**AMASEZERANO Y’UBWISHINGIZI BW’UMURYANGO**

1. **IMYIRONDORO Y’UFASHE UBWISHINGIZI**

**Amazina**: [{mr}] Bwana / [{mrs} ] Madamu /Madamazela {names}

**Igitsina**: [{male}] Gabo [{female}] Gore

**Irangamimerere:** [{single}] Ingaragu [{married}] Narashyingiwe [{divorces}] Natandukanye byemewe n'amategeko [{divorced\_illigal}] Natandukanye bitemewe n'amategeko [{widowed}] Narapfakaye

**Ubwenegihugu**: {nationality} Italiki y’amavuko: {date\_of\_birth}

**Aho ubarizwa:** Umudugudu {village}, Akagari {cell}, Umurenge {sector}, Akarere {district}, Intara {province}

Umurimo ukora: {occupation} Indangamuntu/Pasiporo No: {document\_number}

Umukoresha: {employer}

Umubare w'abagize umuryango (Number of dependents): {family\_number}

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Amazina** | **ID** | **Isano afitenye n’uwishingiwe** |
| {#dependents}{dependent} | {names} | {nid} | {relationship}{/} |

1. **UMUSANZU N’IBYISHINGIWE (mu FRW)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Abiishingiwe** | **Gushyingura (Funeral)** | **Urupfu rutewe n’Impanuka** | **Ubumuga bwa burundu n’ubw’igice** | **Umusanzu (Frw)** |
| **Ikiciro cya mbere** | | | | |
| Uwishingiwe | 1,500,000 | 2,000,000 | 2,000,000 | 2,500 |
| Uwo bashakanye | 1,000,000 | 1,000,000 | 1,000,000 |
| Abana (4) | 1,000,000 | 1,000,000 | 1,000,000 |
| Ababyeyi b’uwishingiwe | 1,000,000 | 1,000,000 | 1,000,000 | 2,000 |
| Ababyeyi b’uwo bashakanye | 1,000,000 | 1,000,000 | 1,000,000 |
| **Icyiciro cya kabiri** | | | | |
| Uwishingiwe | 2,000,000 | 3,000,000 | 3,000,000 | 3,000 |
| Uwo bashakanye | 1,000,000 | 1,000,000 | 1,000,000 |
| Abana (4) | 1,000,000 | 1,000,000 | 1,000,000 |
| Ababyeyi b’uwishingiwe | 1,000,000 | 1,000,000 | 1,000,000 | 2,000 |
| Ababyeyi b’uwo bashakanye | 1,000,000 | 1,000,000 | 1,000,000 |
| **Umusanzu w’ubwizigame:{savings} Frw** | | | | |
| **Umusanzu wose: {total\_premium} Frw** | | | | |

Igihe umusanzu utangwamo : [ ] Ku mwaka [ ] Mu mezi atandatu [ ] Mu gihembwe [ ] Ku kwezi [ ] Ingunga imwe: Uburyo bwo gutanga umusanzu: [ ] Banki [ ] [ ] Sheki [ ] [] kuyakura ku mishahara

**N.B:**1.Iyo uwafashe ubwishingizi bwo gushyingura afite abana barenze bane (4), atanga umusanzu w’inyongera w’amafaranga Magana atatu(300 Frw). Iyo umwana wishingiwe ageze ku myaka 25 y’amavuko, ubwishingizi bwe burahagarara. Iyo uwafashe ubwishingizi afite ababyeyi bari munsi y’imyaka 70 y’amavuko, yemerewe kubashinganisha abishyuriye umusanzu nk’uko bigaragara mu mbonerahamwe.

1. **ABAFATA AMAFARANGA Y’UBWISHINGIZI**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Amazina | Italiki y’amavuko | Isano | Ijanisha |
| Uwafashe ubwishingizi akiriho |  |  |  |  |
| {#next\_kins}{next\_kin} | {names} | {date\_of\_birth} | {ralationship} | {percentage}{/} |

Iyo habaye urupfu rw’uwishingiwe, aba bavuzwe haruguru nibo bafata amafaranga y’ubwishingizi mu ijansha ryavuzwe. Iyo abavuzwe haruguru babuze, bazimiye cyangwa bapfuye mbere y’uwishingiwe, izungura rikorwa hakurikijwe amategeko arigenga mu Rwanda muri icyo gihe.

