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INSURANCE SECTOR EDUCATION  
AND TRAINING AUTHORITY

Working together for a skilled tomorrow

Learnership Guidelines for Workers

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<b>Approved:</b>	Chief Operations Officer 
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## Acronyms

INSETA Insurance Sector of Education Training Authority

SETA Sector Education and Training Authority

NSDP National Skills Development Plan

WSP Workplace Skills Plan

ATR Annual Training Plan

PIVOTAL Professional, Vocational Technical and Academic Learning Programme

NQF National Qualification Framework

SSP Sector Skills Plan

APP Annual Performance Plan

SDA Skills Development Act

SDL Skills Development Levies

TVET Technical, Vocational Education and Training Colleges

LGA Learnership Grant Application

OQ Occupational Qualifications

## **1. Preamble**

The Insurance Sector Education Training Authority (INSETA's) purpose is to grow the pool and quality of scarce and critical skills in the insurance and related services sector, enhancing the sector and supporting the country's transformation.

The INSETA Learning Division has therefore drafted a formal Learnership Guideline applicable to Workers in the sector to outline the requirements for applying for and implementing employed learnerships. These learnerships may include registered learnerships registered against Occupational Qualifications that have been registered by DHET.

This guideline document should be used for reference and preparation for implementation of learnerships by all applicants intending to implement employed learnerships.

## **2. Grant Regulations**

On 3 December 2012, revised Grant Regulations were gazetted, which impacted on the allocation of SETA funding. In line with the Grant Regulations, the INSETA reviewed Discretionary Grant Policy to regulate the funding and implementation of learning programmes.

## **3. Discretionary Funds**

The Discretionary funds allocation allows the INSETA to exercise discretion in relation to how discretionary grants are utilised towards implementation of the sector skills plan and strategic objectives. The priority focus is on meeting the scarce and critical skills needs of the sector and closing the gap between labour market needs and skills supply.

Disbursement of discretionary grant funding aims to:

- ❖ Address the scarce and critical skills needs of the sector as identified through the SSP and other relevant research
- ❖ Promote implementation of legacy and occupational qualifications through learnerships in addressing scarce and critical skills
- ❖ Focus on PIVOTAL programmes that meet the essential needs of the labour market
- ❖ Encourage structured practical and work integrated learning within programmes as a priority
- ❖ Ensure that mechanisms are put in place for monitoring workplace learning; and
- ❖ Support public TVET institutions to deliver scarce and critical qualifications

## **4. Learnerships**

A learnership is a structured learning programme registered by the DHET and facilitated through a link between structured learning and work experience in order for learners to obtain a registered qualification.

## **5. Application windows**

Learnership approval and funding allocation is only allocated after application during DG windows opened at the discretion of INSETA. Exception is given to Rural Learnerships where an Expression of Interest method is used for interested applicants.

Applications must be made for both INSETA funded and self-funded learnerships.

No applications will be considered outside of DG application window timeframes as prescribed by INSETA, unless the application is for implementation of self-funded Learnership programme.

Application windows will be announced via the INSETA website or any other mechanisms of communication (media adverts, direct notice etc) at the discretion of INSETA, subject to availability of funding.

## **6. Learnership funding**

### **6.1 Eligibility for funding**

6.1.1 Employers' eligibility is outlined in the INSETA DG policy and complies with the prescripts of the Discretionary Grant Guidelines.

- ❖ Public TVET Colleges that are registered with the DHET as public colleges are eligible to apply for DG for implementation of learnerships
- ❖ In the event of non-performance by any host employer funded by INSETA in terms for learnerships programme, all further funding will be withheld until an investigation is completed
- ❖ Employers found to be non-compliant in past implementation of INSETA-funded learning programmes will not be considered for funding unless evidence of remediation to the satisfaction of INSETA can be produced.

6.1.2 Learners' eligibility as beneficiaries of INSETA-Funded Learnerships is outlined in the INSETA DG policy.

- ❖ Learners must be employed by a levy-paying or non-levy paying employer (confirmed as uniquely registered with INSETA) operating in the Insurance and related services sector
- ❖ Employed learners that are not South African citizens must be permanently employed

- ❖ A learner may not be on more than one INSETA-funded programme at the same time, unless it is an INSETA-initiated programme that includes programmes that promote employability of learners.
- ❖ Learners that previously exited an INSETA- funded programme prior to completion will not be considered unless special representation has been made by the employer. Approvals are at the discretion of INSETA

## 6.2 Funding Amount

Discretionary Grant breakdown		
Category	Stipend p/m	Total Tuition
Employed learnership	N/A	20 000

