



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

LIVESTOCK INSURANCE CONTRACT

The Insured: {names}		Type of livestock : PIGS	
		Chipped_date: {chipped_date}	
ID number: {nid}	Nature of Pigs:	CBR	Local
Phone Number: {phone}	Born:		
Policy Number: {police}	Eartag No: {rfid}		
Adress: {district}, {sector}, {cell} .	Color: {breed}		
start_date: {start_date}	Usage:		
End_date: {end_date}	Sum_insured: {sum_insured}		
New:		Renewal:	Premium: {premium}

ARTICLE I : INSURED EVENTS :

RADIANT YACU Ltd insure the pigs against Death resulting from diseases that were properly and timely treated but did not heal; Death resulting from accidents, including: lightning, fire, snake bites, animals falling into a dip tank, earthquakes, landslides, windstorm, snake bites and flooding; Death caused by epidemics, diseases of terminal nature; calving/parturition; Emergency slaughter on advice of a qualified veterinary surgeon/practitioner. The Policy will cover exotic and cross breed pigs. Minimum age for a pig to be covered: 30 days.

ARTICLE II: EXCLUSIONS:

Improper management i.e. in regard to housekeeping, watering, feeding, vaccinations, deworming, Malicious/willful injury, neglect, carelessness, error or omission, Transit by any mode of transport. Undergrowth, cannibalism, action of predators like preying pigs and carnivorous animals Theft and clandestine sale of pigs. Intentional slaughter of the pigs except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority under intimation to Insurance Company. Consequential loss of any kind. Permanent and partial disablement of any nature. Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt threat. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed or arising from nuclear weapons. Breeding and farrowing risk, Swine flu is covered if the animal is successfully inoculated and necessary veterinary certificates are supplied to the company. Unvaccinated diseases in the past 12 months (including Foot and Mouth- FMD), Anthrax, Black Quarter/Black Leg, and Lumpy Skin Disease-LSD). All causes of death not specified in this policy.

Article III: OBLIGATIONS OF THE FARMER

All livestock must be kept in a well-maintained shed, free from any condition that may cause accidents, and must not be affected by any epidemic or other disease at the commencement of this insurance policy, as certified by a veterinarian authorized by the Professional Association. The farmer shall take all necessary measures for the proper management and diligent care of the insured livestock, ensuring all basic requirements are met, including proper feeding, provision of mineral supplements, and timely and appropriate veterinary treatment (within two (2) hours of the animal showing symptoms). The farmer shall also take preventive measures against accidents or any factors that may cause damage to the insured livestock. The farmer must notify the insurer within two (2) hours upon noticing signs of illness in an animal, and also in the event of the animal's death. The farmer must keep a veterinary treatment record/book duly completed by a veterinarian, showing the treatments administered to the animal. The farmer must also notify the insurance company of any transfer or movement of the livestock at least three (3) working days in advance.

Article IV: COMMENCEMENT AND DURATION OF THE AGREEMENT

The agreement comes into effect once the insurance premium has been paid. The agreement will remain in force for a period of one year. RADIANT YACU Ltd shall not be liable for any insured losses if the insurance premium is not paid.

Article V: WAITING PERIOD

The waiting period referred to in this agreement is 14 days, starting from the day the farmer pays their share of the insurance premium. This period applies only to animals that may die from disease. On the 15th day, any animal that shows signs of illness will continue to be monitored and will be included in the insurance coverage once it has recovered.

Article VI: CLAIM SETTLEMENT

The farmer must submit a copy of the livestock death report form to the insurance company within one (1) day. The farmer is required to provide a report prepared by the veterinarian who examined and confirmed the animal's death, accompanied by the original death

notification form signed by the sector authorities, three (3) photos of the dead animal showing the affected parts, burial confirmation, a veterinarian's report showing the ear tag numbers, a copy of the farmer's ID, the insurance contract, the purchase agreement if the animal was sold, and a copy of the treatment record/book showing how the animal was treated. These documents must be submitted to the insurance company within five (5) working days. RADIANT YACU Ltd shall make payment within 30 working days, provided the file is complete and meets all the above requirements. If the livestock died from preventable diseases, 20% of the insured value will be deducted as the farmer's contribution. If the farmer is dissatisfied with the decision, they are allowed to appeal within 90 days.

Article VII: DISPUTE RESOLUTION

All disputes arising between the parties shall be resolved amicably. If this fails, the following government authorities may be involved: the Sector, the District, the Rwanda Agriculture and Animal Resources Development Board (RAB), or the Ministry of Agriculture and Animal Resources (MINAGRI). If these efforts are unsuccessful, the matter may be referred to the competent courts in the jurisdiction of the head office of RADIANT YACU Ltd.

Done at Kigali, {start_date}.

INSURED

RADIANT YACU Ltd