AMASEZERANO Y’UBWISHINGIZI BW’IBIHINGWA

Aya masezerano akozwe hagati ya Koperative **{names}** ihagarariwe **{police\_name}** ushinzwe Perezida ufite ID numero **{police\_idUnique}**

Na

Ikigo cy’ubwishingizi: **RADIANT INSURANCE COMPANY LIMITED, B.P** 1861 KIGALI

Aya masezerano agamije gutanga ubwishingizi mu buhinzi bw’igihingwa cy’**{crop\_type}** mu gihembwe cy’ihinga cya **{season}.**

**I.IMYIRONDORO Y’UWAFASHE UBWISHINGIZI**

1. Amazina/Koperative/Ikigo/Itsinda: **{names}.**
2. Urwego rwa Umuhinzi /Koperative/ ikigo/ Itsinda : **n/a**
3. No y’ubwishingizi: **{police}**
4. Nimero y’Indangamuntu/No y’Ubuzima gatozi/TIN: **{police\_idUnique}**
5. Numero ya konti na banki izakoreshwa muri aya masezerano: n/a.
6. Telefone : **{phone}.**
7. Amashuri y’uhagarariye Koperative/ Ikigo/ Itsinda/Umuhinzi: **n/a**
8. Irangamimerere ry’Uhagarariye Koperative/ Ikigo(Arubatse/Ingaragu):**n/a**
9. Aderesi y’ufata ubwishingizi

Umudugudu: ………… Akagari:**………………………..** Umurenge: **………………..**

Akarere: **……………….**  Intara : **………………………….**

**2. IBIRANGA UBUSO BWISHINGIWE**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Igihingwa n’Ubwoko bw’imbuto | Ingano y’  ubuso  (Ha) | Igishoro kishingiwe kuri hegitari mu (FRW) | Agaciro k’  ibyishingiwe byose  (FRW) | Ikiguzi cy’  ubwishingizi (premium rate mu %) | Ikiguzi mbumbe cy’ubwishingizi  (Total premium) | Uruhare rw’umuhinzi (60%) | Nkunganire ya Leta (40%) | Umusaruro washinganishije kuri hegitari  (t/ha) |
| {breed} | **{area}** | **{price\_per\_ha}** | **{sum\_insured}** | **{rate}** | **{premium}** | **{farmer\_contribution}** | **{gov\_contribution}** | **{productivity}/HA** |

**3. IBYISHINGIRWA MURI AYA MASEZERANO:**

Muri aya masezerano, ikigo cy’ubwishingizi cyemeye kwishyura igihombo kizaterwa n’ibiza bidashobora kwirindwa bikurikira:

1. Izuba ry’igihe kirekire, amapfa
2. Imvura nyinshi, umwuzure, inkangu, kurengerwa n’amazi
3. Amahindu, urubura, umuyaga
4. Indwara, Ibyonnyi n’ibyorezo byarwanyijwe ntibikire
5. Inkongi y’umuriro

4. **IBITISHINGIRWA MURI AYA MASEZERANO:**

1. Igihombo gikomoka ku bitarakozwe cyangwa ibyakozwe nabi mu buhinzi
2. Igihombo gikomoka k’ubujura,
3. Kurandura imyaka no kwangiza imyaka ku bushake bw’umuhinzi
4. Kwangizwa n’ibyonnyi cyangwa izindi nyamaswa
5. Umusaruro ukomoka ku guhinga imbuto mbi
6. Igihombo gikomoka kugukererwa gusarura (gusarura nyuma y’itariki yemejwe muri aya masezerano)
7. Igihombo gituruka ku makimbirane,intambara, imyivumbagatanyo, gucikamo ibice by’ingabo
8. Igihombo cyagaragaye mbere y’ishyirwamubikorwa by’ay’amasezerano

