X UNDERWRITING MANAGERS (PTY) LTD

Registration number 2019/410474/07 | FSP 55527

MANUAL

Prepared in terms of section 51 of the Promotion of Access to Information Act 2 of 2000

Item	Detail
Document	PAIA Manual
Private body	X Underwriting Managers (Pty) Ltd
Registration number	2019/410474/07
FSP number	55527
Information Officer	Ceazare de Beer
Regulator registration number	2026-022791
Version	1.0.1
Approved by the board on	1 May 2026
Effective date	1 May 2026
Next review date	1 May 2027

Contents

1. List of acronyms and abbreviations....3
2. Purpose of this manual....3
3. About X Underwriting Managers....4
4. Key contact details....4
5. The Regulator's Guide on how to use PAIA....6
6. Records automatically available without a request....6
7. Subjects and categories of records held....6
8. Records accessible in terms of other legislation....10
9. Processing of personal information....11
10. How to request access to a record....13
11. Availability of this manual....14
12. Updating of this manual....15
13. Approval....15
Annexure A: Request for access to a record....16
Annexure B: Prescribed fees....20

1. List of acronyms and abbreviations

Term	Meaning
CIPC	Companies and Intellectual Property Commission
Compass Insurance	Compass Insurance Company Limited, the insurer for which XUM acts as binder holder and administrator
DIO	Deputy Information Officer
FAIS	Financial Advisory and Intermediary Services Act 37 of 2002
FSCA	Financial Sector Conduct Authority
Head of the private body	The chief executive officer or equivalent officer of XUM, or a person duly authorised by that officer, as contemplated in section 1 of PAIA
IO	Information Officer
PAIA	Promotion of Access to Information Act 2 of 2000, as amended
Personal information	As defined in section 1 of POPIA
POPIA	Protection of Personal Information Act 4 of 2013
Regulations	Regulations Relating to the Promotion of Access to Information, 2021, published in Government Gazette 45057, Government Notice 757 of 27 August 2021
Regulator	The Information Regulator (South Africa), established in terms of section 39 of POPIA
Requester	A person making a request for access to a record of XUM, as contemplated in section 1 of PAIA
Special personal information	As defined in section 26 of POPIA, which includes information concerning a data subject's health
UMA	Underwriting management agency
XUM, the Company, we, us, our	X Underwriting Managers (Pty) Ltd

2. Purpose of this manual

2.1 PAIA gives effect to the right of access to information in section 32 of the Constitution of the Republic of South Africa, 1996. It gives any person the right of access to a record of a private body where that record is required for the exercise or protection of any rights.

2.2 Section 51 of PAIA requires the head of every private body to compile, keep updated and make available a manual describing the body, the records it holds, and how access to those records may be requested.

2.3 X Underwriting Managers (Pty) Ltd is a private body as defined in PAIA. It is a separate juristic person from the insurer for which it acts, and this manual applies to records held by XUM in its own name.

2.4 This manual is intended to:

- describe XUM and how it may be contacted;
- set out the categories of records XUM holds, and the subjects to which they relate;
- identify records that are available without a formal request;

- identify records that are accessible under other legislation;
- explain how a request for access is made, what it costs, and how long it takes;
- explain how XUM processes personal information under POPIA, and the rights a data subject has in that regard.

2.5 This manual is not intended to be, and should not be read as, a comprehensive index of every record XUM holds. It is a guide to the categories of records held and to the process for requesting access.

2.6 Nothing in this manual limits any right of access a person may have under any other law, nor does it constitute a waiver of any ground of refusal available to XUM under Chapter 4 of Part 3 of PAIA.

3. About X Underwriting Managers

3.1 XUM is an underwriting management agency and an authorised financial services provider, FSP 55527. It designs, underwrites, administers and manages insurance products on behalf of a licensed insurer, and provides related policy administration, claims administration and intermediary support services.