**\* Please note that any funding not utilised for the purposes allocated must be paid back to INSETA**

## 7. Programme Duration and leave

- ❖ Learnership programmes will run for a minimum of 12 consecutive months and will require submission of prescribed documentation at commencement, midway and closure.
- ❖ Any leave (including maternity leave) that is requested by the learner during the course of the programme must be considered according to the host employer policies that must be aligned to the Basic Conditions of Employment Act (BCEA).
- ❖ In the case of maternity leave, no learner may return to work within 6 weeks after the birth of her child unless a medical practitioner or midwife certifies that she is fit to do so.
- ❖ The employer must inform INSETA in writing as soon as maternity leave is requested in order for INSETA to extend the learnership programme for that learner.
- ❖ Any training that the learner has missed due to maternity leave must be made up on their return to work and in agreement with the training provider. INSETA will not pay for any associated additional training costs.

## 8. Terminations

In the event that a learner terminates the programme prior to completion the following must be noted;

- ❖ a termination report must be submitted in a prescribed template within 14 calendar days of the official termination, signed by learner, training provider and host employer.
- ❖ refunds will be processed for tuition costs not yet paid to provider
- ❖ INSETA does not support the reimbursement by learner to employer, of funding already paid by INSETA for any component of the learnership that the learner has attended.

## **9. INSETA Learnership Grant Approval**

### **9.1 Application process:**

Employers are required to apply in the prescribed manner as stated in the advert/notice, during the open application window as communicated by INSETA, for both INSETA and self-funded learnerships.

Applications must be made separately per region and according to commencement period.

Recommendations and approvals will be considered against the applicants' eligibility criteria outlined in the INSETA DG policy, including the following:

1. previous implementation of INSETA funded programmes
2. the size of the applicant company
3. the available infrastructure and support for learners
4. budget availability as well as
5. compliance with the DG Guidelines and INSETA DG policy

The following principles will inform approval:

- ❖ Funding for learners will not exceed the number of permanent staff members.
- ❖ Employers must have identified mentors with relevant experience in the workplace to support the learners
- ❖ Employers must adhere to a ratio of 1 mentor to every 3 learners however, for small employers, this does not guarantee that a minimum of 3 learners will be allocated.
- ❖ First time applicants will be approved initially with a conservative number of learners allocated. Increased numbers may be considered for subsequent applications.
- ❖ Prior to approval of DG funding applied for, site visits will be conducted at INSETA's discretion for new applicants and for the companies that have not participated in the previous two financial years.
- ❖ Any employer who intends placing learners at secondary sites, must inform INSETA. The latter will then evaluate the secondary site prior to approval and placement.
  - Secondary sites must be in the business of insurance or related services (according to the standard industry classification –SIC- codes)
  - Secondary site arrangements must be subject to formal agreement between the lead employer and the secondary employer. This agreement must be made submitted to INSETA on application.

## 9.2 Approval Process:

- ❖ INSETA commits to a 60 working day turnaround time from close of funding window to approve, reject or query a Learnership Application.
- ❖ Where INSETA has a query and requests outstanding documents, these must be provided within 10 calendar days. Failing which, the application will be declined and returned to the applicant.
- ❖ Upon completion of evaluation, INSETA will advise the applicant on approval or rejection in writing.
- ❖ INSETA will allocate a unique Learnership Grant Allocation (LGA) number for all approved Learnerships, whether INSETA-funded or self-funded. This reference number will be provided to the applicant company on a formal, signed recommendation letter.
- ❖ Applicant company may commence the learnership programme only after receipt of the written approval by INSETA.
- ❖ INSETA will send applicant company a contract to sign and return to INSETA within a specified time.
- ❖ INSETA will pay the company for learners applied for only when there is a valid signed contract between INSETA and the applicant company.

## 10. Commencement of Learnership

Once the recommendation letter indicating LGA has been received, the employer will be expected to contract with selected employees and an appropriate training provider according to the criteria set out in these guidelines.

Prior to commencing with the learnership, the following must be submitted in accordance with the recommendation letter:

- ❖ An electronic list of learners applied for on the prescribed template
- ❖ Confirmation of employment on the company letterhead
- ❖ Certified copy of qualifications (not older than 3 months)
- ❖ Certified ID copy for all learners applied for (not older than 3 months)
- ❖ Certified copy of marriage certificate (not older than 3 months) where applicable
- ❖ Workplace based learner agreement completed in full;

- ❖ POPI Act Declaration form
- ❖ Training schedule as per training provider

Once the required documentation has been received and evaluated, INSETA will issue the employer with a final allocation agreement which sets out the terms and conditions of the allocation.

This agreement must be signed by the authorised signatory and returned to INSETA within 10 calendar days.

## **11. Payment of Learnership Funds to the Employer**

In terms of payments INSETA will make a maximum of three tranche payments.