**5. IGIHE AMASEZERANO AZAMARA:**

1. Aya masezerano azatangira tariki ya {start\_date} akazarangira tariki ya {end\_date} ukaba umunsi wa nyuma wo gusarura.
2. Igihe ubwishingizi butangirira:Ubwishingizi butangira nyuma yo kwishyura ikiguzi cy’ubwishingizi kibarwa hagendewe ku makuru asabwa umuhinzi. kwishyura bikorwa mbere y’uko umuhinzi ategura umurima we bugatangira umunsi wambere yatangiye ibikorwa by’ubuhinzi bw’icyo gihembwe.
3. Igihe ubwishingizi burangirira:Ubwishingizi burangira ku itariki yumvikanyweho n’Umuhinzi,Koperative,Ikigo byafashe ubwishingizi n’ikigo cy’ubwishingizi ko ariyo tariki abahinzi bazaba basoje gusarura.
4. Agaciro kishingirwa: ikiguzi cy’ubwishingizi cyabazwe hagendewe ku gishoro umuhinzi ashora kuva ku gutegura umurima kugera igihe cy’isarura Umuhinzi asabwa kuba yayishyuye yose kuri konti ya RADIANT yahawe.
5. Muri aya masezerano Koperative /Ikigo/Umuhinzi/Itsinda **{names}** ryishyuye amafranga angana na{farmer\_contribution}frwku buso bungana na {area} (ha). Leta ikazamwihyurira amafaranga angana na {gov\_contribution} frw(40%) binyujijwe muri MINAGRI.

**6.** **KUGENZURA UMUSARURO**

1. **Igihe bikorerwa:** Kugenzura umusaruro bikorwa igihe imyaka yishingiwe yeze neza, igeze igihe cyo gusarurwa.
2. **Ubikora:** Kugenzura umusaruro bikorwa n’ikigo gikora igereranya musaruro kibifitiye ububasha hari abahagarariye abahinzi, ikigo cy’ubwishingizi n’inzego bwite za Leta.
3. Mugihe hamaze gukorwa igereranya musaruro abahinzi bahabwa iminsi 14 yo gusarura bakaba bakishyurwa icyiza mubyishingiwe gishobora kubaho. Iyo habaye icyiza nyuma yiyi minsi yavuzwe igereranya musaruro rimaze gukorwa ntago ikigo cy’ubwishingizi cyishyura icyo gihombo, (Iyi ngingo ireba ibice byakozwemo igereranya musaruro byonyine).
4. **Aho bikorerwa**: kugenzura umusaruro bikorererwa mu murima no ku buso bwafatiwe ubwishingizi gusa. Igereranya musaruro rikorwa ku rwego rwa zone no kwishyurwa hakurikizwa raporo y’umusaruro wavuye muri zone. Ahagaragaye ibiza byihariye hakorerwa igenzura ryihariye.
5. **Uko bikorwa:** Izo nzego zavuzwe haruguru zose zihagarariwe, hakoreshwa uburyo bwa tombora, kuri ubwo buso, hatoranywamo imirima ikorererwa igereranya musaruro. Umusaruro ubonetse ukagererwanywa n’umusaruro wishingiwe,ndetse hubahirizwa amabwiriza y’igereranya musaruro yemejwe na MINAGRI.
6. **Ni ryari hemezwa ko habaye igihombo:** ni igihe umusaruro wabonetse nyuma yo gukora igereranywa musaruro, uri hasi y’umusaruro washinganishijwe.
7. **Ibishingirwaho mu kwishyura igihombo:** Igihe umusaruro wabonetse kuri hegitari uri hasi y’uwashinganishijwe kuri hegitari ku kigero cya ….%, ikinyuranyo kishyurwa hagendewe ku kigereranyo cy’igishoro.
8. **Uburyo bwo kubara agaciro kishyurwa:** Umusaruro wishingiwe ni … % by’umusaruro uteganyijwe. Iyo umusaruro Ugiye munsi ya 80% y’uteganyijwe kandi ibisabwa byose byarakozwe,umuhinzi yishyurwa ikinyuranyo bagendeye ku ijaninisha ry’igishoro.Iyo umuhinzi arumbije burundu ntagire icyo asaruro yishyurwa 80 % by’igishoro yashinganishije.
9. **Uburyo bwo gutanga amakuru:** Uwafashe ubwishingizi afite inshingano zo kumenyesha ikigo cy’ubwishingizi icyateza igihombo mu buryo bwinyandiko mugihe kitarenze iminisi 7 cyangwa agakoresha umurongo wa telephone utishyurwa w’ikigo cy’ubwishingizi **1810** cga **0788316797**, akamenyesha n’ubuyobozi bw’umurenge ahingamo .
10. **Uburyo bwo kwishyura igihombo:**Ikigo cyakoze igereranya musaruro kigeza raporo y’igereranya mu saruro ku kigo cy’ubwishingizi mu gihe kitarenze iminsi 5 uhereye umunsi igereranya musaruro ryakoreweho
11. Ikigo cy’ubwishingizi kibinyujije munyandiko cga ubundi buryo bworoheye imivuganire, kimenyesha abahinzi mu gihe kitarenze iminsi 2 kigejejweho raporo y’igereranya musaruro ko bazishyurwa cyangwa batazishyurwa.Iyo abahinzi bazishyurwa ikigo cy’ubwishingizi kigaragaza umubare wamafaranga abahinzi bazishyurwa ikanasaba abahinzi kwandika ibaruwa yishyuza inagaragaza numero ya compte ya bank bazishyurirwaho igihombo.
12. Uhereye umunsi abahinzi bandikiye bishyuza ibijyanye n’igihombo bagize bandikiwe n’ikigo cy;ubwishingi habarwa iminsi 7 y’akazi kuba bamaze kwishyurwa.
13. Iyo umuhinzi ahuye n’ikiza gituma adakomeza imirimo yo gukurikirana igihingwa cye, umuhinzi yishyurwa hakurikijwe ijanisha by’ibyo yaramaze gushora hadategereje ko igihembwe cy’ihinga kirangira ku buryo bukurikira:

