



Howdie Insurance Administrators Manual in terms of The Promotion of Access to Information Act 2 of 2000 (PAIA).

1 September 2025

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1. INTRODUCTION

We are an Insurance Administrator. We operate within the financial services industry in South Africa and are registered with the Financial Sector Conduct Authority.

We deal with authorised financial services providers (FSPs), being insurance intermediaries and administrators, underwriting managers, and insurance companies.

Our primary role is to administer the insurance requirements of insurance intermediaries, administrators and insurers and to provide the ongoing services required of a financial service provider within the financial sector.

We shall use our reasonable best efforts to provide services in a commercially reasonable manner and with the care, diligence and skill that a prudent financial service provider would possess and exercise.

The purpose of this Manual is to tell you what type of information we have, and where applicable help you to access our information and any other information that we have.

2. OUR DETAILS

Registered Company Name:	Howdie Insurance Administrators (Pty) Ltd
Registration Number:	2006/007917/07
Date of Incorporation:	15/03/2006
FSP Number:	42879
Business Address:	46A Arbroath Road Bedfordview 2007
Postal Address:	P O Box 2756 Bedfordview 2008
Telephone:	087 004 9393
Website:	www.howdie.co.za
Directors:	Alan Ralph Johnston (Managing Director) Andrew Mark Roos

We have appointed one information officer for our company.

Information Officer	Mr Brian John Snyman
Business and Postal Address	Same as above
Contact details	brians@insurancezone.co.za Telephone: 087 004 9393

We have appointed one deputy information officer for our company.

Deputy Information Officer	Mrs Rowena Taylor
Business and Postal Address	Same as above



Contact details	rowenat@insurancezone.co.za Telephone: 087 004 9393
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3. THE ACT

- 3.1 Some key objectives of the Promotion of Access to Information Act (PAIA) are to promote transparency, accountability and effective governance of all public and private bodies.
- 3.2 The Information Regulator is responsible for the regulatory mandate functions relating to PAIA.
- 3.3 PAIA grants a requester access to records of our company, 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.
- 3.4 Requests in terms of PAIA shall be made in accordance with the prescribed procedures, at the rates provided. The forms and charges are dealt with in paragraphs 6 and 7.
- 3.5 Requesters are referred to the 'Guide' compiled by the Information Regulator, which are available, in a range of official languages and contains information for the purposes of exercising constitutional rights.

Please contact the Information Regulator or visit their website for more information on how you can get access to information under PAIA, and to access the Guide.

The contact details of the Information Regulator are:

Postal address: P.O Box 3153, Braamfontein, Johannesburg, 2017
Physical address: Woodmead North Office Park 54 Maxwell Drive Woodmead 2191
Phone number: 010 023 5200
Website: www.inforegulator.org.za
E-Mail address: enquiries@inforegulator.org.za (general enquiries)

The Guide can also be made available upon request, in writing, to our information officer.

4. APPLICABLE LEGISLATION

The records we hold for the purposes of PAIA are in terms of various laws; the main laws are as follows, although not limited to:

Ref	Act
No 75 of 1997	Basic Conditions of Employment Act
No 53 of 2003	B-BBEE Act
No 55 of 1998	Employment Equity Act
No 130 of 1993	Compensation for Occupational Injuries and Disease Act
No 66 of 1995	Labour Relations Act
No 85 of 1993	Occupational Health and Safety Act
No 30 of 1996	Unemployment Insurance Act



No 68 of 2008	Consumer Protection Act
No 61 of 1973	Companies Act
No 25 of 2002	Electronic Communications and Transactions Act
No 37 of 2002	Financial Advisory and Intermediary Services Act
No 121 of 1998	Prevention of Organised Crime Act
No 38 of 2001	Financial Intelligence Centre Act
No 12 of 2004	Prevention & Combating of Corrupt Activities
No 33 of 2004	Prevention of Constitutional Democracy Against Terrorist & Related Activities
No 2 of 2000	Promotion of Access of Information Act
No 4 of 2013	Protection of Personal Information Act
No 89 of 1991	Value Added Tax Act
No 19 of 2020	Cybercrimes Act

5. ACCESS TO RECORDS AND AVAILABILITY

We hold the following subjects and categories of records.

Please be advised that, as specified below, not all records are automatically available. The method of requesting information is detailed further on in this Manual.

