



TRINIDAD AND TOBAGO GAZETTE

(EXTRAORDINARY)

VOL. 61

Caroni, Trinidad, Monday 17th October, 2022—Price \$1.00

No. 182

1506



The National Insurance Board
of Trinidad and Tobago

FREEDOM OF INFORMATION ACT (FOIA) 1999 CHAP 22:02

Public Statement of THE NATIONAL INSURANCE BOARD OF TRINIDAD AND TOBAGO (NIBTT)

**In compliance with Sections 7, 8 and 9 of the Freedom of Information Act (FOIA) 1999
For the Year 2021**

In accordance with Sections 7, 8 and 9 of the Freedom of Information Act, ("FOIA") the National Insurance Board of Trinidad and Tobago (NIBTT) is required by law to publish the following statement, which lists the documents that are generally available to the public.

The FOIA gives members of the public:

1. A legal right for each person to access information held by the NIBTT;
2. A legal right for each person to have official information relating to him/her amended where it is incomplete, incorrect or misleading;
3. A legal right to obtain reasons for adverse decisions made regarding applicant's request for information under the FOIA; and
4. A legal right to complain to the Ombudsman and to apply to the High Court for Judicial Review to challenge adverse decisions made under the FOIA.

The following information satisfies the requirements of the FOIA and the NIBTT publishes the following statement as approved by the Minister of Finance.

SECTION 7 STATEMENTS

Section 7 (1) (a) (i)

Function and Structure of the NIBTT

The NIBTT is a body corporate established by virtue of the National Insurance Act Chapter 32:01 (the Act).

The NIBTT is governed by an eleven-member tripartite Board with equal representation by Government, Business and Labour, an independent Chairman, and the Executive Director as an ex-officio member. Directors are appointed for a period of not more than two years but may be reappointed. It is the duty of the Board to operate and manage the system of National Insurance established by the Act.

The Act vests the NIBTT with powers to:

- establish local offices throughout Trinidad and Tobago;
- invest in securities as are set out in the First Schedule of the Act;
- Issue registration certificate or card in respect of employers or employed persons
- register employers or reject or revoke the registration of any person purporting to be an employer or an insured person under the Act in prescribed circumstances;

- furnish or disclose any information pertaining to the National Insurance Contribution records of any insured person under this Act to any Governmental Department, Agency or Statutory Body;
- determine claims and questions arising under or in connection with the Act
- authorize the manner for the payment of contributions
- postpone the payment of contributions in prescribed circumstances
- refer to medical referees any medical question relating to an insured person in respect of certain claims
- request such evidence as it considers necessary to support any claim to benefit
- request that an insured person in receipt of or entitled to benefit submit himself for a medical examination in Trinidad and Tobago
- request proof of life or medical status of a beneficiary or recipient of benefit under these Act or Regulations thereunder
- suspend, cease or reinstate benefits payments in certain circumstances
- disqualify a person from receiving certain benefits in prescribed circumstances.

The NIBTT reports to Parliament through the Ministry of Finance.

Mission Statement:

The Effective Management of National Insurance through Good Governance, Technological Advancements & Empowered Employees, to Ensure Quality Service Delivery.

Vision:

To be an Innovative Provider of Relevant National Insurance.

The Board

The Board which is appointed by the NIBTT's line Minister charts the overall direction of the organisation and exercises and performs such duties and powers as are conferred upon it by the Act and by any other written law.

The Board comprises the following members designated under the Act as Directors:

- Mr. Patrick Ferreira (Chairman)
- Mr. Douglas Camacho (Deputy Chairman)
- Mrs. Marilyn Gordon
- Mrs. Muriel Alfred-James
- Mr. Calvin Bijou
- Mr. James Lambert
- Mr. Teddy Stapleton
- Mr. Gregory Marchan



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- Mr. Javed Razack
- Mr. Gary Awai
- Mrs. Niala Persad-Poliah (ex officio)

Staffing and structure

The NIBTT has in its employ just over six hundred and twenty staff members, including an Executive Director. The Executive Director is the chief executive officer of the NIBTT leading the management team and is responsible for carrying out the decisions of the Board.

