AMASEZERANO Y' UBWISHINGIZI BW'ITUNGO RY'UMUNTU KU GITI CYE

1. UMWIRONDORO

Numero Y'amasezerano/**Policy No: ....**

Uwishingiwe/**Insured: ....**

Aho Abarizwa/**Insured's Adress**: Akarere/**District...**......., Umurenge/**Sector**........, Akagari/**Cell**......., Umudugudu wa/Village............

Tel: **.....................**

ID No/Numero Y'indangamuntu: **.................**

Umwishingizi/Insurer: BK General insurance CO.Ltd

Aho itungo ribarizwa/**Risk adress:** Akarere/**District**..........., Umurenge/**Sector**........, Akagari/**Cell**......., Umudugudu wa/**Village**............

2. IGIHE AMASEZERANO ATANGIRA KUGIRA AGACIRO/ Cover period

Aya masezerano atangira kugira agaciro guhera umunsi uwishingiwe amaze kwishyura amafaranga y'ubwishingizi yabyumvikanyeho n'ikigo cy'ubwishingizi yujuje nifishi isaba ubwishingizi.

Italiki amasezerano atangirira/**Cover start date**: ..../......./202...

Italiki amasezerano arangirira**/ Cover end date**: ...../......./202...

3. IBIRANGA ITUNGO N'IKIGUZI CY'UBWISHINGIZI/Risk details & sum(s) insured

No	Ubwoko / **Breed**	Ibara /**Colour**	Imyaka/Age	Nimero y'iherena /**Risk ID**	Agaciro k'itungo /**Sum insured**	Ikiguzi cy'ubwishingizi 5.5%/ **Premium rate**	Ubwishyu/total Premium		
							100%	Uruhare rw'umworozi 60%/**Farmer contribution**	Nkunganire ya Leta40%/ **Government subsidy**
1	....		......	....	....	5.5%	......	....	....
		TOTAL			....	5.5%	......	....	....

Umworozi yishyura ......Rwf havuyemo uruhare rwa Leta rungana na ....Rwf

4. IBYISHINGIWE/Covers

Ikigo cy'ubwishingizi cya BK Insurance Ltd cyiyemeje kwishyura igihombo cyose kizaturuka kuri ibi bikurikira byishingiwe:

1. Urupfu rutewe n'indwara zavuwe neza ntizikire
2. Urupfu rutewe n'impanuka (impanuka zitewe no gukubitwa n'inkuba, kurumwa n'inzoka, inkangu, imyuzure, imiyaga.)
3. Itungo gupfa ririmo kubyara cyangwa ingaruka zaterwa no kubyara ariko abaganga barikurikiranye neza.
4. Urupfu rutewe n'ibyorezo, igihe uwafashe ubwishingizi yabikoze iminsi mirongo itatu (30) mbere yuko icyorezo gitangazwa n'urwego rubishinzwe.
5. Gukura itungo m'ubworozi (Emergency Slaughter) byemejwe n'umukozi ushinzwe ubworozi mu murenge ku inka yakoze impanuka gusa

5. IBITISHINGIRWA/Exclusions:

Ubu bwishingizi ntibwishyura igihombo gikomoka kuri ibi bikurikira:

1. Igihombo gituruka ku mpamvu zitavuzwe haruguru,
2. Urupfu ruturutse ku kuvuza nabi itungo
3. Kuvuza Itungo mu buryo butemewe bwa magendo ku bantu biyitirira umwuga badafite uruhushya rwo gutanga serivise z'ubuvuzi bw'amatungo (veterinary clinical license) bahabwa n'urugaga rw'abaganga b'amatungo mu Rwanda (RCVD).
4. Itungo ryishwe nibyo ryariye (amashashi, kugaburira amatungo uburozi, ibikozwe mu byuma, plastike.).
5. Gufata inka nabi (kutagaburira neza itungo, Kuyicisha inzara, kudakorera isuku itungo uko bikwiye, kuzerereza amatungo, kutayirindira umutekano uko bikwiye),
6. Gukomeretsa cyangwa kwica Itungo byagambiriwe
7. Kwimura amatungo umworozi atabimenyesheje ikigo cy'ubwishingizi mbere y'iminsi 3.

8. Ingorane amatungo yishingiwe yagirira mu nzira atwawe, cyeretse mugihe umworozi yishuye ubwishingizi bw'urugendo
9. Ikiguzi cyo gufata neza amatungo, kuyavuza no kuyakingiza
10. Kugurisha Itungo kubushake bw'uwafashe ubwishingizi
11. Ubujura
12. Indwara ziterwa no kutita ku matungo (Inzoka zo mu nda, imisundwe yo mu mwijima, kubura intungamubiri ku itungo)
13. Indwara zikumirwa igihe zitirinzwe (Gukingira, koza, gutunganya inzuri ndetse no kubaka ibiraro neza).

