



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'IBIHINGWA

Aya masezerano y'ubwishingizi akozwe hagati ya:

Koperative/Umuhinzi/Itsinda/Company {names} ifite icyangombwa No/Tin {nid} number ikorera mu karere ka {district}, Umurenge wa {sector} Ihagarariwe na president {police_name} Ufite ID N°: {police_idUnique} na Tel {phone}

Na

Ikigo cy'ubwishingizi cya **RADIANT YACU, B.P 1861 KIGALI**, Telefone **1810** cga **0788316797**

Aya masezerano agamije gutanga ubwishingizi mu buhinzi bw'igihingwa cy' {crop_type} mu gihembwe cy'ihinga cya {season}

1. UMWIRONDORO W'UWISHINGIWE

- No y'ubwishingizi: {police}
- Numero ya konti na banki izakoreshwa muri aya masezerano: n/a
- Umubare w'abarebwa n'aya masezerano: {total_people} Gabo: {total_man} Gore: {total_women}
- Amashuri y'uhagarariye Koperative/ Ikigo/ Itsinda/Umuhinzi: n/a

2. IBIRANGA UBUSO N'UBWISHYU BW'IGIHINGWA CYISHINGIWE

- Igihingwa: {crop_type}
- Ubwoko bw'imbutu bwahinzwe: {breed}
- Inkomoko y'imbutu: {breed_origin}

Ubuso bwose bwahinzwe (Ha)	Ubuso bwishyungirwe (Ha)	Igishoro kishyungirwe kuri Ha mu (FRW)	Agaciro k'ibyishyungirwe byose (FRW)	Ikiguzi cy'ubwishingizi (premium rate mu %)	Ikiguzi mbumbe cy'ubwishingizi (Total premium)	Uruhare rw'umuhinzi (60%)	Nkunganire ya Leta (40%)	Umusaruro washyungirwe shije kuri hegitari (t/ha)
{total_area}	{area}	{price_per_ha}	{sum_insured}	{rate}	{premium}	{farmer_contribution}	{gov_contribution}	{productivity}/HA

3. IBYISHYUNGIRWA MURI AYA MASEZERANO:

Muri aya masezerano, ikigo cy'ubwishingizi cyemeye kwishyura igihombo gikomoka ku ngorane n'ibiza bidashobora kwirindwa bikurikira:

- Izuba ry'igihe kirekire, mu gihe ibiri mungingo ya 4 igika cya x & xi by'ubahirijwe
- Imvura nyinshi,
- Umwuzure no kurengeza kw'amazi
- Inkangu
- Amahindu n'urubura,
- Umuyaga
- Ibyorezo, Ibyonnyi n'indwara byarwanyijwe ntibikire
- Inkongi y'umuriro

4. IBITISHYUNGIRWA MURI AYA MASEZERANO:

- Igihombo gikomoka ku bitarakozwe cyangwa ibyakozwe nabi mu buhinzi
- Igihombo gikomoka k'ubujura,



- iii. Kurandura imyaka no kwangiza imyaka ku bushake bw'umuhinzi
- iv. Kwangizwa n'inyoni cyangwa izindi nyamaswa
- v. Igihombo gikomoka ku mbuto mbi byemejwe n'urwego rubifitiye ububasha,
- vi. Igihombo gituruka ku makimbirane, intambara, imyivumbagatanyo, gucikamo ibice by'ingabo
- vii. Igihombo cyose cyagaragaye mbere yo kugirana amasezerano
- viii. Izuba ry'igihe kirekire aho abahinzi bafite uburyo bwo kwuhira ntibabukoreshe (amazi, ibikorwa remezo).

