



Sasria SOC Ltd
IMANUWALI YE-PAIA

**(Inombolo yokubhaliswa:
1979/000287/30)**

Ishicilelwe ngokuvumelana

neSigaba 14 soMthetho Wokukhuthaza Ukutholakala
Kolwazi wesi-2 ka-2000 (i-“PAIA”)

ILUNGelo LOKUKOPISHA LIGODLIWE

Le dokhumenti uqukethe ulwazi olunomnikazi futhi wonke amalungelo okuqukethwe agodliwe. Ulwazi oluqukethwe yile dokhumenti akufanele lukopishwe, ludalulwe noma lusetshenziswe nganoma iyiphi indlela ngaphandle kwemvume ebhaliwe etholwe kusengaphambili ye-SASRIA SOC Ltd (i-“SASRIA” noma “inkampani”). Noma ikuphi ukushicilelwa noma ukudalulwa okungagunyaziwe kolwazi oluqukethwe yile dokhumenti kuzoba ukwephulwa kwamalungelo empahla eqanjiwe nokwephulwa kwelungelo lokukopisha futhi kuzokwenza lowo muntu abe necala ngaphansi komthetho wobugebengu. Lokho kwephulwa komthetho kungaholela ekukhokheni amadameshe ku-SASRIA futhi kwenze lowo muntu abe necala ngaphansi komthetho wobugebengu.

Nakuba kuye kwacophelelwa ukuze kuqinisekise ukunemba kolwazi oluqukethwe yile dokhumenti, i-SASRIA ayamukeli isibopho nganoma isiphi isenzo, ukweqiwa kolwazi, ukulahlekelwa, umonakalo noma imiphumela edalwe ukuncika kwanoma imuphi umuntu kulokho okuqukethwe.

UKUPHATHWA KWEDOKHUMENTI

Usuku	Uhlelo	Incazelo	Umlobi
1 uNdasa 2021	1.0	Idrafti Yokuqala	U-Wayne Beelders we-RAiN Chartered Accountants
11 uNdasa 2021	1.1	Idrafti Yesibili	U-Wayne Beelders we-RAiN Chartered Accountants
4 uMbaso 2023	1.2	Idrafti Yesithathu	Sasria SOC Ltd
31 uNhlaba 2023	1.3	Idrafti Yesine	WWISE
05 uNtulikazi 2023	2.0	Ewujuqu	WWISE
07 uMandulo 2023	2.1	Idrafti	Sasria SOC Ltd
14 uMandulo 2023	3.0	Ewujuqu	Sasria SOC Ltd
11 uLwezi 2024	4.0	Ewejuqu	Sasria SOC Ltd
13 uNhlolanja 2026	6.0	Ewejuqu	Sasria SOC Ltd

OKUQUKETHWE

Isingeniso	3
1. Uhlu Lwezinqamuleli Nezifushaniso	4
1.1. Izifushaniso	4
1.2. Amatemu Nezincazelo Eziwusizo	4
2. Inhloso YeManuwali Ye-PAIA	6
3. Ukusungulwa Kwe-Sasria	7
3.1. Izibopho/Imigomo	7
4. Uhlaka Lwe-Sasria	7
4.1. Uhlaka	8
4.2. Imisebenzi	8
5. Imininingwane Eyinhloko Yokuxhumana Ukuthola Ulwazi Lwe-Sasria	9
5.1 ISikhulu Solwazi:	9
5.2. Uhlu LwamaPhini ESikhulu Solwazi:	9
6. Incazelo Yazo Zonke Izisombululo Ezitholakalayo Ngokuvumelana Nomthetho Noma Ukwehluleka Ukuthatha Isinyathelo Kwe-Sasria	10
a) Inqubo Yezikhalazo Yangaphakathi	10
b) Ukuya kuMlawuli Wolwazi noma esinye Isigungu Somthetho	11
c) Ukuya kunoma iyiphi iNkantolo enegunya ukuze uthole usizo olufanele	11
7. Umhlahlandlela womlawuli ngokwesigaba 10 somthetho	11
8. Amarekhodi Agcinwe Yi-Sasria	12
9. Izigaba Zamarekhodi e-Sasria atholakala ngaphandle kokuba umuntu acele ukuwathola.	19
a). Ulwazi Olutholakala Ngokuzenzekelayo	19
10. Izinsizakalo Ezitholakalela Amalungu Omphakathi Ezivela Ku-Sasria Nendlela Yokufinyelela Lezo Zinsizakalo	20
10.1. Mayelana ne-Sasria	20
10.2. Ibhizinisi Lethu	21
11. Iqhaza Lomphakathi Ekwakhiweni Kwenqubomgomo Noma Ukusetshenziswa Kwegunya Noma Ukwenziwa Kwemisebenzi Ye-Sasria	21
11.1. Ukudluliselwa Kolwazi Kubabambiqhaza Bethu	21
11.2. Ukusebenzisana ne-South African Insurance Association (SAIA)	22
12. Ukucubungula Ulwazi Lomuntu Siqu	23
12.1. Ukuvikelwa Kolwazi Lomuntu Siqu Olucutshungulwa Yi-Sasria	23
13. Ukutholakala KweManuwali	25
14. Ukushintshwa KweManuwali	25
15. Ukugqugquzelwa Kwesicelo Sokuthola Ulwazi	25
16. Inhloso Yethu	26
17. Inqubomgomo Ephathelene Nobumfihlo Nokutholakala Kolwazi	26

18. Abamukeli Bolwazi Lomuntu Siqu	21
19. Ukusatshalaliswa Kolwazi Olusemthethweni	27
20. Ulwazi Olutholakalayo Ngokweminye Imithetho	27
21. Izinqubo Zokucela	29
22. Inqubo Yesicelo Ye-PAIA Yangaphakathi	31
23. Isicelo Esivela Ezigungwini Zomphakathi	32
24. Ulwazi Noma Amarekhodi Angatholakali	33
25. Izizathu Zokwenqaba Ukutholakala Kwamarekhodi	33
26. Ukuvuma Inqubomgomo Kwabasebenzi	35
27. Abasayinayo	35

Isingeniso

UMthetho Ukukhuthazwa Kokutholakala Kolwazi No. 2 ka-2000 (kusukela lapha ozobizwa ngokuthi i-“PAIA”) uqinisekisa ilungelo lokutholakala kolwazi njengoba lihlinzekwa eSigabeni 32 soMthetho-sisekelo, kanye nemi-khawulo efanele, ehlanganisa, kodwa engagcini nje, ngemikhawulo ehloselwe ukuvikela ngokufanele ubumfihlo, ubumfihlo bezentengiso, nokuphatha okufanele, okusebenzayo, nokuphumelelayo.

Isigaba 9 se-PAIA siyaqaphela ukuthi ilungelo lokutholakala kolwazi lingaphansi kwemikhawulo ethile efanele ehloselwe, phakathi kokunye:

- ukuvikelwa kobumfihlo okufanele;
- ubumfihlo bezentengiso;
- ukuphatha okufanele, okusebenzayo, nokuphumelelayo.

Isigaba 14(1) se-PAIA sithi iSikhulu Solwazi sesigungu somphakathi kufanele sihlanganise imanuwali okunge-nani ngezilimi ezintathu ezisemthethweni equkethe ulwazi lwaleso sigungu somphakathi ukuze ifundwe umpha-kathi. Uma kwenzeka le manuwali ihunyushelwa kunoma iluphi olunye ulimi futhi kukhona ukungqubuzana phakathi kohlelo lwesiNgisi nezinye izilimi, umbhalo wolimi lwesiNgisi lwale manuwali yiwona ozosebenza.

Inhloso ye-PAIA ukukhuthaza usiko lokungafihli lutho nokuziphendulela emikhakheni kahulumeni nezimele ngo-kunikeza noma imuphi umuntu ilungelo lokuthola ulwazi olumsiza ukuba asebenzise futhi avikele wonke ama-lungelo akhe ngokwezinga eliphelele elifunekayo.

Inhloso yoMthetho Wokuvikelwa Kolwazi Lomuntu Siqu No. 4 ka-2013 (kusukela lapha ozobizwa ngokuthi i-“POPI”) iwukuqinisekisa ukuthi iSigaba 14 soMthetho-sisekelo siyasebenza, okuyilungelo loMtheth-sisekelo lo-bumfihlo ngokuvikela ulwazi lomuntu siqu nokulawula ukukhishwa nokucutshungulwa kolwazi lomuntu siqu.

I-POPI inika abanikazi bolwazi ilungelo lokucela, ngendlela egunyaziwe, ukuthi isikhungo esiphethe silungise noma sisule ulwazi lomuntu siqu mayelana nomnikazi wolwazi esiluphethe noma esilulawulayo, olunganembile, olungadingeki, olweqisayo, olungaphelele, oludukisayo, noma olutholwe ngendlela engemthetho; noma ukusha-balalisa noma ukusula irekhodi lolwazi lomuntu siqu mayelana nomnikazi wolwazi leso sikhungo esiphethe esi-ngasenalo igunya lokulugcina kanye/noma ukucela ukuba kulungiswe noma kusulwe noma iluphi ulwazi lomuntu siqu esilugcinile okungenzeka alunembile, luyadukisa, noma luphelelwe yisikhathi.

1. Uhlu Lwezingamuleli Nezifushaniso

1.1. Isifushaniso

Izifushaniso ezilandelayo ziyatholakala futhi zisetshenziswa ngokuvamile kule

Manuwali:

I-DIO:	IPhini LeSikhulu Solwazi
I-IO:	ISikhulu Solwazi
I-PAIA	UMthetho Wokukhuthaza Ukutholakala Kolwazi No. 2 ka-2000
I-POPI:	UMthetho Wokuvikelwa Kolwazi Lomuntu Siqu No. 4 ka-2013
I-IR:	Umlawuli Wolwazi
I-SASRIA:	I-South African Special Risks Insurance Association
I-CEO:	Umphathi Omkhulu
I-PFMA:	Umthetho Wezezimali Zikahulumeni No. 1 ka-1999 ochitshiyelwe
Umlawuli:	Umlawuli Wolwazi

1.2. Amatemu Nezincazelo Eziwusizo

Izinkokhelo zokutholakala: Lena yinkokhelo ekhokhwa umfakisicelo eya esigungwini sikahulumeni noma esizimele afuna kuso ulwazi ukuze ahlangebezane nezindleko zokuthola nokukopisha amarekhodi.

UMthetho: UMthetho Wokukhuthaza Ukutholakala Kolwazi No. 2 ka-2000. Obizwa ngokuthi i-“PAIA” kule Manuwali.

Ikhasimende: Noma imuphi umuntu ongokoqobo noma onegunya owamukela noma othola izinsizakalo ze-Sasria.

Umnikazi Wolwazi: Umuntu ulwazi lomuntu siqu oluphathele naye.

Ifomu 02: Leli fomu lisetshenziselwa ukucela ukuthola ulwazi olugcinwe yisigungu sikahulumeni.

Ifomu 03: Leli fomu lisetshenziselwa Umphumela Wesicelo Nezinhlawulo Ezikhokhwayo.

Ifomu 04: Leli fomu lisetshenziselwa isikhalazo sangaphakathi.

Umlahlandlela: Kushiwo lo Mlahlandlela we-PAIA ohlanganiswe futhi washicilelwa u-IR ukuze asize abantu basebenzise futhi baqonde i-PAIA, njengoba kushiwo eSigabeni 10 se-PAIA.

Isikhulu Solwazi nePhini Lesikhulu Solwazi

Isikhulu Sezolwazi (ngezinye izikhathi esibizwa ngokuthi i-“IO”) umuntu ogunyazwe ukuba asingathe izicelo ze-PAIA. Esigungwini somphakathi, lona umuntu osebenza njengekhanda lomzimba. Iphini LeSikhulu Solwazi (ngezinye izikhathi esibizwa ngokuthi i-“DIO”) umuntu oqokwe yiSikhulu Solwazi sesigungu

somphakathi ukuze asize umfakisicelo ngesicelo solwazi.

