RADIANT YACU

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

AMASEZERANO Y'UBWISHINGIZI BW'AMATUNGO

Amazina y'uhawe ubwishingizi: {names} **No y'ubwishingizi :**{police}

Nomero y'indangamuntu: {nid} **Telephone:**{phone}

Aho abarizwa: Akarere: {district}, Umurenge: {sector}, Akagari: {cell}.

IBIRANGA AMATUNGO: INKOKO {number} (Umubare)

Ubwoko bw'amatungo	Ikigero (Iminsi)	Umubare	Ibindi biranga amatungo		Agaciro	Inkingo zatanzwe
			Ibara	Umusaruro		
{chicken_type}	{age}		{color}	{havest}	{sum_insured}	{vaccines}

Ingingo ya 1. IBYISHINGIRWA:_RADIANT YACU Ltd yishingira amatungo yapfuye bitewe n'indwara zavuwe neza ntizikire; impanuka zitewe n'inkongi y'umuriro, gukubitwa n'inkuba, umutingito, urusaku rw'ikirere, kurumwa n'inzoka, ubumuga bw'imbere cyangwa ubw'inyuma ku mubiri, inkangu, imyuzure, indwara, ibyorezo byica, kubagwa bisabwe n'umuganga w'amatungo ubifitiye ububasha.

Ingingo ya 2:IBITISHINGIRWA: Kuvunika kubera kutitabwaho, kuvurwa bya magendo cyangwa gukoresha amatungo icyo atagenewe, Ingaruka ziterwa no kwimurwa kw'amatungo, Gutegereza iminsi 30 mbere ku cyorezo cyangwa iminsi 45 ku cyorezo nyuma y'itangazo rya Ministeri y'ubuhinzi n'ubworozi rikuraho akato kashyizweho kubera icyorezo. Gupfa biturutse ku by'amatungo yagaburiwe bibujijwe cyangwa uburozi yaririye mubyo kurya byayo. Uburangare bwo kutita ku matungo uko bisabwa (Kutirinda indwara, Kutitabira gahunda zo gukingiza, kwicisha amatungo inzara,kwica amatungo bigambiriwe, igwingira ry'amatungo, kuryana kw'amatungo, kuribya n'inyamanswa,). Ikiguzi cyo kuvuza cyangwa gukingiza inkoko. Irimburwa ry'amatungo bisabwe na Leta,Ubujura, Indwara zikumirwa igihe zitirinzwe.Indwara zo muri ubu bwoko ntizishingirwa: Ranikhet disease/ New Castle Disease, Mareks Disease, Infectious bronchitis, Infectious bursal disease/ Gumboro Disease, Fowl Pox Disease, Infectious coryza, R2B / ND killed, Avian leucosis Complex (A.L.C.), Bird Flu keretse igihe hagaragajwe inkingo zatanzwe (Butch number Vaccine), ibisubizo bya laboratwari bigaragaza ko amatungo adafite indwara zavuzwe haruguru, umusaruro muke.

Ingingo ya 3: IBISABWA N'INSHINGANO Z'UMWOROZI: Amatungo yose agomba kuba atarimo icyorezo mu ntangiriro y'aya masezerano y'ubwishingizi, kandi bikemezwa n'umuganga w'amatungo wemewe n'Urugaga. Uwishingiwe akora ibishoboka bya ngombwa mu micungire y'amatungo yishingiwe(Gukingira,gutanga imiti y'inzoka,kuyarinda kutyana,kugabura indyo yuzuye n'amazi meza,kugira igitabo cy'ubworozi, guhindura ikiraro mu hagaragaye indwara,kugira urumuri ruhagije mu kiraro) kandi akita byanyabyo ku matungo yose, hashakwa ibikoresho, bityo akagabanya cyangwa akirinda impanuka cyangwa ibyakwangiza amatungo yishingiwe.

Ingingo ya 4:KWISHYURA UBWISHINGIZI: Impande zombi zimaze kumvikana ko ikiguzi cy'ubwishingizi cyishyurwa n'umworozi ari amafaranga {premium} FRW. Umworozi yishyuye 60% ({farmer_contribution} Frw), andi 40 % ({gov_contribution} Frw) akaba ari nkunganire izishyurwa inyuze muri Leta.

Ingingo 5:ISHYIRWA MU BIKORWA RY'AMASEZERANO: Aya masezerano atangira gushyirwa mu bikorwa nyuma yuko impande zombi ziyashyizeho umukono kandi hamaze kwishyurwa ikiguzi cy'ubwishingizi nkuko bigaragara haruguru. RADIANT YACU Ltd ntabwo izaryozwa ibyakwangirika igihe cyose umworozi atarishyura ikiguzi cy'ubwishingizi.

Ingingo ya 6:IGIHE CYO GUTEGEREZA: Nkuko bitenganwa mu mategeko n'amabwiriza ya MINAGRI, habaho iminsi irindwi (7) yo gutegeza ngo harebwe ko amatungo afatiwe ubwishingizi nta burwayi afite. Inkoko zifatirwa ubwishingizi ni izifite ibyumweru bibiri kuzamura.

Ingingo ya 7: KWISHYURA AMATUNGO YA PFUYE: Umworozi agomba gutanga kopi y'ifishi imenyekanisha urupfu rw'amatungo ku kigo cy'ubwishingizi mu gihe cy'umunsi umwe (1),Umworozi asabwa gutanga raporo yakozwe n'umuganga w'amatungo wasuzumye ikishe amatungo iherekejwe n'ifishi y'umwimerere imenyekanisha urupfu rw'amatungo yasinyweho n'ubuyobozi bw'umurenge, amafoto 3 y'amatungo yapfuye yerekana ibice birwaye, bayahamba, umuganga arimo gusuzuma amatungo, fotokopi

y'indangamuntu,amasezerano y'ubwishingizi, Amasezerano y'ubugure igihe amatungo yagurishijwe, kopi y'ikayi banditsemo uko amatungo yavuwe, Ibi byangombwa bigomba kuba byagejejwe ku kigo cy'ubwishingizi mu gihe kitarenze iminsi itanu (5) y'akazi. RADIANT YACU Ltd itanga igisubizo 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 ya 8:KWISHINGANA MU GACIRO GATO: Mu gihe habaye kwishyuza RADIANT YACU Ltd igasanga uwishingiwe yarafashe ubwishingizi ku gaciro kari munsi y'agaciro nyakuri ku amatungo rye, ubwishyu buzabarwa hashingiwe ku gaciro kabariweho ikiguzi ubwishingizi.

Ingingo ya 9:IGIHE AYA MASEZERANO AZAMARA: Aya masezerano azamara ibyumweru {weeks} uhereye ku itariki ya {start_date}. Iyo amasezerano arangije igihe, yongerwa bisabwe n'uwishingiwe.

Ingingo ya 10: GUKEMURA IMPAKA:Impaka zose zavuka hagati y'impande zombi zizakemurwa mu bwumvikane. Biramutse byanze, hazitabazwa Minisiteri y'ubuhinzi n'ubworozi,byananirana hakitabazwa inkiko zibifitiye ububasha zo mu ifasi y'icyicaro gikuru cya RADIANT YACU Ltd.

Bikorewe i **Kigali** ku wa {start_date}
Amasezerano asohowe ku wa {current_date}

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