

FREE TO PSA MEMBERS

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EDITORIAL

# Public servants under ATTACK 4



Underqualified Senior Managers: Implications for public servants?

EARED for SERVICE 24

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Publisher: PSA

Editor in Chief: General Manager

#### VISION

Position the PSA as a leading brand that is globally recognised by its dominance in the Public Sector through its responsive, innovative and customer focus.

#### **MISSION**

Continue to conduct the core business of the Union and maintain strategic partnerships to protect the rights and promote the interests of our members individually and collectively in the relevant social dialogue platforms. In addition to this, the marketing of the PSA will be done aggressively by utilising all communication platforms. The following values guide the PSA's conduct aimed at achieving the Union's mission:

Loyalty, transparency, respect, integrity, consistency, and service excellence

> www.psa.co.za 0861 452 452



The PSA offers financial assistance with funeral costs at the death of a member, provided that the application is received within six months of death

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### EDITORIAL

# In service of workers

The third wave of the COVID-19 pandemic has officially struck. As the pandemic tightens its grip on South Africans, the vaccination rate remains dismally slow.

This situation and other factors contribute the growth in demands by stressed citizens for sustained service delivery. This Public Service Day on 23 June 2021 will, however, go down in history as leaving public servants with little to nothing to celebrate.

Public-sector employees are facing a second vear in a row without salary increases from an employer who seems to have little regard for the sacrifices made by its employees. An article on page 6 gives perspective on the rising cost of living. Government's disregard for its employees poses a serious threat to collective bargaining. Gains achieved for public servants through constructive collective bargaining over vears are now facing danger of erosion with workers being used as scapegoats to conceal the real cost of damage done by irregular activities. This includes the continued use of the Public Service wage bill as an excuse for Government's failures in achieving basic service delivery goals. The PSA eagerly awaits the Constitutional Court ruling regarding the non-implementation of Public Service wage increases for 2020. The matter will be heard on 24 August 2021.

The PSA, in reaching a milestone of 101 years in service of public-sector employees in July 2021, remains a lone voice condemning the ills facing the successful management of the Public Service. It is troubling that government continues to show a lack of urgency in tackling issues that are having a direct impact on workers as well as service delivery to citizens. Unemployment, and specifically youth unemployment is growing, the crime rate is spiraling out of control. Discontent across all levels of society is growing. Unfortunately, public servants are increasingly at the receiving end as anger spills over. Read an article on this topic on page 4.

The PSA has ample reason for concern about public-sector employees' struggles for improved working conditions, occupational health and safety, and the right to fair compensation. Government's continuous failure to deal with fraud, corruption, mismanagement, and wasteful expenditure has brought the South African economy to its knees. This has resulted in workers paying a high price in this dire situation.

The PSA at the conclusion of the Union's centenary year is confronted with new challenges. The PSA is, however, not deterred and remains steadfast in its mission to diligently serve public-sector employees with loyalty, transparency, respect, integrity, consistency and service excellence.

Leon Gilbert ACTING GENERAL MANAGER

#### **PSA Day - 7 July 2021**

The PSA, after 101 years in service, remains steadfast in its mission to serve public-sector employees with loyalty, transparency, respect, integrity, consistency and service excellence.



# **Public servants**

n recent times, South Africa has experienced a concerning increase in cases of violence against public servants. Apart from violent protest actions, there has been an increase in incidents where public servants have been exposed to violence and abuse in the line of duty.

Several reasons for these violent and abusive experiences are put forward but the primary factor seems to be dissatisfaction with service delivery. There is, however, indications that criminals also are exploiting the situation. Attacks of this nature may make it difficult for frontline workers to do their jobs and may stifle the willingness of people to perform their duties owing to fear for their personal safety. Some recent reported incidents are highlighted.

#### South African Police Service

The number of SAPS members killed in the line of duty remains unacceptably high, with SAPS management indicating that 77 officials were lost during 2019/20.

# Department of Home Affairs: Port Shepstone and Umgeni Road - KwaZulu-Natal

The Department of Home Affairs' offices in Port Shepstone and Umgeni Road were severely hampered by systems failure between in April 2021. The dysfunctional live-capture system caused dissatisfaction and frustration amongst clients who visited these offices for services. Clients who queued from the early hours of the morning became unruly and vented their frustrations on officials by verbally abusing and intimidating them and even holding officials hostage. Officials were accused of being lazy and not wanting to work.

Management at the offices were unable to control the crowds and was also insulted by the crowds. The South African Police Service (SAPS) was called to the offices to attend to the volatile situation and ensure the safety of employees and property. The SAPS experienced challenges in restoring law and order. The Department's vulnerable IT system has caused clients to lose faith in the Department and, as a result, employees are being targeted. The ongoing system failure has caused backlogs, which increases pressure on employees. In addition, the Department's lack of urgency in rectifying the system continues to impact negatively on employees' safety and wellbeing. Employees experience high anxiety levels every time the system is down.

#### Johannesburg – Gauteng

The Life Centre Building at 45 Commissioner Street houses the Head Offices of the Departments of Health and Transport in the Gauteng Province, A group of Expanded Public Works Programme workers locked down the building at the beginning of April 2021 to protest against the high rate of unemployment. They were demanding permanent employment and back pay of outstanding amounts that were promised to them. The group further carried weapons into the building, involving employees in hostage-like situations. Employees of the Department of Transport feel threatened when taxi owners enter the building for licencing purposes as they have been threatened at gunpoint. Employees are concerned about the absence of a gun policy to prevent members of the public from bringing guns into the building. Employees recently witnessed a taxi owner being murdered in a dispute over taxi routes. The PSA has engaged the employer to secure an improvement of security for the building.

#### Kimberley - Northern Cape

A nurse was sworn at by patients at the Floors Clinic when she demanded that they wear their masks as part of COVID-19 regulations. This followed after they entered the Clinic building without being stopped by security for not wearing masks. In another incident at the Student Nurses' accommodation, two students were assaulted by a care giver in May 2021, resulting in a demonstration. The PSA called on the HOD of the Department of Health to ensure that the service provider at security gates performs according to the signed service-level agreement as employees should not be exposed to potentially dangerous situations at their workplaces.

# under ATTACK

#### Emergency Medical Services (EMS) – Western Cape

There has also been a rise in senseless attacks on EMS officials in the Western Cape over the past year. In a recent incident, after loading a patient, the ambulance driver was approached by three persons, with one of them holding him at gunpoint. The Western Cape Department of Health has confirmed that between March 2020 and March 2021 there have been 78 attacks on EMS employees - the highest number of incidents in five years. In Gauteng, the MEC for Health has threatened to withdraw emergency owing to the attacks on EMS employees in the province. A recent incident involves two paramedics who came under fire as they were responding to an incident where a person had been shot and wounded in Dukathole informal settlement in Germiston, Other EMS employees have been robbed, assaulted, or shot at in the line of duty. The MEC stated that unless communities work together with law enforcement agencies to put an end to the attacks on EMS employees and the vandalism of their equipment, people needing emergency medical care might find themselves without assistance as these workers will be reluctant to respond to calls.