- Umuntu ongokomthetho:** Inkampani noma isigungu esiqashelwa ngokomthetho njengomnyango noma 'umuntu' onamalungelo nemisebenzi ethile.
- Ungqongqoshe:** Uma kukhulunywa ngoNgqongqoshe kushiwo uNgqongqoshe Wezobulungiswa Nezinkonzo Zokuqondisa Izigwegwe.
- Umuntu ongokwemvelo:** Umuntu ongokoqobo, ngokungefani nomuntu ongokomthetho njengenkampani.
- Izilimi ezisemthethweni zaseNingizimu Afrika:** IsiNgisi, isiBhunu, isiNdebele, isiXhosa, isiZulu, isiPedi, isiSuthu, isiTswana, isiSwati, isiVenda nesiTsonga.
- Ulwazi Lomuntu Siqu:** Ulwazi oluphathelele nomuntu ongagagulwa, oluhlanganisa, kodwa olungacini nje, ngolwazi oluphathelele nohlanga, ubulili, ukukhulelwa, isimo somshado, umsuka wobuzwe, wobuhlanga noma wezenhlalo, ibala, ukuncamela kwezocansi, ubudala, impilo yomzimba noma yengqondo, inhlalakahle, ukukhubazeka, inkolo, unembeza, izinkolelo, usizo, ulimi nokuzalwa komuntu njengoba kuchazwe ku-PAIA isigaba 1.
- Izisebenzi:** Noma imuphi umuntu osebenzela ohlinzeka ngezinkonzo egameni le-Sasria futhi othola noma onelungelo lokuthola umholo nanoma imuphi omunye umuntu osiza ekwenzeni noma ekuqhubeni ibhizinisi le-Sasria, okuhlanganisa, kodwa okungacini nje, ngabaqondisi (abalawulayo nabangalawuli), zonke izisebenzi zesikhathi esigcwele, zesikhashana, nezibambe amatoho kanye nezisebenzi zezinkontileka.
- Isigungu Esizimele:** Lona umuntu ongokwemvelo noma ongokomthetho noma uzakwethu oneqhaza noma obe neqhaza kunoma iluphi uhwebo, ibhizinisi, noma umsebenzi kuleso sikhundla.
- Ukucubungula:** Noma imuphi umsebenzi nanoma iluphi iqoqo lemisebenzi, eyenziwa ngomshini, ephathelene nolwazi lomuntu siqu, kubandakanye ukuqongelela, ukwamukela, ukuqopha, ukuhlela, ukuhlanganisa, ukugcina, ukubuyekeza noma ukulungisa, ukuthola, ukushintsha, ukubonisana noma ukusebenzisa, ukusabalalisa ngendlela yokudlulisa, ukusakaza noma ukwenza kutholakale nganoma iyiphi enye indlela, noma ukuhlanganisa, noma ukuxhumanisa, kanye nokubeka imigoqo, ukwehlisa, ukusula noma ukushabalalisa ulwazi.
- Amarekhodi Avikelwe:** Amarekhodi aqukethe ulwazi olubucayi angenakwenziwa atholakale emphakathini ngokuvumelana nemibandela ye-PAIA iZigaba 33 kuya ku-45.
- Isigungu Somphakathi:** Noma imuphi umnyango kahulumeni noma wokuphatha emkhakheni kazwelonke noma wesifundazwe kahulumeni, wanoma imuphi umasipala kahulumeni wendawo nanoma iyiphi inhlango eyenza imisebenzi yomphakathi ngokuvumelana nanoma imuphi umthetho ochazwe ku-PAIA iZigaba 1.
- Irekhodi:** Noma yiluphi ulwazi oluqoshiwe kungakhathaliseki isimo salo, okuhlanganisa, ngokwesibonelo, amadokhumenti abhaliwe, amavidiyo, njll. Irekhodi elicelwe esigungwini somphakathi noma esizimele kushiwo irekhodi eliphethwe yileso

sigungu kungakhathaliseki ukuthi lelo rekhodi lenziwa yilesi sigungu.

Amarekhodi atholakala ngokuzenzekelayo: amarekhodi angatholakala ngaphandle kokuthi umuntu acele ukuwathola ngokoMthetho njengoba kushiwo eSigabeni 15(1)(a) se-PAIA.

Amarekhodi atholakala ngesicelo: Amarekhodi angatholakala ngokulandela izinqubo ze-PAIA njengoba kuchazwe ku-PAIA iZigaba 11 no-18; ukutholakala kwala marekhodi kungase kwenqatshwe ngokusekelwe eZigabeni 33 kuya ku-45 zoMthetho.

Inkokhelo Yesicelo: Izindleko okufanele zikhokhwe uma wenza isicelo sokuthola ulwazi. Uma kucelwa ulwazi esigungwini somphakathi kunenkokhelo evamile engu-R 35.00; uma kucelwa ulwazi esigungwini esizimele kunenkokhelo evamile engu-R 50.00.

Isicelo sokuthola ulwazi: Isicelo sokuthola irekhodi lenhlangano ngokuvumelana neSigaba 50 se-PAIA.

Umfakisisicelo: Umuntu ongokwemvelo noma ongokomthetho ocela ukuthola ulwazi. Umfakisisicelo futhi kushiwo umuntu owenza isicelo egameni lomunye umuntu.

Umuntu Oseceleni: Umuntu ongokwemvelo noma ongokomthetho okungeyena umfakisisicelo wolwazi; noma isigungu okufakwa kuso isicelo solwazi.

Izinsuku zokusebenza: Noma iziphi ezinye izinsuku ngaphandle kweMigqibelo, amaSonto, noma amaholide omphakathi.

2. Inhloso YeManuwali Ye-PAIA

Le Manuwali ihlanganiswe ngokuvumelana ne-PAIA echaza ukuthi isigungu somphakathi kufanele sinikeze imininingwane yamarekhodi agcinwe yisigungu somphakathi ukuze izicelo zolwazi zikwazi ukucutshungulwa. Le manuwali isebenza njengomhlahlandlela wokuthi umfakisisicelo wolwazi usizwa kanjani ukuze:

- 2.1 Kuhlolwe uhlobo lwamarekhodi okungenzeka ayatholakala kakade ku-South African Special Risks Insurance Association (kusukela lapha ebizwa ngokuthi i-"Sasria"), ngaphandle kwesidingo sokuthumela isicelo esisemthethweni se-PAIA;
- 2.2 Kuchazwe izinqubo okufanele zilandelwe kanye nemibandela okufanele ifinyelele yinoma ubani ("umfakisisicelo") ukuze acele ukuthola amarekhodi angaphansi noma alawulwa yi-Sasria futhi aqonde ukuthi senziwa kanjani isicelo sokutholakala irekhodi le-Sasria.
- 2.3 Kutholwe yonke imininingwane yokuxhumana efanele yabantu abazosiza umphakathi ngamarekhodi ahlose ukuwathola. Ngenxa yalesi sizathu, kunikezwa imininingwane yokuxhumana yabantu abanomthwalo wokusingatha izicelo ezinjalo.
- 2.4 Azi zonke izisombululo ezitholakalayo ku-Sasria ngokuphathelele nesicelo sokuthola amarekhodi, ngaphambi kokuxhumana noMlawuli noma neziNkantolo;
- 2.5 Incazelo yezinsizakalo ezitholakalela amalungu omphakathi ku-Sasria, nokuthi zitholwa kanjani lezo zinsizakalo;
- 2.6 Ukuthi umfakisisicelo wolwazi angacela ukuthola lolo lwazi (irekhodi) eligcinwe yi-Sasria kanye nencazelo yomhlahlandlela wokuthi angayisebenzisa kanjani i-PAIA, ebuyekezwu uMlawuli

nokuthi angawuthola kanjani;

- 2.7 Ngezinjongo ze-POPI, le Manuwali ichaza injongo lokucutshungulwa kolwazi lomuntu siqu; incazelo yezigaba zabanikazi bolwazi inkampani ecubungula ulwazi lwabo lomuntu siqu kanye nezigaba zolwazi lomuntu siqu oluhlobene nalabo banikazi bolwazi; kanye nabamukeli abanganikezwa ulwazi lomuntu siqu.
- 2.8 Ukwazi uma i-Sasria ihlele ukudlulisa noma ukucubungula ulwazi lomuntu siqu ngaphandle kweRiphabhuliki yaseNingizimu Afrika kanye nabamukeli noma izigaba zabamukeli lolu lwazi lomuntu siqu olungase lunikezwe bona; kanye
- 2.9 Nokwazi ukuthi ingabe i-Sasria inezinyathelo ezifanele zokuphepha zokuqinisekisa ubumfihlo, ubuqotho nokutholakala kolwazi lomuntu siqu okufanele lucutshungulwe.

I-Sasria isekela ilungelo loMthetho-sisekelo lokutholakala kolwazi, futhi sizibophezele ukuvumela ukuba uthole amarekhodi ethu ngokuvumelana nemibandela yoMthetho, ubumfihlo okufanele sibunike abantu abaseceleni kanye nezimiso zomthetho waseNingizimu Afrika.

3. Ukusungulwa Kwe-Sasria

3.1. Izibopho/Imigomo

I-Sasria SOC Ltd yinhlangano kahulumeni ekuqaleni eyasekwa ngokuvumelana noMthetho Wezinkampani No. 61 ka-1973 njengenkampani yesigaba 21 enohulumeni okunguye kuphela umnini masheya. I-Sasria yabe isiguqulwa yaba inkampani yesigaba 21 okuyinkampani yomphakathi ngokuvumelana noMthetho Wokuguqulwa Kwe-Sasria, No. 134 ka-1998 futhi uhulumeni waqhubeka kunguye kuphela umnini masheya.

I-Sasria yiNkampani Yomshwalense Okungewona Owokuphila ehlinzeka inkokhelo yomonakalo oda-lwe yizingcuphe ezikhethekile njengezenzo ezimbi ezidalwa yipolitiki, izibhelu, iziteleka, ubuphekula nezizaluyalu emphakathini. I-Sasria iyona kuphela inkampani yomshwalense okungewona owokuphila enegunya lokuqinisekisa izimo ezingenhla ngokuvumelana noMthetho Womshwalense Womonakalo Nokulahlekelwa, No. 56 ka-1989.