3.2 XUM acts as binder holder and administrator for Compass Insurance Company Limited. Where XUM performs those functions, certain records are held by XUM on behalf of the insurer, and the insurer, not XUM, is the responsible party for the personal information in them. Section 7.13 explains how requests for those records are handled.

3.3 XUM holds no binder or similar mandate with any insurer other than Compass Insurance Company Limited.

3.4 XUM is not registered as a vendor for value added tax purposes.

4. Key contact details

4.1 The private body

Item	Detail
Registered name	X Underwriting Managers (Pty) Ltd
Registration number	2019/410474/07
Date of incorporation	19 August 2019
FSP number	55527
VAT number	Not applicable. XUM is not a registered VAT vendor
Registered office	102 Peter Mokaba Avenue, Potchefstroom Central, Potchefstroom, North West, 2531
Postal address	102 Peter Mokaba Avenue, Potchefstroom Central, Potchefstroom, North West, 2531
Principal place of business	102 Peter Mokaba Avenue, Potchefstroom Central, Potchefstroom, North West, 2531
Telephone	018 004 0206
Website	https://www.x-underwriting.co.za

4.2 Head of the private body

Item	Detail
Name	Ceazare de Beer
Designation	Managing Director
Email	ceazare@x-underwriting.co.za
Telephone	018 004 0206

4.3 Information Officer

The Information Officer is the first point of contact for all requests under PAIA and all queries under POPIA.

Item	Detail
Name	Ceazare de Beer
Designation	Managing Director
Date of appointment	1 March 2026
Registered with the Regulator	Yes. Registration number 2026-022791, registered on 3 June 2026
Email	ceazare@x-underwriting.co.za
Telephone	018 004 0206
Postal address	102 Peter Mokaba Avenue, Potchefstroom Central, Potchefstroom, North West, 2531

4.4 Deputy Information Officers

XUM has not designated any Deputy Information Officers. Should a Deputy Information Officer be designated in future, this manual will be updated and the designation registered with the Regulator.

4.5 The Information Regulator

Item	Detail
Name	The Information Regulator (South Africa)
Physical address	Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191
Postal address	P.O. Box 31533, Braamfontein, Johannesburg, 2017
Telephone	010 023 5200
Toll-free	080 001 7160
General enquiries	enquiries@inforegulator.org.za
PAIA complaints	PAIAComplaints@inforegulator.org.za
POPIA complaints	POPIAComplaints@inforegulator.org.za
Website	https://inforegulator.org.za

5. The Regulator's Guide on how to use PAIA

5.1 Section 10 of PAIA requires the Regulator to compile a guide, in an easily comprehensible form and manner, containing the information a person reasonably requires in order to exercise their rights under the Act.

5.2 The Guide is available from the Regulator at the contact details in paragraph 4.5, and may be downloaded from https://inforegulator.org.za.

5.3 Regulation 3(1) of the Regulations requires an information officer to keep a copy of the Guide, in at least two of the official languages, at the registered head office, for public inspection during normal office hours. XUM keeps a copy of the Guide at its head office accordingly.

5.4 Enquiries about the content of the Guide should be directed to the Regulator, not to XUM.

6. Records automatically available without a request

6.1 Section 52(2) of PAIA allows the head of a private body to publish a notice describing categories of records that are automatically available without a person having to request access. XUM has not published such a notice.

6.2 The following records are nevertheless made freely available, on the website or on request, at no charge and without the need for a formal PAIA request:

- the CIPC registration certificate and company registration details;
- the FSP licence and the categories of financial services for which XUM is authorised;
- statutory disclosures required by the General Code of Conduct under FAIS;
- product brochures, marketing material and product summaries;
- policy wordings and schedules of the products XUM administers;
- quotation and application forms;
- the XUM POPIA privacy policy and privacy notice;
- the complaints policy and the complaints escalation procedure, including the details of the Ombud;
- this manual.

6.3 Records in this category may be obtained from https://www.x-underwriting.co.za, from the requester's broker, or from the Information Officer on request.