Records	Subject	Availability
Public Affairs	Information on our services Product Information Partner Information Legal Documents	Freely available on our website at www.howdie.co.za
Company and Business:	Financial statements Financial and tax records (Company & Employees) Banking details and records Asset register Share register Management accounts Finance agreements Rental agreements Insurance arrangements Minutes of board of directors' meetings Records relating to the appointment of directors, auditor, secretary, etc. Operational records and internal correspondence Standard operating procedures and company policies	Not automatically available. We are a Proprietary Limited (Pty Ltd) – and we are not required to disclose this information or make it freely available
	Documents of incorporation Directors' names	Available from CIPC (Companies and Intellectual Property Commission)



Personnel	Records relating to current and previous staff Representatives and key individuals of the FSPs: full names, residential address, personal contact details, race, gender, disability status, education, ID / passport numbers, individual Fit and Proper reviews, employment history, disciplinary / debarment actions. Contractual agreements with service providers and consultants	Not automatically available
Client information	Details about our clients, their contact information, their personnel, and our services and communications to them	Not automatically available

Description of the categories of data subjects (the individual to which the information relates) and of the information or categories of information relating thereto, in terms of the information we process:

Categories of Data Subjects	Personal Information that may be processed includes
Service providers and consultants	Names, registration number, vat numbers, address, trade secrets and bank details.
Employees	Name, address, phone and personal e-mail contact, qualifications, salary, bank details, gender, race, religion, next of kin, medical details, and disciplinary matters.
Directors and shareholders	Same as 'Employees'
Our clients	Business information of the company, including name, address, registration numbers or identity numbers, bank details. General identification, contact information, financial information, bank account details, medical conditions, health status, vehicle identification, travel plans, prior loss history. Risk profiles, Asset registers. Criminal and civil litigation history. Telephone recordings, information to investigate crime, fraud and money laundering. Third party service provider details. Details of customer / policyholder complaints.



Our purposes for processing personal information, who we share information with, any trans-border flows of such information, as well as our information security measures are detailed within our Privacy statement, which is available on our website.

6. HOW TO REQUEST ACCESS TO RECORDS

To facilitate the processing of your request, kindly:

- 6.1 Use the prescribed form, available on the website of the Information Regulator at www.inforegulator.org.za under the section 'PAIA / Forms'.
 - Form 02: Request for Access to Record [Regulation 7]
- 6.2 Address your request to our Information Officer.
- 6.3 Provide sufficient details to enable us to identify:
 - (a) The record(s) being 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, email 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.

All requests will be carefully considered in terms of PAIA. Our Information Officer will notify you in writing as to whether your request for access has been approved or denied. You will receive such notification within 30 days after we have received the fully completed request form.

Please note that in certain cases, we may refuse you access to the requested record/s in order to protect others. This can include the following instances where we have a duty to:

- Protect the privacy of a third party
- Protect confidential information in terms of an agreement
- Protect the privacy and safety of a person or a juristic person
- Protect information in legal proceedings

You will however be notified of the reasons in writing should we refuse to provide the requested record/s to you.

If your request for access is denied or we do not handle your request in an acceptable manner, and after allowing us the opportunity to respond to and attempt to resolve the issue, you are still dissatisfied, you may lodge a complaint with the Information Regulator by completing a Complaint Form and submitting it to PAIAComplaints@inforegulator.org.za, or you can complete the online complaint form available at www.inforegulator.org.za

The Complaint Form is available on the website of the Information Regulator at www.inforegulator.org.za under the section 'PAIA / Forms'.



7. PRESCRIBED FEES

You will be required to pay a fee to us, as stipulated by law, before your request is considered or the records that you have requested are made available to you. Records may be withheld until the applicable fee/s have been paid.

You may have to pay a further access fee for any time that has exceeded the prescribed hours to search and prepare the requested record/s.

The prescribed fees are set out in Annexure B of the *Regulations relating to the Promotion of Access to Information, 2021*, as issued by the Information Regulator.

A copy of the *Regulations* can be made available upon request to our Information Officer.

Please refer to 'Form 03: Outcome of request and of fees payable [Regulation 8]' which is available on the website of the Information Regulator at www.inforegulator.org.za under the section 'PAIA / Forms'.

8. AVAILABILITY OF OUR MANUAL

Our Manual, in English, is available on our website, and at our company office.

9. UPDATES TO OUR MANUAL

We may update this Manual at any time and without notice to you whenever we make material changes to the current information, by publishing an updated version on our website, and from the stated revision date our amended Manual will then be applicable.