The NIBTT is structured into eight Business Units of which seven directly report to two Chief Operating Officers, seven departments with specific reporting lines to the Executive Director, the Chief Operating Officer or the Board, two Chief Operating Officers and the Executive Director's Office. Both Chief Operating Officers report directly to the Executive Director, each Business Unit is headed by an Executive Manager and each department headed by a Senior Manager as follows:

Business Units/Departments reporting to the Chief Operating Officer Business Services

- Insurance Operations
- Investments
- Planning, Policy and Actuarial Services
- Records Department

Business Units/Departments reporting to the Chief Operating Officer Corporate Services

- Finance and Accounting
- Legal Services
- Technology
- Human Resources
- Facilities Services and Security Department

Three departments reporting to the Executive Director:

- Corporate Projects Department
- Corporate Communications Department
- Investigations and Controls Department

Three departments reporting functionally to the Board and administratively to the Executive Director:

- Corporate Secretariat
- Internal Audit Department
- Risk Business Unit

1. **Executive Director.** The Executive Director has overall responsibility for the efficient operation of all line functions and is accountable for strategic management. The Executive Director ensures that approved strategies, plans, policies and systems are implemented. The Executive Director reports to the Board of Directors and leads strategic stakeholder engagement.
2. **Corporate Secretary.** The Corporate Secretary is accountable to the Board through the Chairman for all matters relating to corporate governance and the organisation's corporate secretarial duties. The Corporate Secretariat Unit serves as the secretariat for Board meetings and meetings of the sub-committees of the Board as well as develops and implements a corporate governance framework for NIBTT. The Corporate Secretary keeps and maintains minutes of the Board/Board committees and controls the security and application of the corporate seal, and maintains the corporate books and records.

3. **Internal Audit Department.** The Internal Audit department is responsible for providing the Board and Management with independent, objective assurance and consulting services in such areas as controls, risk management and governance processes designed to add value and improve NIBTT's operations.
4. **Risk Business Unit.** The Risk Business Unit is responsible for enterprise risk, business continuity and organisational compliance. This Business Unit guides the process by which business risks are identified, assessed, managed, and monitored across the NIBTT.
5. **Corporate Projects Department.** The Corporate Projects Department is responsible for the planning, executing monitoring and reporting of projects or business initiatives in accordance with strategic and operational plan and approved budgets.
6. **Corporate Communications Department.** The Corporate Communications Department is responsible for the promotion and enhancement of the NIBTT's profile through strategic and reputational marketing & communications, brand development, public relations, event management and digital and social media.
7. **Investigations and Controls Department.** The Investigations and Controls Department is responsible for the implementation of preventative, detective and response mechanisms to treat with internal/external fraud, whether actual or suspected.
8. **Insurance Operations Business Unit.** The Insurance Operations Business Unit is responsible for the registration of employers and employees, employer audits, contribution income collection and claims administration in respect of 23 national insurance benefits to insured persons and their dependents based on legislative requirements as prescribed by the Act and the Regulations thereto.
9. **Investments Business Unit.** The Investment Business Unit is responsible for managing the investment portfolio of the NIBTT in a prudent manner in order to maximize returns in accordance to the Board's strategic objectives, risk appetite, policies and procedures, statutory requirements, generally accepted industry norms and established rules of professional conduct and practice.
10. **Planning, Policy and Actuarial Services Business Unit.** The Policy, Planning and Actuarial Services Business Unit is responsible for evaluating and monitoring the performance of the National Insurance Fund through the conduct of Actuarial Reviews, organisation policy and procedure development and implementation, managing and reporting on key operational and strategic planning activities and socio-economic research for the organisation.
11. **Finance And Accounting Business Unit.** The Finance and Accounting Business Unit is responsible for designing and implementing systems and controls to ensure the effective and efficient use of the organisation financial resources. This includes providing strategic advice to executives with oversight over accounting, finance, benefit payment and settlement of investment transactions. Responsibilities also include the maintenance of the financial reporting statements, including producing and managing the budget and the preparation of financial statements for the Board.
12. **Legal Services Business Unit.** The Legal Services Business Unit provides all legal services to the organisation including legal advisory services, litigation management and contracting and through the Procurement Department is also responsible for procurement of goods works and services for the NIBTT.

