



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

---

## CUSTOMER SERVICE CHARTER

### INTRODUCTION

RADIANT YACU Ltd is a Dedicated Microinsurance Company motivated by the drive to help the people of Rwanda secure better lives and future by helping them mitigate the impact of financial losses that arise from insurable risks that confront them.

RADIANT YACU Ltd helps to mitigate the impact of financial losses that arise from insurable risks that confront beneficiaries. RADIANT YACU Ltd focuses on clients' well-being is core in our business and we do this by investing in understanding our clients' needs before any investments in product design and delivery. We offer our clients the product with a high value proposition and hence the tag line "Affordable insurance for better life".

#### ❖ OUR VISION

To be a market leader in the provision of inclusive microinsurance solutions in Rwanda.

#### ❖ OUR MISSION

To improve our clients' lives through provision of innovative and customer centric micro inclusive insurance products.

#### ❖ VALUES

- Excellence
- Integrity
- Respect
- Teamwork
- Customer centricity

#### ❖ OUR GOAL

To be the preferred microinsurer by Various market segments in Rwanda.



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

---

### ❖ STRATEGIC OBJECTIVES

- Achieve high standards of professionalism and systems in the company
- Build strong partnerships
- Grow shareholders' value and wealth
- Enhanced image and reputation of insurance
- Embrace and implement a customer centric DNA

### ❖ OUR SERVICE STANDARDS

- Every customer should be received upon arriving at the reception and directed to the appropriate service depending on their need.
- Every client will be greeted courteously and politely.
- Clients must be treated with respect at all times.
- Customers are communicated to in the official language they understand.
- Claims will be settled immediately after all the required documents have been provided.
- Standard claims will be settled immediately after all the required documents have been provided.
- We build positive relationship with our customers
- We value customers' views and suggestions are considered to deliver as we improve customer experience.
- We ensure customer information is confidential.
- We ensure accuracy and quality of service for the service provided.

### ❖ OUR REINSURERS

- GLOBUS RE
- AFRICA RE
- KENYA RE
- CICA RE
- ZEP RE

### ❖ OUR NETWORK



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

RADIANT YACU LTD has strong distribution channels through franchised branches, agents, partnerships with banks and micro finance institutions, mobile network operators, farmers' cooperatives, etc

### ❖ WORKING HOURS

→ **Monday to Friday: 8:00 AM – 5:00 PM**

### OUR SERVICES

RADIANT YACU LTD deals with microinsurance products and offers the following insurance products and covers

PRODUCT NAME	DETAILS	RISKS COVERED	TIMELINE
Credit life Microinsurance Product	It has been revealed that Financial Institutions (Banks, MFIs, SACCOs and Non- U-SACCOS) provide Loans to its customers and Sometimes customers are required to take out insurance, such as credit insurance (Loan Protection) of the applicant or representative of the company applying for the loan	This cover is against Death, Total Permanent Disability, Retrenchment, critical illness, and it is cover for all beneficiaries of loans facilities.	5 minutes provided that all the necessary documents required have been completed and/or provided.
Accidents Insurance	The group or personal accident insurance covers compensation	Death, total permanent disability, and medical expenses because of accident	5 minutes provided that all the necessary documents required have been completed and/or provided.
Student liability	Personal accident and public liability insurance covers compensation	accidental death, permanent disability, and medical fee.	5 minutes provided that all the necessary documents



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
 Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

		While public liability compensation for bodily damage and material damage.	required have been completed and/or provided.
Crop Insurance Product	Crop Insurance covers compensation for adverse seasonal weather conditions. Losses due to non-preventable risks eg drought, dry spells, floods, inundation, pests and disease, landslides, natural fire and lightening, storms hailstorm and cyclone	Crops insured are the following: Rice, maize, Irish potatoes, French beans, Chili, Cassava, Soya beans, Beans. RADIANT YACU is implementing the agriculture product under the public - private partnership. Government is contributing 40% of the premium as subsidy to reduce the overall cost of insurance and farmers contribute 60% Tea product farmers contribute 100% not under the national agriculture insurance scheme.	10 minutes provided that all the necessary documents required have been completed and/or provided.
Livestock Insurance product	RADIANT YACU LTD indemnifies the insured subject to the limit of indemnity in respect to the insured's livestock during the period of insurance due to the because of: Accident (lightning, internal and external injuries, snake bites, flooding, and landslide). Emergency slaughter on advice of a qualified veterinary	The policy cover: indigenous, cross bred and exotic cattle, pigs, chicken, goats and sheep.	10 minutes provided that all the necessary documents required have been completed and/or provided.