7. Subjects and categories of records held

7.1 This section sets out the subjects on which XUM holds records and the categories of records held under each subject, as required by section 51(1)(e) of PAIA. Inclusion of a category does not mean that access will be granted. Access is subject to the requirements of Chapter 4 of Part 3 of PAIA and to the grounds of refusal in sections 62 to 69.

7.2 Company and statutory records

Category	Records held
Constitutional documents	Memorandum of Incorporation, CIPC registration certificate, CoR forms, shareholder register, share certificates, changes to directors and registered address
Board and governance	Board and committee minutes, resolutions, delegations of authority, board charters, terms of reference, director appointment records and declarations of

Category	Records held
	interest
Licences and authorisations	FSP licence, licence conditions and variations, key individual and representative registers, fit and proper records, and correspondence with the FSCA
Statutory registers	Registers required by the Companies Act 71 of 2008 and by the FAIS Act and its subordinate legislation

7.3 Governance, risk and compliance records

Category	Records held
Compliance	Compliance monitoring plans and reports, compliance officer appointments and reports, regulatory returns and submissions, and correspondence with regulators
Risk	Risk registers, risk management framework and policy, business continuity and disaster recovery plans, and incident registers
Anti money laundering	FICA risk management and compliance programme, client due diligence and verification records, screening records, suspicious and unusual transaction reports, and training records
Internal policies	Conduct, treating customers fairly, conflicts of interest, gifts, outsourcing, remuneration, information security, privacy, retention and acceptable use policies
Audit	Internal and external audit reports, management letters and remediation plans

7.4 Insurer, binder and outsourcing records

Category	Records held
Binder and mandate	Binder agreements, underwriting mandates, outsourcing agreements, service level agreements, delegated authority schedules and amendments to any of them
Insurer reporting	Bordereaux, premium and claims reporting to the insurer, reconciliation records, and governance and assurance reporting required under the binder
Insurer correspondence	Correspondence with the insurer relating to underwriting, claims, product design, reinsurance and compliance

7.5 Underwriting and policy administration records

Category	Records held
Product	Policy wordings, endorsements, product specifications, rating structures, actuarial and pricing material, and product approval records
Quotations and applications	Quotation requests, quote acceptance forms, applications, declarations, consents and supporting documents
Policy records	Policy schedules, certificates of insurance, membership records, dependant records, endorsements, amendments, renewals, lapses, cancellations and

Category	Records held
	reinstatements
Underwriting assessment	Underwriting notes and decisions, medical and health declarations, waiting period and exclusion records, and loading decisions
Premium collection	Debit order mandates and instructions, collection files, unpaid and returned debit records, premium reconciliations and refund records

7.6 Claims records

Category	Records held
Claim files	Claim notifications, claim forms, claimant details, assessment notes, estimates and reserves, benefit calculations, settlement and repudiation decisions and reasons
Supporting documents	Medical accounts, remittance advices, scheme statements, discharge summaries, medical reports, identity documents and proof of banking
Payments	Payment authorisations, payment records, recoveries and reversals
Fraud	Fraud investigation files, forensic reports, and referrals to the insurer or to law enforcement

7.7 Intermediary, broker and distribution records

Category	Records held
Broker records	Broker agreements and mandates, intermediary appointment records, FSP licence verification, and accreditation and training records
Commission	Commission structures, commission statements, payment records and clawbacks
Distribution	Distribution agreements, marketing arrangements, broker communications and circulars

7.8 Financial and accounting records

Category	Records held
Accounting	General ledger, trial balance, journals, management accounts, budgets and forecasts
Annual financial statements	Annual financial statements, auditor reports and supporting working papers
Banking	Bank accounts, statements, mandates, reconciliations and payment records
Tax	Income tax returns and assessments, PAYE, UIF and SDL records, and correspondence with SARS
Creditors and debtors	Supplier invoices, purchase orders, debtor records and age analyses

