



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1.000.000.000RWF; HEADQUARTER: KN 2 Av. CHIC BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiant.rw; P.O. BOX 1861 KIGALI / RWANDA

### PUBLIC LIABILITY AND PERSONAL ACCIDENT POLICY

Insured : *{names}*  
Address : *{district}*  
Policy no : *{policy}*  
Period : *From {start\_date} to {end\_date}*  
Risks insured 

1. **ACCIDENTAL DEATH AND INJURY**
2. **LEGAL LIABILITY CLAIMS FOR PROPERTY DAMAGE, DEATH OR INJURY.**

  
Geographical Limit : *Rwanda*

Number of students	Premium per Student	Total Premium Payable
<i>{no_insured}</i>	Rwf <i>{per_student}</i>	Rwf <i>{total_premium}</i>

#### PREAMBLE

On the General Conditions of policy model RD-CG005 Edition 05/2013 and In consideration of the Insured paying to the Insurer the agreed premium hereunder, the Insurer (**Herein called RADIANT YACU LTD**) confirm and agree that they will indemnify the Insured (Herein called- *{names}*), for *{no\_insured}* Students of *{school\_level}* (attached list) accidents and any third Party legal Liability, following Loss or Damage to Property, Death or Injury, as a result of Negligence, error or Omission committed by the Students whilst in the course of academic activities.

RADIANT YACU LTD agrees to indemnify the students in case of accidental damage arising during the school activities and on the way from school to home and vice versa.

#### LIMITS OF INDEMNITY:

##### SECION A: PERSONAL ACCIDENT FOR STUDENTS

- Accidental Death : (Death resulting from Accident of the insured student): RWF *{death\_value}*
- Accidental Permanent disability(Injury): (Permanent disability of the insured student): RWF *{permanent\_disability\_value}*



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1.000.000.000RWF; HEADQUARTER: KN 2 Av. CHIC BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiant.rw; P.O. BOX 1861 KIGALI / RWANDA

---

- Medical fees :(Medical expenses paid on insured student resulting from Accident): RWF {medical\_value}

### **SECTION B: PUBLIC LIABILITY**

- Death and Permanent disablement: RWF {death\_value} any one claim
- Property and Material damage: RWF {property\_damage\_value} any one claim

Maximum indemnity per year: Rwf {max\_sum\_insured}

**GEOGRAPHICAL LIMIT: Rwanda**

### **EXCLUSIONS:**

The **Company** shall not be liable to pay for any loss directly or indirectly consequent upon the following causes:

1. Self-inflicted injury, suicide or any attempts thereat, suicide pacts or agreement while sane or insane.
2. Death or injury with or under the influence of drugs or alcohol
3. Insured Person engaging in racing on wheels.
4. Loss or Damage directly or indirectly from or contributed to by War, Invasion, Riots and Strikes, civil commotion or political unrest, terrorism and sabotage.
5. Willful or Malicious Damage to property, Injury or Death, committed by the Insured, and or his Students/Employees.
6. Liability of any workman or employee that fails under workmen compensation Insurance

### **DURATION OF THE CONTRACT**

This contract is concluded for a firm period of one year as of {start\_date} it shall expire automatically and without further ado on {end\_date}. It may however be renewed upon its expiry date at the request of the insured



# RADIANT YACU LTD

## MICRO INSURANCE COMPANY

SHARE CAPITAL: 1.000.000.000RWF; HEADQUARTER: KN 2 Av. CHIC BUILDING; TIN: 108505784  
Email: info@radiantyacu.rw; Website: www.radiant.rw; P.O. BOX 1861 KIGALI / RWANDA

---

### **TERMINATION OF THE CONTRACT**

In case of non respect of any of the articles of this contract, the wronged party reserves the right to cancel the contract for lawful reason and with a notice of one month. However, the claims declared before will be handled even beyond the cover period of the contract.

### **DISPUTE RESOLUTION**

Any dispute arising out of the contract, which cannot be amicably settled between the two parties, shall be brought before the competent courts of law in Republic of Rwanda.

Done at Kigali, on {current\_date}

**THE INSURED**  
**{names}**

**THE INSURER**  
**RADIANT YACU Ltd.**