**IBIBAZO KU BYEREKEYE UBUZIMA BW’UFASHE UBWISHINGIZI**

Ufashe ubwishingizi niwe usubiza neza kandi ku giti cye ibi bibazo. Bibaye ngombwa watanga ibisubizo by’inyongera ku rundi rupapuro.

Ibibazo bibazwa ufashe ubwishingizi

1. Uburebure (muri cm) {height} Ibiro (muri kg) {weight}
2. Haba hari imiti usanswe ufata mu buryo buhoraho? [{regular\_medication\_no}] oya [{regular\_medication\_yes}] yego niba ari yego ni uwuhe muti? {medication\_name} Watangiye kuwufata ryari? {medication\_start\_date} mu bihe bishize waba waripimishije?

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  | Igisububizo |  |
| Ikizamini | Oya | Yego | Italiki (umwaka) | Positive (+) | Negative (-) |
| Hepatite (B cg C) | {hepatitis\_tested\_no} | {hepatitis\_tested\_yes} | {hepatitis\_date} | {hepatitis\_result\_yes} | {hepatitis\_result\_no} |
| SIDA | {hiv\_tested\_no} | {hiv\_tested\_yes} | {hiv\_date} | {hiv\_result\_yes} | {hiv\_result\_no} |
| Impyiko | {kidneys\_tested\_no} | {kidneys\_tested\_yes} | {kidneys\_date} | {kidneys\_result\_yes} | {kidneys\_result\_no} |
| Umutima | {heart\_tested\_no} | {heart\_tested\_yes} | {heart\_date} | {heart\_result\_yes} | {heart\_result\_no} |
| Diyabete | {diabetes\_tested\_no} | {diabetes\_tested\_yes} | {diabetes\_date} | {diabetes\_result\_yes} | {diabetes\_result\_no} |
| kanseri | {cancer\_tested\_no} | {cancer\_tested\_yes} | {cancer\_date} | {cancer\_result\_yes} | {cancer\_result\_no} |

1. Waba warabazwe cyangwa witegura kubagwa? [{had\_surgery\_no}] oya [{had\_surgery\_yes}] yego italiki n’impamvu {surgery\_details}.
2. Hari uburwayi waba ufite? [{have\_illness\_no}] Oya [{have\_illness\_yes}] Yego niba ari yego ni ubuhe? {illness\_details}.
3. Mu bantu bo mu muryango wawe washinganishije habamo ufite uburwayi runaka? Niba arimo watubwira uko ubwo burwayi bumeze {family\_illness\_details}.

Iyo bigaragaye ko uwafashe ubwishingizi atanze ibisubizo bitari byo nkana bituma ubu bwishingizi butakaza agaciro bugafatwa nk'ubutarigize kubaho. Muri icyo gihe, yaba uwafashe ubwishingizi ku giti cye cyangwa abazungura be basubizwa umusanzu wari umaze gutangwa.

Njyewe {names} ndemeza ko nsubije mukuri kandi ko ntacyo nahishe ku byerekeranye n’ubuzima bwanjye/ ubw’uwo twashakanye n’abagize Umuryango wanjye bwo mu bihe byashize cyangwa uko bumeze muri iki gihe. Nemeye ko igihe byagaragara ko nahishe cyangwa natanze amakuru ku buzima bwanjye Atari ukuri ari impamvu ituma amasezerano ateshwa agaciro.

Mpaye kandi **RADIANT YACU LTD** uburenganzira bwo gusaba abaganga bo mu bitaro n'amavuriro yose amakuru yerekeye ubuzima bwanjye naba nkiriho cyangwa ntakiriho. Nemereye abaganga guha RADIANT **YACU LTD** ibisobanuro byose bakenera guhabwa.