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13. **Human Resources Business Unit.** The Human Resources Business Unit is responsible for recruitment and selection, organizational development through performance management, succession planning, training and development, management of the industrial relations portfolio and the administration of the payroll and benefits function.
14. **Technology Business Unit.** The Technology Business Unit plans, implements and manages technology within the NIBTT in alignment with strategic objectives. The Technology Business Unit performs three high level functions in the areas of IT governance, ICT service availability and maintenance and support.
15. **Facilities Services and Security Department.** This department is responsible for the upkeep, maintenance, repair and security of all locations occupied by the National Insurance Board in line with best practice and occupational health and safety standards. General administration services are also provided by this Department.
16. **Records Department.** The Records Department is responsible for maintaining records management systems that meet legal requirements for record retention, protection of privacy and information dissemination. This includes activities associated with centralized data capture and document imaging.
14. Actuarial Valuations of the National Insurance System
15. Statutory reports such as Annual Report on Operations, Audited Financial Accounts, regulatory filings
16. Training plan
17. Staff circulars, memoranda and notices
18. National Insurance Forms
19. Personnel files
20. Collective Agreements
21. Internal and external correspondence
22. Business Unit/Departmental reports
23. Technical research conducted by the NIBTT
24. Internal and external investigative reports
25. Compliance activities undertaken by the Authority
26. Customer complaints / queries
27. Inventories
28. Project documents
29. Investment proposals and related matters
30. Industrial relations proceedings, correspondence
31. Health, safety and facilities management records
32. Customer information and records such as national insurance claims, benefit payments, employer and employee registrations and employer audits.
33. New releases, press clippings, advertisements.
34. Information Technology of the Authority.

EFFECTS OF SCOPE OF BUSINESS ON MEMBERS OF THE PUBLIC:

The NIBTT's operating policies and procedures are developed in accordance with the Act, other applicable written laws and decisions, approvals or guidelines relevant to the organisation.

The NIBTT is responsible for the operation and administration of the country's National Insurance System (NIS), which provides protection to over 600,000 insured persons against the economic and social distress, caused by loss of earnings arising out of work-related injuries and other contingencies with 23 benefits in 7 categories.

Section 7 (1) (a) (ii)

Categories of Documents in the possession of NIBTT

Files dealing with:

1. General administrative matters of the NIBTT
2. Financial reports, statements and financial records such as budgets, audited accounts, bank records, cheques, vouchers, receipts and journals Board and Committee Notes
3. Minutes/agenda of meetings
4. Ministerial and other communication with the Executive Director, Chairman or Board
5. Copies of Cabinet documents and other copies and originals produced and or provided by the relevant Ministry with responsibility for the NIBTT
6. Management policies and procedures
7. Legal contracts, deeds, leases and all other legal instruments
8. Legal opinions and related matters, legislation,
9. Court proceedings/documents
10. Gazettes, books, booklets, brochures and newspaper clippings
11. Strategic plans
12. Procurement of goods services or works records and related matters
13. Reports: economic, statistical, audit, consultancy, technical, valuations etc

Section 7 (1) (a) (iii)

Material prepared for publication or inspection.