7.9 Human resources and employment records

Category	Records held
Recruitment	Advertisements, applications, curricula vitae, interview notes, verification and vetting records, and offers of employment
Employment	Employment contracts, job descriptions, personnel files, identity and qualification records, leave records and attendance records
Remuneration	Payroll records, salary and benefit records, incentive and bonus records, pension and medical aid records, and IRP5 records
Performance and discipline	Performance reviews, development plans, disciplinary and grievance records, and termination records
Statutory employment	Employment equity records and reports, skills development and workplace skills plans, COIDA records, UIF records and health and safety records

7.10 Information technology, systems and automated processing records

Category	Records held
Systems	Policy and claims administration system records, broker platform records, user access records, audit logs and configuration records
Information security	Security policies and standards, access control records, penetration testing and vulnerability reports, security incident records and breach notifications
Third party technology	Software licences, hosting and cloud agreements, operator agreements, due diligence records and vendor assessments
Automated and AI assisted processing	Records relating to the use of artificial intelligence tools in the administration of policies and claims, including operator agreements, impact and risk assessments, human oversight records and audit trails of automated assistance

7.11 Complaints, disputes and regulatory correspondence

Category	Records held
Complaints	Complaints registers, complaint files, investigation records, outcomes and reportable complaints returns
Ombud and disputes	Correspondence with the Ombud, determinations, litigation files and legal opinions
Regulatory	Correspondence and submissions to the FSCA, the Prudential Authority, the Regulator and other authorities

7.12 Marketing, supplier and general records

Category	Records held
Marketing	Marketing plans and material, campaign records, website and social media content, and direct marketing consent records
Suppliers	Supplier contracts, service level agreements, non disclosure agreements,

Category	Records held
	tenders and due diligence records
General correspondence	Internal and external correspondence, meeting records and general administrative records

7.13 Records held on behalf of Compass Insurance

7.13.1 In performing its binder and administration functions, XUM holds certain records for and on behalf of Compass Insurance Company Limited. In respect of those records the insurer is the owner of the record and the responsible party for the personal information contained in it, and XUM acts as its operator.

7.13.2 A requester seeking access to records of that kind, in particular policy and claims records created in the performance of the binder, should direct the request to Compass Insurance Company Limited. XUM will, on receipt of such a request, acknowledge it, advise the requester of this position, and refer the request to the insurer.

7.13.3 The contact details of the insurer for this purpose are:

Item	Detail
Insurer	Compass Insurance Company Limited
Contact	Adél Walker
Telephone	011 745 8333
Email	adel.walker@compass.co.za

7.13.4 This paragraph does not limit a data subject's right under section 23 of POPIA to request confirmation of, and access to, their own personal information held by XUM, whatever the capacity in which XUM holds it. Requests of that nature are dealt with under section 9 of this manual.

8. Records accessible in terms of other legislation

8.1 Certain records held by XUM are accessible in terms of legislation other than PAIA. That legislation is not displaced by this manual, and a person entitled to a record under it need not use the PAIA process.

8.2 The legislation includes, but is not limited to:

- Basic Conditions of Employment Act 75 of 1997
- Companies Act 71 of 2008
- Compensation for Occupational Injuries and Diseases Act 130 of 1993
- Consumer Protection Act 68 of 2008, to the extent applicable
- Electronic Communications and Transactions Act 25 of 2002
- Employment Equity Act 55 of 1998
- Financial Advisory and Intermediary Services Act 37 of 2002, and the General Code of Conduct
- Financial Intelligence Centre Act 38 of 2001
- Financial Sector Regulation Act 9 of 2017
- Income Tax Act 58 of 1962
- Insurance Act 18 of 2017
- Labour Relations Act 66 of 1995