#### King William's Town - Eastern Cape

Member of the public was enraged about standing in a stagnant queue at the Department of Home Affairs. They had been waiting for assistance for hours and when employees went outside to explain and apologise about the malfunctioning system, they were shouting at and accused of deliberately avoiding assisting them. The Department was supposed to issue a media statement and inform the public about the cause of the system disruption to avoid dissatisfaction with waiting times. The public's frustration is understandable but not at the expense of employees who have no control over the problem. The PSA has advised the Department to urgently upgrade its dated systems to accommodate the huge volumes of data captured and avoid downtime. Introducing new working hours will not serve any purpose unless systems meet requirements.

Working arrangements can further only be amended if within the scope of the *Basic Conditions of Employment Act*, whereby the officials must be paid overtime for any additional hours worked over the prescribed 40 hours per week.

# What to do if an employee falls victim to violence inside the workplace?

The Occupational Health and Safety Act requires employers to ensure a safe working environment for employees. When public servants fall victim to verbal or physical abuse, specifically by clients, the first step would be for the affected employee to in terms of PSCBC Resolution 14/2002 lodge a grievance and inform the employer. The client should then be instructed to stop the abuse. Workplace bullying falls under harassment, which resorts under discrimination. The Employment Equity Act states that if the employee is not happy with how the grievance was resolved, the employee has the right to approach the Commission for Conciliation. Mediation and Arbitration (CCMA). If all else fails, the employee can take the matter to the Labour Court where damages can be claimed. The Labour Court will determine for what damages the employee can sue the employer for failing to ensure protection in the workplace. If both parties, however, agree that the matter should be arbitrated, then the matter does not have to be taken to the Labour Court. An employee who earns less than R211 569.30 per annum does not have to approach the Labour Court and can pursue a discrimination claim for adjudication at the CCMA.

Public servants are not immune to incivilities thrown at them and are also vulnerable when abnormal situations arise in their workplaces. There needs to be stronger internal guidelines to assist officials whenever they are faced with such challenges. Regardless of the contributing factors, nothing can justify the harassment, threats, violence, and abuse imposed on public servants. The PSA will continue its efforts to ensure that employers fulfill their legal obligations in this regard.

Tores Knigh

# The **COST** of simply living ...

Public Servants were denied their negotiated wage increase for 2020, with government claiming poverty owing to measures implemented to combat the covid-19 pandemic. similar scenarios were also experienced at institutions such as the south african revenue service and the south african local government association where there was failure to implement collective agreements.

The 2021/22- wage increases for public servants that were due in April 2021 have also been delayed after government initially offered a 0% increase, followed by subsequent ridiculous and disingenuous offers. As talks continue with unions that are entertaining the employer's tactics, the PSA has declared a dispute and issued a stern warning to the employer of pending industrial action by embattled public servants.

The rest of the unions in the Public Service Coordinating Bargaining Council, apart from the PSA and one other union, continued to engage the employer in a facilitation process. During this process, these unions subsequently received an offer from the employer, which entails that employees will not receive a pensionable salary increase in 2021 but will have their salaries adjusted by at least 1.5%. A monthly non-pensionable cash gratuity of R978 will be paid. Employees currently already qualify for a 1.5% pay progression based on satisfactory performance. In essence, this offer is a therefore for a non-pensionable gratuity (type of allowance) of R978 before tax. This offer does not come close to what was demanded by labour, bearing in mind that employees have not received their salary increases for the 2020/21-financial year. The rising cost of basic needs and the effects of COVID-19 epidemic have equally affected public servants.

Wage increases are vital for workers to keep up with ever-increasing cost-of-living expenses and maintain a standard of living. Large numbers of South Africans were plunged into poverty in the wake of the COVID-19 lockdown that was implemented in March 2020. At the start of the lockdown, in an effort to protect consumers, government concluded an agreement with major food retailers to limit price increases on certain items. Informal vendors operating in communities were, however, forced to stop trading despite this sector being a vital source for cheaper foods for many people.

According to the Household Affordability Index, compiled by the Pietermaritzburg Economic Justice and Dignity Group (PEJDG), South Africans are paying almost 5% more in 2021 for basic food stuff. The accompanying graph illustrates escalating prices of some food items between 2018, when the three-year salary agreement for public servants was signed, compared to February 2021:

	February 2018	February 2021
Brown bread (loaf)	R 12.14	R 14.20
Maize (2.5 kg)	R 22.50	R 27.71
Peanut Butter (400 g)	R 28.01	R 33.64
Rice (2 kg)	R 25.22	R 43.41
White sugar (2.5 kg)	R 38.52	R 45.31
Tea (62.5 g)	R 15.00	R 12.83
Sunflower oil (750 ml)	R 22.52	R 25.12
Long life milk (1 I)	R 13.96	R 15.60
	Total: R 177.87	Total: R217.83



#### \*Data studied in March 2021 further shows that:

- In March 2021, the average cost of a household food basket was R4 039,56.
- Month-on-month (between February 2021 and March 2021), the average cost of a household food basket increased by R38,39.
- Over the past seven months, the average cost of a household food basket increased by R183.22 (4.8%), from R3 856.34 in September 2020 to R4 039.56 in March 2021.
- There were also increases in the price of petrol, diesel as well as electricity, including prepaid meters.

These increases have a compounding impact on household. According to the PEJDG, those who are remunerated according to the National Minimum Wage received a 4.5% increase, a monthy rand value of R163.68 in March 2021 while food prices increased by a rand value of R183.22 in the same period.

On 24 August 2021, the Constitutional Court on 24 August 2021 will hear the case of the non-implementation of wage increases for public servants for the 2020/21-financial year as determined in Clause 3.3 of Public Service Coordinating Bargaining Council Resolution 1/2018. The PSA escalated this matter to the highest Court to protect the integrity of collective agreements and to ensure that public servants are remunerated fairly. Public servants are also taxpavers and are subjected to increased living expenses whilst continuing service delivery and remaining at the frontline of combatting the COVID-19 pandemic.

Photo: pexels-gustavo-fring-4971954

# *Commemorating\** **100 years of service**

# Groundbreaking Life changing



In service of workers

On 7 July 1920, the Public Service Union and Civil Servants Association merged. This merger resulted in a new trade union, the Public Servants Association of South Africa (PSA). In 2020 the Union commemorated its 100th birthday.

