



**AMASEZERANO Y'UBWISHINGIZI BUFATIRWA ITSINDA KU MPANUKA
Y'UMUNTU KU GITI CYE**

UBWISHINGIZI N°:

UMWISHINGIZI: **BK GENERAL INSURANCE CO.LTD**

: Agasanduku k'iposita: 724 Kigali - RWANDA

UWISHINGIWE:

IBIKORWA BY'UBUCURUZI:

UMUSANZU W'UBWISHINGIZI:**Frw abariyemo imisoro yose**

IGIHE KIREBWA N'UBU BWISHINGIZI: **Amezi (Kuva..... kugera.....)**

AHO IKIGO GIHEREREYE:

IBISABWA BYIHARIYE BIKURIKIZWA MURI AYA MASEZERANO
INGINGO ZEREKERANYE N'UKO UBU BWISHINGIZI BUKORA

I. IBIREBWA N'UBU BWISHINGIZI:

Ubu bwishingizi bwishingira urupfu rutewe n'impanuka, ubumuga bwuzuye bwa burundu, amafaranga yo kwivuza, biturutse ku mpanuka z'..... abakozi badahoraho bakorera uwishingiwe mu gihe bari mu kazi ku butaka bw'u Rwanda. Mu rwego rw'ibyishingiwe n'ubu bwishingizi, igihe cy'akazi kizajya cyumvikana nk'igihe abakozi bari mu kazi.

INYUNGU N'IGITERANYO CYISHINGIWE

| IGISOBANURO | AMAKURU ARAMBUYE KURI UBU BWISHINGIZI | IGITERANYO CYISHINGIWE (Frw) KU MUNTU | UMUSANZU FATIZO (FRW) |
|--|--|--|------------------------------|
| Bwishingira abakozi 10 badahoraho bagize | Urupfu rutewe n'impanuka | | |
| | Ubumuga bwa burundu butewe n'impanuka | | |
| | Amafaranga yo kwivuza | | |

IGICE KIREBANA N'IKIGUZO CY'UBWISHINGIZI

Umusanzu fatizo w'ubwishingizi

Umubare w'amafaranga:

Umusoro ku nyongeragaciro (VAT):

Umusanzu mbumbe w'ubwishingizi:

Umusanzu bwite wose ni Frw..... kandi ufashe ubwishingizi agomba kwishyura Frw..... (harimo umusoro ku nyongeragaciro n'amafaranga yo gucunga ubwo bwishingizi).

Indishyi ku BIKOMERE BYO KU MUBIRI ibarwa ku ijanisha ry'ubumuga bwa burundu bwose buvugwa muri raporo ya muganga.

URUPFU: Indishyi ntarengwa ni iyanditse mu mbonerahamwe y'ubwishingizi.

AMAFARANGA YO KWIVUZA: Kugera ku 100,000 atangiwe gihamya

II. INGINGO ZIHARIYE

* Imyaka yemewe –18 kugera kuri 65



- * Indishyi zasabirwa kwishyurwa - ntaho zigarukira
- * Ingingo ivana ikoreshwa ry'imiti mu byishingirwa ntigenderwaho mu gihe imiti iba yatanzwe na muganga.

III. INGINGO YEREKERANYE N'IGITABO CYANDIKWAMO ABAKOZI BAHARI

Byemejwe ko aya Masezerano atanzwe bidashingiye ku rutonde rw'amazina y'abakozi runaka. Bityo rero, ufashe ubwishingizi yiyemeza kugira igitabo cyandikwamo abakozi baje ku kazi no kuba yagishyikiriza Abishingizi bakagisuzuma. Kutubahiriza iyi ngingo byatuma gusaba indishyi biteshwa agaciro.

IV. INGINGO YEREKERANYE N'UGENEWE UBWISHINGIZI

Byemejwe ko, mu gihe uwishingiye apfuye cyangwa bikagaragazwa n'umuganga ko afite ubumuga bwo mu mutwe, amafaranga yishyurwa agabanywa, mu buryo bungana, abo mu muryango we ba hafi (Uwo bashakanye, abana cyangwa ubahagarariye wemewe n'amategeko). Iyo ugenewe ubwishingizi adafite umuryango, ibigenwa n'ubwishingizi bihabwa umuvandimwe we wemewe n'amategeko.