- Long-term Insurance Act 52 of 1998 and Short-term Insurance Act 53 of 1998, including the Policyholder Protection Rules and the binder regulations
- Occupational Health and Safety Act 85 of 1993
- Protection of Personal Information Act 4 of 2013
- Skills Development Act 97 of 1998 and Skills Development Levies Act 9 of 1999
- Tax Administration Act 28 of 2011
- Unemployment Insurance Act 63 of 2001 and Unemployment Insurance Contributions Act 4 of 2002
- Value Added Tax Act 89 of 1991, to the extent applicable

9. Processing of personal information

9.1 Purpose of processing

XUM processes personal information in order to quote for, underwrite, issue and administer insurance policies, to collect premiums, to assess and settle claims, to detect and prevent fraud, to service brokers and intermediaries, to meet its obligations to the insurer under the binder, to comply with its legal and regulatory obligations, and to manage its own business, staff and suppliers.

9.2 Categories of data subjects and of personal information

Data subject	Personal information processed
Policyholders, insured persons and dependants	Name, identity or passport number, date of birth, gender, contact details, physical and postal address, banking details, employment and income details, medical scheme membership details, health information, claims history, policy history and correspondence
Claimants and beneficiaries	Identity details, contact details, banking details, health information, medical accounts and reports, and supporting claim documents
Brokers, intermediaries and their representatives	Name, contact details, FSP and representative details, accreditation records, commission and payment details
Employees, applicants and contractors	Identity and contact details, qualifications, employment history, remuneration and benefit information, performance and disciplinary records, and banking details
Suppliers and service providers	Contact details of representatives, banking details and contractual information
Website and platform users	Contact details, correspondence, usage and log data

9.3 Special personal information

9.3.1 XUM processes health information, which is special personal information under section 26 of POPIA. It does so in reliance on section 32 of POPIA, which authorises insurers, administrators and managing organisations to process health information where it is necessary for assessing the risk to be insured or for the performance of the insurance agreement.

9.3.2 Health information is processed only by persons who are subject to an obligation of confidentiality by virtue of office, profession, legal provision or written agreement, as required by section 32(2).

9.4 Recipients of personal information

Personal information may be shared with the insurer, reinsurers, brokers and intermediaries, medical schemes and healthcare providers where relevant to a claim, banks and payment providers, assessors and investigators, auditors, legal and other professional advisers, technology and administration service providers acting as operators, regulators and authorities where required by law, and credit and fraud prevention databases where lawful.

9.5 Transfers outside the Republic

Some operators appointed by XUM process personal information outside South Africa. Any such transfer is made in accordance with section 72 of POPIA, principally in reliance on a binding written agreement that provides a level of protection substantially similar to that required by POPIA, including in respect of onward transfers, and additionally on the data subject's consent where it has been given.

9.6 Automated decision making

XUM does not make decisions that affect a person's cover, premium or claim by automated means alone. Where technology, including artificial intelligence tools, is used to assist in the administration of policies and claims, a suitably qualified person makes the decision, consistent with section 71 of POPIA.

9.7 Security safeguards

XUM maintains appropriate, reasonable technical and organisational measures to secure the integrity and confidentiality of personal information in its possession or under its control, as required by section 19 of POPIA, and requires its operators to do the same under written agreement. Security compromises are handled in accordance with section 22 of POPIA and are notified to the Regulator and to affected data subjects as required.

9.8 Retention

9.8.1 Records are retained for as long as required by law and thereafter for as long as necessary for the purpose for which they were collected, or for the establishment, exercise or defence of legal claims.

9.8.2 XUM's standard retention period is five years, aligned to the record keeping requirements of section 18 of the FAIS Act and the General Code of Conduct, and to section 23 of the Financial Intelligence Centre Act. The period runs from the date the record was created or, in the case of a policy or claim, from termination of the policy or final settlement of the claim, whichever is later.

9.8.3 Where other legislation requires a longer period, or where a record is relevant to pending or anticipated litigation, a regulatory investigation or a complaint, the record is retained for that longer period.