Education and Informational Material:

- NIBTT Benefit brochures:
 - Sickness
 - Employment Injury
 - Maternity
 - Survivor's
 - Retirement
 - Funeral Grant
 - Invalidity
 - Special Maternity
- Ancillary Brochure:
 - Online Payment
- NIBTT Benefit Posters:
 - Installed for education purposes at NIBTT Service Centres. Benefit Posters detail who can apply for each benefit, what documents are needed etc.
- Annual Reports (Annual Report 2020-2021 printed & uploaded to website. Annual Report 2020-2021 laid in the House of Representatives on February 11th 2021). NIBTT's current and archival Annual Reports can be accessed via the following link: https://www.nibtt.net/annualreport/annual_rept.html

The following documents and information may be accessed on the NIBTT's website at <https://www.nibtt.net/index.html>

- National Insurance Act
- Orders and Regulations made under the National Insurance Act
- Reciprocal Agreements on Social Security with Canada and CARICOM



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Place where materials may be inspected or obtained

The public may also inspect and/or obtain copies of the preceding material between the normal working hours of 8:00 a.m. - 4:00 p.m.; Monday to Friday at the following location:

National Insurance Board of Trinidad and Tobago
Corporate Headquarters
14-19 Queen's Park East,
Port of Spain
Telephone: 625-2171-8
Website: <https://nibtt.net/>

Section 7 (1) (a) (iv)

Literature available by subscription

The NIBTT does not possess any literature available by subscription.

Section 7 (1) (a) (v)

Procedure to be followed when accessing a document from the NIBTT

Procedure to be followed for accessing documents from the NIBTT, when an FOI request is made.

How to request information:

- **General Procedure**

In order to have the rights given to the public by the FOIA, the applicant must make his/her request in writing. The applicant must therefore complete the "Request for access to official documents" form under the Freedom of Information Act available at www.foia.gov.tt.

- **Addressing Requests**

To facilitate prompt handling of your request, please address it to the Designated Officer of the NIBTT (see Section 7 (1) (a) (vi) of the FOIA).

- **Details in the Request**

Applicants should provide details that will allow for ready identification and location of requested records. The relevant information that must be provided to the NIBTT includes:

- Name of applicant (full name preferred)
- Contact information
- Information requested and format to provide the information
- Date of request
- Signature of applicant

The completed form may be:

- a. Hand delivered to the NIBTT
- b. Mailed to the NIBTT, or
- c. Emailed to sbaboolal@nibtt.net

Requests not handled under the FOIA

- A request under the FOIA will not be processed to the extent that it asks for information, which is readily available to the public, (for example brochures, pamphlets, reports etc.) either from the NIBTT website, a publicly accessible register or from another public authority.

Responding to requests

- **Retrieving documents**

The NIBTT is required to furnish copies of documents only when they are in our possession, or we can retrieve them from our records.

- **Furnishing Documents**

An applicant is entitled to copies of information in our possession, custody or power. We are required to furnish one copy of a document. If we cannot make a legible copy of a document to be released, we may not attempt to construct it. Instead, we will furnish the best copy possible and note the quality in our reply. Please note that the NIBTT is not compelled to do the following:

- a. Create new documents
- b. Perform research for the applicant

Time Limits

- **General**

We will determine whether to grant your request for access to information as soon as practicable but no later than thirty days as required by Section 15 of the FOIA. If a decision is taken to grant access to the information requested, you will be provided with copies, or if you so request, permitted to inspect the document/s.

Fees and refunds

The Freedom of Information (Fees and Charges) Regulations prescribe the fees to be incurred in making the documents available. Where such fees are payable, the applicant is entitled to receive the documents within seven days of payment of the relevant fee. If we fail to provide the information within the seven-day period, you are entitled to a refund of the fees paid in addition to free access to the documents requested.

