

bettercover

short term brokers and administrators

Registration Number: 1998/02/184423

Bettercover CC

MANUAL

in terms of

Section 51 of

The Promotion of Access to Information Act

2/2000

(the "ACT")

DATE OF COMPILATION: 23/06/2021

DATE OF REVISION: 09/06/2026

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1. INTRODUCTION

Bettercover is a licensed Financial Service Provider and has been in the Short-term industry for the past 20 years. Bettercover specialize in short-term insurance for both Commercial and personal lines. Bettercover is authorized under license #7081

2. COMPANY CONTACT DETAILS (Section 51 (1) (a))

Persons designated/duly authorised persons:

Directors: Mr. JW Rogers

Mrs. S Horn

Office Manager/information officer: Ms. S Horn

Postal Address: P.O. Box 6329

Street Address: Stand 1464, 5 Park Rd, La Como Lifestyle Estate, Parkhaven X8, Boksburg
1459.

Telephone Number: 010 880 2732

Email: admin@bettercover.co.za

Website: <https://bettercovercc.business.site/>

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3. THE ACT (Section 51(1) (b))

- 3.1** The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- 3.2** Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.
- 3.3** Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC. The contact details of the Commission are:

Postal Address: Private Bag 2700, Houghton, 2041
Telephone Number: +27-11-877 3600
Fax Number: +27-11-403 0625
Website: www.sahrc.org.za

4. APPLICABLE LEGISLATION (Section 51 (1) (c)).

No	Ref	Act
1	No 61 of 1973	Companies Act
4	No 95 of 1967	Income Tax Act
5	No 66 of 1995	Labour Relations Act
6	No 89 of 1991	Value Added Tax Act
7	No 37 of 2002	Financial Advisory and Intermediary Services Act
8	No 75 of 1997	Basic Conditions of Employment Act
9	No 69 of 1984	Close Corporations Act
11	No 2 of 2000	Promotion of Access of Information Act
12	No 30 of 1996	Unemployment Insurance Act

5. Schedule of Records

<u>Records</u>	<u>Subject</u>	<u>Availability</u>
Public Affairs	<ul style="list-style-type: none">• Public Product Information• Public Corporate Records• Media Releases	Freely available on web site https://bettercovercc.business.site/ & Facebook page https://www.facebook.com/bettercoverbrokers/
Financial	<ul style="list-style-type: none">• Financial Statements• Financial and Tax Records (Company & Employees)• Asset Register• Management Accounts	Baillie, Koseff & Grobler Incorporated - Request in terms of PAIA. Not available.
Marketing	<ul style="list-style-type: none">• Market Information• Public Customer Information:<ul style="list-style-type: none">◦ Product Brochures◦ Owner Manuals• Performance Records• Product Sales Records• Marketing Strategies• Customer Database	Limited Information available on web site. (see above) Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA Request in terms of PAIA

6. FORM OF REQUEST (Section 51 (1) (e))

To facilitate the processing of your request, kindly:

6.1 Use the prescribed form, available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

6.2 Address your request to the Head of the Company.

6.3 Provide sufficient details to enable the COMPANY to identify:

- (a) The record(s) requested;
- (b) The requester (and if an agent is lodging the request, proof of capacity);
- (c) The form of access required;
- (d) (i) The postal address or fax number of the requester in the Republic;
(ii) If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
- (e) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

7. PRESCRIBED FEES (Section 51 (1) (f)) Annexure B & C

The following applies to requests (other than personal requests):

- 7.1** A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;
- 7.2** If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 7.3** A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 7.4** Records may be withheld until the fees have been paid.
- 7.5** The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.

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- Submission to the SAHRC is free and the SAHRC does not charge any fees for advise or administration however all cost to lodge manuals is at the relevant private entities own cost e.g. registered mail etc.
- Manuals are subject to review and comment with the possibility of manuals being rejected on the basis of not meeting the minimum requirements and the SAHRC is not liable for the amendment costs if any and resubmission if any of any manuals.