AMASEZERANO Y'UBWISHINGIZI BW'IBIHINGWA

Aya masezerano y'ubwishingizi akozwe hagati ya:

Ikigo . . . . gikorera mu karere ka . . . .
Umurenge wa. . . . . , ifite icyangombwa No RCA . . . .
.Ihagarariwe na president . . . . Ufite ID N0: . . . .
na Tel: . . . .
Na
Ikigo cy'ubwishingizi cya **BK Insurance gihagarariwe na Alex N Bahizi** umuyobozi mukuru

Aya masezerano agamije gutanga ubwishingizi mu buhinzi bw'igihingwa cy' . . . . mu gihembwe cy'ihinga cya . . . .

1. IBIRANGA UBUSO N'UBWISHYU BW'IGIHINGWA CYISHINGIWE

Igihingwa	. . . .
Nomero y'ubwishingizi	
Ubwoko bw'imbuto bwahinzwe(Variyete)	
Inkomoko y' imbuto	
Ingano y'ubuso bwahinzwe (Ha)	
Ingano y'ubuso bwishingiwe (Ha)	
Igishoro kishingiwe kuri hegitari mu (Frw)	
Agaciro k'ibyishingiwe byose (Frw)	
Ikiguzi cy'ubwishingizi (Premium rate muri %)	
Amafaranga yose y'ubwishingizi (100%)	
Amafaranga yose yishyuwe ubwishingizi (60%)	
Amafaranga yose ya nkunganire yishyurwa na Leta 40%	
Umusaruro Ushinganishijwe kuri hegitari (T/ha)	

2. **IBYISHINGIRWA MURI AYA MASEZERANO**:

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

a. Izuba ry'igihe kirekire, mu gihe ibiri mungingo ya 4 igika cya viii by'ubahirijwe
b. Imvura nyinshi,
c. Umwuzure no kurengerwa kw'amazi
d. Inkangu
e. Amahindu n'urubura,
f. Umuyaga
g. Ibyorezo, Ibyonnyi n'indwara byarwanyijwe ntibikire
h. Inkongi y'umuriro

3. IBITISHINGIRWA MURI AYA MASEZERANO:

i. Igihombo gikomoka ku bitarakozwe cyangwa ibyakozwe nabi mu buhinzi
ii. 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 NB: Bigomba kugaragazwa mu Masezerano).
ix. Igihombo cyose kitamenyeshejwe mu gihe kigenwa n'aya masezerano

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'uwafashe ubwishingizi n'ikigo cy'ubwishingizi ko ariyo tariki abahinzi bazaba basoje isarura.
c. Aya masezerano atangiye tariki ya **ITARIKI YISHYURIWEHO** akazarangira tariki ya **IGIHE BAZASARURIRA** 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 gisaruwe.
e. Igishoro cyose cyishingiwe muri aya masezerano kingana na . . . . FRW.
f. Ikiguzi cy'ubwishingizi : Ikiguzi cy'ubwishingizi kibarwa hagendewe ku gishoro umuhinzi ashora, kuva ku gutegura umurima kugera igihe cy'isarura.
g. Umuhinzi yishyura ijanisha ringana na 60% y'ikiguzi cy'ubwishingizi,,Leta ikamwishyurira nkunganire ingana na 40 % yicyo kiguzi .
h. Muri aya masezerano ikiguzi cyose cy'ubwishingizi kingana na . . . . FRW
i. Muri aya masezerano Koperative yishyuye amafaranga angana na . . . . FRW ku buso bungana na . . . . (ha).Leta ikazamwishyurira amafaranga angana na . . . . FRW (40%) binyujijwe muri MINAGRI.

6. GUKORA IGERERANYAMUMUSARURO

a. Igihe bikorerwa**:** Igereranyamusaruro rikorwa igihe imyaka yishingiwe 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: Igeranyamusaruro rikorerwa mu murima no ku buso bwafatiwe ubwishingizi gusa.

e. Uko bikorwa: Izo nzego zavuzwe haruguru zose zihagarariwe, hakoreshwa uburyo bwa tombora,kuri ubwo buso,hatoranywamo imirima ikorerwa igereranyamusaruro. Umusaruro ubonetse ukagereranywa n'umusaruro wishingiwe . 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 wishingiwe ni 85% 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

No	ICYICIRO CY'UBWISHYU	(%) IJANISHA
1	Kuva uteguye Umurima kugeza Kumera kw'Imbuto	30
2	Kurangiza Kubagara (Inshuro 2&3), Gutera amafumbire (Inshuro 2)	60
3	Gushora, Guheka,kuzana intete, (bitewe n'ubwoko bw'igihingwa)	80
4	Kuba igihingwa cyigejeje igihe cyo gusarurwa	100

h. Ibishingirwaho mu kwishyura igihombo: Igihe umusaruro wabonetse uri hasi y'uwashinganishijwe ku kigero cya 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 mu gihe kitarenze iminsi 7 akamenyesha n'ubuyobozi bw'umurenge ahingamo .

j. Uburyo bwo kwishyura igihombo: Uwafashe ubwishingizi agomba kugeza raporo y'igereranyamusaruro iherekejwe n'amasezerano ku kigo cy'ubwishingizi mu gihe kitarenze iminsi 14 uhereye umunsi igereranyamusaruro ryakoreweho. Raporo itagejejwe ku kigo cy'ubwishingizi ku gihe ntiyakirwa.

k. Ikigo cy'ubwishingizi kibinyujije mu nyandiko cyangwa ubundi buryo bworoheye itumanaho kimenyesha abahinzi mu gihe kitarenze iminsi **15** kigejejweho raporo y'igereranya musaruro ko umuhinzi azishyurwa cyangwa atazishyurwa.

l. Iyo abahinzi bazishyurwa, ikigo cy'ubwishingizi kigaragaza umubare wamafaranga abahinzi bazishyurwa kikanasaba abahinzi kugaragaza konti ya banki bazishyurirwaho igihombo.

m. Igihe cyo kwishyura igihombo : Umuhinzi wagize igihombo yishyurwa mu gihe kitarenze iminsi 30, uhereye umunsi bagejeje inyandiko zishyuza ku kigo cy'ubwishingizi. Iyo iminsi 30 irenze umuhinzi atarishyurwa hatangira kubarwa amande ya 1/1000 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'imikurire 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 ..../............./.............

Amazina n'Umukono w'Uwishingiwe	**Umukono w'Ikigo cy'Ubwishingizi**
....	**BK GENERAL INSURANCE LTD**