Section 7 (1) (a) (vi)

Officers in the NIBTT responsible for:

Officers at the NIBTT responsible for:

1. The initial receipt of an action upon notices under Section 10 of the FOIA;
2. Requests for access to documents under Section 13 of the FOIA; and
3. Applications for corrections of personal information under Section 36 of the FOIA

The Designated Officer is:

Ms. Sarah Baboolal

Executive Manager, Legal Services

National Insurance Board of Trinidad and Tobago
Corporate Headquarters
14-19 Queen's Park East,
Port of Spain
Telephone: 625-2171-8
Email: sbaboolal@nibtt.net



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Alternate:

Mr. Ashook Balroop Manager, Legal Services

National Insurance Board of Trinidad and Tobago
Corporate Headquarters
14-19 Queen's Park East,
Port of Spain
Telephone: 625-2171-8
Email: abalroop@nibtt.net

Section 7 (1) (a) (vii)

Advisory Boards, Councils, Committees, and other bodies (Where meetings/minutes are open to the public)

At present time, there are no bodies that fall within this section of the FOIA.

Section 7 (1) (a) (viii)

Library/Reading Room Facilities available for public use

At present, there are no rooms that fall within the meaning of this section of the FOIA.

SECTION 8 STATEMENTS

Section 8 (1) (a) (i)

Documents containing interpretations or particulars of written laws or schemes administered by the NIBTT, not being particulars contained in another written law.

The following legislation can be purchased at the Government Printery or can be accessed online at the website of the Ministry of Legal Affairs at <http://www.legalaffairs.gov.tt/LRC.aspx>

- The National Insurance Act Chapter 32:02 and Regulations made under the Act

Section 8 (1) (a) (ii)

Manuals, rules of procedure, statements of policy, records of decisions, letters of advice to persons outside the NIBTT, or similar documents containing rules, policies, guidelines, practices or procedures.

- NI Contributions Online Payments Guidelines
- Benefit Claims Guidelines and Checklist

Section 8 (1) (b)

Documents containing information on the procedures to be employed or the objectives to be pursued in the environment of the written laws or schemes

There are no reports or statements to be published under this subsection at this time.

SECTION 9 STATEMENTS

Section 9 (1) (a)

Reports or statements containing the advice or recommendations, of a body or entity established within the NIBTT

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (b)

Reports or statements containing the advice or recommendations, of a body or entity established outside the NIBTT by or under a written law, or by a Minister of Government or other public authority for the purpose of submitting a report or reports, providing advice or making recommendations to the NIBTT or to the responsible Minister of the NIBTT.

- Second Report of the Joint Select Committee on Local Authorities, Service Commissions and Statutory Authorities (including the THA) on an Inquiry into the efficiency and effectiveness of the National Insurance Appeals Tribunal (NIAT) (with specific focus on the tribunal's capacity to dispose of appeals).

Section 9 (1) (c)

A report or statement containing the advice or recommendations of an inter-departmental committee, whose membership includes an officer of the NIBTT.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (d)

Report or statements containing the advice or recommendations of a committee established within the NIBTT to submit a report, provide advice or make recommendations to the responsible Minister of the NIBTT or to another officer of the NIBTT who is not a member committee.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (e)

A report (including a report concerning the results of studies, surveys or tests) prepared for the NIBTT by a scientific or technical expert, whether employed within the NIBTT or not, including a report expressing the opinion of such an expert on scientific or technical matters.

- Valuation Reports for NIBTT investment properties (see section 9(1)(m) statements)
- Valuation Reports for NIBTT's investment in subsidiaries (see section 9(1)(m) statements)
- Report on Solutions for the improvement to the security fencing at Riverwoods Housing Development
- Structural Assessment Reports in respect of NIBTT leased premises at Edward Street, Port-of-Spain



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- Customer Satisfaction Survey Report- March 2021
- Customer Satisfaction Survey Report- October 2021
- IT Security Penetration Testing Report
- Executive Compensation Survey 2021/2022 Report for Executive Managerial & Professional Positions.

Section 9 (1) (f)

Reports prepared for the NIBTT by a consultant who was paid for preparing the report.