* Mbere yo gutera ifumbire ya kabiri (urée),kubagara,yishyurwa 1/3 cy’igishoro
* Hagati yo gutera Urée na gusambura,Kubagara no gusukira yishyurwa 2/3 by’igishoro
* Nyuma yo gusambura,gusukira yishyurwa igishoro cyose hagendewe kuri raporo y’irumbaguzwa.

**7.** **INSHINGANO ZA BURI RWEGO**:

1. Inshingano z’ikigo cy’ubwishingizi:
2. Guhugura abayobozi n’abakozi b’uwafashe ubwishingizi kubijyanye na gahunda y’ubwishingizi bw’ibihingwa
3. Gusura ubuso bwishingiwe byibura kabiri mu gihembwe
4. Gusobanurira neza umukiliya ibikubiye muri aya masezerano
5. Kwishyura umuhinzi igihe yahombye nkuko raporo yigenzura ry’igihombo ibigaragaza.
6. Kujya inama n’umukiriya kubyateza iyi gahunda y’ubwishingizi imbere
7. Kubahiriza gahunda y’umukiriya
8. Guhugura komisiyo ishinzwe gahunda y’ubwishingizi
9. Gutanga amakuru ku gihe
10. Inshingano z’uwafashe ubwishingizi:
11. Kwubahiriza amasezerano yagiranye n’ikigo cy’ubwishingizi
12. Kwubahiriza amabwiriza y’ubuhinzi
13. Kurinda icyateza igihombo cy’umusaruro kiri mu bushobozi bwe.
14. Gutanga amakuru ku gihe ku kintu cyose cyateza igihombo
15. Kwishyura ubwishingizi ku gihe cyumvikanyweho

**Gukemura impaka**:

Impaka zavuka zose mu ishyirwa mu bikorwa ry’aya masezerano zicyemuka mu bwumvikane bw’impande zombi. Iyo ubwumvikane bunaniranye, hitabazwa abakozi b’inzego bwite za Leta (Inzego z’ibanze na MINAGRI) byananirana hakiyambazwa inkiko zibifitiye ububasha zo mu Rwanda.

Bikorewe i Kigali ku wa {start\_date}

Amasezerano asohowe ku wa {current\_date}

A close-up of a stamp

Description automatically generated

Amazina n’umukono y’uwishingiwe **Umukono w’Ikigo cy’Ubwishingizi**

{names}