AMASEZERANO Y'UBWISHINGIZI KU BINYABIZIGA BIKORESHWA UBUCURUZI

UFASHE UBWISHINGIZI : ....
Aho umutungo ubarizwa : ...., Rwanda
UBWISHINGIZI N° : ....
ITARIKI BUTANGIRIRAHO GUKORA: ....
ITARIKI BURANGIRIRAHO : ....

Aya masezerano akozwe none ku itariki ya .... hagati ya:

- **"............................"** Kigali, Rwanda, wiswe "**Uwishingiwe**" hepfo, ku ruhande rumwe, na;
- **BK GENERAL INSURANCE CO. LTD**, **Agasanduku k'iposita** 724, Kigali, Rwanda, wiswe '**Umwishingizi**' hepfo, ku rundi ruhande.

Aremeza ko
BAMAZE KUBONA KO, Uwishingiwe yasabye Umwishingizi kwishingira imodoka ze binyuze muri aya masezerano y'ubwishingizi (byiswe "Serivise" hepfo); BAMAZE KUBONA KO Uwishingiwe yemeye ko afite ubumenyingiro bwa kinyamwuga, ubushobozi busabwa n'uburyo bwa tekinike harimo n'abakozi

IMPANDE ZOMBI ZEMEYE IBI BIKURIKIRA:

Ingingo ya 1: INTEGO Y'AYA MASEZERANO

UMWISHINGIZI yemeye kwishyura, mu gihe bibereye ahagengwa n'ububasha bw'u Rwanda, indishyi ku bihombo biturutse ku mpanuka zo mu muhanda, n'uburyozwe mu mategeko bwaturuka ku gukoresha imodoka ya .... mu Rwanda.

Ingingo ya 2 UMUSANZU, IBYISHINGIRWA N'AHO INDISHYI IGARUKIRA

Ibyishingirwa n'ingano zabyo bikubiye mu rutonde rw'ibinyabiziga ruri ku mugereka.

2.1. Umusanzu

a. Umusanzu mbumbe uteganywa n'aya masezerano ku mwaka ni ………………………. **Habariwemo imisoro yose.**

b. Inyongera ku ngorane no guhindura umusanzu

Urutonde rw'ibinyabiziga byishingiwe rwometse ku mugereka w'aya masezerano kandi rushobora guhindurwa hakoreshejwe ingingo y'inyongera kugira ngo hagaragazwe ibyahinduwe by'ingenzi. Kubara umusanzu w'inyongera watangwa cyangwa amafaranga agomba gusubizwa bikorwa hagendewe ku gihe ubwishingizi bumaze.

2.2. Ibyishingirwa: Ubu bwishingizi bwishingira kwangirika mu buryo bugaragara, ubujura, inkongi, uburyozwe ku bari mu kinyabiziga no ku bandi bantu

2.2.1. Kwangirika mu buryo bugaragara

Mu gihe hangiritse igice cy'inyuma cy'imodoka, kwishyura bikorwa hashingiwe ku gaciro kishingiwe havuyemo ubwicungure, bubarirwa kuri 2% ku kwezi, bujyanye n'igihe cyatambutse guhera igihe ubwishingizi bwatangiriye gukora.

2.2.2 Ikirenga

Ikirenga kizajya gikurikizwa kuri buri ndishyi isabwa mu gihe habaye kwangirika mu buryo bugaragara, ubujura n'inkongi.

Ubwoko bw'ikinyabiziga	**Kwangirika mu buryo bugaragara**	**Ubujura n'inkongi**	**Igipimo ntagibwamunsi (Frw)**
	5%	2.5%	

2.2.3. Uburyozwe ku bandi bantu

Umwishingizi yishingira, hakurikijwe ibisabwa byihariye, kwangirika kose kubereye mu Rwanda bitewe n'ikinyabiziga cyishingiwe, kandi Uwishingiwe akaba ashobora kubiryozwa mu mategeko. Uwishingiwe azaha indishyi abagize impanuka (abandi bantu) itewe n'uwishingiwe mu buryo bukurikira:

Ikinyabiziga

Ibisobanuro	**Ingano ntarengwa (Frw)**
Gukomereka cyangwa kwitaba Imana kw'abandi bantu i) Umuntu umwe ii) Icyabaye kimwe	Ntaho agarukira
Kwangiza umutungo w'undi muntu	Ntaho agarukira

2.2.3. Aho uburyozwe ku bari mu modoka bugarukira

Indishyi ntarengwa itangwa ku bantu bari mu modoka y'Uwishingiwe izishyurwa n'Umwishingizi uko bigaragara hepfo:

- Urupfu rutewe n'impanuka Frw 3,000,000
- Ubumuga bwuzuye bwa burundu: Frw 3,000,000
- Amafaranga yo kwivuza: Frw 300,000
- Ubumuga butuzuye bwa burundu kandi bwatewe n'impanuka

  Aho indishyi igarukira hagenwa n'igipimo cyo gutakaza ubushobozi kivugwa muri raporo ya muganga, kigakubwa n'ingano ntarengwa ku bumuga bwuzuye bwa burundu (Frw 3,000,000).