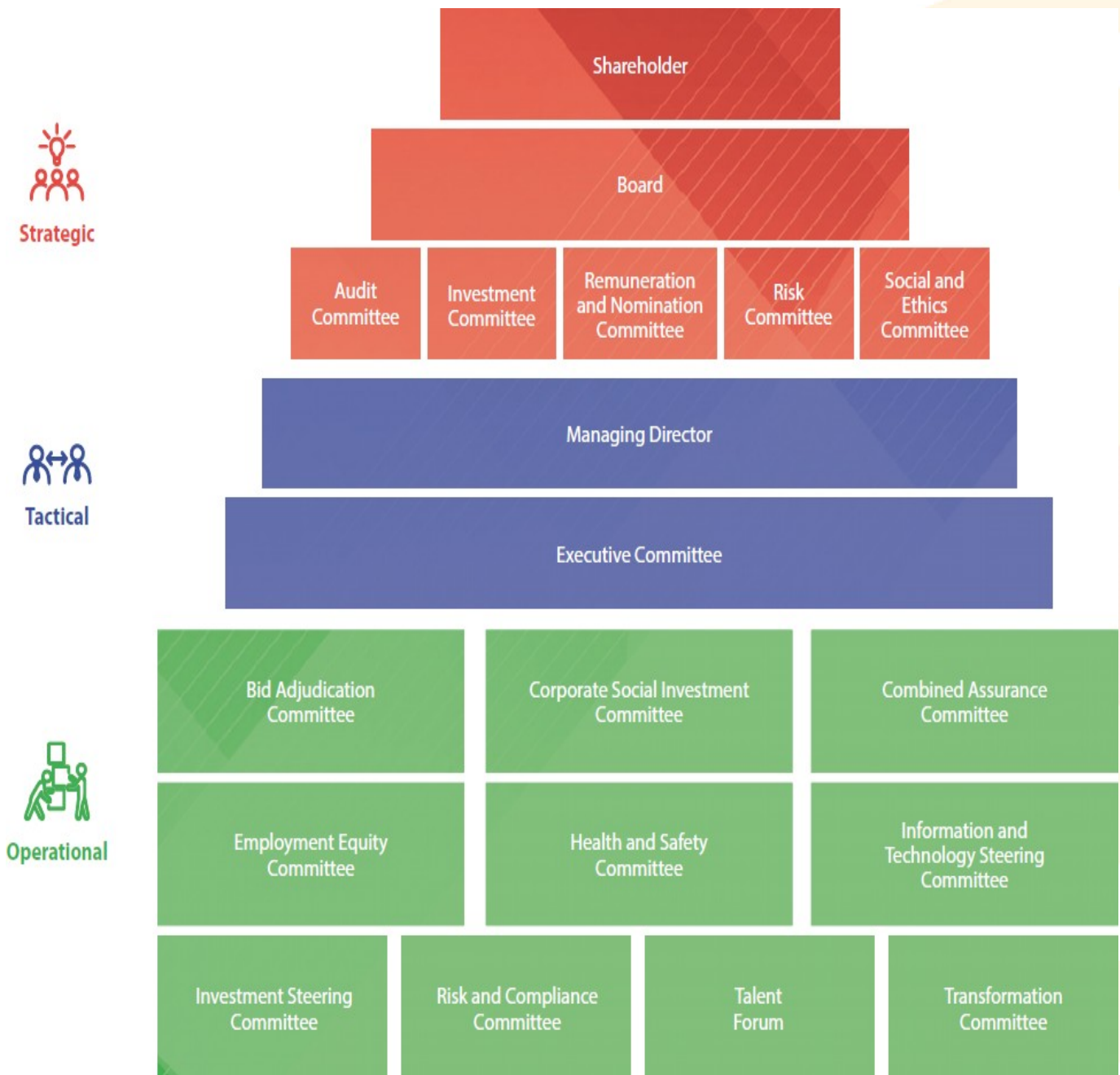
Njengenhlangano kahulumeni, singaphansi kukaNgqongqoshe Wezezimali siphethwe uMgcini-mafa Kazwelonke. Sifeza imigomo emibili yamasu; owokuqala uphathelene nomthetho odinga ukuba kugxilwe ocwaningweni nasekuphenyeni noma iziphi izingcuphe ezingabhekwa njengezithinta izwe lonke. Isibopho sesibili siphathelene nokuba negalelo elihle ekuguquleni imboni yezinsizakalo zezimali ngokuvumelana noHlelo Lukazwelonke Lwezentuthuko. Lokhu kunikeza izakhamuzi zaseNingizimu Afrika isimo esisimeme sezomnotho nezenhlalo.

I-Sasria iyi-FSP egunyaziwe ebhaliswe ngaphansi **kwenombolo yelayisense: 39117.**

4. Uhlaka Lwe-Sasria

Ibhodi le-Sasria, njengegunya esiziphendulela kulo, lizibophezele ezimisweni zokuveza ulwazi, ukungafihli lutho, ubuqotho nokuziphendulela njengoba kushiwo ku-King IV.

Uhlaka lwenhlangano lwe-Sasria lumi ngale ndlela:



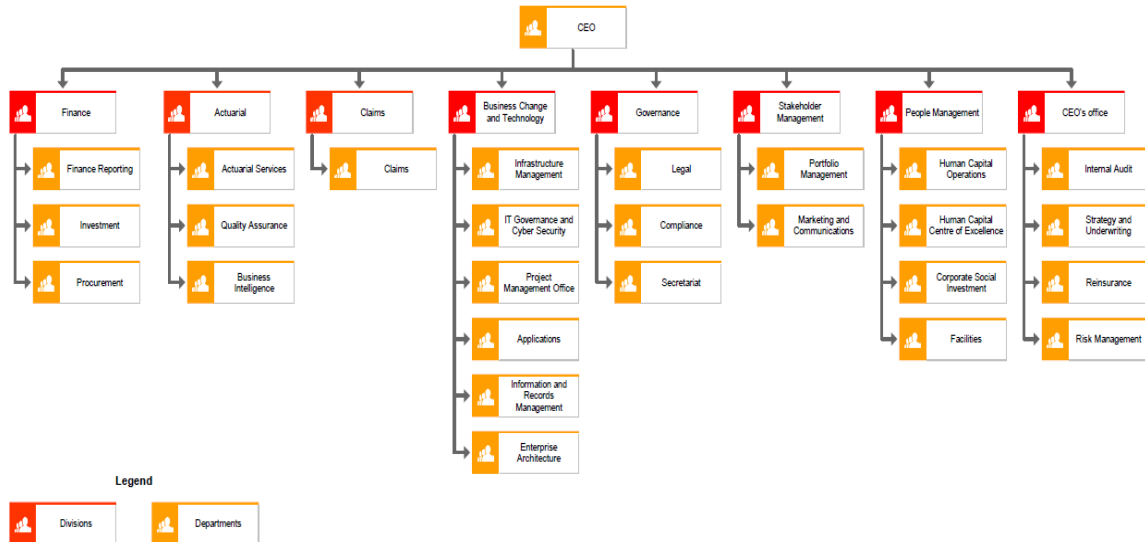
4.1. Uhlaka

4.2. Imisebenzi

I-Sasria yiNkampani Yomshwalense Okungewona Owokuphila ehlinzeka inkokhelo yomonakalo odalwe yizingcuphe ezikhethekile njengezenzo ezimbi ezidalwa yipolitiki, izibhelu, iziteleka, ubuphekula neziyaluyalu emphakathini. I-Sasria iyona kuphela inkampani yomshwalense okungewona owokuphila

enegunya lokuqinisekisa izimo ezingenhla ngokuvumelana noMthetho Womshwalense Womonakalo Nokulahlekelwa, No. 56 ka-1989.

Uhlaka lokusebenza lwe-Sasria lumi ngale ndlela:



5. Imininingwane Eyinhloko Yokuxhumana Ukuthola Ulwazi Lwe-Sasria

Ngokuvumelana ne-PAIA, uMphathi Omkhulu wesigungu somphakathi uqokwa ngokuzenzekelayo nje-ngeSikhulu Solwazi Esiyinhloko. Imininingwane yoMphathi Omkhulu we-Sasria imi ngale ndlela:

5.1 ISikhulu Solwazi:

Igama Nesibongo: Mpumelelo Tyikwe

Isikhundla: UMphathi Omkhulu

Ikheli Le-imeyili: mpumit@sasria.co.za

5.2. Uhlu LwamaPhini ESikhulu Solwazi:

Iphini LeSikhulu Solwazi siqokwe ngokusemthethweni yiSikhulu Solwazi, ngokuvumelana neSigaba 17 se-PAIA, ukusingatha izingcinga zokutholakala kolwazi ngokuvumelana ne-PAIA. Ngakho, abafakisi-celo kudingeka bathumele zonke izingcinga kuPhini Lesikhulu Solwazi elifanele ngemininingwane yokuxhumana engezansi.

5.2.1 Igama Nesibongo: Mziwoxolo Success Mavuso

Isikhundla: UNobhala WeNkampani

5.2.2 Igama Nesibongo: Dirk Kunz

Isikhundla: ISikhulu Esiyinhloko Sezezimali

- 5.2.3. Igama Nesibongo: Themba Sibiya
Isikhundla: Imenenja Ephezulu Amasu Nokuqinisekiswa Komshwalense
- 5.2.4. Igama Nesibongo: Shyles Shai
Isikhundla: Imenenja Ephezulu: Ukuphathwa Kwabantu
- 5.2.5. Igama Nesibongo: Nkateko Mayimele
Isikhundla: Imenenja Ephezulu: Izicelo Zenkokhelo
- 5.2.6. Igama Nesibongo: Muzi Dladla
Isikhundla: Imenenja Ephezulu: Ukuphathwa Kwababambiqhaza
- 5.2.7. Igama Nesibongo: Fiona Oakley-Smith
Isikhundla: Isikhulu Sezokwazisa UkuShintsha Kwebhizinisi Nezobuchwepheshe
- 5.2.8. Igama Nesibongo: Hayle Clarke
Isikhundla: Isikhulu Sezobunjiniyela Bezibalo • Ezobunjiniyela Bezibalo
- 5.3 Ikheli le-imeyili: Contactus@sasria.co.za
- 5.4 Ikheli Leposi: P.O. Box 653367 Benmore 2010
Ikheli Lomgwaqo: 34 & 36 Fricker Road Illovo 2196
Inombolo Yocingo: 011 214 0800
Ikheli Lewebhusayithi: www.sasria.co.za

6. Incazelo Yazo Zonke Izisombululo Ezitholakalayo Ngokuvumelana Nomthetho Noma Ukwehluleka Ukuthatha Isinyathelo Kwe-Sasria

a) Inqubo Yezikhalazo Yangaphakathi

- Uma unganelisekile ngomphumela, ungafaka isikhalazo sangaphakathi. Thumela **IFom 04 Ifomu Lesikhalazo Sangaphakathi** eligcwalisiwe eSikhulwini Solwazi noma kuPhini Lesikhulu Solwazi esasingatha isicelo sakho sokuqala.
- Zonke izikhalazo zangaphakathi ezamukelwe yiSikhulu Solwazi noma amaPhini ESikhulu Solwazi, kubandakanye izingcingo nama-imeyili, kuzoqinisekiswa ukuthi zamukelwe zingakapheli izinsuku eziyi-14 zomsebenzi.
- Lokhu kuyobe sekudluliselwa ezikhulwini esifanele ngaphakathi kwe-Sasria ezisingatha izikhalazo zangaphakathi zingakapheli izinsuku ezingama-30 kwamukelwe isaziso sesikhalazo.
- Isikhalazo sangaphakathi sizoxazululwa zingakapheli izinsuku ezingama-30 zomsebenzi, uma kwenzeka lesi sikhathi singafinyelelwa, kuzofakwa isikhalazo sangaphakathi, bese kuhlangozwa futhi kuvunyelwane ngesikhathi esisha.
- Uma sekwenziwe zonke izinqubo zezikhalazo zangaphakathi futhi ungakaneliseki ngomphumela, udaba lungabe seludluliselwa kuMlawuli Wolwazi noma udaba lungayiswa enkantolo.

- f. Ukuthunyelwa kwesikhalazo kuziphathimandla ezifanele kufanele kwenziwe zingakapheli izinsuku eziyi-10 zomsebenzi ngemuva kokutholwa kwesikhalazo.

b) Ukuya kuMlawuli Wolwazi noma esinye Isigungu Somthetho

Umfakisiselo (noma umuntu oseceleni uma ekhona) angase acele usizo **kuMlawuli Wolwazi** ngenxa yezinqumo ezilandelayo zeSikhulu Solwazi:

- Ukwenqaba noma ukwenqaba ngokwengxenywe isicelo sokuthola ulwazi
- Inani lezinhlawulo okufanele zikhokhwe
- Ukunwetshwa kwesikhathi ulwazi oluzonikezwa ngaso
- Ukwenza ukutholakala kwerekhodi ngendlela ehlukile kuleyo ecelwe ekuqaleni

c) Ukuya kunoma iyiphi iNkantolo enegunya ukuze uthole usizo olufanele

Umfakisiselo (noma umuntu oseceleni uma ekhona) angase acele usizo **eNkantolo** enegunya elifanele ngenxa yezinqumo ezilandelayo zeSikhulu Solwazi:

- Ukwenqaba noma ukwenqaba ngokwengxenywe isicelo sokuthola ulwazi
- Inani lezinhlawulo okufanele zikhokhwe
- Ukunwetshwa kwesikhathi ulwazi oluzonikezwa ngaso
- Ukwenza ukutholakala kwerekhodi ngendlela ehlukile kuleyo ecelwe ekuqaleni

Zonke izinqubo ezisemthethweni kufanele zisetshenziswe eSikhulwini Solwazi esasingatha isicelo.