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

	surgeon /practitioner, Epidemics		
Turikumwe Microinsurance Product	This product is tailor made to cover low- income segment against losses arising	Accidental death, funeral benefit in case of natural death, and a hospital cash in case of hospitalization due to illness or by an accident during the term of cover	5 minutes provided that all the necessary documents required have been completed and/or provided.
Umuryango Care	Natural death, accidental death and personal disability insurance covers compensation.	Natural death, accidental death and personal disability	10 minutes provided that all the necessary documents required have been completed and/or provided.
Savings	Voluntary Saving for everyone with a phone where you can start saving from 100 Rwf. Withdrawing is done after 90 days after registration	Every National is eligible to this scheme and it acts as a saving scheme that will help everyone to save	It is done online via *531#

### ❖ CLAIM SETTLEMENT

- Claims are received within 5 days after the incidence.
- Book the provision and labeling the files for quick follow-up.
- Analyze the claims, prepare the amount to be paid and it is done in 7 working days.

### ❖ UNDERWRITING POLICY

We are committed to underwriting an insurance policy within 30 minutes provided that all the necessary documents required have been completed and/or provided. However, this may not apply to certain risk categories which may need a prior inspection visit of the risk

### ❖ COMPLAINT HANDLING



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
Email: [info@radiantyacu.rw](mailto:info@radiantyacu.rw); Website: [www.radiantyacu.rw](http://www.radiantyacu.rw); P.O. BOX 1861 KIGALI / RWANDA

We are committed to processing your application quickly. Therefore, you can raise a query or file a complaint at any time via the following media:

- You can contact us for information, enquiries, or to provide feedback, comments or concerns through the nearest branch; or our customer care desk; or call our customer care phone number **+250 788163600** or hotline **1810** write to us through our email [info@radiantyacu.rw](mailto:info@radiantyacu.rw).
- You can complete feedback forms available at Headquarters reception desk and in our branches
- You may also use an online form available through our website [www.radiantyacu.rw](http://www.radiantyacu.rw)

In case you're not satisfied with the outcome of your complaint or how it was handled, you

may refer the matter to either of the following:

1. The Commercial Director, Radiant Yacu Ltd  
P.O BOX                      Tel : 0788313087  
Email : [jgakuru@radiantyacu.rw](mailto:jgakuru@radiantyacu.rw)
2. The Radiant Yacu Ltd  
Email: [info@radiantyacu.rw](mailto:info@radiantyacu.rw)

### SERVICE MATRIX / UNDERWRITING

	PRODUCT DESCRIPTION	REQUIREMENTS	TIMELINES
1	LIVESTOCK	<u>LIVESTOCK</u> <ul style="list-style-type: none"><li>● Chicken</li><li>● Cows</li><li>● Pigs</li><li>● Goats</li><li>● Fish</li></ul> Client mobilization and Identification. Filling proposal form which includes, Data collection, risk assessment, Underwriting Decision Making, Client Identification, premium calculations and	10 minutes if all requirements are valid.



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
 Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

		payment, Policy issuance. Livestock insured labeling.	
2	STUDENT LIABILITY	<u>Liability</u> <ul style="list-style-type: none"> <li>● NID / TIN NUMBER of the School Head</li> <li>● List of students stumped</li> <li>● Proof of Payment</li> </ul>	5 minutes if all requirements are valid.
3	CROP	<u>Crops</u> <ul style="list-style-type: none"> <li>● Maize</li> <li>● Maize for multiplication</li> <li>● Rice</li> <li>● Irish Potatoes</li> <li>● Irish Potatoes for multiplication</li> <li>● Chill</li> <li>● French beans</li> <li>● Bush beans</li> <li>● Climbing beans</li> <li>● Cassava</li> <li>● Soya beans</li> <li>● Green house</li> </ul> <p>We require a client to have technical skills in the value chain of agriculture.            Data collection , risk assessment , Underwriting Decision Making , Identification , premium calculations, Policy issuance            After the client's availability we field visit and assess after we provide quotations that we underwrite.</p>	10 minutes if all requirements are valid.
4	ACCIDENT	<u>Types of Accident</u> <ul style="list-style-type: none"> <li>● Businessmen</li> <li>● Engineers</li> <li>● Office and Administration</li> <li>● Construction</li> <li>● Drivers, Guards, mining</li> <li>● Students of internship</li> </ul> <p>Identification of the company or individual.</p>	15 minutes if all requirements are valid



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
 Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

		Identification of the location UPI	
5	LIFE INSURANCE	<u>Credit Life</u> <ul style="list-style-type: none"> <li>● NID</li> <li>● Phone number</li> <li>● Loan amount</li> <li>● Loan period</li> <li>● Payment Mode</li> <li>● Personal age</li> </ul>	2 minutes if all requirements are valid.
6	UMURYANGO CARE	<ul style="list-style-type: none"> <li>● Pre-Contract</li> <li>● Personal Identification</li> <li>● Full address</li> <li>● Medical status</li> <li>● Age &amp; weight</li> </ul>	10 minutes if all requirements are valid.
7	TURI KUMWE	Online *531# 2. Turi kumwe	Immediately
8	SAVINGS	Clients need to have a mobile phone registered on them. And it is user friendly and self service by dialing *531#	It is done immediately on phone *531#

### SERVICE MATRIX / CLAIMS

	PRODUCT DESCRIPTION	REQUIREMENTS	TIMELINES
1	LIVESTOCK	<ul style="list-style-type: none"> <li>● Autopsy Report</li> <li>● Declaration report</li> <li>● Contract</li> <li>● Ear tag or RFID</li> <li>● Treatment book</li> <li>● Proof of payment</li> </ul>	7 working days if all requirements are valid.
2	STUDENT LIABILITY	<ul style="list-style-type: none"> <li>● Birth certificate of the child</li> <li>● Full identity certificate</li> </ul>	5 working days if all requirements are valid.



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
 Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

		for the child's parents <ul style="list-style-type: none"> <li>• Copy of the NID</li> <li>• Medical Receipt</li> <li>• Medical report of the injuries.</li> </ul>	
3	CROP	<ul style="list-style-type: none"> <li>• Loss assessment report (CCE)</li> <li>• Contract</li> <li>• Letter</li> </ul>	7 working days if all requirements are valid.
4	LIFE INSURANCE	<u>Credit life</u> <ul style="list-style-type: none"> <li>• Personal Identification</li> <li>• Loan contract</li> <li>• Police details</li> <li>• Death certificate</li> <li>• Police Report in of accident</li> <li>• Medical report in case of disability &amp; critical illness</li> <li>• Notification Letter from the Policyholder</li> <li>• RSSB affiliation number</li> <li>• Copy of employment contract</li> <li>• Copy of termination letter from the employer</li> </ul>	15 working days if all requirements are valid.
5	ACCIDENT	<ul style="list-style-type: none"> <li>• Declare before 5 working days</li> <li>• Medical report</li> <li>• Copy of NID</li> <li>• Accident statement signed by local leaders</li> </ul>	30 days if all requirements are valid.
6	UMURYANGO CARE	Death certificate	24 hours if all requirements are valid.
7	TURIKUMWE	<ul style="list-style-type: none"> <li>• Declare before 5 working days</li> <li>• Death certificate</li> </ul>	7 working days



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1,000,000,000 RWF; HEADQUARTER: KN 3 Av. RADIANT BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

### SERVICE MATRIX / FINANCE & COMMERCIAL

	ACTIVITY	REQUIREMENTS	TIMELINES
1	Commission for brokers and district coordinators	EBM invoices Tax declaration certificate (CIT or PIT)	5 working days if all requirements are valid.
2	Payment process claims	Claim settlement agreement Claim note	2 days if all requirements are valid.
3	Payment of suppliers	Contract or purchase order Service delivery note EBM invoices Tax declaration certificate CIT	5 days if all requirements are valid.
4	Payment of reinsurance premium	Debit note from reinsurance/broker reconciled to the reinsurance bordereau Existence of reinsurance contract in case of facultative premiums	5 days if all requirements are valid.

Signed on 31/03/2026  
James GAKURU  
Chief Commercial Officer