A century is a long time. During these 100 years, many world events shaped history. The worst wars in history were fought. Terrible atrocities took place, but also fascinating breakthroughs occurred in science and technology. PSA members of several generations experienced many of these.

Attempting to provide an account of everything that has shaped the PSA during these times, is as futile as summarising 100 years of world history. The PSA, in an effort to provide insight into some defining moments in the Union's history, in 2021 published a commemorative *book\**. Some of these moments were consequential to many, while others made a difference to an individual person or a small group – the PSA is a Union for all.

During 100 years of service, the PSA has made many changes, achieved many victories and made a difference. Chapter 1 of the book provides a summary of 100 defining moments in the history of the Union. Chapter 2 explores some significant cases bearing testimony to the PSA's commitment to human rights. In Chapter 3, the expansion of the PSA across South Africa is celebrated.

Chapter 4 emphasises the PSA's commitment to a holistic view of wealth and wellness. It highlights prominent milestones for PSA members in obtaining additional consumer benefits. Extending these benefits into retirement, the PSA is also committed to caring for its most vulnerable members, especially pensioners. Chapter 5 discusses the support and protection the PSA has ensured for its retired members. Chapter 6 celebrates the Union's commitment to diversity, especially in terms of the rights of women. It tells inspiring stories of glass ceilings being shattered and court battles won. In Chapter 7, the strength of a fearless Union is celebrated, with numerous stories of significant and sometimes decades-long court battles to ensure that justice prevails.

Chapters 8 and 9 focus on the wellness and safety of employees – at home and at work. In Chapter 8, a few of many corporate social investment stories are told. Chapter 9 considers the many initiatives taken by the PSA to ensure the health and safety of members in the workplace.

Finally, Chapter 10 looks back on a year like no other: 2020. This year was bittersweet: The PSA commemorated its 100th birthday, but members of this Union were also tested like never before. During the worst pandemic since 1918, economic turmoil in South Africa and abroad and challenging circumstances for employees, the PSA proved once again why it exists: To serve its members, regardless of what it takes.

Here's to 100 years of service.

# win! win! win! win! L

The PSA, in commemorating a century of service to public-sector employees, is giving away 100 copies of the *book\**.

Tell the PSA why it is YOUR Union of Choice.

Send an email to competition@psa.co.za with CENTENARY as subject. Entries received between 1 and 31 July 2021 will be entered in the draw.

Subject to standard terms and conditions and verification of membership. Winners will be contacted during August 2021.

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Saving is important when you shop and for this Winter we are going to meet you half-way! From 1 June 2021 to 31 August 2021:

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- Capture your transaction on the mobile platform using Mahala shop partners.
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We'll keep track of every spend! Every week the top saver will be rewarded with double their spend back in points into their e-Wallet!

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6. Select "Submit" to finish capturing the transaction

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# RECEDIT AND THE PSA WILL PAY YOUR BILLS\* (UP TO BI 000)?

Recruit FIVE new members for the PSA between 1 July and 20 August 2021 and you could win

R1 000 off any outstanding bill(s) of your choice. The more members you recruit, the bigger your chance!

#### HOW TO ENTER?

Recruit new members for the PSA and fax the fully-completed, signed application forms to 087 234 7585 or email to *competition@psa.co.za* by 12:00 on 20 August 2021 to secure your entry. Only entries submitted as stipulated above, using the special application form on page 19 and received by the PSA by the closing date, will be entered in the draw.

\*Competition open for PSA members only Entries subject to standard terms and conditions and verification of membership Winners will be contacted telephonically by 27 August 2021 Prizes not claimed within 30 days will be forfeited Payments for oustanding account(15) to be made by the PSA directly to the relevant service provider

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## **DGS learner absorption:**



Services (DCS) offers interested persons an opportunity to participate in its learnership program. These learnerships are part of government's National Skills Development Strategy to create skills and ease poverty and unemployment.

Learners who participated in the program in 2020 were, however, not absorbed permanently by the DCS as in previous years. The PSA was extremely disappointed with this situation and demanded that the learners be appointed permanently. As a result of this pressure, the PSA was informed by the DCS National Commissioner that these learners will, in fact, be absorbed permanently with effect from 1 June 2021.

DCS learnerships are open to persons with the necessary qualifications required to study for the Further Education and Training (FET) Certificate in the Correctional Services Learnership (NQF Level 4). The learnership consists of theoretical and practical training on how to contribute to the rehabilitation of prisoners. The learnership provides an opportunity to learn the skills and gain the knowledge, acceptable workplace behaviour, and attitude that is required in correctional services.

The learnership program entailed the DCS taking in learners in its training colleges to train them to become certified correctional officials who can work in a correctional centre.

Historically, the DCS absorbed learners who successfully completed the program to work in the various correctional centers across the country. When the DCS failed to absorb these learners in 2020 and 2021, the PSA wrote to the DCS National Commissioner twice, demanding that the some 2 000 learners be absorbed.

To add to pressure on the DCS, the PSA also raised this matter via the media and held various meetings with the DCS as well as placing the matter item on the Departmental Bargaining Council's agenda.

The DCS alleges that National Treasury (NT) has cut its employee cost budget and therefore it did not have the finances to absorb the learners. According to the DCS, NT also introduced a new Human Resource Budget Planning tool, which indicates that the DCS is overstaffed. The DCS had discussions with NT in this regard as even the DCS agrees that it is understaffed by some 16 000 employees.

Each intake of learners involves between 800 and 900 participants. Not everyone, however, completes the program after realising that this is not his or her chosen career. The DCS further vets learners before absorption and those with criminal records or who have been dismissed are not absorbed. In 2017, the DCS did not accept any intake, but again took a group in 2018.

The failure to absorb learners had a negative impact with an increased security risk for current officials in correctional centers. A correctional center is not a safe work environment as offenders often feel that they "have nothing to lose". In addition, the DCS is understaffed owing to, amongst other, resignations and early retirements without penalisation, which contributed to a huge outflow of officials. This situation places correctional officials under tremendous pressure to perform their duties in overcrowded centres. The number of incarcerated offenders is rising annually whilst the number of correctional officials performing the core business, safeguarding and rehabilitation is spiraling downwards. The member inmate ratio is thus not adhered to, increasing the risk of officials being attacked by inmates.

Correctional centres are bending under the gang system where offenders assault or stab DCS officials to gain gang recognition and privileges. Correctional officials are threatened that their family members will be attacked should they refuse to assist offenders with the smuggle of items into centres.