7. Umhlahlandlela womlawuli ngokwesigaba 10 somthetho

Ngaphandle nje kwale Manuwali, abafakisiselo belulekwa ukuthi uMlawuli Wolwazi (IR) ushicilele umhlahlandlela, ngokuvumelana neSigaba 10 se-PAIA, esichaza indlela yokwenza isicelo sokuthola irekhodi.

Noma imuphi umuntu ofisa ukusebenzisa noma iliphi ilungelo elichazwe eMthethweni angathola ikhophi yomhlahlandlela wolwazi ekhishwa nguMlawuli Wolwazi.

- 7.1. Lo Mhlahlandlela uyatholakala ngazo zonke izilimi ezisemthethweni. Amakhophi oMhlahlandlela angatholakala ekomkhulu le-IR nakuwo wonke amahhovisi akhe ezifundazwe.
- 7.2. Ngaphezu kwalokho, ikhophi ye-elektronikhi iyatholakala kuwebhusayithi yoMlawuli Wolwazi (<https://infoeregulator.org.za/>).
- 7.3. Imininingwane yokuxhumana noMlawuli Wolwazi ithi:

Inombolo yocingo: 010 023 5200

Ikheli Le-imeyili: enquiries@infoeregulator.org.za

Ikheli Lomgwaqo: Woodmead North Office Park, 54
Maxwell Drive, Woodmead,
Johannesburg, 2191

Ikheli Leposi: P. O Box 31533, Braamfontein,
Johannesburg, 2017

Ikheli Lewebhusayithi: <https://infoeregulator.org.za/>

Ikheli Le-imeyili: enquiries@infoeregulator.org.za

I-POPI ichibiyela i-PAIA ngezindlela ezimbadlwana. Enye yezindlela eziyinhloko i-POPI eshintsha ngazo i-PAIA iphathelele nendima ka-IR ngaphansi kwe-POPIA. Umsebenzi ka-IR ngokuvumelana ne-PAIA kufanele udluliselwe kuMlawuli Wolwazi, isigungu esisha esizimele esizokwesekwa ukuze sinake kokubili i-POPI ne-PAIA, nokusingatha izikhalazo ezihlobene nokutholakala kolwazi kanye nokuvikelwa kolwazi lomuntu siqu.

Kodwa-ke, u-IR usazolondoloza isibopho sakhe soMthetho-sisekelo sokukhuthaza, ukuvikela noku-naka ilungelo lokuthola ulwazi njengelungelo eliqinisekiswa uMqulu Wamalungelo.

8. Amarekhodi Agcinwe Yi-Sasria

Abantu i-Sasria egcine amarekhodi abo kanye nezigaba zomuntu ngamunye zibalwe ngezansi. Sicela uqaphele ukuthi umfakisiselo akavunyelwe ngokuzenzekelayo ukuba athole la marekhodi nokuthi uku-wathola kungase noma kufanele kwenqatshwe ngokuvumelana neSigaba 62 kuya ku-69 soMthetho.

Uhlaka Lwezomthetho Nokuqondisa

(Yonke imisebenzi ephathelene namadrafti nezichibiyelo zeMithetho, Imithethonqubo, Imithetho-sivivinywa, ama-Green paper, ama-White paper, Izimiso nemikhuba, njll.)

- Umthetho
- Umthetho Wethu
- Eminye Imithetho
- Amafayela Ezinqubomgomo

• Imithethonqubo Yethu
• Eminye Imithethonqubo
Inhlangano Nokulawula (Yonke imisebenzi ephathelene nokunquma imigomo yenhlangano, izinhloso, nokuphathwa kwenhlangano.)
• Ukuhlelwa Kabusha Kwenhlangano
• Ukudluliswa Kwegunya nguMqondisi Ophethe
• Ukuphathwa Kwenqubo Yebhizinisi
• Ukuhlolwa Kwamabhuku
• Ukuhlelwa Kwezimali Zebhizinisi
• Izintengo Zezobuchwepheshe
• Ukuhlaziya Kolwazi
• Okwenziwa Uma Kudingeka
• ORSA
• Ukubika Okuyisibopho
• Ukuvuselelwa Komshwalense
• Ukuvulwa Kweminyango Emisha
• Uhlaka Lwenhlangano
• Izinhlelo Zenhlangano
• Izinhlelo Zamacebo
• Izinhlelo Zebhizinisi
• Ukuqinisekiswa Kwekhwalithi (i-QA)
• Ukulawulwa Kokuhlolwa Kwamabhuku Kwangaphakathi
• Abahloli Bamabhuku Bangaphandle
• Ukusingathwa Kwezingcuphe
• Amacebo Ezingcuphe
• Ingcuphe Esingayithatha
• Ukwenyuka Kwengcuphe
• Ukugagula Izingcuphe
• Ukuhlaziya Kwezingcuphe
• Ukulinganiswa Kwezingcuphe
• Ukunciphisa Izingcuphe
• Ukubhekela Izingcuphe
• Ukuhlaziya Kwengcuphe Yomuntu Yokuwa Ngezimali
• Ukuhlola Ingcindezi

• Ukusingathwa Kwezingcuphe Zomshwalense
• Ukuqinisekisa Ukusingathwa Kwezingcuphe
• Ukusingathwa Kwezingcuphe Zezimakethe
• Ukusingathwa Kwezingcuphe Zezikweletu
• Ukusingathwa Kwezingcuphe Zezomsebenzi
• Ukusingathwa Kwezingcuphe Zebhizinisi
• Ukusingathwa Kwezingcuphe Zamasu
• Imibandela Yezobuchule
• Ukuphathwa Kweziboniselo
• Umshwalense Wangaphakathi
• Izinsizakalo ZikaNobhala
• IBhodi LabaQondisi (Ukuphathwa Kwebhizinisi)
• Ilungiselelo Labeluleki BabaQondisi
• Ukufakwa Nokuthuthukiswa KwabaQondisi
• I-Exco Namakomidi Angaphansi Kwayo
• Ikomidi Lokuphathwa Kotshalomali
• Ikomidi Lokuphathwa Kwe-IT
• Ikomidi Lokulingana Emsebenzini
• Ikomidi Lezingcuphe Nokuthotshelwa Komthetho
• Ikomidi Lokunqunywa Kwamabhidi
• Ikomidi Lokuhlaziywa Kwamabhidi
• Ikomidi Lokucaciswa Kwamabhidi
• Utshalomali Lwebhizinisi Lwezenhlalo
• Ukucobelelana Kwe-Exco
• Ukuthuthukiswa Kwebhizinisi
• Izinguquko Kwezebhizinisi
• Ikomidi Lezokusebenza
• Ikomidi Lokuguqulwa Kwamalayisensi
• Ikomidi Lokulinganisa
• Isithangami Samakhono
• Ikomidi Lezokuqashelwa
• Ukwenziwa Nokubuyekizwa Kwezinqubomgomo
• Ikomidi Lokuqondisa Lombiko Ohlanganisiwe
• Ukuqondiswa Kwezosikompilo
• Ikomidi LeBhodi LabaQondisi

• Ikomidi Lokuhlolwa Kwamabhuku
• Ikomidi Lezezingcuphe
• Umhlangano WeBhodi LabaQondisi
• Ukuxhumana Nababambiqhaza
Ubuphathi Bezezindaba Zabasebenzi (Yonke imisebenzi ephathelene nokuphathwa kwabasebenzi benhlangano)
• Ukuqashwa Nokuqokwa Kwabantu
• Ukungena Emsebenzini
• Ukuphathwa Komsebenzi
• Ubuhlobo Nabasebenzi
• Ukunqanyulwa Komsebenzi
• Ukuphathwa Kwamaholo
• Ukufunda Nezentuthuko
• Okuthunyelwa Kuziphathimandla
• Utshalo-mali Lwebhizinisi Lwezenhlalo
• Ubuphathi Bezinguquko
• Izinhlelo Zokwenziwayo
Ukuphathwa Kwezimali (Yonke imisebenzi ephathelene nokuqokwa, ukwabiwa, ukusetshenziswa, nokubalwa kwezimali zenhlangano.)
• Imibiko Yokuphathwa Kwezimali
• Ukuvalwa Kwezitatimende Zezimali
• Ulwazi Lwezokusebenza
• Imibiko Ehlanganisiwe
• Okunqwabelene
• Izakhiwo, Amathuluzi Nemishini
• Izimpahla Ezingaphatheki
• Izinkokhelo
• Utshalomali
• Izabelozimali
• Izintela
• Izimbuyiselo
• Ukusingathwa Kwezindleko
• Ukuthuthukiswa Kwezbhizinisi Nabaphakeli

Izindleko Ezingenambuyiselo, Eziwukusaphaza Nezingafanele
- Ukutholakala Kwamakhono - Ukuqokwa Kwabasizi - Izinkontileka
Ukuphathwa Kwezakhiwo (Yonke imisebenzi ephathelene nokuhlela, ukuklama, nokuphathwa kwezakhiwo, ukufakwa kwemishini nogesi kanye neziphephetha-moya, njll., imishini nefenisha namabala, kanye nezinsiza zeposi nokuxhumana ngezincingo.)
- Imisebenzi Yezakhiwo - Ukuphathwa Kokuqhubeka Kwebhizinisi
Amalungiselelo Ezohambo Nezokuthutha (Yonke imisebenzi ephathelene nokuphathwa kwamalungiselelo ohambo kanye nokutholaka kwezokuthutha kuya kuzinsa zokudiliva.)
Ezokuhamba
Izinsizakalo Zezolvazi (Yonke imisebenzi ephathelene nokuhlinzekwa nokuphathwa kwezinsiza zolvazi lwenhlangano.)
- Izicelo - Ukuphathwa Kwengqalasizinda - Ukuphathwa Kwezinsizakalo - Ingcuphe Yezokuphatha Nokuphepha Kweze-inthanethi - Ukuphathwa Kwamaphrojekthi - Ukuphathwa Kwamarekhodi - Ukuphathwa Kolwazi - Ukutholakala kolwazi ngokuvumelana noMthetho Wokukhuthaza Ukutholakala Kolwazi - Ukutholakala kolwazi ngokuvumelana noMthetho Wokuvikelwa Kolwazi Lomuntu Siqu - Ikhwalithi Yolvazi - Uhlaka Lwebhizinisi - Isiboniselo Sohlaka - Ukuhleleka Kohlaka - Ingobo Yokuphatha

