RADIANT YACU

RADIANT YACU LTD

MICRO INSURANCE COMPANY

SHARE CAPITAL: 1.000,000,000 RWF; HEADQUARTER: KN 2 Av. CHIC BUILDING; TIN: 108505784

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AMASEZERANO Y'UBWISHINGIZI BW'AMATUNGO

Amazina y'uhawe ubwishingizi: {names}	IBIRANGA AMATUNGO **: INGURUBE**		
	Itariki yo gukingirwa: {chipped_date}		
Nomero y'indangamuntu : {nid}	**Ubwoko bw'ingurube :**	CBR	Local
Nomero ya Telefoni: {phone}	**Yavutse :**		
Nomero y'Ubwishingizi: {police}	**Eartag N^{O} :** {rfid}		
Aho abarizwa : {district}, {sector}, {cell} **.**	**Ibara :** {breed}		
Igihe amasezerano atangiriye: {start_date}	**Umusaruro: .** Breeding . Fattening		
Igihe amasezerano azarangirira: {end_date}	**Agaciro k'itungo:** {sum_insured}		
Ubwa mbere : ☐ Kuvugurura :	**Ikiguzi cy'ubwishingizi**: {premium}.		
Byakozwe na{utilis}	**Aho yishyuriye:** {payment_mode}		

Ingingo ya I **: IBYISHINGIRWA : RADIANT YACU Ltd** yishingira urupfu rutewe n'indwara zavuwe neza kandi ku gihe ntizikire ; urupfu rutewe n'impanuka (inkuba,inkongi, kurumwa n'inzoka,itungo ryavunikiye mu kiraro, umutingito, inkangu n'imyuzure); ibyorezo , urupfu rutewe no kubyara; kubagwa cg gukurwa mu bworozi bisabwe n'umuganga w'amatungo wemewe n'Urugaga.

Ingingo ya II **: IBITISHINGIRWA: Uburangare:** Kutavuza no gutinda kuvuza itungo, kutirinda indwara cyane cyane indwara zikumirwa (indwara ziterwa n'umwanda, imisundwe, inzoka, kugabura nabi n'umwanda), Kutoza no kudatanga imiti y'inzoka, kutitabira gahunda zo gukingiza indwara zose zikingirwa mu rwanda,kuvuza amatungo nabi cg kuyavuza magendu (umuganga w'amatungo uvura itungo agomba kuba afite uruhushya ahabwa n'urugaga), kugabura ibyateza impanuka (uburozi, ibyuma, amashashi, n'ibindi bitagenewe kugaburirwa amatungo),Kuyicisha inzara, ingaruka zaturuka ku kubyara igihe itungo rititaweho.**,** Ibyorezo ku bwishingizi butaramara iminsi 30 mbere y'uko akato gatangazwa n'urwego rubishinzwe. Nta tungo ryongera kwinjira mu bwishingizi kugeza nyuma y'iminsi 45 akato gakuweho n'urwego rubishinzwe, Ingaruka zaterwa no kwimura amatungo, kwicwa n'inyamaswa cyangwa abagizi ba nabi, ubumuga ubwaribwo bwose. Irimburwa ry'amatungo bisabwe na Leta, ubujura, intambara ; imyigaragambyo no kwica itungo bigambiriwe n'uwariwe wese.

***Ingingo ya III*: INSHINGANO Z'UMWOROZI :** Amatungo yose agomba kuba mu kiraro kimeze neza ntakintu nakimwe cyatera impanuka kirimo, kandi agomba kuba atarimo icyorezo cyangwa indi ndwara iyo ariyo yose mu ntangiriro y'aya masezerano y'ubwishingizi, bikanemezwa n'umuganga w'amatungo wemewe n'urugaga. Umworozi akora ibishoboka bya ngombwa mu micungire y'amatungo yafatiye ubwishingizi kandi akayitaho nyabyo hashakwa ibyibanze byose,(kugaburirwa neza, guhabwa imyunyu ngugu, kuvuzwa neza kandi ku gihe : mu masaha abiri (2) itungo rigaragaje ibimenyetso), agakumira impanuka cg ibyakwangiza amatungo yafatiwe ubwishingizi. Umworozi agomba kumenyesha umwishingizi igihe itungo ryarwaye mu masaha 2 akibona ibimenyetso, no mu gihe ryapfuye ;Umworozi agomba kugira ikayi yandikwamo n'umuganga w'amatungo agaragaza uko itungo ryavuwe. Umworozi agomba kandi kumenyesha ikigo cy'ubwishingizi iyimurwa ry'amatungo mbere y'iminsi itatu (3) y'akazi.