5. IGIHE AMASEZERANO AZAMARA N'UBURYO BWO KWISHYURA UBWISHINGIZI:

- a. Igihe ubwishingizi butangirira: Ubwishingizi butangira nyuma yo kwishyura ikiguzi cy'ubwishingizi. Kwishyura bikorwa mbere y'umunsi wa mbere yatangiye ibikorwa by'ubuhinzi bw'icyo gihembwe.
- b. Igihe ubwishingizi burangirira: ubwishingizi burangira ku itariki yumvikanyweho hagati y'uwashe ubwishingizi n'ikigo cy'ubwishingizi ko ariyo tariki abahinzi bazaba basoje isarura.
- c. Aya masezerano atangiye tariki ya {start_date} akazarangira tariki ya {end_date} ukaba umunsi wa nyuma wo gusarura. Mbere yo gusarura abahinzi bamenyesha ikigo cy'ubwishingizi hakabanza gukorwa igereranyamusaruro.
- d. Agaciro kishingirwa: Agaciro kishingirwa kangana n'igishoro umuhinzi yakoresheje kuva mu gutegura umurima kugeza igihingwa gisarurwe.
- e. Ikiguzi cy'ubwishingizi : Ikiguzi cy'ubwishingizi kibarwa hagendewe ku gishoro umuhinzi ashora, kuva ku gutegura umurima kugera igihe cy'isarura.
- f. Umuhinzi yishyura ijanisha ringana na 60% y'ikiguzi cy'ubwishingizi, Leta ikamwishyurira nkunganire ingana na 40 % yicyo kiguzi .
- g. Muri aya masezerano ikiguzi cyose cy'ubwishingizi kingana na {premium}fr Koperative/itsinda/umuhinzi yishyuye amafaranga angana na {farmer_contribution}frw ku buso bungana na {area} (ha). Leta ikazamwishyurira amafaranga angana na {gov_contribution} frw(40%) binyujijwe muri MINAGRI.

6. GUKORA IGERERANYAMUMUSARURO

- a. Igihe bikorerwa: Igereranyamusaruro rikorwa igihe imyaka yishingiye yeze neza, igeze igihe cyo gusarurwa.
- b. Ubikora: Igereranyamusaruro rikorwa n'ikigo kibifitiye ububasha gifatanyije n'ikigo cy'ubwishingizi bigakurikiranwa n'inzego zihagarariye Leta zishinzwe zishinzwe ubuhinzi.
- c. Mugihe hamaze gukorwa igereranyamusaruro abahinzi bahabwa iminsi 7 yo kuba bamaze gusarura Iyo habaye icyiza nyuma y'iminsi yavuzwe igereranyamusaruro rimaze gukorwa ntago ikigo cy'ubwishingizi cy'ishyura icyo gihombo, (iyi ngingo ireba ibice byakozwemo igereranyamusaruro byonyine,).
- d. Aho bikorerwa: Igereranyamusaruro rikorerwa mu murima no ku buso bwafatiye ubwishingizi gusa.
- e. Uko bikorerwa: Izo nzego zavuzwe haruguru zose zihagarariye, hakoreshwa uburyo bwa tombora, kuri ubwo buso, hatoranywamo imirima ikorerwa igereranyamusaruro. Umusaruro ubonetse ukagereranywa n'umusaruro wishingiye. Ahabaye ibihombo byihariye, hakorerwa igereranyamusaruro ryihariye.
- f. Ni ryari hemezwa ko habaye igihombo: ni igihe umusaruro wabonetse nyuma yo gukora igereranyamusaruro, uri hasi y'umusaruro washinganishijwe.
- g. Uburyo bwo kubara agaciro kishyurwa: Umusaruro wishingiye ni 85 (85-80%) y'umusaruro uteganyijwe. Iyo umusaruro Ugiye munsi ya 85 % y'uteganyijwe kandi ibisabwa byose byarakozwe, umuhinzi yishyurwa ikinyuranyo hagendewe ku ijanisha ry'igishoro

Uko ubwishyu bubarwa hagendewe ku gishoro umuhinzi yashoye

	Ibyiciro by'ubwishyu	%
1	Gutegura umurima	30
2	Kumera kw'imbutu	65



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3	Guheka ,kuzana intete,gushora(bitewe n’ubwoko bw’igihingwa)	90
4	Kwera kw’imbuto	100