Ingingo ya 3 INGINGO/IBIFATWA NK'INSHINGANO

Ibikurikira ni ingingo hamwe n'ibifatwa nk'inshingano bigenderwaho muri aya masezerano:

- Mu gihe habaye impanuka, umukiriya abimenyesha polisi yo mu muhanda kugira ngo hakorwe raporo ya polisi.
- Umushoferi ni uwo ari we wese wabiherewe uruhushya n'Uwishingiwe kandi ufite uruhushya rwo gutwara imodoka. Cyakora, ingingo irebana n'umuhanda n'uruhushya rwo gutwara ibinyabiziga ntiyubahirizwa mu gihe kuba uruhushya rutemewe biturutse ku kwibeshya cyangwa kuba nyir'imodoka cyangwa umushoferi batararongeresheje igihe kandi urwo ruhushya rukaba rutararenza iminsi 14 rudakora;
- ikinyabiziga, nk'ikirebwa n'ubu bwishingizi cy'ingenzi, kiba cyishingiwe mu gihe kiri ku butaka bwa Repubulika y'u Rwanda.

Ingingo ya 4 IBITISHINGIRWA MURI RUSANGE

4.1. Ikinyabiziga

Ibitishingirwa bikurikira byubahirizwa mu rwego rw'igihombo cyangwa kwangirika biturutse ku byabaye bikurikira:

- Igihombo cyangwa kwangirika bibayeho mu gihe ikinyabiziga gitwawe n'umuntu udafite uruhushya rwo gutwara imodoka;
- Intambara n'ingorane zijyana na yo;
- Kwangirika kw'amapine bitewe no gufata a feri, guturika, gukata cyangwa guturika;
- Gusaza bisanzwe;
- Kwangirika kw'imodoka yari itwawe cyangwa icunzwe n'uwo ari we wese wakoresheje ibiyobyabwenge cyangwa akanywa inzoga zisindisha.
- Igihombo kiziguye icyo ari cyo cyose
- Gusaza bisanzwe kw'ikinyabiziga cyishingiwe

* Gupfa kubera ibibazo cya mekanike
* Kwibwa n'abakozi b'uwishingiwe
* Kwangirika bitewe n'ibikorwa Uwishingiwe akoze nkana
* Gukoresha ikinyabiziga mu buryo bunyuranye n'ubuvugwa mu masezerano
* Kwangirika bitewe no gukoresha ikinyabiziga mu buryo bunyuranye n'ubuteganywa n'amabwiriza y'uwagikoze
* Ingingo irebana n'ibikoresho by'inyongera: uretse mu gihe hari aho byemejwe ukundi muri aya masezerano, kandi bikaba byarishyuriwe amafaranya y'inyongera, byemejwe ko ubu bwishingizi butishingira ibikoresho by'inyongera. Mu rwego rw'iyi nyandiko y'ubwishingizi, ibikoresho by'inyongera bivuga igice cyose kitari ngombwa kugira ngo imodoka igende. Ibyo bikoresho by'inyongera birimo, ariko si byo gusa, ibice bisimbura ibyangiritse, amajeki, amapine uretse iyo kwangirika kwabyo bije biherekeza impanuka yishingiwe, udusanduku tw'ibikoresho, ibipfuka amapine, ahamanikwa imizigo, ahamanikwa ibikoresho byifashishwa mu kugenda ku rubura.

Ingingo ya 5: <u>INGINGO ZIHARIYE</u>

Mu gihe hari icyangiritse, Uwishingiwe agomba:

- Guhita abimenyesha Umwishingizi akibimenya cyangwa bitarenze amasaha 24 nibura.

- Gushyikiriza polisi n'Umwishingizi inyandiko, yemejwe, y'ukuri kandi yashyizeho umukono, ivuga umutungo wangiritse cyangwa wabuze;

- Guha polisi n'Umwishingizi ubufasha mu gutuma abakoze ibyaha bashakishwa no mu kugaruza ibintu byibwe;

- Gutanga ikirego ku mushinjacyaha;

Mu gihe ibintu byibwe bibonetse, Uwishingiwe agomba guhita abimenyesha Umwishingii mu nyandiko

Iyo ibintu byibwe bibonetse:

- Mbere yo kwishyurwa indishyi, Uwishingiwe asubizwa ibyo bintu bivuzwe haruguru naho Umwishingizi akishyura amafaranga ahuye n'igipimo cyo kwangirika kwabayeho n'amafaranga Uwishingiwe yatanze, mu buryo bufite akamaro kandi abyemerewe n'Umwishingizi, kugira ibyo bintu biboneke.

