**UBWISHINGIZI BW’IMPANUKA ZONONA UMUBIRI/ ITSINDA RY’ABANTU**

**UWISHINGIWE : --------------------**

**AHO ABARIZWA : ------------------------**

**TELEFONI : -------------------------**

**POLICY NO. :** **-----------------------**

**IGIHE UBWISHINGIZI BUTANGIRIYE : ----------------------**

**IGIHE BUZARANGIRIRA : ------------------------**

**AKAZI K’UWISHINGIWE : --------------------**

**ICYO UBU BWISHINGIZI BWISHINGIRA**

Ku masezerano rusange y’ubwishingizi RD-CG004 yasohotse mu kwa 05/2013 hiyongereyeho n’amasezerano yihariye akurikira, RADIANT INSURANCE COMPANY LTD yishingiye ingaruka zikurikira kubakozi 5 bacukura umucanga,mu Karere ka Kamonyi, umurenge wa Rugalika, akagari ka Sheli,umudugudu wa Butera.

Hishyurwa igihe uwishingiwe yitabye Imana kubera impanuka nk’uko bigaragazwa muri ubu bwishingizi. Ubu bwishingizi bukora mu masaha y’akazi, kujya no kuva kukazi. Igihe ubu bwishingizi buzaba burangiye, impande zombi zizumvikana kuivugururwa ryabwo.

**UBWISHINGIZI N’IKIGUZI**

|  |  |  |  |
| --- | --- | --- | --- |
| **ABISHINGIWE** | **UBWISHINGIZI** | **AGACIRO KISHINGIWE (FRW)** | **IKIGUZI CY’UBWISHINGIZI (FRW) KUBANTU 5** |
| ABAKOZI 5 | URUPFU RUTEWE N’IMPANUKA | 1,000,000 |  |
|  |  | 27.500FRW |
|  |  |  |
|  |  | Ayishyurwa hatarimo umusoro | 27.500 Frw |
| Umufuragiro | **5.000** Frw |
| Ayishyurwa + umufuragiro | **32.500 Frw** |
| Umusoro wa TVA | **5.850** Frw |
| Yose hamwe | **38.350 Frw** |

**INGINGO Z’UMWIHARIKO**

* IMYAKA NTARENGWA–Hagatiya 18 na 70
* Umubare ntarengwa w’ubwishingizi – ntawo
* Ntamuti utemewe igihe watanzwe n’umuganga wemewe

Ububwishingizi ntabwo bwishingira ibi bikurikira:

* + Impanuka yaba mbere y’uko aya masezerano ashyirwaho umukono

Uwishingiwe yemeye ko abishingiwe bose nta bumuga bafite cyangwa indwara karande, ubuhumyi, uburwayi bwo mu mutwe, kuba paralize igice kimwe cyangwa umubiri wose, cyangwa igicuri;

Igihe cyo kwishyuza; uwishingiwe yerekana urutonde rw’abakozi bari kukazi ndetse n’inyandiko mvugo ya polisi igihe bagize impanuka.

**ISHYIRWAMUBIKORWA RY’AMASEZERANO**

Aya masezerano azashyirwa mu bikorwa nyuma yo gushyirwaho umukono n’mpande zombi.

**UBURYO BWO KWISHYURA UBWISHINGIZI**

RADIANT INSURANCE COMPANY LTD ntabwo izaryozwa ibyakwangirika ibyo aribyo byose igihe ubu bwishingizi butarishyurwa.

**GUKEMURA IMPAKA**

Impaka zavuka zose mu ishyirwa mu bikorwa ry’aya masezerano, impande zombi zizazikemura mu bwumvikane. Ubwumvikane buramutse bunaniranye, hazitabazwa ibyanditswe muri aya masezerano yihariye ndetse no mu masezerano rusange nibyanga hitabazwe inkiko zibifitiye ububasha ziri mu ifasi icyicaro cya **RADIANT INSURANCE COMPANY LTD** kirimo.

**IGIHE AYA MASEZERANO AZAMARA**

Aya masezerano azamara igihe kingana n’umwaka umwe uhereye ku itariki ya **-------------** Azarangira nta yindi nteguza ku itariki ya  **--------------** Ashobora ariko kongerwa nyuma yo kurangira bisabwe n’uwishingiwe.

**Bikorewe Kigali kuwa -----------------**

**Uwishingiwe Umwishingizi**

**-----------------------** RADIANT YACU LTD