- Valuation Reports for NIBTT investment properties (see section 9(1)(m) statements)
- Valuation Reports for NIBTT's investment in subsidiaries (see section 9(1)(m) statements)
- Report on Solutions for the improvement to the security fencing at Riverwoods Housing Development
- Structural Assessment Reports in respect of NIBTT leased premises at Edward Street, Port-of-Spain.
- Customer Satisfaction Survey Report- March 2021
- Customer Satisfaction Survey Report- October 2021
- IT Security Penetration Testing Report
- Executive Compensation Survey 2021/2022 Report for Executive Managerial & Professional Positions
- Valuation Reports for Vehicles

Section 9 (1) (g)

Reports prepared within the NIBTT and containing the results of studies, surveys or tests carried out for the purpose of assessing, or making recommendations on, the feasibility of establishing a new or proposed Government policy, programme or project.

Report on Waiver of Penalties and Interest.

Section 9 (1) (h)

Reports on the performance or efficiency of the NIBTT, or an office, division or branch of the NIBTT, whether the report is of a general nature or concerns a particular policy, programme or project administered by the NIBTT.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (i)

Reports containing (1) final plans or proposals for the re-organization of the functions of the NIBTT, (2) the establishment of a new policy, programme or project to be administered by the NIBTT, whether or not the plans or approvals are subject to approval by an officer of the NIBTT, another public authority, the responsible Minister of the NIBTT, or Cabinet.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (j)

Statements prepared within the NIBTT and containing policy directions for the drafting of legislation.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (k)

Report of tests carried out within the NIBTT on a product for the purpose of purchasing equipment.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (l)

Environmental impact statement prepared within the NIBTT.

There are no reports or statements to be published under this subsection at this time.

Section 9 (1) (m)

Valuations reports prepared for the NIBTT by a valuator.

Valuation Reports in respect of:

- NIBTT Vehicles
- NIBTT investment properties as follows:
 - No. 13 Queen's Park East, Port-of-Spain
 - Nos. 14-19 Queen's Park East, Port-of-Spain
 - Nos. 22-24 and 26A Queen's Park East, Port-of-Spain
 - Nos. 74-76 South Quay, Port-of-Spain
 - 2A Cipriani Boulevard, Port-of-Spain
 - 4A Cipriani Boulevard, Port-of-Spain
 - No. 72-74 Western Main Road, St. James
 - Lot 1 Mulchan Seuchan Link Road, Chaguanas
 - Lots 1-3 Corner Chaguanas Main Road and Caroni Savannah Road
 - Six parcels of lands at Palmiste
 - Lands at Garden Site and Carrington Streets, Scarborough
 - No. 97 High Street, Princes Town
 - Lands at Riverwoods Housing Development, Arima
- NIBTT's investment in subsidiaries as follows:
 - Home Mortgage Bank;
 - Trinidad and Tobago Mortgage Finance Company Limited; and
 - National Insurance Property Development Company Limited



TRINIDAD AND TOBAGO SECURITIES AND EXCHANGE COMMISSION

In the Matter of Section 40 of the Securities Act, 2012

And

In the matter of an application by the Trinidad and Tobago Stock Exchange Limited for the addition of Rule 400(2) [Special Market Listing Requirements] and Rule 700s [Small and Medium Enterprises Mentorship Rules] to its Rules

ORDER OF THE COMMISSION

Dated this *29th* day of *August* 2022

WHEREAS on March 29, 2022 the Trinidad and Tobago Stock Exchange Limited (“the TTSE”) applied to the Trinidad and Tobago Securities and Exchange Commission (“the Commission”) to approve amendments to its Rules to add Rule 400(2) [Special Market Listing Requirements] and Rule 700s [Small and Medium Enterprises Mentorship Rules (“SME Rules”)].