Bikorewe I Kigali Kuwa {dateffet} Amazina n’umukono w’ufashe ubwishingizi {names}

Ahagenewe kuzuzwa na **RADIANT YACU LTD**

Umukozi mu bwishingizi {apporteur\_name}, Code {apporteur\_code}, Umukono…………………

Supervisor:. .....................................................................................................................................

Ibindi bisobanuro: ………………………………………………………………………………...

**INYANDIKO IMENYEKANISHA AMAKURU Y’INGENZI (KFS) KU BYEREKEYE SERIVISI Y’UBWISHINGIZI BW’UBUZIMA BWA RADIANT YACU LT**

1. **Intangiriro**

Banknkuru y’u Rwanda igena imikorere y’ibirebana n’ubwishingizi. Isaba ko twe **RADIANT YACU LTD** nk’abatanga ubu bwishingizi tubaha aya makuru y’ingenzi. Amakuru ku bwishingizi bw’ubuzima atangwa, agamije kugufasha kumva no kumenya niba iyi serivisi yaba ikunogeye. Ukwiye gusoma iyi nyandiko witonze ku buryo wumva neza icyo ugiye kugura, kandi ukayibika neza kugira ngo uzongere kuyifashisha..Mu gihe kandi uzaba wumva utarizera neza ko iyi serivisi yakunogera, **RADIANT YACU LTD** izashimishwa no kugufasha ku kibazo icyo ari cyo cyose uzagira.

Ni byiza kuzuza iyi nyandiko isaba ubwishingizi tuzaheraho kugira ngo twemeze niba twakorana amasezerano y’ubwishingizi. Amasezerano y’ubwishingizi namara gukorwa uzayashyikirizwa kandi azaba ari inyandiko y’ingenzi ikubiyemo ingingo zose z’amasezerano akozwe hagati yacu nawe.

1. **Ibyerekeye serivisi y’ubwishingizi**

Ubwishingizi bw’ubuzima dutanga bwishingira icyo aricyo cyose gishobora gutuma uwishingiwe apfa cg akamugara burundu biturutse ku ndwara cyangwa ku mpanuka, bigaragajwe bwa mbere na muganga ko byabayeho nyuma y’uko ubwishingizi butangira.

Mu gihe biteganywa n’amasezerano yihariye dushobora kwishingira, ubumuga bwa burundu, bw’igice cyangwa impanuka bikagarazwa n’imbanzirizamasezerano mwuzuza.

Ubwishingizi dutanga butangira kugira agaciro ku munsi umusanzu wawe wa mbere wishyuriweho.Mu gihe kandi dusanze tutazaguha ubwishingizi tubikumenyesha mu minsi 30 uhereye ku gihe wujurije imbanzirizamasezerano kandi tukagusubiza imisanzu yose wishyuye.

1. **UBURENGANZIRA N’INSHINGANO BYAWE**

Mu gihe uhisemo gufata ubwishingizi butangwa na **RADIANT YACU LTD**, ufite inshingano yo gutanga amakuru ku byerekeranye n’ubuzima bwawe binyuze mu gusubiza neza ibibazo tubaza mu mbanzirizamasezerano itagira agaciro.Nta na rimwe amasezerano y’ubwishingizi aseswa ataramara nibura imyaka ibiri kandi imisanzu y’iyo myaka yishyuwe neza, keretse iyo ubwishingizi wabufatiwe n’umukoresha wawe kandi amasezerano ari hagati ya **RADIANT YACU LTD** n’umukoresha wawe abiteganya.