V. INGINGO YEREKERANYE NO KURINDA ABAKOZI MU BURYO BUKWIYE:

Byemejwe ko Umukoresha aha abakozi uburyo bukwiye bwo kubarinda impanuka (uturindantoki, ingofero zibarinda impanuka) kandi akabaha amabwiriza yumvikana asobanura igihe n'uburyo bagomba kubyambaramo. Mu rwego rw'ibyishingiwe bivugwa hano, uburyo bukwiye bwo kurinda abakozi bivuga uburyo bwo kubarinda busabwa n'ibikorwa/umwuga by'uwishingiwe.

Iyo, mu gihe nyacyo impanuka yabereye, uwayigize atari yambaye ibimurinda kandi uko kutabyambara bikaba ari byo byatumye agira impanuka, iyo mpanuka ifatwa nko kwikomeretsa kandi ntibiri mu birebwa n'aya Masezerano.

VI. IBITISHINGIRWA

- Ingingo irebana no kuburirwa irengero
- Ingingo irebana no kuyobya abantu bagenda hifashishijwe uburyo runaka
- Guterera imisozi (no mu gihe hifashishijwe imigozi kandi hari abayobora abari muri icyo gikorwa)
- Kugerageza kwiyahura
- Ubushye no kwangirika isura

- Intambara, intambara y'imbere mu gihugu, ingorana zifitanye isano na politike n'ingingo ivana iterabwoba mu byishingiwe.
- Ingingo ivana iterabwoba mu byishingiwe.
- Ingingo yerekeranye n'imbibi z'ubwishingizi ku byerekeranye n'ibihano n'ibitishingirwa bifitanye isano na byo
- Virusi itera Sida cyangwa indishyi zerekenye na yo.
- Urupfu cyangwa gukomereka mu buryo bw'impanuka biturutse ku bikoresho by'ubutabire na/cyangwa ibikomoka ku binyabuzima mu gihe byakoreshejwe mu buryo butagamije amahoro.
- Uburwayi bundi budaturutse ku mpanuka.
- Ibihombo bibaho uretse ibiterwa gusa, kandi mu buryo butaziguye, n'ibintu bikoreshejwe mu buryo butunguranye, bukomeye, bugaragarira amaso kandi biturutse hanze.
- Abakinnyi n'abakora siporo babigize umwuga (ku byerekeranye gusa n'ubumuga bufitanye isano na siporo) cyangwa amakipe y'abakinnyi.
- Amatsinda y'abakozi bakora mu ndege (uretse mu gihe hishingwiye ibindi bikorwa bitari iby'akazi bakora)
- Ubwishingizi bw'impanuka y'umuntu ku giti cye ku bikorwa bya kinyamwuga by'abakozi bo mu ngabo zirwanira mu mazi, ku butaka cyangwa mu kirere.
- Gucukura amabuye y'agaciro, ibyago byava ku gucukura inzira zo muni y'ubutaka n'indi mirimo yagutse ifitanye isano na byo.
- Kwitabira imikino yo gusiganwa hifashishijwe ibinyabiziga bikoresha moteri ibyo ari byo byose.
- Amatsinda y'amato n'abakora akazi ko kwibira, mu gihe bari mu kazi.