9.9 Rights of data subjects

A data subject has the right to:

- be notified that personal information about them is being collected, and where it has been accessed or acquired by an unauthorised person;
- request confirmation, free of charge, of whether XUM holds personal information about them, and to request access to that information, under section 23 of POPIA;
- request the correction, destruction or deletion of personal information that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or unlawfully obtained, under section 24 of POPIA;
- object to the processing of their personal information on reasonable grounds, under section 11(3) of POPIA;

- not have their personal information processed for direct marketing by means of unsolicited electronic communications, except as permitted by section 69 of POPIA;
- submit a complaint to the Regulator regarding an alleged interference with the protection of their personal information;
- institute civil proceedings regarding an alleged interference with the protection of their personal information.

9.10 How to exercise these rights

9.10.1 A request for access to personal information under section 23 of POPIA is made on Form 2 of the PAIA Regulations, addressed to the Information Officer.

9.10.2 POPIA deleted the definition of "personal requester" from PAIA, with the result that the prescribed request fee is payable by every requester, including a data subject requesting their own personal information. XUM waives the request fee where a data subject requests access to their own personal information. Reproduction and, where applicable, search and preparation fees remain payable.

9.10.3 A request for correction or deletion of personal information under section 24(1) of POPIA is made on Form 2, and an objection to processing under section 11(3) on Form 1, of the Regulations Relating to the Protection of Personal Information, 2018, as amended by the Protection of Personal Information Amendment Regulations published under Government Notice 6126 of 2025. Both forms are available from the Regulator’s website and from the Information Officer.

9.10.4 Where XUM holds the information as operator for the insurer, XUM will act on the instruction of the insurer and will assist the data subject to direct the request appropriately.

10. How to request access to a record

10.1 Form of the request

10.1.1 A request must be made on Form 2 of the PAIA Regulations, a copy of which is attached as Annexure A and is also available from the Regulator’s website and from the Information Officer.

10.1.2 The completed form must be delivered to the Information Officer at the address, or sent to the email address, given in paragraph 4.3.

10.1.3 The requester must:

- provide sufficient particulars to enable the Information Officer to identify the record and the requester;
- identify the right that the requester is seeking to exercise or protect, and explain why the record is required for that purpose;
- state the form of access required, and the postal address, email address or fax number of the requester;
- state whether any other manner of access, or notification of the decision, is required, and the necessary particulars;
- where the request is made on behalf of another person, submit proof of the capacity in which the requester is acting, to the reasonable satisfaction of the Information Officer.

10.2 Fees

10.2.1 Every requester must pay the prescribed request fee of R140.00 before the request is processed, as required by section 54(1) of PAIA read with regulation 7(3) and Annexure B to the Regulations. XUM waives this fee where a data subject requests access to their own personal information, as set out in paragraph 9.10.2.

10.2.2 Where the search and preparation of a record is likely to take more than six hours, a deposit of one third of the access fee is payable before the request is processed.

10.2.3 The Information Officer will notify the requester of the access fee payable before access is granted. A requester may lodge a complaint with the Regulator, or an application with a court, against the tender or payment of a request fee or a deposit.

10.2.4 The fees currently prescribed in Annexure B to the Regulations are set out in Annexure B to this manual.

10.3 Decision and time periods

10.3.1 The Information Officer will decide the request and notify the requester in writing within 30 days of receipt of the request.

10.3.2 That period may be extended by a further period of not more than 30 days where the request is for a large number of records, or requires a search through a large number of records or through records held at another office, and the extension is reasonable. The requester will be notified in writing of any extension and of the reasons for it.

10.3.3 If the request is refused, the notice will state adequate reasons for the refusal, the provisions of PAIA relied on, and that the requester may lodge a complaint with the Regulator or apply to a court, together with the applicable periods.

