.9.4 is a computer programme defined in the Copyright Act 1978 owned by the private body except insofar as it is required to give access to the record to which access is granted in terms of this Act.

6.9.5 information the disclosure of which is likely to expose a third party for whom research is being or is to be carried out or the company itself or the person carrying out the research or the subject of the search, to serious disadvantage.

7. DETAIL ON HOW TO MAKE A REQUEST FOR ACCESS – SECTION 51(e)

The requester must complete Form C and submit this form together with a request fee, to the head of the private body. It is recommended that you read this manual first, before submitting any requests.

The form must be submitted to the head of the private body at his/ her address, fax number, or electronic mail address

The form must:

i) provide sufficient particulars to enable the head of the private body to identify the record/s requested and to identify the requester,

ii) indicate which form of access is required,

iii) specify a postal address or fax number of the requester in the Republic,

iv) identify the right that the requester is seeking to exercise or protect, and provide an explanation of why the requested record is required for the exercise or protection of that right,

v) if in addition to a written reply, the requester wishes to be informed of the decision on the request in any other manner, to state that manner and the necessary particulars to be informed in the other manner,

vi) if the request is made on behalf of another person, to submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the head of the private body.
8. AVAILABILITY OF THE MANUAL

This manual is available on www.1life.co.za or by requesting a copy by e-mail from the contact details as provided in paragraph 2 above. Copies of the Manual may be obtained, subject to the prescribed fees, from this office. This manual does not include the fee structures in respect of private Body. The fee structure can be obtained from SAHRC website as follows, http://www.sahrc.org.za.

As Company Secretary of Telesure Investment Holdings (Pty) Ltd, I,

R.J Pretorius

hereby confirm the adoption of this manual.
Annexure 1

REQUEST FOR ACCESS TO RECORDS OF PRIVATE BODY

This annexure must accompany the cover letter addressed to the Compliance Manager

A. Particulars of 1Life

Auto & General Park
1 Telesure Lane
Riverglen
Dainfern
Telephone: +27 860 999 954
Fax: +27 860 109 158
Email: compliance@1life.co.za
Web site: http://www.1life.co.za

B. Particulars of person requesting access to the record

(a) The particulars of the person who requests access to the record must be given below.

(b) The address and/or fax number in the Republic to which the information is to be sent must be given.

(c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname: _______________________________________________________

Identity number: ______________________________________________________________

Postal Address: ________________________________________________________________

Fax Number: _________________________________________________________________

Telephone Number: ___________________________________________________________

Email Address: _______________________________________________________________

Capacity in which the request is made, when made on behalf of another person:

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________