Learners are, however, not allowed to work unsupervised in correctional centers and may not guard offenders. They may only perform core DCS business related to safeguarding and enhabilitation as contained in the *Correctional Service Act 111* of 1998 and the White Paper on Corrections in South Africa. This White Paper is the principal strategic document aimed at directing the management and service provision of the DCS over the next 20 years and beyond. The White Paper also sets objectives against which South Africans can measure the Department's performance and service delivery. Once learners have completed the program and are certified to work in a correctional center by the SASSETA they may assume all duties.

During the program, learners receive a stipend as payment. What is worrying is that taxpayers' money, amounting to millions, is used to invest in learners. A certificate as a Certified Correctional Official only provides for access to employment in correctional services as no other work environment has similar requirements. Failure to absorb these learners amounts to wasteful expenditure.

STOP PRESS: The PSA received confirmation on 29 June 2021 that the DCS will also absorb learners who concluded their learnership in December 2020. The absorption will take place from 1 August 2020. The learners, however, need to comply with the set criteria to qualify for absorption.

Mandela Day - 18 July 2021 The PSA embraces the spirit of Mandela Day in reaching out to communities and those in need.



### The PSA provides PROFESSIONAL **INDEMNITY INSURANCE**

cover for Health-sector members. The PSA, as the proud Union of Choice of thousands of employees in the PHSDSBC. is pleased to announce that the Union's Professional Indemnity Cover of R1 million per member per year

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covers members in the following occupational groups:

- Oral Hygienis Ambulance and Related Workers Pharmaceutical Assistan Chiropodists and Other Related Workers Pharmacists Physiotherapists Professional Nurses
  - Psychologists and Vocational Counselors Radiographers Speech Therapists and Audiologists Staff Nurses and Pupil Nurses Student Nurses Supplementary Diagnostic Radiographers

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Chemists

**Dental Technicians** 

Nursing Assistants

**Occupational Therapists** 

**Optometrists and Opticians** 

**Dieticians and Nutritionists** 

Home-Based Personal Care Workers

Medical Research and Related Professionals Medical Technicians/Technologists

**Dental Therapists** 



# VERY GOOD REASONS WHY THE PSA SHOULD BE YOUR LABOUR HOME

The PSA, a registered trade union, is the largest, politically non-affiliated, fully-representative Union in the Public Service and State-owned entities with a proud history of decades of service to members. THE PSA...

1. Is a growing Union with 230 000+ members served by Provincial Offices across the country.

2. Attends to members' individual disputes FREE of charge.

3. Negotiates fair terms of remuneration and represents members' interests in bargaining structures.

4. Protects members' service benefits (e.g. medical aid, pension schemes, and housing subsidies).

 Addresses issues such as fair and reasonable working conditions, hours of work and leave.

6. Is the only Union in the Public Service that serves Public Service pensioners.

7. Is financially stable (complies with the Companies Act and Labour Relations Act).

8. Assists beneficiaries and communities throughout South Africa as part of the Union's corporate social investment programs.

9. Protects members' rights and defends them in unfair labour practices or infringements of constitutional rights and legislation (Labour Relations Act. 1996, Basic Conditions of Employment Act, 1997, and Employment Equity Act, 1998). Disputes are resolved at the CCMA, Labour Court, and Labour Appeal Court. In the Public Service, the Public Service Coordinating Bargaining Council (PSCBC), Education Labour Relations Council (ELRC), Safety and Security Sectoral Bargaining Council (SSSBC), Public Health and Social Development Sectoral Bargaining Council (PHSDSBC), and General Public Service Sectoral Bargaining Council (GPSSBC) provide dispute resolution functions. With the promotion of interests, rights are also established with collective agreements - non-compliance with such rights is being taken care of by these institutions

 Employs professional, dedicated and competent staff to support member structures in service of members. 12. Is admitted to the various bargaining councils, which enables the Union to resolve workplace problems in these councils, saving cost and time.

13. Acts only on members' mandate (mandates on collective issues are obtained from member structures).

#### 14. Has country-wide, extensive

member structures (national and sectoral) that are the link between the Union and members. These structures miror the structures for collective bargaining and ensure the protection interests. Structures are active in all provinces to promote the organisation intersets. Structures are active in all information on your PSA representative and structure, contact your local PSA Provincial Office.

15. Has an impressive success rate

in resolving cases by the Union's fulltime staff and thousands of democratically elected, trained shop stewards.

#### 16. Offers fringe benefits to members, including FREE membership of PSACLUB!

Other benefits include an exclusive PSA short-term insurance scheme, insurance benefits, funeral schemes, and assistance with debt and personal loans.

17. Provides FREE financial assistance with funeral costs at a member's death.

18. Provides FREE professional indemnity insurance cover for its identified groupings of members (R1 million, per member, per year with no limitation in the aggregate).

19. Holiday Resort offers holiday accommodation at discounted rates.

#### 20. Magazine and workplace-

specific newsletters are issued to members FREE of charge -Update your contact details with the PSA's Membership Section (updatemyinfo@psa.co.za) to ensure that you receive all news. The PSA effectively represents the full spectrum of the South African population and lives by the values of LOYALTY, TRANSPARENCY, RESPECT, INTEGRITY CONSISTENCY and SERVICE EXCELLENCE www.psa.co.za | ask@psa.co.za 0861 452 452

11. Promotes members' interests during collective bargaining in bargaining forums with employers.

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## Understanding **your PSA structure**

Country-wide member structures (on national and sectoral level) are the link between the PSA and its members. These structures mirror the current structures for collective bargaining and offer direction, thereby ensuring the protection and promotion of the rights and interests of members.

The PSA's Board of Directors on 29 March 2017 resolved that the Labour Relations Act or an Organisational Right agreement, a group will be entitled to elect five shop stewards. The Board may on good cause shown, established such as a group as a branch.

These structures have been established in all provinces to promote the organisation of members, obtaining their mandates and improving communication with members.

Details of this extensive network of committees and branches are available from the PSA Head Office as well as any of the twelve PSA Provincial Offices

It is important to understand PSA member structures. In addition, you should be involved in these structures as active members can provide timeous, informed mandates and ensure that skilled workplace representatives are elected.

Group Branch Public Service Pensioners Departments

National

### **Provincial Administrations** (each with several separate **Provincial Departments**)



# join today

PSA member	rship application				6	
Public Servants Assoc	iation of South Africa (NPC)					
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Underqualified Senior Managers: Implications for public servants?

Www.hilst the PSA is preparing for ensure decent wage increases for public servants for 2020/21-financial year as well as protecting the integrity of collective bargaining process at the Constitutional Court in August 2021, the Minister of Public Service and Administration dropped a bombshell.

The Minister admitted to Parliament's Standing Committee on Public Accounts that 35% of senior government officials are not qualified for the positions they hold. Affected Departments include Agriculture, Land Reform and Rural Development; the South African Police Service; Justice and Constitutional Development, Trade, Industry and Competition; as well as Environment, Forestry and Fisheries.