Ingobolwazi Yebhizinisi
Isisekelo Solwazi Lwemithetho
Ilabhulali Yezikhombo
Ukuphathwa Kokuphakelwa Kwezinsizakalo (Yonke imisebenzi ephathelene nokutholakala, ukunakekelwa, nokuphathwa kwezimpahla ezisetshenziswayo.)
Ikomidi Lamaholo Nokuqokwa Kwabasebenzi
Ezenhlalo Nezimiso Zesimilo
Ezokuxhumana (Yonke imisebenzi ephathelene nezinhlelo, ukusetshenziswa, ukunakekelwa nokubuyekenza kokushicilelwa nezinhlelo zokukhangisa kanye nokusabalaliswa kolwazi.)
Ezimakethe Nokukhangisa
Amasu
Amasu Ezimakethe
Ezokukhangisa Zangaphakathi
Ukukhangisa
Ezokukhangisa Ngedijithali
Imidiya Yezokuxhumana
Iwebhusayithi
Izisetshenziswa Zezokukhangisa
Ezokuxhumana
Ukusebenzelana Nomphakathi
Ezengxube Yemidiya
Uxhaso
Okuhlukahlukene
Izinsizakalo Zezomthetho (Yonke imisebenzi ephathelene nokuhlinzekwa kweziluleko zezomthetho, amacala asenkantolo, nokuphathwa kwezinkontileka.)
Izeluleko zezomthetho
Amacala asenkantolo
Ukuphathwa Kwezinkontileka
Ukunqanda Ukukhwabanisa Nezinhlabamkhosi
Ukufuna Izinsiza Zangaphandle
Ukuthotshelwa Komthetho

Yonke imisebenzi ephathelene nokuphatha ezokuthotshelwa komthetho
• Ukuthotshelwa Komthetho
• Ukuphathwa Kwezesimilo
• Ukuphathwa Kwezikhalazo
• Ukusingatha Ukungqubuzana Kwezindima
• Izimfuneko Zokuhle Nokufanele
Ukuhambela Nokubungaza Imibuthano
• Izinkomfa
Umshwalense (Imisebenzi eyinhloko eyenziwa yinhlangano; ngokuyinhloko umshwalense.)
• Izicelo Zenkokhelo
• Ukulandelelwa Kwezikweletu
• Ukuqinisekisa Umshwalense
• Ubuhlobo Bamakhasimende
• Ukuhlaziywa Kwezemvelo
• Ukuphathwa Kokuthuthukiswa Kwebhizinisi
• Ukuthuthukiswa Kwezimakethe
• Ezobuchule Bezimakethe
• Imikhankaso Yezemisebenzi
• Ukwenziwa Nokuthuthukiswa Kwemikhiqizo

9. Izigaba Zamarekhodi e-Sasria atholakala ngaphandle kokuba umuntu acele ukuwathola.

a) Ulwazi Olutholakala Ngokuzenzekelayo

Izigaba ezilandelayo zamarekhodi zitholakala ngokuzenzekelayo e-Sasria, umfakisicelo kufanele acele ukuwathola ngokuvumelana ne-PAIA;

- Abasebenzi bangacela amarekhodi abo abasebenzi ngeSikhulu Solwazi uma Umsebenzi engakwazi ukuthola lelo rekhodi ngoMnyango Wezindaba Zabasebenzi.
- Ikhalela Lezehlakalo Ze-Sasria.
- Ulwazi olulayishwe kuwebhusayithi ye-Sasria (www.sasria.co.za):
 - Ulwazi mayelana ne-Sasria
 - Imitilizo Nemikhiqizo
 - Imibiko Yezezindaba (Izindaba Nemidiya Yezokuxhumana)
 - Imanuwali Yokuqeqesha
 - Izincwadi Zezindaba
 - IBhodi NamaKomidi EBhodi
 - Inqubomgomo Yokusingatha Ezesimilo
 - Ukunqanda Ukukhwabanisa Nenqubomgomo Yezinhlambamkhosi
 - Inqubomgomo Yokusingatha Izikhalazo
 - Inqubomgomo Yokusingatha Ukungqubuzana Kwezindima
 - Inqubomgomo Yolwazi Nokuphathwa Kwamarekhodi
 - Ukuphathwa Kokuphakelwa Kwezinsizakalo (Izinqubomgomo; Amamanuwali Ezinqubo, Imihlahlandlela; Amafomu Ezicelo)
 - Izikhundla Zomsebenzi
- Izincwajana zolwazi.
- Amapheshana.
- Amaphosta.
- Izincwadi Zezindaba.
- Amafomu Ezicelo.
- Izincwajana Zokukhangisa nezinsiza zolwazi eziphathelele nemisebenzi nezinsizakalo ze-Sasria.
- Izaziso Zamacala Asenkantolo (ngemuva kokuqulwa kwecala) - ziyatholakala kumuntu

ngamunye.

- Imiyalelo Yenkantolo - iyatholakala kumuntu ngamunye.
- Izahlulelo - ziyatholakala kumuntu ngamunye.
- Amarekhodi Omthetho.
- Izinhlelo Zamacebo.
- Imibiko Yaminyaka Yonke.
- Umbiko weKota Oyisibopho, imbuyiselo ye-FSCA, Umbiko Waminyaka Yonke (Ezezimali: Imibiko) Imininingwane yasebhange nama-akhawunti asebhange (Ezezimali: Umgcini-Mafa).
- UMthetho Wokuphathwa Kwezimali Zomphakathi Nemithethonqubo YoMgcini-Mafa.
- Amathenda/Amakhotheshini.

Ulwazi oluningi luhlinzekwa ngaphandle kwenkokhelo. Imibandela yokusetshenziswa ko-lwazi ingatholakala kuwebhusayithi.

10. Izinsizakalo Ezitholakalela Amalungu Omphakathi Ezivela Ku-Sasria Nendlela Yokufinyelela Lezo Zinsizakalo

10.1. Mayelana ne-Sasria

I-Sasria yiNkampani Yomshwalense Okungewona Owokuphila ehlinzeka inkokhelo yomona-kalo odalwe yizingcuphe ezikhethekile njengezenzo ezimbi ezidalwa yipolitiki, izibhelu, iziteleka, ubuphekula neziyaluyalu emphakathini. I-Sasria iyona kuphela inkampani yomshwalense okungewona owokuphila enegunya lokuqinisekisa izimo ezingenhla ngokuvumelana noMthetho Womshwalense Womonakalo Nokulahlekelwa, No. 56 ka-1989.

10.2. Ibhizinisi Lethu

Business process	Explanation	Stakeholders
Provide special risk cover	We do not sell our products directly to our end-customers. Instead, we enter into agreements with other short-term insurance companies and intermediaries in South Africa who then, as agents, represent and sell the special risks cover to our end-customers, be they individuals, businesses, government or corporate entities. The agents and brokers (intermediaries) engage with our end-customers on policy administration and collect premiums on our behalf.	Customers
Pay fees	We pay the agents binder fees for performing administration on our behalf. We also pay intermediaries commission for selling our products to current and new customers.	Agents and brokers
Pay claims	The only contact that we have with end-customers is on the settlement of claims. Customers submit claims to the intermediaries or insurance companies, who confirm their validity prior to submission to Sasria. We receive and verify all claims before payment directly to the customer.	Customers
Reinsure risks	We buy reinsurance cover to protect and strengthen our balance sheet and pay reinsurance premiums to reinsurers. We receive recoveries from reinsurers when the reinsurance treaties are triggered.	Reinsurers
Pay salaries and other expenses	We incur costs in managing the business, including paying our directors, employees and service providers, as well as suppliers, for goods and services, and benefactors of our corporate social investment activities.	- Employees - Suppliers - Community
Pay taxes and fees	We pay all the relevant taxes and statutory fees to the authorities.	- Authorities - Regulatory bodies - Associations
Invest	Our premium, after payment of claims and expenses, is invested, whilst ensuring and maintaining the adequate liquidity levels for claims payment. Our investments earn good returns in the form of interest, dividends and capital growth.	Investments
Pay dividends	We pay our shareholder a dividend from our distributable reserves.	Shareholder

11. Iqhaza Lomphakathi Ekwakhiweni Kwenqubomgomo Noma Ukuse-tshenziswa Kwegunya Noma Ukwenziwa Kwemisebenzi Ye-Sasria

11.1. Ukudluliselwa Kolwazi Kubabambiqhaza Bethu

I-Sasria ayenzi ibhizinisi ngokuqondile namakhasimende ayo, isebenza ngenethiwekhi yezinkampani

zomshwalense ezingabesekeli (ngokuvamile ezibizwa ngokuthi Amanxusa e-Sasria) ezisayina inkontileka ne-Sasria ukuze kusingathwe ukuphathwa kwe-Sasria kwansuku zonke.

Izinkampani zomshwalense (Amanxusa e-Sasria) anezinkontileka zomshwalense eziyissiekelo nama-khasimende, kufakwa ikhava ye-Sasria kulezo zinkontileka zomshwalense futhi Amanxusa athathe imali yenkokhelo kumakhasimende egameni le-Sasria.

Ngenxa yohlobo lwethu lwebhizinisi, amakhasimende athumela izicelo zenkokhelo ezinkampanini zamaNxusa, hhayi ku-Sasria ngokuqondile.

Ukuqinisekisa ukuthi i-Sasria neZinkampani Ezingamanxusa ziyavumelana ngaso sonke isikhathi, i-Sasria ihlinzeka ukuqeqeshwa ngemikhiqizo ezinkampanini nabasebenzi bamaNxusa.

Izithangami Zokuqeqesha zibanjwa okungenani izinsuku ezi-3 ngenyanga ezinkampanini ezihluene ezingamanxusa uma kudingeka futhi izinkampani ezingamaNxusa nabasebenzi bazo kudingeka babe khona esithangamini okungenani esisodwa.

Okuqukethwe kokuqeqesha kwethu kuhlenganisa izigaba ezilandelayo:

1. Izinkinga ze-Sasria (izehlakalo ezinomshwalense)
2. Imithethonqubo ye-Sasria
3. Inqubo yeZicelo Zenkokhelo ye-Sasria

11.2. Ukusebenzisana ne-South African Insurance Association (SAIA)

I-Sasria isebenzisana ne-SAIA. I-SAIA imelela cishe zonke izinkampani zomshwalense okungewona owokuphila futhi igunyazwe ukuba izikhulumele. Inamalungu angama-51, kanye nosihlalo nephini likasihlalo eliqokwe iBhodi, eliphethe iNhlango.

Imisebenzi eyinhloko ye-SAIA yilena:

Ukunakekela izinzuzo zamalungu ayo emphakathini ngendlela eletha inzuzo.

Ukunakekela izinzuzo zamalungu kuhulumeni kuyo yonke imikhakha.

Ukuhlinzekwa kwesithangami sokuxoxisana ngezinzuzo ezihlanganyelwe embonini yomshwalense okungewona owokuphila.

Ukukhuthaza ukusebenza kolwazi phakathi kwamalungu ayo.

Ukusebenzelana nazo zonke izinhlangano ezisebenza embonii yomshwalense, kuleli nakwamanye amazwe.

Ukubeka imithetho yobuchule efanele kule mboni.