- ❖ For large employers, payment will be made in two tranches 80% on commencement and 20% on completion of the programme
- ❖ For small and new companies, payment will be made in three tranches 45% on commencement, 25% on midterm and 30% on completion of the programme
- ❖ In respect of cross-sectoral Learnerships, i.e., Learnerships that are quality assured by an ETQA other than the INSETA ETQA, payments will be made in three tranches. The final 20% will be allocated as follows:
  - 10% will be paid for completion, on submission of all required documentation and
  - the final 10% will be paid after certification, where the certificate is submitted to INSETA via the applicant employer.

INSETA will request an invoice<sup>1</sup> for the first tranche payment, as a percentage of the allocation amount stipulated in the final allocation agreement.

- I. Payment will not be made unless INSETA has given prior approval in writing to the applicants approving the learnership.
- II. Employed learnerships will only receive funding for tuition according to the prescribed grant allocation amount and no funding toward stipend will be made for employed learners.
- III. No person or entity is entitled to commit INSETA financially or otherwise outside of this guideline, unless they have received INSETA authorisation in writing.

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<sup>1</sup> Kindly note that payments will not be processed until all required documents are received evaluated and approved. Employers should ensure that they are able to sustain the learnership for at least 3 months from the date of final approval by INSETA  
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- IV. The employer will be responsible to refund INSETA in full, all associated learnership payments made and not used for the purposes allocated.
- V. Where a learner on a funded programme resigns from his / her employment, he is entitled to continue with the already funded programme as long as they remain in the employ of a registered INSETA employer who is willing to enter into contractual agreement with INSETA for the remainder of the programme.
- VI. INSETA will not be responsible to pay any training provider costs who employer companies have sourced without INSETA authorisation.

❖ Invoice to include:

- Full name "TO WHOM" the invoice is issued i.e. INSETA
- Full INSETA POSTAL address: P.O. Box 32035, Braamfontein, 2017
- VAT Number: INSETA N/A
- REGISTRATION Number: 13/INSETA/1/04/11
- Invoice number – ensure there is no duplication to any previously issued invoice sent to INSETA
- LGA number as provided by INSETA for the Learnership in question
- Invoice date must be current date i.e. not prior or post-dated
- Number of learners funded.
- Total amount
- Proof of banking details

The following documents must be submitted after commencement of the learnership

At six months:

- ❖ Progress report per LGA number

At twelve months:

- ❖ Closure report per LGA number at end of learnership contract
- ❖ Proof of payment to the training provider
- ❖ Date of verification
- ❖ Statement of results/certificate for cross-sectorial learnership

- ❖ On receipt of the above documents INSETA will request an invoice for the last tranche payment.

Termination report to be submitted as and when learners terminate

## **12. Roles and Responsibilities**

### **12.1 Employers**

- ❖ The employer will be expected to:
  - contract with unemployed youth according to the criteria set out in these guidelines.
  - The employer will be expected to contract with training providers to deliver the training. The employer is required to manage the contracting and delivery of the training. Full payment to the provider or payment in line with INSETA tranches is not encouraged as employers must ensure that they receive the service for which they are utilising INSETA funding.
  - inform INSETA immediately of any change in status that may impact the learnership (this includes pregnancy, resignation and any other status that may adversely affect the financial commitment or duration of the programme).
  - provide appropriate and responsible mentorship for the duration of the learnership
  - provide the learner with a copy of the fully signed contract of the learnership at commencement of the learnership
  - provides holistic work experience for approved learners in accordance with the learnership programme.
  - provide a training schedule, logbook and support the learner in completion and signing the same.
- ❖ No replacement of learners is permitted after 2 weeks of commencement of the learnership programme. Any training for replacement learners will be for the employer account and no additional funding will be approved by INSETA.
- ❖ Any additional training required for replacement learning must be negotiated and agreed with the contracted provider and must fall within the agreed period of the learnership.
- ❖ Any allegation of impropriety in respect of the implementation of the learnership will be investigated and may lead to the suspension or withdrawal of learnership funding.

### **12.2 Learners**

Learners are subject to the terms and conditions of the contract of the Learnership entered into with the employer and the performance requirements of the learnership programme.

Learners are required to:

- abide by the company's HR policies and procedures.
- commit fully to the opportunity provided to gain the full learnership qualification.
- complete their logbooks and submit for confirmation and signature by their appointed mentor

### **13. Dispute Resolution**

Should any dispute arise from any application made in terms of this guideline, the parties will attempt to resolve the dispute in good faith through senior-level negotiations. If the dispute is not resolved through negotiation or mediation within a reasonable time the matter may be escalated to INSETA board.

### **14. Review**

This guideline will be reviewed annually or as required