These managers carry enormous responsibilities in key Departments and are annually remunerated between R1 million and R2 million, depending on their level of employment.

The PSA is shocked by this revelation and the consequences for the Public Service. Some 9 477 senior managers are listed on the salary system and it is alleged that out these, 3 301 managers do not have the necessary qualifications for the positions they hold. In local government, almost half of South Africa's senior municipal officials do not meet minimum competency levels. According to the Minister in the Presidency:

- Out of 2 747 of these municipal officials, only 1 565 officials (53%) meet the minimum competency levels.
- Out of 248 chief financial officers, only 128 (52%) have achieved minimum competency levels.
- Only 53.7% of senior managers have achieved minimum competency levels.

efficient management of these institutions is furthermore vital in restoring the damage done to the economy through fraud, corruption, and wasteful excenditure.

> This issue filters through from national to local government, where only 8% of municipalities received clean audits from the Auditor-General in the latest round of audits. The South African Institute of Accountants has made a call for a review on the mandatory

minimum skills and qualifications for all key financial management positions in the public sector.

This also includes 1 987 managers who are employed in national government departments. The departments that are impacted are responsible for the country's food security measures, domestic justice and security, as well as economic trade and investments. Meticulous,



The PSA has observed a causal link between the appointment of unqualified managers and the current state of the economy and service-delivery collapses. In the absence of relevant qualifications, good governance principles are destined to suffer. This dismal situation is furthermore directly linked to cadre deployment, which poses an enormous threat to the effective and efficient functioning of government. As such senior managers are linked to a Minister, there are ripple effects that come with Cabinet changes and which do not contribute the stability in leadership positions.

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Skills audits were touted as a measure to determine where necessary skills are needed. Such audits were conducted at certain institutions but were of little use as the recommendations were not implemented. If a turnaround is to be effected, it is of critical importance audit findings are used to identify areas of shortcoming and that due processes are followed.

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The PSA is further aware of a causal link could between incompetent managers, who do not know or understand the profession and the boundaries of employment laws, which might have an impact on the advice that is given to mandating structures with an impact on Public Service wage negotiations. The mandating committee is being advised by senior managers. In addition, a relevant qualification that is not supported by sufficient practical knowledge or experience, will be of little use.

The PSA remains of the firm opinion that the Public Service wage bill is not to blame for the state of the country's economy. Government's fiscal framework comprises of Local Government, Provincial Government and National Government. The anomalies that exist in state-owned entities (SOEs) and as well as the colossal salaries of such executives, despite dismal failure, are more likely to contribute to the financial woes.

Public servants' salaries and benefits are the results of constructive and effective collective bargaining processes over many he years. The narrative therefore that public servants are overpaid is simply not true. Government should rather focus on reducing its top-heavy structures and reduce the Cabinet size to ensure funding to address the shortage of employees in critical departments such as Correctional Services, Police, Health and Education as a matter of urgency. Without a strong service basis provided by these critical departments, the outlook for the country and its citizens will not improve.

Photos: pexels-pavel-danilyuk-7658186 / pexels-nataliya-vaitkevich-612018



# **GEARED for SERVICE**

# Full-time shop stewards (FTSS) & full-time office bearers (FTOB)

Full-time shop stewards and full-time office bearers render invaluable services to the PSA and its members. These Union representatives assist PSA Provincial Offices with recruitment and labour-relations matters. They assist members with grievances, disciplinary hearings, arbitrations and are key in arranging members' meetings. A FTSS is any shop steward appointed in terms of a Sectoral Bargaining Council agreement. Each sector has its own period for which these shop stewards are released to the Union.

A FTOB is appointed by either a Sectoral Bargaining Council agreement or a Departmental and is only applicable for Union office bearers (i.e., Chairperson, Vice-Chairperson or Secretary), The Public Health and Social Development Sectoral Bargaining Council's FTOBs have a term of two years and the Department of Correctional Services for four years, aligned to the PSA Statute. FTOBs are elected by their own constituency (committee or branch), after which it is confirmed by the PSA and their release as a FTOB is then confirmed in a contract between themselves, the PSA and the relevant department.



ELRC

Eastern Cape

Shop stewards are the Union's eyes, ears, hands and feet in the workplace. They are elected by their own constituency (members in the employing department) for a term of office of four years. The PSA offers training to shop stewards to equip them to assist members in the workplace with general information, enquiries and grievances. Experienced shop stewards also represent members in disciplinary hearings. They also assist with recruiting members and represent the PSA at various forums related to employment equity and skills development. For the contact details of PSA shop stewards, contact your nearest PSA Provincial Office.





# Grandparents' **rights** & liabilities towards grandchildren

Coording to a study by M Mokane from the Department of Social Work, University of Limpopo, 53% of orphans or children living apart from their parents in South Africa have a grandparent as their primary caregiver.

Traditionally, South African law only gives automatic rights in respect of children to legitimate parents. The *Children's Act 38 of 2005* does, however, provide for third parties who have an interest in the care, wellbeing, or development of a child to apply to Court for an Order for Care, Contact or Guardianship over minor children.

This is clearly not a route that must be undertaken lightly by grandparents as a failed application can well cause a hostile parent to further isolate the grandparents and/or alienate the children against them. Courts are generally reluctant to interfere with the authority of parents and only do so if the intervention could positively affect the child's welfare and interests and does not create conflict in the child's environment. This is in line with the *South African Constitution*, which clearly states in section 28(2) that the best interests of a child will always be the main consideration in every matter concerning the child.

In a 2012 decision in the Eastern Cape, the father of a child was killed in a car accident shortly before his son was born. After the mother's remarriage, her relationship with the paternal grandparents of her child sourced and all contact ended. The grandparents then brought an application for contact with the child. Interestingly, the judge in this instance said that it is usually in a child's bets interests to maintain a close relationship with grandparents.

The law recognises an "order of priority": The parents are first in

line, failing which the duty to maintain will fall on the grandparents. Should the grandparents be incapable of providing the necessary support, further relatives (such as siblings) may be considered.

Where a parent is not in a financial position to support his/her child, the duty of support can fall on the maternal and/or paternal grandparents, depending on which parent is not capable to provide support.

In certain circumstances, it may be expected from a grandparent to contribute towards the maintenance of a grandchild. The obligation to support and maintain a child is primarily a shared one between parents and arises out of the common law duty to support your children until they become self-supporting.



PSA members enjoy access to legal-cost insurance policies at a specially discounted rate. Benefits include cover for legal costs, telephonic legal advice and standard (non-personalised) legal documentation. Interested members can contact **Legalex** on 0861 10 20 92, *info@legalex.co.za* or text your name and "PSA" to 44386. More information is available at *www.legalex. o.za*, which also caters for the answering of queries.

Legalex (Pty) Ltd, registration number 2003/003715/07, is an authorised Financial Services Provider (FSP 5277) and underwritten by Guardrisk Insurance Company Limited.



In service of workers

A worthy initiative by Sergeant Frank Pieters to buy school shoes for needy children in Cradock in the Eastern Cape sparked a commendable partnership between the SA Police Service K9 Unit in Cradock and the PSA. This resulted in 500 pairs of school shoes being donated in five areas in the Province. *Old Mutual* also assisted to sponsor string bags towards this project.

ortin

Because of the success, the partnership expanded to more schools with school jerseys and water tanks being donated to Carinus Primary School and Ilingelethu Creche. To add to this partnership and support crime combatting, the PSA donated two floodlights to the K9 unit to assist with visibility around the station when attending to crime scenes at night.

In another intervention, the PSA showed appreciation towards nurses and EMS staff and assisted them with much-needed items in their workplaces.

The PSA wishes to thank each and every member for their unwavering commitment to service delivery and their communities!



Workers are a significant section of society. Their contributions as workers and citizens have an impact on various aspects of cultural, social, political, and economic life in society. Therefore, the imprints of workers on national culture and heritage cannot be overemphasized. It is important that a celebration of cultural heritage (as captured in historic buildings, and documentation of how people lived through stories, books, photographs, paintings, etc.), natural heritage (mountains, rivers, and landscapes) must include a recognition and celebration of workers' inputs in cultural heritage.

In South Africa, for instance, there is a vast body of literature, music and arts either talking about workers or produced by workers to articulate their experiences at the workplace and in society and work-songs and worker-union songs in the different languages of our pluralistic and multicultural society. Furthermore, there are mountains, rivers and landscapes that are a significant part of the personal and social biographies of workers, both at the workplace and in society. More recently, the Marikana Koppies evoke a painful memory of workers aunned down in their fight for a decent living wage. As a matter of fact, the workplace, worker rallies, demonstrations, strikes, and protest can be sites of unity-in-diversity, as work-songs and labour-union songs unite people in song and rhythm across divides.

Working life, work culture, workers' culture and struggles and the achievements of workers and the educational, artistic, and cultural platforms that workers use to advance their cause are an integral part of the heritage of a people. This is because working life, work culture, workplace culture, workers' education and workers' arts in different countries differ. Factors that influence these differences include climate, culture, social, political and economic dynamics as well as aspects such as labour relations, company laws and the broad policy and legislative environment in each country.

# WORKERS AND HERITAGE

The same applies to forms of labour activism, workers' struggles and the different ways in which workers use education and the literary, visual, and performed arts to advance their cause. These differ from country to country because trade union traditions, social culture, political culture and societal values differ from country to country. Though workers have common struggles and there are worker-union songs that have either international acclaim or universal appeal, there are worker-union songs and worker songs that articulate and represent the peculiar dynamics of a specific country or worker movement.

In South Africa, the 1970s and 1980s marked the emergence of a vibrant workers arts and culture movement and worker poets such as Alfred Qabula, a union activist and forklift driver, Mi S'dumo Hlatshwayo and Nise Malange. In 1983, academic activists like Professor Ari Sitas, working close with trade unions, pioneered the establishment of the Culture and Working-life Project at the Sociology Department of the Culture and Working-life Project at the Sociology Department of the then Natal University to train workers in drama, literature, and music. In the 1990s, this programme transformed into the Industrial Working-life Programme, a BA Social Science degree jointly offered by the University of KwaZulu-Natal and the Workers College of South Africa, aimed at empowering workers more effectively in debates, undertake their own research and critically analyse and evaluate social and political phenomena. Currently, the PSA is one of the participating unions in this programme tor 2021.

However, the tremendous contributions of workers in national heritage are usually downplayed in the discourses and events on heritage in South Africa. A case in point is the fact that to date only one book on worker education in South Africa has been published and there is not much government and corporate investment in documentation of worker history, workers' culture, and worker history in South Africa. Another indicator of how worker-history and worker-heritage is jettisoned in South Africa is the deafening silence in the mainstream media and academia when the PSA reached the milestone of

100 years of existence. Perhaps, the time is ripe for the PSA and other politically independent, nonaligned unions to invest in the regeneration of vibrant worker-culture and worker-heritage projects to ensure the that this important of history is not lost for future generations.

Photo: pexels-olenka-sergienko-3646105





The PSA launched the **#100 Trees** project in 2020 to give back to communities and contribute to combatting climate change by planting 100 trees in each of South Africa's nine provinces at schools, government departments, municipal grounds, and care centres. The project was undertaken in cooperation with Save our Planet and with the support of business partners Assupol and PSG.

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The project kicked off in **Gauteng**, at the Pretoria School for Cerebral Palsy, where excited learners were also treated with GEMS water bottles and cupcakes. Plantings in Pretoria continued at the Alma, Nantes and Pretoria Schools and ended at ODI Hospital in Mabopane. The Johannesburg team planted trees at schools in Lenasia, Tshepisong, and Diepkloof. The **Free State** Provincial Office planted trees in the areas of Botshabelo, Bloemfontein and as far as Qwa Qwa. The **KwaZulu-Natal** teams planted 100 trees scattered across the province at clinics, hospitals, SAPS stations and Correctional facilities.



The Limpopo events were hosted at Good Hope Primary School, Westernburg High School and Seshego Park where the team was accompanied by PSA President, Dr Mulaudzi, and Director Shiburi. In Mpumalanga, trees were planted at schools in Middelburg, Witbank, Machadodorp and Boschfontein. The Kimberley team planted trees in the five districts of the Northern Cape, mainly at Correctional facilities, care centres and schools. The Mafikeng Provincial Office planted trees at orphanages, care centres and schools in North West. The Western Cape team was joined by Director Snyman and planted trees at five primary schools in Beacon Valley, Guguletu, Strandfontein, Cape Town and Steenberg. In the Eastern Cape, the Mthatha team planted trees at St John's College, St Joseph Primary School, Zimele High School and Mbuge Primary School with due consideration of COVID-19 regulations. The Port Elizabeth team planted trees at Cingani High School and Ikhwezelihle Primary School in Motherwell and Silver Crown Old Age Home.

Trees are a vital part of the planet's ecosystem, and if cared for, will still be growing for the next 100 years, becoming beacons celebrating the legacy of a responsible Union, enjoyed by future generations!



# **WOMEN** in the Public Service

One of the tangible indicators of the achievement of substantive equality, fairness, representativeness, and openness at the workplace is the level of the representation of women at all levels in the workplace.

This must be accompanied by their protection from all forms of harassment, violansation, violence and abuse at the workplace as well as access to opportunities for promotion, education, training, development, and upward mobility in the workplace. Ideally, the public sector should lead in terms of providing these conditions for women, since government as employer in Public Service is also responsible for the promulgation and implementation of labour laws and policies that advocate women equity. The Public Service is furthermore supposed to be the ideal employment place for women because it ideally should offer flexible working hours, diverse career paths, and good pay and benefit packages.

The sad reality, however, is that despite the relative increase in the number of women employed in the public sector, their working conditions and lived workplace experiences are far from being ideal.

Many government departments are found wanting regarding effective implementation of diversity and employment equity targets, coaching, training, development, leadership and managerial positions for women as well as awareness programmes on gender dynamics and women-specific challenges and problems at the workplace. Most women in the public sector are still employed in relatively low-paying jobs, traditionally reserved for women. Women in managerial positions are often subjected to male-centric standards that completely ignore and jettison the specific circumstances, needs and issues of women.

In too instances, reported cases of sexual harassment in both the public and private sector are not treated seriously. Yet many women in the public sector, including police officers, nurses, teachers, etc, go the extra mile in providing invaluable services to communities without much recognition, reward, and acknowledgment. It is for this reason that their labour movement, working with civic and social movements must mount projects and campaigns that focus on promoting the physical safety and job security of women for substantive gender equality to be achieved at the workplace.

# Worthy women

By Buks Jordaan: Deputy Secretary: PSA Branch for Associate Members: Public Service Pensioners

n 9 August, Women's Day is commemorated as we celebrate and honour the role that women play in our lives. Mothers, whoever fulfilled that role in a child's life, are truly worthy of honour as heroes. Whether that woman was a biological mother, grandmother, caregiver, a foster-care mother, an adopting mother, a teacher or mentor, makes no difference. If that woman cared, loved, encouraged and believed in you, this is the person who shaped and gave meaning to your existence.

She deserves this tribute:

# We bring well-deserved tribute to the women;

in the thoughts of soldiers in trenches of war in destructive conflict zones in keeping hope, faith perseverance for a better life in the future alive; praying daily for a son or daughter in prison not only for their release from custody but for a turnaround in values, principle and approach to life; praying and hoping for a child's release from a drug-addicted lifestyle; who cannot help but care for the marginalised people in our communities; who can never shy from having empathy and taking care of the sick; who will never abandon a child rather than saving her own life; who feeds a child and go hungry herself;

for their many reconciliation initiatives in broken homes, communities and

for instilling hope and faith in despondent children in times of stress and for their boundless dedication to serve;

for motivational engagements with children and instilling bravery to grow and creating a safe haven to ventilate emotions;

for creating the many exemplary pictures of changes to strive towards; for their prayers to see a missing child again;

for having to cope with the longing and concerns accompanying the reality of so many emigrated children and grandchildren;

for the bravery of the many widowed mothers owing to COVID-19 passing of spouses and heartbreaking losses; for instilling values of honesty, love and integrity in children; but

most of all, we acknowledge that women are the real heroes in our lives who keeps the core of families together and whose roles unmistakably make a difference on all lives around them

skills, knowledge, and competencies in the field of women, gender and development.

Resources must be invested in building

The PSA will continue to challenge government to improve the position and workplace environment of female public-sector employees. The PSA has, for example, as part of the 2021-wage negotiations, demanded that all government departments should make provision for child-care and breast-feeding facilities at the workplace. The PSA has furthermore been exemplary in implementing diversity and employment equity policies within the Union.

Interventions such as investments in education, training and development for women and promoting upward mobility of women in the Public Service can contribute substantially to ensuring equity as, in the final instance, a society will never be truly free until its women are free.

Photo: depositphotos 407098260-stock-photo



FAVETE EMERITIS

Apply for membership as a PSA associate member before you go on pension to ensure that you retain essential PSA benefits and assistance.

See www.psa.co.za for more information on the Group Branch Associate Members and application form

In service of workers

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Nestled in a lush indigenous dune forest at Quenera Mouth, East of the Gonubie River and in close proximity to the beach, you will find the PSA Holiday Resort\*. Just 18 km from East London, the Resort is committed to offering you relaxation and tranquility.

The area is a bird and nature lover's paradise. Excellent saltwater fishing can be enjoyed at the Resort's beach, combined with unpolluted and uncrowded, safe swimming.

The Resort has ten fully-equipped chalets - most with a sea view (choice of two or three bedrooms) and 110 semi-shaded stands for caravans and camping. To ensure absolute peace of mind, the Resort is enclosed with an electrified security fence.



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# LETTERS



### PSA ROCKS!

Baie dankie vir die volgehoue ondersteuning. As dit nie vir Flip van der Watt (PSA-Arbeidsverhoudingebeampte, Mpumalanga) se hulp was nie sou ek dit nie oorleef het nie. PSA ROCKSI Ek het deur 'n baie moeilike tyd van my lewe gegaan maar jy het my en Louis deur dik en dun bygestaan en sodoende die saak dewen, Flio. iv is 'n ster.

#### M Klopper - Mpumalanga

Brief verkort. Me Klopper het aansoek gedoen vir 88 dae tydelike ongeskiktheidsverlof maar die werkgewe er het haar ingelig dat die aansoek nie goedgekeur is nie. In terme van die PILIR-beleid moet die werkgewer binne 30 dae van ontvangs van die aansoek 'n aanvanklike aanduiding gee oor die goedkeuring van die aansoek al dan nie. Die PSA het 'n dispuut verklaar ingevolge PSCBC Resolusie 7/2000, gelees saam met PSCBC Resolusie 5/2001 en die PILIR-beleid. Me Klopper het in November 2020 afgetree. Die arbitrasie is gefinaliseer en in Februarie 2021 is 'n uitspraak in haar quns ontvang. - Red.



## Baie dankie, PSA

Ek het op 17 Mei 2021 my agterstallige PDMS met 'n BAS-betaling ontvang! Baie dankie vir jou (Sharon Els, PSA-Provinsiale Kantoor: Vrystaat) en die PSA se getroue en voortgesette hulp daarmee. Daarsonder sou dit sekerlik nooit gerealiseer het nie.

Nogmaals baie dankie vir jou hulp en geduld.

#### Dr J Myburg - Vrystaat

Dr Myburgh het in November 2015 afgetree. Sy PDMS vir 2013/14 en 2014/15 is nie aan hom uitbetaal nie.

Die saak is verwys na die PHSDSBC vir arbitrasie maar is in November 2018 onttrek nadat die Department aangedui het dat betaling gedoen sou word. Die saak is verskeie kere met die Departement en die Universitas Hospitaal opgevolg totdat dit uiteindelik in 2021 afgehandel is. - Red.