***Ingingo ya IV*: ISHYIRWA MU BIKORWA N'IGIHE AYA MASEZERANO AZAMARA :**Amasezerano atangira gushyirwa mu bikorwa hamaze kwishyurwa ikiguzi cy'ubwishingizi.Amasezerano azamara igihe cy'umwaka. **RADIANT YACU Ltd** ntabwo izaryozwa ibyakwangirika byishingiwe mu gihe ikiguzi cy'ubwishingizi kitishyuwe.

***Ingingo ya V*: IGIHE CYO GUTEGEREZA :** Igihe cyo gutegereza kivugwa muri aya masezerano ni iminsi 14 itangira kubarwa uhereye ku munsi umworozi yishyuriyeho uruhare rwe ku kiguzi cy'ubwishingizi. Iyi minsi ireba itungo ryakwicwa n'indwara gusa. Ku munsi wa 15 itungo ryagaragaye ko rirwaye rikomeza gukurikiranwa, rikazajya mu masezerano y'ubwishingizi rimaze gukira.

***Ingingo VI*: KWISHYURA ITUNGO RYAPFUYE:** Umworozi agomba gutanga kopi y'ifishi imenyekanisha urupfu rw'itungo ku kigo cy'ubwishingizi mu gihe cy'umunsi umwe (1),Umworozi asabwa gutanga raporo yakozwe n'umuganga w'amatungo wasuzumye ikishe itungo iherekejwe n'ifishi y'umwimerere imenyekanisha urupfu rw'itungo yasinyweho n'ubuyobozi bw'umurenge, amafoto 3 y'itungo ryapfuye yerekana ibice birwaye, bayihamba, umuganga urimo gusuzuma itungo agaragaza

numero z'ikirango (iherena), fotokopi y'indangamuntu,amasezerano y'ubwishingizi, Amasezerano y'ubugure igihe itungo ryagurishijwe, kopi y'ikayi banditsemo uko itungo ryavuwe, Ibi byangombwa bigomba kuba byagejejwe ku kigo cy'ubwishingizi mu gihe kitarenze iminsi itanu (5) y'akazi. **RADIANT YACU Ltd** yishyura mu gihe kitarenze iminsi mirongo **30** y'akazi,mu gihe dosiye yujuje ibyasabwe haruguru. Mu gihe amatungo yazize indwara zikingirwa,hakatwa 20% by'agaciro kishingiwe nk'uruhare rw'umworozi.Mu gihe umworozi atanyuzwe n'igisubizo yahawe, yemerewe kujurira mu gihe kitarenze iminsi 90.

***Ingingo VII* : GUKEMURA IMPAKA :** Impaka zose zavuka hagati y'impande zombi zizakemurwa mu bwumvikane. Biramutse byanze, hazitabazwa inzego za Leta arizo:Umurenge, Akarere, ikigo cy'Igihugu gishinzwe guteza imbere ubuhizi, n'ubworozi (RAB) cyangwa Minisiteri y'ubuhinzi n'ubworozi (MINAGRI),byananirana hakabona kwitabazwa inkiko zibifitiye ububasha zomu ifasi y'icyicaro gikuru cya RADIANT YACU Ltd.

Bikorewe i **KIGALI** ku **wa** {*start_date*}

Amasezeraho asohowe ku wa **{current_date}**

Uwishingiwe: {names} **RADIANT YACU Ltd**