



Access to Information Manual (PAIA Manual)

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000) and aligned with the Protection of Personal Information Act, 2013 (Act No. 4 of 2013)

Ami Underwriting Managers (Pty) Ltd

Registration Number: 2021/756367/07

FSP Number: 52315

Effective Date: 15 May 2025

Approved by: Zaida Mia, Information Officer

1. Introduction

This manual is published in terms of Section 51 of the Promotion of Access to Information Act (“PAIA”) and read with the Protection of Personal Information Act (“POPIA”). It enables requesters to understand their rights, how to access information held by Ami Underwriting Managers (Pty) Ltd (“Ami”), and the procedure to follow when making requests.

PAIA gives effect to Section 32 of the Constitution of South Africa, which provides that everyone has the right of access to:

- Any information held by the state
- Any information held by another person that is required for the exercise or protection of any rights

POPIA ensures the right to privacy and outlines the responsibilities of responsible parties in handling personal information.

2. Company Contact Details

Designation	Contact
Information Officer	Zaida Mia
Address	23 High Street, Durbanville, 7551
Postal	PO Box 2662, Durbanville, 7550
Telephone	087 700 9695
Email	zaida@ami.co.za
Website	www.ami.co.za

3. Guide on PAIA and POPIA (Section 10 Guide)

The Information Regulator has published a comprehensive guide on PAIA and POPIA, available in all official languages. This guide outlines:

- The rights provided under PAIA and POPIA
- Step-by-step procedures for submitting a request
- Remedies and recourse options available

Access the Guide here: <https://inforegulator.org.za>



4. Records Automatically Available

These records may be accessed without formal request:

- Content on Ami's public website: www.ami.co.za
- Ami's FSCA profile and product approvals
- Public policy disclosures and marketing brochures

5. Records Available on Request

Records may be requested in the following categories:

A. Corporate

- Memorandum of Incorporation
- Resolutions, share register, minutes

B. Human Resources

- Contracts, payroll, employment equity, disciplinary records

C. Financial and Tax

- Audited statements, VAT, PAYE, SARS filings

D. Insurance & Operations

- Binder agreements
- Product development documentation
- Underwriting guidelines and claim procedures

E. Personal Information Categories

Clients: Identity details, contact data, banking information

Providers: Registration, VAT, and financial data

Staff: Demographics, academic history, employment status

Purpose of Processing Personal Information: Ami processes personal information for underwriting, policy administration, claims handling, compliance with legal and regulatory obligations, risk assessment, premium collection, service provider appointment, and internal governance.

D. Records Available in Terms of Other Legislation

Records are available in terms of the following legislation, to the extent applicable:

- Companies Act, 2008
- Financial Advisory and Intermediary Services Act, 2002
- Financial Sector Regulation Act, 2017
- Insurance Act, 2017
- Basic Conditions of Employment Act, 1997

6. Restrictions on Access

Requests may be refused for:

- Third-party personal information
- Legally privileged documents
- Confidential commercial or financial data
- Security-sensitive information



- Intellectual property and trade secrets

All refusals will be substantiated under PAIA Sections 62–70.

7. How to Request Access

Submit **Form 2 (Request for Access)** from infoeregulator.org.za. Your request must:

- Describe the information requested
- Identify the right being protected or exercised
- Include proof of identity and contact details
- Be submitted to **zaida@ami.co.za**

8. Fees

Fees may include:

- **Request fee** (R140) for non-personal requests
- **Access fee** calculated per page or medium
- **Deposit** (up to one-third) for voluminous requests

You will be notified if fees apply before processing begins.

9. Remedies for Refusal

You may:

- **Complain to the Information Regulator** at complaints.IR@justice.gov.za
- **Apply to the High Court** within 180 days of a refusal for judicial review

10. Information Security

Ami employs the following protections:

- Antivirus and endpoint security
- Encrypted communication and data backups
- Access controls and internal privacy governance

11. Transborder Information Flows

Ami does not currently transfer personal information outside of South Africa. Future cross-border transfers, if any, will comply with Section 72 of POPIA.

12. Availability of Manual

The manual is:

- Published on www.ami.co.za
- Available at Ami's registered office during business hours
- Accessible to any person upon request at a reasonable fee, and furnished to the Information Regulator upon request.

13. Approval

This manual has been adopted and signed by:



Zaida Mia (COO)
Information Officer
Date: 15 May 2025

Ami Underwriting Managers (Pty) Ltd. Ami is an underwriting agency for Lombard Insurance Co, dedicated to providing bespoke insurance products in the personal lines space to our chosen market segments, namely affluent and the high net-worth, wealth market.

www.ami.co.za