Ufite uburenganzira bwo gutekereza ku cyemezo wafashe cyo kugura serivisi y'ubwishingizi muri **RADIANT YACU LTD**. Uhereye igihe wishyuriye umusanzu wawe wa mbere, ushobora kwisubiraho mu gihe cy'iminsi 30. Nyuma y'iyo minsi,iyo utatumenyesheje mu nyandiko ko wisubiyeho, tugufata nk'utisubiyeho, ndetse amasezerano y'ubwishingizi akaba afite agaciro ku buryo budasubirwaho. Iyo wisubiyeho, tugusubiza imisanzu wishyuye havuyemo ikiguzi cy'imirimo ikorwa kugirango amasezerano y'ubwishingizi akorwe kingana n'amafaranga 5,000 y'u Rwanda. Ufite kandi inshingano yo kutumenyesha ibyo wifuza ko twahindura ku masezerano yawe y'ubwishingizi. Amasezerano yacu yishingira urupfu rukomotse ku ndwara nibura nyuma y'amezi atatu uhereye igihe butangirira. Icyakora urupfu rukomoka ku mpanuka rwishingirwa guhera ku munsi ukurikira uwo amasezerano yatangiriyeho.

**4. Andi makuru**

Aya makuru kuri serivisi y'ubwishingizi bw'ubuzima unayahabwa n'intumwa zacu mu izina rya **RADIANT YACU LTD** cyangwa umuhuza wigenga mu bwshingizi wemewe. Igice kimwe cy'igihembo cyabo gishobora kugenwa bitewe n'umubare ndetse n'ubwoko bwa serivisi bafashije abakiriya kugura. Hakurikijwe itegeko,basabwa gukorana ubushishozi n'umwete igihe baganira nawe ku biciro kandi bagashyira inyungu zawe hejuru y'izabo bwite. **RADIANT YACU LTD** yishingira kandi ibazwa ibikorwa wakorewe n'intumwa yacu cyangwa n'umukozi wacu ubifitiye ububasha.Umuhuza wigenga nawe yishingira kandi akabazwa ibyo yakoze mu izina ryawe.

**5. lbyago bitishingirwa na RADIANT YACU LTD**

**RADIANT YACU LTD** ntiyishingira ibyago byakubaho iyo, wiyahuye, iyo wishwe cyangwa umugajwe n'uwateganirijwe cyangwa umwe mu bazungura bawe,iyo wishwe cg ukomerekejwe n'intambara, impanuka yo mu kirere uri mundege itaragenewe gutwara abagenzi (commercial flight) cyangwa indege za gisirikare bari mu myitozo cyangwa mu ntambara, cyangwa uri mu ndege itahawe uburenganzira bwo kuguruka n'urwego rubufitiye ububasha cyangwa usimbukiye mu mutaka igihe cyo kwimenyereza kuwusimbukiramo, gutakaza akazi bitewe n'ubumuga cyangwa uburwayi bwemejwe na muganga bwariho mbere yuko ufata ubwishingizi, ibyago byaterwa n'ubusinzi, ibyago byaterwa no kuba ukora siporo nk’uwabigize umwuga, cyangwa ibyago byaterwa nuko ari wowe wasembuye uwagukomerekeje cyangwa ukicwa.

**6. lbyerekeye itumanaho**

Igihe cyose ubishakiye, ushobora kubona amakuru ajyanye n'amasezerano wokoze, kutumenyesha impinduka wifuza kubaza ikibazo cyangwa kugaragaza impungenge waba ufite ukoresheje telefoni nomero 1810 Cyangwa email:info@radiantyacu.rw Cyangwa ukanyura ku rubuga rwacu [www.radiantyacu.rw](http://www.radiantyacu.rw) niba utanyuzwe n'uburyo bwo gukemura ibibazo, ushobora kubimenyesha urwego rw'Umuvunyi kugira ngo bagufashe. Wakoresha nimero ya telefoni 199 (ihamagarwa nta kiguzi) cyangwa email:ombudsinfo@ombudsman.gov.rw, cyangwa ugakoresha agasanduku k'iposita 9269 Kigali, cyangwa ugasura urubuga rwa interineti www.ombudsman.gov.rw.

Bishyizweho umukono na…………………………….. Bishyizweho umukono

Itariki: . {current\_date} Na…………………………….

Itariki:..... /………/…………

Umukono n'amazina y'umukiriya