6.IBIGENGA AYA MASEZERANO/CLAUSES

I. IGIHE CYO GUTEGEREZA (Waiting Period):

Igihe cyo gutegereza kivugwa muri aya masezerano y'ubwishingizi ni iminsi 14 itangira kubarwa uhereye ku munsi umworozi yishuriyeho uruhare rwe.
Iyi minsi yo gutegereza ireba inka zakwicwa n'indwara gusa. Nyuma y'umunsi wa 14 icyakwica itungo cyose kiri mu byishingirwa gihabwa agaciro.
Ku munsi wa 15 ikigo cy'ubwishingizi kimenyesha uwafashe ubwishngizi ko itungo ryagaragaye ko rirwaye rizakomeza gukurikiranwa n'impande zombi (Umworozi n'ikigo cy'ubwishingizi) ni rimara gukira ribone kw'injira mu masezerano y'ubwishingizi.

II. KUMENYEKANISHA INKA YARWAYE N'IYAPFUYE/Claim Notification:

Uwishingiwe agomba kumenyesha umwishingizi igihe cyose itungo ryishingiwe ryarwaye n'iryapfuye mu gihe kitarenze amasaha 2. Amakuru y'uburyo itungo ryavuwe agomba kwandikwa mu ikayi y'umworozi
Uwishingiwe agomba kumenyesha umwishingizi itungo ryapfuye mu gihe kitarenze amasaha 2 urupfu rubaye.

III. GUSUZUMA INKA ZAPFUYE/Postmortem:

-Gusuzuma inka yapfuye bikorwa n'umuganga w'amatungo woherejwe n'ikigo cy'ubwishingizi afatanyije n'umukozi ushinzwe ubworozi mu murenge. raporo y'ikishe itungo yemezwa n'ubuyobozi bw'umurenge itungo riherereyemo, ikanashyirwa mu bubiko bw'ikoranabuhanga.

-Mu gihe itungo ryapfuye ku manywa, umuganga usuzuma icyaryishe ntagomba kurenza amasaha 4 uhereye igihe umworozi yatangiye ubutumwa bumenyesha urupfu rw'iryo tungo.

-Mu gihe itungo ryapfuye ninjoro, nyiraryo ahita amenyekanisha urupfu rwaryo kandi umuganga usuzuma icyaryishe agomba kuhagera bitarenze saa mbiri za mugitondo bukeye.

IV. IBISHINGIRWAHO MU KWISHYURA/Basis of claim settlement:

Igihombo cyishyurwa kingana n'agaciro kumvikanweho mu masezerano igihe cyo gufata ubwishingizi. Iyo umuganga yemeje ko itungo rikurwa mu bworozi riragurishwa amafaranga avuyemo agahabwa nyir'itungo agaherwaho mu kumwishyura. Mu gihe itungo ryazize indwara zikingirwa,hakatwa 20% by'agaciro kishingiwe nk'uruhare rw'umworozi.

Ibyangombwa byo kwishyuza igihombo bigomba kugezwa ku kigo cy'ubwishingizi mu gihe kitarenze iminsi 14 y'akazi. BK Insurance yishyura mu gihe kitarenze iminsi mirongo 30 y'akazi iyo uwishingiwe yazanye ibisabwa byose bivugwa mu ngingo ya 7. Mu gihe umworozi atanyuzwe n'igisubizo yahawe, yemerewe kujurira mu gihe kitarenze iminsi 90.

V. GUKEMURA AMAKIMBIRANE/Dispute resolution:

Mu gihe havutse amakimbirane hagati y'impande zombi zagiranye aya masezerano, akemurwa mu bwumvikane, kumvikana binaniranye hitabazwa inkiko zibifitiye ububasha mu Rwanda

7.INGINGO RUSANGE/GENERAL CONDITIONS

Ibyangombwa umworozi ashyikiriza ikigo cy'ubwishingizi/ Claim required documents:

1. Ifishi igaragaza icyishe itungo yasinyweho na muganga w'amatungo wasuzumye itungo ryapfuye
2. Raporo ya muganga wasuzumye itungo yasinyweho n'ubuyobozi bw'umurenge
3. Amasezerano umworozi yagiranye nikigo cy'ubwishingizi
4. Fotokopi y'indangamuntu
5. Ibaruwa yishyuza n'mafoto 3 y'itungo ryapfuye/ibice birwaye/Umuganga urimo gusuzuma inka.
6. Ikirango cy'inka kiri mu gutwi (**Microship)**

Bishyizweho umukono kuwa/Signed by ………/……../202……

Ikigo cy'ubwishingizi/Insurer | **Uwishingiwe/Insured farmer:**

Amazina/Names | BK Insurance Ltd

Umukono/Signature | Amazina n'Umukono/Names & Signature

……………………… | ……………………………