12. Ukucubungula Ulwazi Lomuntu Siqu

12.1. Ukuvikelwa Kolwazi Lomuntu Siqu Olucutshungulwa Yi-Sasria

Isahluko 3 se-POPI sinikeza imibandela eyisisekelo yokucutshungulwa ngokusemthethweni kolwazi lomuntu siqu yisigungu esiphethe. Le mibandela akunakuchezukwa kuyo ngaphandle uma kunezimo ezikhethekile ezisebenzayo ezichazwe yi-POPI. I-Sasria idinga ulwazi lomuntu siqu oluphathelele nabantu ngabanye nabantu abasemthethweni ukuze yenze imisebenzi yayo yebhizinisi neyehlangano. Indlela lolu lwazi olucutshungulwa ngayo nenjongo yokucutshungulwa kwalo inqunywa yi-Sasria. Ngenxa yalokho, i-Sasria iyisigungu esiphethe ngezinjongo ze-POPI futhi iyoqinisekisa ukuthi ulwazi lomuntu siqu lomnikazi wolwazi lucutshungulwa ngokuvumelana nemibandela echazwe yi-POPI. Ngezansi yincazelo yemibandela yokucutshungulwa ngokusemthethweni equkethwe yi-POPI:

- **Ukuziphendulela** - Isigungu Esinegunya sinesibopho sokuqiniseka ukuthi kuthotshelwa umthetho we-POPI uma kuziwa Ekucubunguleni Ulwazi Lomuntu Siqu.
- **Imigoqo yokucubungula** - Ulwazi lomuntu siqu kufanele luqongelelwe ngokuqondile kuMnikazi Wolwazi ngokwezinga elifanele; kufanele lucutshungulwe kuphela ngemvume yoMnikazi Wolwazi futhi kufanele lusetshenziswe kuphela ngezinjongo zokutholwa kwalo.
- **Ukucaciswa kwenhloso** - Ulwazi Lomuntu Siqu kufanele lucutshungulwe kuphela ngenjongo ekhethekile yokutholwa kwalo futhi akufanele lugcinwe isikhathi eside kunesidingekayo ukuze kufezekiswe leyo nhloso.
- **Eminye imigoqo yokucubungula** - Ukucutshungulwa kabanzi koLwazi Lomuntu Siqu kufanele kuvumelane nenhloso yokuqala ulwazi oluqongelelwe ngayo.
- **Ikhwalithi yolwazi** - Isigungu Esinegunya kufanele siqiniseke ukuthi Ulwazi Lomuntu Siqu olugciniwe lunembile futhi lubuyekwezwa njalo nokuthi ukuthembeka koLwazi kuyalondolozwa ngokuthatha izinyathelo zokuvikeleka ezifanele.
- **Ukungafihli** - Kufanele kungafihlwa lutho phakathi koMnikazi Wolwazi Nesigungu Esinegunya.
- **Imigoqo yokuphepha** - Isigungu Esinegunya kufanele sithathe izinyathelo ezifanele zokuqinisekisa ukuthi kunemigoqo yokuphepha efanele ukuqinisekisa ukuthi Ulwazi Lomuntu Siqu lucutshungulwa ngendlela efanele futhi alutholakali ngendlela engqubuzana nomthetho.
- **Ukubamba iqhaza koMnikazi Wolwazi** - Umnikazi Wolwazi kufanele azi ukuthi ulwazi lwakhe luyacutshungulwa futhi abe esenikeze imvume yakho yalokho kucutshungulwa.

Ulwazi lomuntu siqu lungacutshungulwa kuphela ngenhloso ekhethekile. Izinhloso ze-Sasria zokucubungula noma ezocubungula ngazo ulwazi lomuntu siqu yilezi ezilandelayo:

- Ukuhlinzeka izinsizakalo kumakhasimende nabahlinzeki bezinsizakalo
- Ukuphathwa kwabasebenzi
- Ukugcinwa kwama-akhawunti namarekhodi
- Ukuthobela imithetho yezentela

Izigaba Zabanikazi Bolwazi (amakhasimende nabahlinzeki bezinsizakalo) kanye nolwazi lwabo lomuntu siqu

- Amagama
- Imininingwane yokuxhumana
- Ikheli lomgwaqo neleposi
- Usuku lokuzalwa

Inombolo ye-ID, umazisi, iphasipothi noma imvume yomsebenzi

- Ilayisensi yokushayela
- Ulwazi oluhlobene nentela
- Ubuzwe
- Uhlanga
- Ubulili
- Isimo somshado
- Ulwazi lwezemfundo
- Umlando wokusebenza
- Ulwazi lwezezimali
- Ukuziphatha kobugebengu

I-Sasria ingase ihlinzeke ngoLwazi Lomuntu Siqu kubahlinzeki bezinsizakalo abanikeza izinsizakalo ezilandelayo:

- Ukuqongelelwa nokuhlelwa kolwazi
- Ukugcinwa kolwazi
- Ukuthumela ama-imeyli nezinye izincwadi kumakhasimende
- Ukwenza ukuhlola ngokuzimisela

I-Sasria isebenzisa ubuchwepheshe bakamuva ukuqinisekisa ubumfihlo, ukuthembeka, nokutholakala kolwazi lomuntu siqu elunakekele. Izinyathelo zifaka:

- Ama-firewall
- Isofthiwe yokuvikela emagciwaneni namaphrothokholi abuyekeziwe
- Ukulawula ukutholakala ngokuthuthwa nangokoqobo
- Ukusethwa okuvikelekile kwehadiwe nesofthiwe eyakha ingqalasizinda ye-IT

- Abahlinzeki Bezinsizakalo bangaphandle abacubungula Ulwazi Lomuntu Siqu egameni leNkampani baqashelwe ukufaka izilawuli zokuphepha

Isigaba 72 se-POPI sithi Ulwazi Lomuntu Siqu lungadluliselwa ngaphandle kweRiphabhuliki yaseNingizimu Afrika kuphela ngaphansi kwezimo ezithile. I-Sasria ayinakho ukudluliselwa ngaphandle okuhleliwe kolwazi lomuntu siqu.

NgokweSigaba 11(3), nganoma isiphi isikhathi, uMnikazi Wolwazi angaphkisa ukucutshungulwa kolwazi lwakhe siqu ngefomu eligunyaziwe ngokuvumelana nemibandela engathinteki equkethe yi-POPI.

Umnikazi Wolwazi angacela ukuthi ulwazi lwakhe siqu lulungiswe/lusulwe ngefomu eligunyaziwe.

13. Ukutholakala KweManuwali

Ngaphansi kwe-POPI le manuwali ngeke kudingeke ukuba ithunyelwe kuMlawuli Wolwazi.

13.1. Le Manuwali yenziwa itholakale ngezilimi ezilandelayo ezine ezisemthethweni:

13.1.1. IsiNgisi

13.1.2. IsiZulu

13.1.3. IsiBhunu

13.1.4. IsiSuthu

13.2. Le manuwali izotholakala/izoshicilelwa ku-inthanethi kuwebhusayithi ye-Sasria (www.sasria.co.za).

13.3. Amakhophi ale manuwali ayatholakala ukuze ahlolwe, ngaphandle kwenkokhelo, emahhovisi e-Sasria SOC Ltd aku-34 & 36 Fricker Road Illovo 2196.

13.4. Kunoma imuphi umuntu uma ecela futhi ekhokha inkokhelo efanele ebekiwe

13.5. Ayatholakala kuMlawuli Wolwazi uma kunesicelo

13.6. Inkokhelo yekhophi yale Manuwali, echazwe esithasiselweni B seMithetho, izokhokhelwa ikhophi ngayinye engu-A4 eyenziwayo.

14. Ukushintshwa KweManuwali

Imanuwali ye-PAIA iyidokhumenti esebenzayo okufanele ibuyekwezwe ngezikhathi ezithile. Le manuwali izobuyekwezwa njalo ngemuva kwezinyanga ezingamashumi amabili nane noma uma kukhona noma iziphi izinguquko ezidingekayo.

15. Ukugqugquzelwa Kwesicelo Sokuthola Ulwazi

Ulwazi olungatholakali kalula njengoba kuboniswe kule manuwali, lungase lucelwe ngokuvumelana nenqubo echaziwe ngokoMthetho. Amakhophi amafomu agunyaziwe okufanele agcwaliswe ukuthumela isicelo ayatholakala kuWebhusayithi ye-Sasria SOC Ltd.

Amarekhodi agcinwe yi-Sasria angatholakala ngesicelo uma nje izimfuneko zokuwathola sezifinyelelwe. Umfakisicelo yinoma imuphi umuntu owenza isicelo sokuthola irekhodi le-Sasria futhi ngenxa yalokho, uMthetho wenza umehluko phakathi kwezinhlobo ezimbili zabafakisicelo:

- **Umfakisicelo Werekhodi Lomuntu Siqu** - Umfakisicelo werekhodi lomuntu siqu ku-shiwo umuntu ocela ukuthola irekhodi eliqukethe ulwazi lomuntu siqu mayelana nomfakisicelo. Ngokuvumelana nemibandela yoMthetho nomthetho osebenzayo, i-Sasria izokhipha ulwazi oluceliwe, noma yenze kutholakale noma iliphi irekhodi ngokuphathelene nolwazi lomuntu siqu lomfakisicelo. I-Sasria izokhokhisa inkokhelo enqunyiwe yokushicilela lolo lwazi oluceliwe.
- **Omunye Umfakisicelo** - Lo mfakisicelo (ngaphandle komfakisicelo werekhodi lomuntu siqu) unelungelo lokucela ukuthola ulwazi oluphathelene nabantu abaseceleni. Kodwa-ke, i-Sasria ayinasibopho sokukhipha ulwazi ngaphambi kokuba umfakisicelo afinyelele izimfuneko zokuluthola ngokuvumelana noMthetho. I-Sasria izokhokhisa inkokhelo enqunyiwe yokushicilela lolo lwazi oluceliwe.

16. Inhloso Yethu

Umgomo:

- Ingcuphe ekhethekile ekhaviwe.

Injongo:

- Ukuhlinzeka izisombululo zezingcuphe ezikhethekile ukuze sisimamise iNingizimu Afrika.

Izimiso:

- Ukungenzeleli
- Isimilo
- Izinsizakalo Ngobunyoninco
- Ukubambisana
- Ubuchule Obusha

17. Inqubomgomo Ephathelene Nobumfihlo Nokutholakala Kolwazi

I-Sasria izovikela ubumfihlo bolwazi elunikezwa abantu abaseceleni, ngokuvumelana nezi-bopho zayo zokudalula ulwazi ngokwanoma imuphi umthetho osebenzayo noma umthethonqubo noma umyalo wenkantolo odinga ukudalulwa kolwazi. Uma kucelwa ukutholakala kwerekhodi eliqukethwe ulwazi ngomuntu oseceleni, i-Sasria inesibopho sokuzama ukuxhu-

mana nalowo muntu oseceleni ukuze imazise ngesicelo.

I-Sasria izonikeza lowo muntu oseceleni ithuba lokuphendula ngokuvuma ukuba litholakale noma ngokunikeza izizathu zokuthi kungani ukutholakala kwerekhodi kufanele kunqatshelwe. Uma kwenzeka umuntu oseceleni enikeza izizathu zokweseka noma ukunqabela ukutholakala kwerekhodi, iPhini LeSikhulu Solwazi lizocabangela lezi zizathu uma linquma ukuthi ingabe umfakisicelo kufanele alinikezwe noma cha.

I-Sasria icubungula ulwazi lomuntu siqu lwezingane ngemvume yabantu abanegunya, ngenhloso okwaqoqelwa yona.

Ngokuvumelana neSigaba 12(2)(b) se-POPI, kudingeka kuqongelelwe ulwazi lomuntu siqu ngokuqondile kumnikazi wolwazi uma umnikazi wolwazi noma umuntu onegunya lapho umnikazi wolwazi kuyingane khona evumile ukuba ulwazi luqongelelwe komunye umthombo.

18. Abamukeli Bolwazi Lomuntu Siqu

Abamukeli bolwazi lomuntu siqu bahlanganisa, kodwa abagcini nje ngalaba:

1. Amanxusa
2. Abasebenzi
3. Abantu abaseceleni
4. Iziphathimandla zezomthetho nezikahulumeni.

19. Ukusatshalaliswa Kolwazi Olusemthethweni

Ukusabalalisa Kwe-Sasria Ulwazi Olusemthethweni Ezigungwini Ezihlukahlukene Zezomthetho Nezikahulumeni njengoba kufunwa yizigungu zomthetho.

20. Ulwazi Olutholakalayo Ngokweminye Imithetho

I-Sasria igcina amarekhodi aphantelene nemithetho eminingi, phakathi kokunye ehlanganisa ulwazi olulandelayo olutholakala ngokuvumelana nemibandela ethile yemithetho elandelayo

- UMthetho Wokuxazulula Izingxabano No. 42 ka-1965
- UMthetho Wokuhlaziya Umonakalo No. 9 ka-1969
- UMthetho Wezimo Zomsebenzi Eziyisisekelo No. 75 ka-1997
- UMthetho Wokufukulwa Kabanzi KwabaNsundu Kwezomnotho No. 53 ka-2003
- UMthetho Wezinkampani No. 61 ka-1973 (Isahluko XIV Kuphela)
- UMthetho Wezinkampani No. 71 ka-2008

- UMthetho Wesinxephezelo Zokulimala Emsebenzini Nezifo Zezempilo No. 130 ka-1993
- UMthetho Wokuvikelwa Kwabathengi No. 68 ka-2008
- UMthetho-sisekelo weRiphabhuliki yaseNingizimu Afrika No. 108 ka-1996
- UMthetho Wokuqoqa Izikweletu No. 114 ka-1998
- UMthetho Wezokuxhumana Ngemishini No. 36 ka-2005
- UMthetho Wezokuxhumana Ngemishini Nokusebenzelana No. 25 ka-2002
- UMthetho Wokulingana Emsebenzini No. 55 ka-1998
- UMthetho Wezibonelelo Zentela Yabasebenzi No. 26 ka-2013
- UMthetho WeSikhungo Sobunhlozi Bezezimali No. 38 ka-2001
- UMthetho Wokuphathwa Komkhakha Wezezimali No. 9 ka-2017
- UMthetho Wezikimu Zomlawuli Wezinsizakalo Zezimali No. 37 ka-2004
- UMthetho Wentela Yamaholo No. 58 ka-1962
- UMthetho Womshwalense No. 18 ka-2017
- UMthetho Wezinhlaka Zobuhlobo Phakathi Kohulumeni No. 13 ka-2005
- UMthetho Wobuhlobo Bezemisebenzi No. 66 ka-1995
- UMthetho Wezikweletu Kazwelonke No. 34 ka-2005
- UMthetho Kazwelonke Wamaholo Ayisisekelo No. 78 ka-1998
- UMthetho Kazwelonke Wohlelo Lwezinkokhelo No. 78 ka-1998
- UMthetho Wezempilo Nokuphepha Emsebenzini No. 85 ka-1993
- UMthetho Wohlaka Lwezinqubomgomo Zokuqashwa Ngokukhetha No. 5 ka-2000
- UMthetho Wokunqanda Nokulwa Nezenzo Zenkohlakalo No. 12 ka-2004
- UMthetho Wokunqanda Ubugebengu Obuhleliwe No. 121 ka-1998
- UMthetho Wokuvikela Ukubusa Kwentando Yeningi NgokoMthetho-sisekelo Ekulweni Nezenzo Zobuphekula Nezenzo Ezihlobene No. 33 ka-2004
- UMthetho Wokuvikelwa Kolwazi Lomuntu No. 84 ka-1982
- UMthetho Wokudalula Okuvikelwe No. 26 ka-2000
- UMthetho Wokukhuthaza Ukutholakala Kolwazi No. 2 ka-2000
- UMthetho Wokukhuthaza Ukulingana Nokunqanda Ukucwaswa Okungafanele No. 4 ka-2000
- UMthetho Wokuvikelwa Kwebhizinisi No. 99 ka-1978
- UMthetho Wokuphathwa Kwezimali Zomphakathi No. 1 ka-1999
- UMthetho Womshwalense Omusha Womonakalo Nokulahlekelwa No. 56 ka-1989

- UMthetho Wezindlu Eziqashisayo No. 50 ka-1999
- UMthetho Wamatayitela Enhlanganyelo No. 95 ka-1986
- UMthetho Wokuphathwa Kwezikimu Zamatayitela Enhlanganyelo No. 8 ka-2011
- UMthetho Wokulawula Amabhulokhi Ahlanganyelwe No. 59 ka-1980
- UMthetho Womshwalense Wesikhathi Esifushane No. 53 ka-1998
- UMthetho Wezintela Zokuthuthukiswa Kwamakhono No. 9 ka-1999
- UMthetho Wokuthuthukiswa Kwamakhono No. 97 ka-1998
- UMthetho Wokuphathwa Kwentela No. 28 ka-2011
- UMthetho Weminikelo Yokuswela Umsebenzi No. 63 ka-2001
- UMthetho Wentela Yokuswela Umsebenzi No. 63 ka-2001
- UMthetho Wentela Efakwe Emananini No. 89 ka-1991

I-Sasria yenze imizamo emikhulu ukuhlinzeka uhlu lwemithetho ethintekayo. Kodwa-ke, kusengenzeka ukuthi uhlu olungenza aluphelele. Noma nini uma sitshelwa ukuthi umthetho okhona noma omusha uvumela umfakisiselo ukuba athole irekhodi ngesisekelo esihlukile kunaleso esichazwe ku-PAIA, sizobuyekeza lolu hlu ngendlela efanele.

21. Izingubo Zokucela

IPhini LeSikhulu Solwazi liyatholakala ukuze lisize ngokugcwalisa amafomu e-PAIA.

Umfakisiselo kufanele avunyelwe ukuthola irekhodi lesigungu somphakathi uma umfakisiselo ehambisana nokulandelayo:

- Umfakisiselo ethobela zonke izimfuneko zezinqubo eMthethweni eziphathelele nesicelo sokuthola lelo rekhodi.
- Ukutholakala kwalelo rekhodi akwenqatshwanga ngesisekelo sokwenqaba okushiwo eMthethweni.
- Incwadi ebhaliwe izothunyelwe kumfakisiselo iphendula isicelo ukuthi samukelwe noma cha.
- Uma lolo lwazi lungatholakali, umfakisiselo uzosayinelwe i-afidavithi futhi ithunyelwe kuye.
- Isicelo sizocutshungulwa zingakapheli izinsuku ezingamashumi amathathu (30) kutholwe isicelo, noma singase selulwe yisikhulu solwazi ngezinye izinsuku ezingamashumi amathathu (30).
- Naphezu kwesikhathi esishiwo ngenhla, iphini lesikhulu solwazi kufanele lithole isigunyazo seKomidi Eliphethe noma uMqondisi Ophethe ngaphambi kokuba ulwazi lunikezwe umfakisiselo.

Uhlobo lwesicelo:

- Umfakisicelo kufanele asebenzise ifomu eliphrintwe eMqulwini KaHulumeni 25099 [Isaziso SikaHulumeni R887-20 Juni 2003 Ifomu 02. Isijobelelo A sibonisa ifomu okufanele ligcwaliswe uma kucelwa ulwazi. Ifomu lingatholakala naku-<https://infoforegulator.org.za/>.
- Ifomu 02 kufanele lithunyelwe kuPhini LeSikhulu Solwazi ekhelini elishiwo noma kuimeyili ku-contactus@sasria.co.za.
- Umfakisicelo kufanele abonise nokuthi isicelo esekhophi yerekhodi noma ingabe umfakisicelo ufuna ukuhlola irekhodi ehhovisi lesigungu somphakathi. Noma-ke, uma irekhodi lingeyona idokhumenti lingabukwa efomini eliceliwe, uma likhona [Isigaba 29(2)].
- Uma umfakisicelo efuna ukuthola irekhodi ngendlela ethile, umfakisicelo kufanele avunyelwe ukulithola ngendlela acele ngayo. Lokhu kusho ukuthi, ngaphandle uma ukwenza kanjani kuphazamisa ukusebenza kwaleso sigungu somphakathi, noma kulimaza irekhodi, noma kuphula ilungelo lokukopisha. Uma ngezizathu ezifanele, irekhodi lingenakutholakala ngendlela eceliwe kodwa ngenye indlela ehlukile, inkokhelo kufanele ibalwe ngokuvumelana nohlobo lokutholakala kolwazi oluboniswe ngumfakisicelo ekuqaleni [Isigaba 29(3) no-(4)].
- Ngaphandle nje kwempendulo ebhaliwe yesicelo serekhodi, uma umfakisicelo efuna ukutshelwa ngesinqumo nganoma iyiphi enye indlela, isib., ngocingo, lokhu kufanele kuboniswe [Isigaba 18(2)(e)].
- Uma umfakisicelo ecela ulwazi egameni lomunye umuntu, isikhundla sowenza isicelo kufanele siboniswe [Isigaba (2)(f)] Uma umfakisicelo engakwazi ukufunda noma ukubhala noma enokukhubazeka, isicelo serekhodi singase senziwe ngomlomo. Isikhulu solwazi kufanele sibhale isicelo somlomo efomini eligunyaziwe futhi sinikeze umfakisicelo ikhophi yaso [Isigaba 18(3)].

Kunezinhlalo ezimbili zezinkokhelo okufanele zikhokhwe ngokuvumelana noMthetho, okuyinkokhelo Yesicelo nenkokhelo Yokutholakala Kolwazi [Isigaba 22]

Umfakisicelo ofuna ukuthola irekhodi elinolwazi lomuntu siqu ngalowo mfakisicelo akudingeki ukuba akhokhe inkokhelo Yesicelo. Bonke abanye abafakisicelo, abangenzi isicelo solwazi lomuntu siqu lomfakisicelo, kufanele bakhokhe inkokhelo Yesicelo efunekayo. Isikhulu solwazi kufanele sazise umfakisicelo (ngaphandle uma kungumfakisicelo werekhodi lomuntu siqu) ngesaziso, afune ukuthi umfakisicelo akhokhe inkokhelo efunekayo (uma ikhona) ngaphambi kokucubungula isicelo.

- Inkokhelo yesicelo ekhokhelwa izigungu zomphakathi ingu-R 35.00. Umfakisicelo angafaka isikhalaso sangaphakathi, uma kufanele, noma isicelo enkantolo aphikise ukukhokhwa noma inkokhelo yemali eceliwe.
- Uma isikhulu solwazi sesinqumile ngesicelo, umfakisicelo kufanele aziswe ngaleso sinqumo ngendlela umfakisicelo ayidingayo ukuze aziswe.
- Uma enikezwa isicelo, kukhokhwa inkokhelo yokutholakala ngenxa yokusesha,

ukulungiselela, ukushicilela nanganoma isiphi isikhathi eseqe amahora anqunyiwe okusesha nokulungiselela irekhodi elizodalulwa.

Umuntu ofuna ukuthola amarekhodi kufanele agcwalise ifomu lesicelo elidingekayo, elitholakala emahhovisi e-Sasria SOC Ltd, noma elingatholakala kuWebhusayithi yaBalawuli Bolwazi, ethi <https://infoeregulator.org.za/>. Leli fomu liyatholakala nakuWebhusayithi ye-Sasria futhi lingavulwa ku-<https://www.sasria.co.za/> Ifomu lesicelo eligcwalisiwe kufanele lithunyelwe ekhelini elinikezwe kule manuwalli futhi liphawulwe ukuthi liqondiswe eSikhulwini Solwazi.

22. Inqubo Yesicelo Ye-PAIA Yangaphakathi

- I-Sasria inohlu lwamarekhodi atholakala ngokuzenzekelayo atholakala kuwebhusayithi ye-Sasria. Amarekhodi atholakala ngokuzenzekelayo yilawo isigungu esizokunikeza wona ngaphandle kokuba kudingeke ukuthi ufake isicelo se-PAIA (ngamanye amagama, ungavele ulicele ngaphandle kokugcwalisa ifomu lesicelo le-PAIA).
- I-PAIA ithi uma ufuna ukwenza isicelo, kufanele uthumele isicelo ngefomu elifunekayo (la mafomu agunyazwe uMthetho). Ifomu 02 Lesicelo le-PAIA liyatholakala kuWebhusayithi ye-Sasria.
- Noma iziphi izicelo zolwazi ngaphansi kwe-PAIA zingathunyelwa ngeposi noma nge-imeyili noma zingase zilethwe ngokoqobo ehhovisi le-Sasria.

Ikheli Leposi: P. O Box 653367 Benmore 2010

Ikheli Lomgwaqo: 34 & 36 Fricker Road Illovo 2196

I-imeyili: Contactus@sasria.co.za

- Izicelo ze-PAIA zizokwamukela yiSikhulu Solwazi, amaPhini Esikhulu Solwazi noma umnyango Wolwazi Namarekhodi e-Sasria.
- Isicelo sizobhaliswa kuRejista Yolwazi Yezicelo ze-Sasria.
- Ezimweni ezithile kungase kudingeke ukuba ukhokhele i-Sasria ngaphambi kokuba isicelo sakho sicutshangelwe noma unikezwe amarekhodi owacelile. Sicela ubheke **Ifomu 03: Umphumela wesicelo nohlaka lwezinkokhelo ezikhishwayo** kuwebhusayithi ye-[Sasria](https://www.sasria.co.za/) kanye [noMlawuli Wolwazi](https://www.sasria.co.za/).
- Uma sesithole isicelo sakho, uyothola isiqinisekiso sokutholwa kwesicelo sakho zingakapheli izinsuku zokusebenza eziyi-14.
- ISikhulu Solwazi, amaPhini Esikhulu Solwazi; umnyango wokuthotshelwa komthetho noma

umnyango Wolwazi Namarekhodi uzosingatha ukucubungulwa kwesicelo ngaphakathi e-Sasria.

- Isikhulu Solwazi noma amaPhini Esikhulu Solwazi azobuyeka isicelo.
- Isikhulu Solwazi noma amaPhini Esikhulu Solwazi azokwenza isinqumo sokuthi ayakuvumela yini ukutholakala kwamarekhodi acelwayo.
- Isikhulu Solwazi, amaPhini Esikhulu Solwazi, umnyango wokuthotshelwa komthetho, umnyango Wolwazi Namarekhodi bazoxhumana nomfakisicelo (isib., bangase bacele imininingwane ethe xaxa kumfakisicelo, bangase badinga ukucela ukunwetshwa kwesikhathi ukuze basingathe isicelo, njll).
- Isikhulu Solwazi, amaPhini Esikhulu Solwazi, umnyango wokuthotshelwa komthetho noma umnyango Wolwazi Namarekhodi bazotshela umfakisicelo ngomphumela wesicelo sakhe se-PAIA noma bacele ukunwetshwa kwesikhathi uma kudingeka zingakapheli izinsuku ezingama-30 ngemuva kokwamukela isicelo.
- Isikhulu Solwazi, amaPhini Esikhulu Solwazi; umnyango wokuthotshelwa komthetho noma umnyango Wolwazi Namarekhodi uzotshela abantu abafanele abaseceleni uma kudingeka.
- Uma amarekhodi ekhishwa i-Sasria izonikeza umfakisicelo ikhophi yerekhodi.
- Uma isicelo singaphumeleli iSikhulu Solwazi, amaPhini Esikhulu Solwazi; umnyango wokuthotshelwa komthetho noma umnyango Wolwazi Namarekhodi bazonikeza umfakisicelo izizathu sezinqumo esenziwe.
- Uma umfakisicelo enganelisekile ngomphumela, angafaka isikhalazo sangaphakathi (**Ifomu 04: Ifomu Lesikhalazo Sangaphakathi**) elitholakalayo nakuWebhusayithi ye-[Sasria](#) kanye [noMlawuli Wolwazi](#).

23. Isicelo Esivela Ezigungwini Zomphakathi

Umfakisicelo oyisigungu somphakathi uchazwa ku-PAIA njengoshu noma imuphi umuntu, noma othile obenzela okuthile, ngaphandle kweminyango ethile kahulumeni noma izikhulu noma izikhungo ezi-negunya noma ezenza umsebenzi ngokuvumelana noMthetho-sisekelo noma umthetho-sisekelo wesifundazwe.

I-Sasria inesibopho sokuvumela ngokufanele ukutholakala kwamarekhodi nolwazi olucelwe yisigungu somphakathi kodwa izolandela inqubo efanayo yokugunyaza njengoba kuboniswe ngenhla eSigabeni 19.

Izigungu zomphakathi zingase zifake kodwa azigcini nje ngo-SARS, i-CIPC, njll.

24. Ulwazi Noma Amarekhodi Angatholakali

Uma i-Sasria ingakwazi ukuthola amarekhodi afunwa Umfakisicelo yize kucingwe ngokufanele nango-kuzimisela futhi ikholwa ukuthi lawo marekhodi alahlekile noma amarekhodi inawo kodwa awatholakali, Umfakisicelo uzothola isaziso esichaza lokho esivela eSikhulwini Solwazi esiyi-afidavithi echaza izinyathelo ezithathiwe ukuze kutholwe leyo dokhumenti okuholele ekungatholakalini kwaleyo dokhumenti.

25. Izizathu Zokwenqaba Ukutholakala Kwamarekhodi

UMthetho unikeza izizathu okungenqatshwa ngazo ukutholakala kwamarekhodi kanye nezizathu i-Sasria, phakathi kokunye, engenqaba ngazo ukutholakala kwamarekhodi ngendlela elandelayo:

- Ukuvikelwa kolwazi okuyisibopho ngokuvumelana noMthetho we-FAIS [Isigaba 3 seMithetho Yokuziphatha Jikelele] lapho kuphathelene nokuthathelwe umshwalense ngaphansi kwanoma iyiphi ipholisi yomshwalense nalapho lowo muntu enganikezanga umfakisicelo isaziso esibhaliwe esiqondile sokuthola ulwazi olushiwo lwalo muntu othathelwe umshwalense.
- Ukuvikelwa okuyisibopho kolwazi lwezentela, imibiko, okuthunyelwe, izibalo njll., oluhlobene nobuhlobo bezentengiso phakathi kwe-Sasria nanoma iyiphi inkampani yomshwalense noma umlawuli.
- Ukuvikelwa okuyisibopho kolwazi oluphathelene nokuthunyelwa, imibiko, izintela, izincwadi, njll., phakathi kwe-Sasria nanoma imuphi umlawuli [okuhlanganisa, kodwa okungagcini nje nge-Financial Sector Conduct Authority, i-Prudential Authority kanye ne-Financial Intelligence Centre] Ukuvikelwa okuyisibopho kobumfihlo bomuntu oseceleni okungumuntu ongokwemvelo okungahlanganisa ukudalulwa okungafanele kolwazi lomuntu siqu lwalowo muntu ongokwemvelo.
- Ukuvikelwa okuyisibopho kolwazi lwezentengiso lomuntu oseceleni uma irekhodi noma amarekhodi aceliwe equkethe:
 - izimfihlo zohwebo zalowo muntu oseceleni
 - ulwazi lwezezimali, lwesayensi noma lobuchwepheshe (ukudalulwa kwalo okungadala umonakalo kwezezimali noma kwezentengiso zalowo muntu)
 - ulwazi oludalulwe ngasese ngumuntu oseceleni ku-Sasria, uma ukudalulwa kwalolo lwazi kungafaka lowo muntu oseceleni ebunzimeni

bezingcono noma ukuncintisana kwezentengiso

- Ukuvikelwa okuyisibopho kolwazi oluyimfihlo lwabantu abaseceleni uma luvikelwe ngokuvumelana nesivumelwano esithile
- Ukuvikelwa okuyisibopho kokuphepha kwabantu nokuvikelwa kwempahla
- Ukuvikelwa okuyisibopho kwamarekhodi ayimfihlo avela ekuqulweni kwamacala omthetho
- Ulwazi lwezentengiso lwe-Sasria olungase luhlanganise, kodwa lungagcini:
 - ngezimfihlo zohwebo
 - ulwazi lwezezimali, lwezentengiso, lwesayensi noma lobuchwepheshe (ukudalulwa kwalo okungadala umonakalo kwezezimali noma kwezentengiso ze-Sasria)
 - ulwazi, okuyothi uma ludalulwa, lifake i-Sasria ebunzimeni bezingxoxo noma ukuncintisana kwezentengiso
 - izinhlelo zekhompuyutha nesoftware yobuchwepheshe obuhlobene nazo ezingeze-Sasria futhi ezivikelwe ngelungelo lokukopisha
- Ukuvikelwa okuyisibopho kolwazi locwaningo oluqongelelwe yi-Sasria noma umuntu oseceleni uma ukudalulwa kwalo kungafaka ucwaningo engcupheni enkulu
- Ukuthola lonke ulwazi olucelwe yi-Sasria oluhlobene nolwazi lomuntu siqu njengoba luchazwe eMthethweni Wokuvikelwa Kolwazi Lomuntu Siqu kuzokwenqatshwa ngokuvumelana nalesi sigaba ngaphandle uma kungaboniswa, ngumfakisicelo ngezindleko zakhe, ukuthi ukuthatha lolu lwazi lunikezwe umuntu olucelile ngeke kungqubuzane noMthetho.
- Incazelo yolwazi lomuntu siqu eMthethweni ulwazi oluhlobene nomuntu ogagulekayo, ophilayo, ongokwemvelo futhi uma kufanele, umuntu ogagulekayo, okhona ongokomthetho kuhlanganise, kodwa kungagcini:
 - ulwazi oluphathelele nohlanga, ubulili, ukukhulelwa, isimo somshado, umsuka wobuzwe, wobuhlanga noma wezenhlalo, ibala, ukuncamela kwezocansi, ubudala, impilo yomzimba noma yengqondo, inhlalakahle, ukukhubazeka, inkolo, unembeza, izinkolelo, usizo, ulimi noku-zalwa komuntu;
 - ulwazi oluphathelele nemfundo noma umlando womuntu wezokwelashwa, wezezimali, wobugebengu noma wokusebenza

- noma iyiphi inombolo egagulayo (efaka inombolo ye-akhawunti), uphawu, ikheli le-imeyili, ikheli lomgwaqo, inombolo yocingo, noma enye indlela yokuchazwa komuntu ngokukhethekile;
- uhlobo lwegazi nanoma iluphi ulwazi lokugagula umuntu
- imibono yomuntu, akucabangayo noma akuncamelayo
- izincwadi ezthunyelwa yilowo muntu ezingasese noma eziyimfihlo ngokuqondile noma ngokucacile noma ezinye izincwadi ezingambula okuqokethwe yizincwadi ezibhaliwe zokuqala
- imibono nezimvo zomunye umuntu mayelana nalowo muntu
- igama lomuntu uma livela kolunye ulwazi lomuntu siqu oluphathelele nomuntu noma uma ukudalula igama ngokwalo kungambula ulwazi ngalowo muntu

Kubalulekile ukuqaphela ukuthi i-PAIA ayinakusetshenziselwa ukuthola amarekhodi ozowasebenzisa ecaleni lenkantolo lokumangalelwa noma lobugebengu ngemuva kokuqala kokuqulwa kwalelo cala uma ukukhishwa noma ukutholakala kwamarekhodi ngale njongo kuhlizekwa emthethweni.

26. Ukuvuma Inqubomgomo Kwabasebenzi

Bonke abasebenzi abafanele kufanele baqinisekise ukuthi bafundile futhi baqonda okuqokethwe yile dokhumenti ngokusayina iphepha lokuvuma labasebenzi.

Iphepha lokuvuma kwabasebenzi kuzodingeka lisayinwe kabusha abasebenzi abafanele isikhathi ngasinye uma kubuyekwezwa imanuwali ye-PAIA.

27. Abasayinayo

Bonke abasebenzi abafanele bayaqinisekisa ukuthi bafundile futhi baqonda okuqokethwe yile manuwali.

Siyaqinisekisa, ngokolwazi lwethu nenkolelo ephela, ukuthi ulwazi oluhlinzekiwe lunembile futhi luphelele.

ISikhulu Solwazi

Isiginesha yeSikhulu Solwazi