



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 : INKA			
	Itariki yo gukingirwa: {chipped_date}			
Nomero y'indangamuntu : {nid}	Ubwoko bw'inika :	JER	FRIZ	CBR
Nomero ya Telefoni: {phone}	Yavutse :			
Nomero y'Ubwishingizi: {police}	RFID N ^o : {rfid}			
Aho abarizwa : {district}, {sector}, {cell} .	Ibara : {breed}			
Igihe amasezerano atangiriye: {start_date}	Umusaruro: Amata:		Inyama:	
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: Kutavuzwa no gutinda kuvuza itungo, kutirinda indwara cyane cyane indwara zikumirwa (indwara ziterwa n'uburondwe, 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 kuyavuzwa magendu (umuganga w'amatungo uvuraitungo 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 gatanzwe n'urwego rubishinzwe. Nta tungo ryongerwa kwinjira mu bwishingizi kugeza nyuma y'iminsi 45 akato gakuweho n'urwego rubishinzwe, Ingaruka zaterwa no kwimura amatungo, 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 rwuri cg mu kiraro bimeze neza ntakintu nakimwe cyatera impanuka kirimo, kandi agomba kuba atarimo icyorezo cyangwa indi ndwara iyo ariyo yose mu ntangiriro y'ayamasezerano y'ubwishingizi, bikanemezwa n'umuganga w'amatungo wemewe n'urugaga. Umworozi akora ibishoboka byangombwa 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 yafatiye 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 ryavuye. 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 byishingiye mu gihe ikiguzi cy'ubwishingizi kitishyuye.

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

Ingingo VI: KWISHYURA ITUNGO RYAPFUYE: Umworozi agomba gutanga kopi y'ifishi imenyekanisha urupfu rw'itungo ku kigo cy'ubwishingizi mu gihe cy'umwaka 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 cy'ikoranabuhanga, fotokopi y'indangamuntu, amasezerano y'ubwishingizi, Amasezerano y'ubugure igihe itungo ryagurishijwe, kopi y'ikayi banditsemu uko itungo ryavuye, Ibi byangombwa bigomba kuba byagejwe 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 itungo ryazize indwara zikingirwa, hakatwa 20% by'agaciro kishingiye 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