VI. GUHINDURA IKIGUZI CY'UBWISHINGIZI (BIKORWA KU BWISHINGIZI BWAHAWA ABAKOZI HADASHINGIWE KU MAZINA YABO)

Umusanzu wishyurwa aha ugenwa hakurikijwe umubare w'abantu mwatanze, n'icyiciro barimo nk'uko bivugwa mu Mbonerahamwe. Hemejwe ko mu gihe kirebwa n'ubu Bwishingizi, muba mufite inyandiko nzima kandi ya vuba ikubiyemo umubare nyawo w'abakozi bari muri icyo cyiciro kandi ko, mu gihe gishyize mu gaciro icyo ari cyo cyose, iyo nyandiko iba igomba kuboneka kugira ngo tuyisuzume. Mu gihe hasabwa indishyi hashingiwe kuri aya Masezerano, uwishingiwe, abisabwe n'Ikigo cy'ubwishingizi, atanga inyandiko igaragaza umubare nyawo w'abantu bari mu cyiciro mu gihe kirebwa n'Amasezerano y'ubwishingizi cyangwa inyandiko iyishyigikira.



Iyo umubare nyawo w'abantu bari muri icyo cyiciro wemejwe aya Masezerano y'ubwishingizi yararangiye, utandukanye n'uwo mwatanze mbere, ni ukuvuga, iyo umubare nyawo w'abari muri icyo cyiciro uruta uwari wateganyijwe, mutwishyura ikiguzi cy'ubwishingizi cy'inyongera, tukakigena tugendeye kuri icyo kinyuranyo, naho mu gihe umubare w'abantu bari mu cyiciro uri muni y'uwaro wateganyijwe, tubishyura tugendeye ku kinyuranyo ariko ku kiguzi cy'ubwishingizi tukagumanaho amafaranga adashobora kujya muni ya 50%

IBISABWA KU NYANDIKO ZEREKERANYE NO GUSABA INDISHYI

- a) Impanuka n'ibibaye byose, n'iyi byaba byoroheje, bigomba kumenyeshwa Ikigo cy'ubwishingizi.
- b) Ikigo ntikizajya gisuzuma ugusaba indishyi uretse mu gihe hatanzwe inyandiko zikurikira:

- Inyandiko isaba indishyi yemewe hamwe n'ubuhamya
- Inyandiko zo guhemberwaho za mbere y'impanuka
- Kopi y'ibaruwa ishyira ku kazi umukozi wakomeretse
- Inyemezabwishyu zo kwa muganga (iyi habayeho gukomereka biturutse ku mpanuka) n'Icyemezo cy'uko umuntu yitabye Imana (iyi yapfuye).
- Indangamuntu y'usaba indishyi

IBIFATWA NK'INSHINGANO BIJYANYE N'UBWISHINGIZI KU NDIHANO IHABWA ABAKOZI

*** IBIJYANYE NO KUBIKA INYANDIKO**

HEMEJWE KO ufashe ubwishingizi buri gihe aba abitse inyandiko ziteganyije kandi zuzuye z' abakozi bese harimo n'amakuru arambuye ku:

- a) amazina yuzuye yabo na numero z'indangamuntu, pasiporo cyangwa ubundi buryo bw'umwirondoro bwemewe ubwo ari bwo bwose
- b) itariki n'igihe baherewe akazi;
- c) imishahara yabo, amafaranga bahemberwa ibiraka cyangwa izindi nyungu kandi;

Izo nyandiko zikabikwa mu gihe kitari muni y'imyaka itandatu.

*** IBIJYANYE NA KOMITE Z'UMUTEKANO N'UBUZIMA**

Byemejwe ko iyi ufashe ubwishingizi akoresha abantu 20, cyangwa hejuru yabo, ashyiraho komite zishinzwe umutekano n'ubuzima ku kazi. Byemejwe kandi ko nta ndishyi yishyurwa mu kugeza igihe iyi komite yemeje, ibinyujije muri raporo, ko habaye impanuka. Iyo raporo igomba kuba ikubiyemo amakuru arambuye ku bikomere, itariki n'igihe impanuka yabereye hamwe n'amakuru

kuy butabazi bw'ibanze cyangwa bw'imbangukiragutabara bwatanzwe. Uwafashe ubwishingizi agomba kubika inyandikomvugo z'inama z'iyo komite n'izerekeranye n'impanuka no gukomereka byose byabaye mu gihe kirebwa n'ubu Bwishingizi.