### PSA to the rescue

I am a full member of the PSA. I just want to appreciate the efforts that PSA is doing. I have been assisted by Mrs Zhulfa Graaff of the Mahikeng PSA Provincial Office. She has been so helpful. Since she is dealing with my case, I see it progressing. She updates me daily on the outcome. I would



advise others to join PSA and I can see it is very quick in response. I am looking forward to positive developments related to my case.

#### L Masase - North West

The member applied for a higher post of Social Work Supervisor Grade 1 at the Department of Social Development (DSD) whilst being employed at another Department. She accepted the permanent appointment at DSD but a few days after she asumed duty, she was informed that her permanent appointment was a mistake and it should have been on a contract basis. The employer requested her to sign a contract for three years, which she refused to do. She was subsequently not paid owing to her refusal to sign. She approached the PSA for assistance and an urgent application was done to court for her salary to be paid and her permanent appointment to be confirmed. A court order was received and the DSD acreed to the terms. - Ed.



### South Africa is a water-scarce country with a water shortage crisis expected to hit the country in 2025.

In the Western Cape, droughts brought the City of Cape Town to its knees between 2015 and 2017, with dam levels being at their lowest. Currently, the Eastern Cape is also facing water shortages, with only 1.5% usable water in Neison Mandela Bay's biggest dam. The province's seven 7 million people are facing a direct threat with Day Zero expected to hit on 1 June 2021. This problem is even more pressing amidst the current COVID-19 pandemic where water is a necessity in maintaining hygiene standards.

Apart from being conscious of water use in the workplace, saving water starts at home. There are many ways to curb use and also save on your water bill:

- Use a bowl in the sink when washing fruit, vegetables of dishes. Use this wastewater to water plants.
- Fill a jug with water and keep it in the fridge for when you want a cool drink.
- Turn off the tap when you clean your teeth. A running tap uses up to nine litres of water per minute!
- Wait until you have a full load before using the washing machine or dishwasher.

- If possible, take a shower instead of a bath. A five-minute shower uses about 40 litres of water. This is about half the volume of a standard bath.
- Use a water-saving device in the toilet cistern. Depending on the size of the cistern, you could save between one and three litres per flush.
- Use a watering can in the garden instead of a sprinkler or a hosepipe. Garden sprinklers and hosepipes left running can use between 500 and 1 000 litres of water per hour.
- Collect rainwater. Think about fitting a water butt to collect rainwater from roofs. Water butts usually store about 200 litres of water. Apart from being better for watering plants, using rainwater in the garden reduces the use of treated water.
  - Check your property regularly for plumbing leaks.

Using less water will also reduce greenhouse gases that are released from collecting, treating and supplying clean water.

https://www.dailymaverick.

A,

Sources https://www.ofwal.gov.uk/households/conservingwater/watersavingtips/ co.za/opinionista/2021-05-11-crisis-mode-its-lime-to-sound-the-alarm-on-theeastern-cape-water-shortage/

Photo: pexels-kaboompics-com-6256

#### FRINGE BENEFITS FOR MEMBERS

Show your PSA membership card to qualify for member-only fringe benefits. Phone the PSA's Business Administration Section on 🖀 (012) 303 6500 for more information on listed and new national benefits or refer to the PSA's website at www.psa.co.za.



www.legalclinicsa.com

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CAM	Policy members will enjoy the services of legal practitioners to formulate and								
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	2 012 943 8000 www.acassist.co.za	psa@creditgateway.co.za							
	Zisekele Group Funeral cover is underwritten by Sanlam	2 012 881 0600 2 WhatsApp: 079 162 2438							
zisekele	0861 88 00 00 elzanne@zisekele.co.za www.zisekele.co.za	SMS "PSA" to 48737 for us to call you back. www.creditgateway.co.za							
	Contact Indwe Lipco Law for All Contact Indwe Lipco Law for All Contact Indwerisk.co.za Www.indwerisk.co.za	MedQuo+e MedQuo+e Ø061 33 222 Page: A constraint of the second							
	SMS "PSA" and your name to 44386	GAP cover 2087 820 0628 www.medicalaid.co.za www.optivest.co.za							
LEGALX	🕿 0861 10 20 92								
	info@legalex.co.za www.legalex.co.za Special family legal cover. Lifesaver legal offers affordable legal cover and access to a professional, and quality legal advice, mediation and lifugation	Old Mutual Finance offers personal loans with loan terms ranging between three up to 30 months. SMS your name and "PSA" to 44964 and we will contact you.							
litesaver	service.	Money account							
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	Thuthukan offers Home Improvement Finance in partnership with credible and estabilished building merchant stores across South Africa. 2012 804 1443 or home@tfsmail.co.za www.thuthukani.co.za	Flexible Financial Solutions My financial journey assist you with your debts SMS 'PSA DEBT to 32060 Pag 010 286 0462 / 087 625 0717 www.myfinancialjourney.co.za / info@financialjourney.co.za							
PERSANCIAL	Finwell assist with Housing Access Loans	L							
	www.financialjourney.co.za / housing@financialjourney.co.za	SMS the word "legal" to 43366							

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OC PSG Insure

# PSA Group Scheme Partnership

### Why PSG?

With specialist short-term insurance advisers throughout the country, PSG Insure can comfortably cater to your every day, personal lines, commercial and specialist insurance needs. We offer a full range of short-term insurance products and partner with leading insurance providers so that you have access to a wide range of options. We will help you to evaluate these options, structure a cost-effective insurance solution tailored to submit a claim.

One of our insurance provider partnerships is with the PSA Group Scheme

### Vehicle only option

Cover for any car or light delivery vehicle options include:

 comprehensive cover (accidental loss or damage, including third party liability, theft or attempted theft.)

Comprehensive cover includes the following benefits:

- arrangements for protection and repair
- vehicle sharing agreements (lift clubs)
- cover for damage to borrowed or hired cars
- cover for car hire following total loss (if your vehicle is irreparably damaged, stolen or hijacked)

## Please contact your short-term insurance adviser for more information.

You can also contact the PSG Insure Client Care Centre for an obligation free quote: T +27 (0) 861 774 665 | E cccentral@psg.co.za

Extended personal liability (umbrella) cover is underwritten by Absa Insurance Company Limited. PSAsisto benefits are administered by RSI Kisk Solutions International (PHy) Ltd. All other cover included under this policy is underwritten by Guardrisk Insurance Company Limited The following entities are autorised financial services providers:

Guardrisk Insurance Company Limited FSP 751 Absa Insurance Company Limited FSP 80301 RSI Risk Solutions International (Ptv) Ltd FSP 14121



