



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

POLICY NUMBER: {police}

THE INSURED: {names} Telephone: {phone}

District: {district}, Sector: {sector}, Cell: {cell}

Chip	Total sum insured	Premium rate	Total Premium (100%)
{rfid}	{sum_insured}	6%	{premium}

Insurable interest:	Goats
Scope of cover:	Accidental death due to accidental fire, Electrocutation flooding and lightning, transit accidents that is; collision and overturning, Snake bites and wild dogs' attacks, Plant and frog poisoning, Epidemics and disease outbreaks, slaughter on a vet's advice/euthanasia.
What is not covered:	Mortality cover exclusions: Mysterious disappearance, Intentional harm (by owner or others), Malnutrition, Famine/drought, Theft, Malicious damage, Objects falling from aircraft, Feed poisoning e.g. cassava peels and contaminated feeds, Pre-existing conditions, Goats over the Age of 5 years and under below 3 months, Mortality attributed to diseases in the first 30 days from the date cover inception, Culling, All causes of deaths not listed in the policy
Premium rate	A premium rate of 6% shall be applied on the value of the insured animal.
Minimum no. Goats to be insured	10 goats
Excess	10% on Each and Every Loss (EEL) 20% on Each and Every Loss (EEL) for vaccinatable diseases
Underwriting Process:	<ol style="list-style-type: none">1. Filling of livestock insurance registration form2. Herd health and animal husbandry assessment, valuation and identification of animals by a qualified Veterinary doctor before covering issuance. (Provision of a clear schedule of animals to be insured; Breed, age, sex, weight and actual value).3. The farmer pays agreed premium.4. Insurer process cover and issues a policy document within one week.



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Claim procedure:	On happening of any event likely to give rise to a claim, the Insured shall immediately notify the Company by telephone:0798977979 (to be followed by written communication). An assessor will be appointed accordingly. No claim report shall be accepted after 72 hours on happening of an event likely to give rise to a claim not reported to the Company. The Insured shall in the meantime take necessary steps to minimize the loss.
Special Conditions.	<ol style="list-style-type: none">1. The insured submits monthly stocking and destocking declarations as well as transit details.2. Quarterly herd assessment by a qualified Veterinary doctor3. Goats should be at least 3 months old and not more than 5 years old.4. Animals must be in sound, perfect health and free from any injury at the time of the proposal for insurance, or for any renewal, reinstatement, Levies, addition or substitution.5. Good management/husbandry practices. i.e Vaccination, parasites and diseases control, Proper feeding and upholding animal welfare practices.
Cover Conditions:	<ol style="list-style-type: none">1. Vaccinations against all common diseases (Keep good records)2. Regular Tick & worm control on regular basis.3. Provide Security to all animals at all time.4. Provision of health certificates, valuations, medical & and postmortem reports must be done by a qualified Veterinarian certified by the relevant Government institutions.5. Observing appropriate bio-safety measures, good hygiene and management practices6. Access to the Insured's premises where animals are by authorized Insurer's Vet or personnel.

Done at Kigali, {start_date}.
Contract Printed at {current_date}

On behalf of THE INSURED
{names}

On behalf of RADIANT YACU Ltd