- h. Ibishingirwaho mu kwishyura igihombo: Igihe umusaruro wabonetse uri hasi y’uwashinganishijwe ku kigero cya (80-85%) ikinyuranyo kizishyurwa hagendewe ku kigereranyo cy’igishoro ku buso bwahuye n’igihombo.
- i. Uburyo bwo gutanga amakuru: Uwafashe ubwishingizi afite inshingano zo kumenyesha ikigo cy’ubwishingizi icyateza igihombo mu buryo bw’inyandiko, ubutumwa bugufi kuri telephone **1810** cga **0788316797** mu gihe kitarenze iminsi 7. akamenyesha n’ubuyobozi bw’umurenge ahingamo .
- j. Uburyo bwo kwishyura igihombo: Nyuma y’uko ikigo gikoze igereranyamusaruro, raporo yujwe neza uwafashe ubwishingizi ayigeza ku kigo cy’ubwishingizi mu gihe kitarenze iminsi 5 uherye umunsi igereranyamusaruro ryakoreweho.
- k. Ikigo cy’ubwishingizi kibinyujije mu nyandiko cga message kimenyesha abahinzi mu gihe kitarenze iminsi **15** kigejweho raporo y’igereranya musaruro ko umuhinzi azishyurwa cyangwa atazishyurwa.
- l. Iyo abahinzi bazishyurwa, ikigo cy’ubwishingizi kimenyesha umubare w’amafaranga abahinzi bazishyurwa kikanasaba abahinzi kugaragaza konti mu nyandiko ya banki bazishyurirwaho igihombo.
- m. Igihe cyo kwishyura igihombo: Umuhinzi wagize igihombo yishyurwa mu gihe kitarenze iminsi 30, uherye umunsi bagejeje inyandiko zishyura ku kigo cy’ubwishingizi. Iyo iminsi 30 irenze umuhinzi atarishyurwa hatangira kubarwa amande ya 1/1000 Frw buri munsi atarenga 5% by’agaciro kagomba kw’ishyurwa.
- n. Iyo umuhinzi ahuye n’ikiza gituma adakomeza imirimo y’ubuhinzi yishyurwa hakurikijwe amabwiriza yavuzwe haruguru mu ngingo ya 6 g adategereje ko igihembwe cy’ihinga kirangira agahabwa ubwishyu bungana n’igishoro yari amaze gushora nkuko biri mu ngingo ya 6 m.
- o. Kubera ko hishingirwa igishoro umuhinzi yishyurwa bijyanye n’ingano yigishoro amaze gushyira mubuhinzi bwe n’urwego rw’imukurire igihingwa kigezeho.

7. INSHINGANO ZA BURI RWEGO

a. Inshingano z’ikigo cy’ubwishingizi:

- i. Gusura umuhinzi wafashe ubwishingizi byibura 2 mu gihembwe cy’ihinga
- ii. Gusobanurira neza umuhinzi ibikubiye muri aya masezerano
- iii. Kwishyura umuhinzi igihe yahombye

b. Inshingano z’umuhinzi wafashe ubwishingizi:

- i. Kubahiriza amasezerano yagiranye n’ikigo cy’ubwishingizi
- ii. Kubahiriza amabwiriza yo guhinga neza
- iii. Kurinda icyateza igihombo cy’umusaruro kiri mu bushobozi bwe.
- iv. Gutanga amakuru ku gihe ku kintu cyose cyateza igihombo
- v. Kwishyura ikiguzi cy’ubwishingizi ku gihe cyumvikanyweho

8. GUKEMURA IMPAKA:

Impaka zavuka zose mu ishyirwa mu bikorwa ry’aya masezerano, zicyemuka mu bwumvikane bw’impande zombi, Iyo ubwumvikane bunaniranye, habaho ubuhuza bukorwa n’urwego rw’akarere umuhinzi ahingamo, RAB cyangwa MINAGRI . Iyo hari utanyuzwe hitabazwa inkiko zibifitiye ububasha zo mu Rwanda.

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

Amazina n’Umukono w’Uwishingiwe:
{names}

Umukono w’Ikigo cy’Ubwishingizi: