



RADIANT YACU LTD

MICRO INSURANCE COMPANY

SHARE CAPITAL: 1.000,000,000 RWF; HEADQUARTER: KN 2 Av. CHIC BUILDING; TIN: 108505784
Email: info@radiantyacu.rw; Website: www.radiantyacu.rw; P.O. BOX 1861 KIGALI / RWANDA

LIVESTOCK INSURANCE CONTRACT

Names of the Policyholder:		Type of Animal:Cattle			
		Chipped_date			
ID NUMBER OT TIN :		Breed :	JER	FRIZ	CBR
Phone Number:		Date of birth of Animal :			
Police Number:		RFID N ^o :			
Adress : {district}, {sector}, {cell} .		Colour of Animal:			
Start_date:		Production: Milk		Meat:	
End_date:		Sum_insured			
NEW		RENEWAL :			
User:		Payment_mode			

Article I : RISKS COVERED

RADIANT YACU Ltd provides insurance coverage for: Death resulting from diseases that were properly and timely treated but did not heal; Death resulting from accidents, including lightning, fire, injury, snake bites, Diseases of terminal nature, earthquakes, landslides, windstorm and floods; Death caused by epidemics; Death resulting from calving problem; Emergency slaughter on advice of a qualified veterinary surgeon/practitioner. The Policy will cover crossbred, exotic cattle, local breed (only for Bulls): Calves (heifers), and bulls above 90 days and up to 1-year old, Heifers did not inseminate above 1 year and up to 2 years old, Heifers pregnant, Bulls, milking cows above 2 year and up to 8 years old.

Article II : Exclusions

Death caused by Carelessness, Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for purposes other than stated in the policy without the consent of the Company in writing. Accidents occurring and / or Disease contracted prior to commencement of the risk (death of animal arising from preexisting conditions). For Epidemics only: Policy must be issued at least 30 days prior to the date of first discovery of the disease in the specific cattle or 45 days prior to the date of official declaration of epidemics by recognized government source, whichever waiting period is longer. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed or arising from nuclear weapons. Transit risks of insured livestock, unless the Insurance Company has been informed at least three days prior to the transportation, and risk commensurate premium has been received. Consequential loss of whatsoever nature. In case of death of livestock directly or indirectly caused by, or arising out of, or aggravated by the following:(a) Nuclear radiation or radioactivity from nuclear waste, or directly or indirectly by accident from nuclear fission and / or other like reaction or radioactive force or matter (b) Accident caused by or directly / indirectly related tonuclear weapon Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on the basis of a certificate issued by a qualified Veterinarian or authority. Theft or clandestine sale of the insured animal; treatment and vaccination costs; partial disability of any type, whether permanent or temporary.

Article III: OBLIGATIONS OF THE FARMER

All livestock must be kept in a pasture or in a well-maintained shed, free from any condition that may cause accidents, and must not be affected by any epidemic or any other disease at the commencement of this insurance policy, as certified by a veterinarian authorized by the Professional Association. The farmer shall take all necessary measures for the proper management and diligent care of the insured livestock, ensuring that all basic requirements are met, including proper feeding, provision of mineral supplements, and timely and appropriate veterinary treatment (within two (2) hours after the animal shows symptoms). The farmer shall also prevent accidents or any factors that may cause damage to the insured livestock. The farmer must notify the insurer within two (2) hours upon noticing signs of illness in an animal, and also in the event of the animal's death. The farmer must keep a treatment record/book duly completed by a veterinarian, indicating how the animal was treated. The farmer must also notify the insurance company of any transfer or movement of the livestock at least three (3) working days in advance.

Article IV: COMMENCEMENT AND DURATION OF THE AGREEMENT

This agreement shall come into effect upon payment of the insurance premium. The agreement shall remain valid for a period of one (1) year. RADIANT YACU Ltd shall not be liable for any insured loss or damage if the insurance premium has not been paid.

Article V: WAITING PERIOD

The waiting period referred to in this agreement is 14 days, starting from the day the farmer pays their share of the insurance premium. This period applies only to animals that may die from disease. On the 15th day, any animal that has shown signs of illness will continue to be monitored and will be included in the insurance coverage once it has recovered.

Article VI: CLAIM PAYMENT FOR DEAD LIVESTOCK

The farmer must submit a copy of the livestock death notification form to the insurance company within one (1) day. The farmer is required to provide a report prepared by the veterinarian who examined and confirmed the animal's death, accompanied by:

- The original death notification form signed by the sector authorities,
- Three (3) photos of the dead animal showing the affected parts and burial,
- A veterinarian's report showing the animal's identification/ear tag number,
- A copy of the farmer's national ID,
- The insurance contract,
- The purchase agreement if the animal was bought,
- A copy of the treatment record/book showing how the animal was treated.

These documents must be submitted to the insurance company within five (5) working days.

RADIANT YACU Ltd shall make payment within 30 working days, provided that the file is complete and meets all the above requirements. If the livestock died from preventable diseases, 20% on Each and Every Loss for vaccinatable diseases. If the farmer is dissatisfied with the decision made on the claim, they are allowed to appeal only within 90 days.

Article VII: DISPUTE RESOLUTION

All disputes arising between the parties shall be resolved amicably. If this fails, the following government authorities may be involved: the Sector, the District, the Rwanda Agriculture and Animal Resources Development Board (RAB), or the Ministry of Agriculture and Animal Resources (MINAGRI). If these efforts are unsuccessful, the matter may be referred to the competent courts within the jurisdiction of the head office of RADIANT YACU Ltd.

Done at Kigali, Tuesday, March 31, 2026

On behalf of the Insured

On behalf of RADIANT YACU Ltd