

AMASEZERANO Y’UBWISHINGIZI BW’AMATUNGO

**Amazina y’uhawe ubwishingizi:** {names} **Nomero y’Ubwishingizi:** {police}

**Nomero y’indangamuntu/TIN:** {nid} **Nomero ya Telefoni:** {phone}

**Aho abarizwa:** Umurenge: {sector}, Akarere:{sector}, Intara:{province}

# UBWOKO BW'ITUNGO: INGURUBE/ NIMERO IRANGA ITUNGO: {rfid}

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| --- | --- | --- | --- | --- | --- | --- |
| **Ubwoko** | | | **Umusaruro** | **Agaciro k’imwe (FRW)** | **Agaciro kose kishingiwe (FRW)** | **Ikiguzi cy’ubwishingizi** |
| **LW** | **LC** | **PT** | **INYAMA/KOROZA** | **{sum\_insured}** | **{sum\_insured}** | **{premium}** |

**IBYISHINGIRWA**

RADIANT YACU yishingira itungo ripfuye bitewe n’indwara zavuwe neza ntizikire; impanuka zitewe n’inkongi y’umuriro, gukubitwa n’inkuba, umutingito, kurumwa n’inzoka, ubumuga bw’imbere cyangwa ubw’inyuma ku mubiri, inkangu, imyuzure, ibyorezo byica, kubagwa bisabwe n’umuganga w’amatungo ubifitiye ububasha. Ingurube zifatirwa ubwishingizi ni izifite iminsi mirongo itatu kuzamura.

# IBITISHINGIRWA

Kuvunika kubera kutitabwaho, kuvunishwa, kuvurwa bya magendo cyangwa gukoresha itungo icyo ritemerewe gukora uretse ibyo wamenyesheje RADIANT YACU Ltd mu nyandiko

Ingaruka ziterwa no kwimurwa kw’itungo, keretse RADIANT YACU Ltd ibimenyeshejwe byibuze iminsi itatu mbere yo kwimurwa. Gutegereza iminsi 30 mbere ku cyorezo cyangwa iminsi 45 ku cyorezo; nyuma y’itangazo rya ministeri y’ubuhinzi n’ubworozi rikuraho akato kashyizweho kubera icyorezo.

Gupfa biturutse kubyo itungo ryagaburiwe bibujijwe cyangwa uburozi yaririye mubyo kurya byayo.

Uburangare bwo kutita ku matungo uko bisabwa (Kutirinda indwara, Kutitabira gahunda zo gukingiza, kwicisha amatungo inzara,…). Ikiguzi cyo kuvuza cyangwa gukingiza itungo

Ubujura

Indwara zikumirwa igihe zitirinzwe (Gukingira, koza, gutanga imiti y’inzoka, ).

# IBISABWA N’INSHINGANO Z’UWISHINGIWE

Amatungo yose agomba kuba atarimo icyorezo mu ntangiriro y’aya masezerano y’ubwishingizi, kandi bikemezwa n’umuganga w’amatungo wemewe n’Urugaga. Uwishingiwe akora ibishoboka bya ngombwa mu micungire y’amatungo yishingiwe kandi akita nyabyo ku matungo yose, hashakwa ibikoresho, bityo akagabanya cyangwa akirinda impanuka cyangwa ibyangirika ku matungo yishingiwe.

# KWISHYURA UBWISHINGIZI

Impande zombi zimaze kumvikana ko ikiguzi cy’ubwishingizi cyishyurwa n’umworozi ari amafaranga 3,000FRW. Umworozi yishyuye 60 % (1,800RWF) ; andi 40 % (1,200RWF) akaba ari Nkunganire izishyurwa inyuze muri MINAGRI.

# ISHYIRWA MU BIKORWA RY’AMASEZERANO

Aya masezerano atangira gushyirwa mu bikorwa nyuma yuko impande zombi ziyashyizeho umukono kandi hamaze kwishyurwa ikiguzi cy’ubwishingizi nkuko bigaragara haruguru. RADIANT ntabwo izaryozwa ibyakwangirika igihe cyose umworozi atarishyura ikiguzi cy’ubwishingizi.

# IGIHE CYO GUTEGEREZA

Nkuko bitenganwa n’amabwiriza ya MINAGRI, habaho gutegereza iminsi cumi n’ine (14), bivuze ko amasezerano y’ubwishingizi atangira ku munsi wa 15 nyuma y’uko umworozi yishyuye kandi itungo nta burwayi rifite. Iki gihe ntikireba urupfu rwaterwa n’Impanuka.

# KWISHYURA ITUNGO RIPFUYE

Uwishingiwe atanga Inyandiko yo kwishyuza yujujwe neza kandi iriho umukono we, na Raporo ya Muganga w’amatungo igaragaza ikishe itungo. Igihombo cyishyurwa hashingiwe ku gaciro kishinganishijwe, ibirapfa byavuyemo, agaciro k’itungo igihe ripfuye. RADIANT YACU Ltd yishyura mu minsi itatu (30) y’akazi, nyuma y’uko ibisabwa byose byatanzwe.

# KWISHINGANA MU GACIRO GATO

Mu gihe habaye kwishyuza RADIANT YACU Ltd igasanga uwishingiwe yarafashe ubwishingizi ku gaciro kari munsi y’agaciro nyakuri k’itungo rye, ubwishyu buzabarwa hashingiwe ku gaciro kabariweho ikiguzi cy’ubwishingizi.

# IGIHE AYA MASEZERANO AZAMARA

Aya masezerano azamara igihe kingana n’umwaka uhereye ku itariki ya {start\_date} Iyo amasezerano arangije igihe, yongerwa bisabwe n’uwishingiwe.

# GUKEMURA IMPAKA

Impaka zavuka zose mu ishyirwa mu bikorwa ry’aya masezerano zicyemurwa mu bwumvikane bw’impande zombi. Iyo ubwumvikane bunaniranye, hitabazwa inkiko zibifitiye ububasha zo mu ifasi y’icyicaro gikuru cya **RADIANT YACU Ltd** .

Bikorewe i **Kigali** ku wa {start\_date} Amasezerano asohowe ku wa {current\_date}

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| --- | --- |
| Uwishingiwe: {names} | RADIANT YACU Ltd |