AND WHEREAS the Commission convened a Public Expedited Hearing of the Hearing Panel to consider the written and oral submissions of the Staff of the Commission and the Representatives of the TTSE.

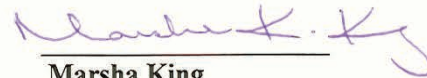
AND UPON the Board of Commissioners having considered the matters as set out in Board Paper No. 83 of 2022.

IT IS HEREBY ORDERED THAT:

1. In accordance with section 40 of the Securities Act Chap. 83:02 and the Securities Industry (Hearings and Settlements) Practice Rules, 2008, Rule 400(2) [Special Market Listing Requirements] and Rule 700s [Small and Medium Enterprises Mentorship Rules] of the Trinidad and Tobago Stock Exchange Limited's Rules as amended be approved; and
2. This Order shall be published in the Trinidad and Tobago Gazette and posted on the Commission's website. A notice of the posting shall be published in two daily newspapers of general circulation in Trinidad and Tobago.

Dated this ^{29th} day of August, 2022


Enid Zephyrine
(Chairman)


Marsha King
Registrar

1508



The Telecommunications Act Chap. 47:31

NOTICE

made pursuant to section 21(3) and (4)
of the Telecommunications Act

The Telecommunications Authority of Trinidad and Tobago hereby notifies the public that it has received and is reviewing the following application submitted by:

- ▶ **Lezia (Lisa) Granger Studio Complex Limited** of No. 87-89 Manjack Street, Vistabella, San Fernando, Trinidad, for a Type 5 Concession for the provision of a Television Broadcasting Service via a Public Domestic Fixed Telecommunications Network on a National Territorial Scale.

The Telecommunications Authority of Trinidad and Tobago also notifies the public that it has received and is reviewing the following application submitted by:

- ▶ **New Lens Limited** of No. 11 Job Avenue, Calder Hall, Tobago, for a Type 5 Concession for the provision of a Television Broadcasting Service via a Public Domestic Fixed Telecommunications Network on a National Territorial Scale.

Comments on or objections to these applications may be submitted **within 28 days** of the date of this publication but in any event no later than **14th November 2022** addressed to:

The Corporate Secretary

Telecommunications Authority of Trinidad and Tobago
#5, Eighth Avenue Extension, off Twelfth Street,
Barataria.

Fax: (868) 674-1055

Email: corporatesecretary@tatt.org.tt

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**LOSS OF MARITIME LIFE (CARIBBEAN) LIMITED
POLICY**

ANIKA HARRIS having made sworn declaration that Policy Number 287731 issued by MARITIME LIFE (CARIBBEAN) LIMITED on the life of DAVID WEATHERHEAD (Deceased), has been lost and having made application to the Company for the death benefit of the policy, notice is hereby given that unless objection is raised within one month of the date thereof, the death benefit due will be paid.

Dated the 30th day of September, 2022.

MARITIME LIFE (CARIBBEAN) LIMITED
No. 29 Tenth Avenue
Barataria.

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TRANSFER OF LICENCE
(Liquor Licences Act, Chap. 84:10)

CITY OF PORT-OF-SPAIN

NOTICE is hereby given that a notification in writing has this day been lodged with me the undersigned Secretary of the Licensing Committee for the City of Port-of-Spain, by Lianming Wu of No. 47 Chaguanas Main Road, Chaguanas, that it is his intention to apply to the Licensing Committee at the Port-of-Spain Magistrate's Four A Court on THURSDAY THE 20TH DAY OF OCTOBER, 2022 at 9.00 o' clock in the forenoon at a virtual session for a transfer to carry on the business of a Special Restaurant now held by Zheng Xi Cun of No. 5 Luis Street, Woodbrook in respect of premises situate at No. 53 Park Street, Port-of-Spain.

Dated this 30th day of September, 2022 at the Port-of-Spain Magistrates' Court.

M. ALI
for Secretary, Licensing Committee
City of Port-of-Spain