*** IBISABWA BYO MU RWEGO RW'AMATEGEKO**

Byemejwe ko ufashe ubwishingizi yubahiriza ibisabwa n'amategeko byose.

IGIHE KIREBWA N'UBU BWISHINGIZI:

Aya masezerano azamara igihe cy'amezi atatu. Impande zombi zumvikanye ko aya masezerano atangira gukurikizwa kuva ku itariki ya..... akarangira ku ya.....

INTEGUZA IMENYEKANISHA ISESWA

Umwishingizi cyangwa Uwishingiye ashobora gusesa aya Masezerano; uyasheshe aha urundi ruhande integuza y'iminsi irindwi mu nyandiko, igezwa kuri aderesi ya nyuma izwi yarwo. Iyo ari Ikigo cy'ubwishingizi gitanze iyo nteguza, icyo gihe Uwishingiye aba yemerewe kwishyurwa amafaranga ashingiye ku musanzu, hakurikijwe igipimo cy'igihe gito gisanzwe gikoreshwa n'Umwishingizi, mu gihe nta ndishyi yasabwe mu gihe kirebwa n'ubu Bwishingizi.

IBYEREKERANYE NO KWISHYURWA UMUSANZU

Hashingiwe ku Ngingo ya 10 y'Amabwiriza ya Banki Nkuru y'u Rwanda (BNR) N° 6/2016 yo ku wa 23/08/2016 agenderwaho ku bijyanye n'Uburyo ibikorwa by'ubwishingizi bikorwamo, byemejwe kandi byumvikanyweho ko ubu Bwishingizi bukora iyo umusanzu wose, nk'uko ugaragara mu mbonerahamwe y'ubwishingizi, wishyuwe. Uwishingiye yishyura Umwishingizi uyu musanzu wose uko wakabaye ku itariki aya masezerano atangira gukurikizwaho. Bityo, mu gihe uwo musanzu wose uko wakabaye uba utarashyirwa kuri konti za BK GENERAL INSURANCE COMPANY LTD, ubu Bwishingizi ntibuba bukora. Inyandiko y'ubwishingizi yashyizweho umukono n'impande zombi ariko imisanzu ntiyishyurwe, ifatwa nk'izihamagararira kugirana amasezerano kandi Umwishingizi ntasabwa kuyubahiriza mu buryo ubwo ari bwo bwose. Umwishingizi nta ndishyi azasabwa hashingiwe ku nyandiko y'ubwishingizi itarishyuriwe imisanzu yose uko yakabaye. Gushyirwa mu bikorwa kw'ingingo y'inyandiko y'ubwishingizi iyo ari yo yose bizajya bishingira ku biteganywa n'iyi ngingo.

INGINGO ISOZA

Abashyize umukono kuri aya Masezerano bemeye ko mu gihe ibivugwa muri ibi bisabwa byihariye bivuguruzanya n'ibisabwa muri rusange, ibivugwa muri ibi bisabwa byihariye ari



byo bizagenderwaho. Aya masezerano akozwe mu nyandiko ebyiri (2) kandi atangira kubahirizwa guhera.....

Ikigo kigomba guhita kibimenyeshwa mu gihe habayeho igihombo cyishingiwe n'ubu bwishingizi. Turabasaba gusoma inyandiko y'ubwishingizi yanyu n'ibisabwa, yaba irimo amakosa mukayidusubiza hamwe n'inama zanditse muduhaye ku ku bikeneye gukosorwa. BITYO, iyi nyandiko ishyizweho umukono mu izina ry'Ikigo cy'ubwishingizi n'uwabiherewe ububasha na cyo.

HAKURIKIJWE, URETSE AHO BITEGANYIJWE UKUNDI, AMABWIRIZA, IBISABWA MURI IYI NYANDIKO Y'UBWISHINGIZI N'IMBIBI ZAYO.

Itariki amasezerano atangira gukurikizwaho **Guhera**.....

Mu izina rya

Mu izina rya
BK GENERAL INSURANCE CO.LTD

Ashyizweho umukono na

Ashyizweho umukono na