10.4 Grounds on which access may or must be refused

Access to a record may or must be refused on the grounds set out in Chapter 4 of Part 3 of PAIA, which include:

- the mandatory protection of the privacy of a third party who is a natural person, section 63;
- the mandatory protection of the commercial information of a third party, section 64;
- the mandatory protection of certain confidential information of a third party, section 65;
- the mandatory protection of the safety of individuals and the protection of property, section 66;
- the mandatory protection of records privileged from production in legal proceedings, section 67;
- the commercial information of the private body itself, including trade secrets, financial, commercial, scientific or technical information the disclosure of which would be likely to cause harm to XUM’s commercial or financial interests, section 68;
- the protection of research information of a third party or of the private body, section 69;

Access may nevertheless be granted where the public interest override in section 70 applies.

10.5 Remedies

10.5.1 There is no internal appeal against a decision of a private body.

10.5.2 A requester who is dissatisfied with a decision must first lodge a complaint with the Regulator, on Form 5 of the Regulations, within 180 days of the decision, in terms of section 77A of PAIA.

10.5.3 Only once that complaints procedure has been exhausted may the requester apply to a court, in terms of sections 78(1)(b) and 78(2) of PAIA, within 180 days. A court application brought without first complaining to the Regulator is liable to be dismissed.

11. Availability of this manual

11.1 In accordance with section 51(3) of PAIA, this manual is available:

- on the XUM website at https://www.x-underwriting.co.za;

- at the principal place of business of XUM, for public inspection during normal business hours;
- to any person, on request and on payment of a reasonable amount to cover reproduction;
- to the Information Regulator, on request.

11.2 Neither PAIA nor the Regulations prescribe the language in which a private body's manual must be made available. This manual is available in English. The separate obligation in regulation 3(1), to keep a copy of the Regulator's Guide in at least two official languages at the registered head office, is dealt with in paragraph 5.3.

12. Updating of this manual

12.1 Section 51(2) of PAIA requires the head of a private body to update the manual on a regular basis.

12.2 The Information Officer will review this manual at least annually, and additionally whenever there is a material change to XUM's business, records, systems, contact details or personnel.

12.3 The version number and revision date on the cover page reflect the most recent review. The current version supersedes all previous versions.

13. Approval

This manual has been approved and adopted by the board of directors of X Underwriting Managers (Pty) Ltd.

Head of the private body	**Information Officer**
Name: Ceazare de Beer Signature: ____________________ Date: 01/05/2026	Name: Ceazare de Beer Signature: ____________________ Date: 01/05/2026

Annexure A: Request for access to a record

This form corresponds substantially with Form 2 of Annexure A to the Regulations Relating to the Promotion of Access to Information, 2021, as required by regulation 7(1). The current official form may also be downloaded from https://inforegulator.org.za, or obtained from the Information Officer.

FORM 2

REQUEST FOR ACCESS TO RECORD OF PRIVATE BODY

[Regulation 7]

Note:

- Proof of identity must be attached by the requester.
- If the request is made on behalf of another person, proof of that authorisation must be attached to this form.
- If the space provided is inadequate, continue on a separate page and attach it to this form. All additional pages must be signed.

To the Information Officer

Item	Detail
Private body	X Underwriting Managers (Pty) Ltd
Information Officer	Ceazare de Beer, Managing Director
Address	102 Peter Mokaba Avenue, Potchefstroom Central, Potchefstroom, North West, 2531
Email	ceazare@x-underwriting.co.za
Telephone	018 004 0206

A. Capacity in which the request is made

Mark the applicable box with an "X".

	The request is made in my own name.
	The request is made on behalf of another person.

B. Particulars of the requester

Field	Detail
Full names and surname	
Identity number	
Capacity in which the request is made, where made on behalf of another person	
Postal address	
Street address	
Email address	

Field	Detail
Telephone number	
Cellular number	

C. Particulars of the person on whose behalf the request is made, if applicable

Field	Detail
Full names and surname	
Identity number	
Postal address	
Street address	
Email address	
Telephone number	
Cellular number	

D. Particulars of the record requested

Provide full particulars of the record to which access is requested, including the reference number if known, so that the record can be located.

Field	Detail
Description of the record, or the relevant part of the record	
Reference number, if available	
Any further particulars of the record	

E. Type of record

Mark the applicable box with an "X".

	The record is in written or printed form.
	The record comprises virtual images, including photographs, slides, video recordings, computer generated images and sketches.
	The record consists of recorded words or information which can be reproduced in sound.
	The record is held on a computer, or in an electronic or machine-readable form.

F. Form of access

Mark the applicable box with an "X".

	Printed copy of the record, including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form.
	Written or printed transcription of virtual images.

	Transcription of a soundtrack, as a written or printed document.
	Copy of the record on a flash drive, including virtual images and soundtracks.
	Copy of the record on a compact disc, including virtual images and soundtracks.
	Copy of the record saved on a cloud storage server.

G. Manner of access

Mark the applicable box with an "X".

	Personal inspection of the record at the registered address of the private body, including listening to recorded words or information which can be reproduced in sound.
	Postal services to the postal address.
	Postal services to the street address.
	Courier service to the street address.
	Email of the information, including soundtracks if possible.
	Cloud share or file transfer.

Field	Detail
Preferred language. Note that if the record is not available in the language preferred, access may be granted in the language in which the record is available	

H. Particulars of the right to be exercised or protected

Field	Detail
Indicate which right is to be exercised or protected	
Explain why the record requested is required for the exercise or protection of that right	

I. Fees

- A request fee must be paid before the request will be considered. XUM waives this fee where a data subject requests access to their own personal information.
- You will be notified of the amount of the access fee payable.
- The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare the record.
- If you qualify for exemption from payment of any fee, state the reason below.

Field	Detail
Reason for exemption	

J. Notification of the decision

You will be notified in writing whether the request has been approved or refused, and if approved, of the costs relating to the request, if any. Indicate the preferred manner of correspondence.

Postal address	Email address	Other, please specify

K. Signature

Signed at ____________________ on this ______ day of ____________________ 20______

____

Signature of the requester, or of the person on whose behalf the request is made

For official use

Field	Detail
Reference number	
Request received by	
Date received	
Request fee	
Access fee	
Deposit, if any	
Signature of the Information Officer	

Annexure B: Prescribed fees

The fees below are those prescribed in Annexure B to the Regulations Relating to the Promotion of Access to Information, 2021, published in Government Gazette 45057, Government Notice 757 of 27 August 2021. Fees are subject to amendment by the Minister and the current gazette should be consulted.

Item	Fee
Request fee, payable by every requester	R140.00
Photocopy of an A4-size page, or part thereof	R2.00 per page
Printed copy of an A4-size page, or part thereof	R2.00 per page
Copy in computer-readable form on a flash drive, to be provided by the requester	R40.00
Copy in computer-readable form on a compact disc, provided by the requester	R40.00
Copy in computer-readable form on a compact disc, provided to the requester	R60.00
Transcription of visual images, per A4-size page or part thereof	Service to be outsourced. Charged at the quotation obtained from the service provider
Copy of visual images	Service to be outsourced. Charged at the quotation obtained from the service provider
Transcription of an audio record, per A4-size page or part thereof	R24.00
Copy of an audio record, on a flash drive or compact disc provided by the requester	R40.00
Copy of an audio record, on a compact disc provided to the requester	R60.00
Search and preparation of the record for disclosure, per hour or part of an hour, excluding the first hour	R145.00, to a maximum of R435.00
Deposit, payable where the search and preparation is likely to exceed six hours	One third of the access fee
Postage, email or other transfer of the record to the requester	Actual expense, if any

Section 51(3)(c) of PAIA requires the manual to be made available to any person on request and on payment of a reasonable amount. No fee is prescribed for this purpose. Where a printed copy of this manual is requested, XUM charges a reasonable amount to cover reproduction, calculated at R2.00 per A4-size page or part thereof.

This manual is a compliance document prepared for X Underwriting Managers (Pty) Ltd. It should be confirmed by the Company's legal adviser and approved by the board before publication.