- Nyuma yo kwishyurwa indishyi, ibyo bintu bibonetse bihinduka umutungo w'Umwishingizi. Iyo Uwishingiwe amenye bitunguranye ko hari umuntu ubitse ibyo bintu byibwe, agomba kubimenyesha Umwishingizi bitarenze amasaha 24.

Ingingo ya 6: UMUSANZU

Umusanzu umukiriya yishyura ku mwaka usobanuye mu buryo bukurikira:

Currency	Rwandan Francs
Basic Premium:	-
Admin. Fees:	-
SGF	-
VAT @ 18%:	-
Total Premium	-

Ingingo ya 7: UBURENGANZIRA N'INSHINGANO

Uburenganzira n'inshingano hagati y'uwishingiwe n'umwishingizi ni ibyavuzwe mu masezerano; by'umwihariko:

a) Umwishingizi atanga serivise ziteganyijwe n'ingingo z'aya masezerano n'ibivugwa n'ibisabwa biri mu zindi nyandiko zose zayo;

b) Nk'uko bivugwa mu masezerano, ubwishingizi butangwa iyo umusanzu wose uko wakabaye wishyuwe kandi buhita bukora iyo butangiye/bwongerewe igihe. Bivuzwe kandi byemejwe ko Umwishingizi ashobora gutesha agaciro ubu bwishingizi mu gihe umusanzu utishyuwe ako kanya.

Ingingo ya 8: INSHINGANO ZIJYANYE N'UMUSANZU NO KUWISHYURA

Hashingiwe ku **Ngingo ya 10** y'Amabwiriza ya Banki Nkuru y'u Rwanda (BNR) **Nº 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. Uwishingiwe yishyura Umwishingizi umusanzu mbumbe w'ubwishingizi ku itariki aya masezerano y'ubwishingizi atangiriraho gukurikizwa. Bityo, mu gihe uwo musanzu wose uko wakabaye uba utarashyirwa kuri konti za BK GENERAL INSURANCE COMPANY LTD, ubu Bwishingizi bufatwa nk'ubudakora. 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 ya 9 IGIHE AYA MASEZERANO AMARA

Aya masezerano atangira gukurikizwa kuva ku itariki ya………………. akarangira ku ya………………… Aya masezerano akozwe mu nyandiko ebyiri (2) kandi, uretse aho biteganyijwe ukundi, akurikiza ibisabwa biri ku mugereka kandi bikaba biri mu biyagize.

Ingingo ya 10: GUSESA AYA MASEZERANO

Mu gihe hari itubahirijwe mu ngingo z'aya masezerano, uruhande rwahemukiwe rufite uburenganzira bwo gusesa amasezerano ku mpamvu zemewe n'amategeko, rumaze gutanga integuza y'ukwezi kumwe. Cyakora, gusaba indishyi byamenyekanishijwe mbere biracyemurwa, n'iyo byarenza igihe kirebwa n'ubwishingizi kivugwa mu masezerano.

Ingingo ya 11: IBISABWA MU KUMENYEKANISHA KO HASABWA INDISHYI

Bivuzwe kandi byemejwe ko indishyi isabwa iyo ari yo yose igomba kumenyeshwa Umwishingizi kuri terefone cyangwa kuri imeyiri mu gihe kitarenze amasaha 24 nyuma y'uko ingorane ibayeho, no mu nyandiko mu gihe kitarenze iminsi itanu. Indishyi ntarengwa ishoboka, Uwishingiwe ashobora gusaba hashingiwe kuri ubu bwishingizi, ni igiteranyo ntarengwa ku mwaka gisobanurwa mu mbonerahamwe. Iyo indishyi ntarengwa ku gihe runaka ikoresheje ubwishingizi bwose, Uwishingiwe aba akwiye gusubizaho ubwishingizi abinyujije mu kwishyura umusanzu ubusubizaho, amaze kubyumvikanaho n'Umwishingizi, iyo bitabaye ibyo ubwishingizi buhita burangira.

Ingingo ya 12   INGINGO YEREKERANYE N'IMPUZANDENGO YA 85%

Ingingo yerekeranye n'impuzandengo ya 85%: Byumvikanyweho ko agaciro kishingiwe katagomba kujya munsi ya 85% y'agaciro nyako k'umutungo. Mu gihe igihombo kibaye, bikagaragara ko Igiteranyo cyishingiwe kiri munsi ya 85% by'agaciro ko gusimbuza (gusubizaho) umutungo, indishyi ibarwa mu buryo bukurikira: [(Ingano y'igihombo cyahinduwe x Agaciro kishingiwe) / Agaciro ko gusubizaho umutungo]
Mu gihe agaciro kishingiwe kari hejuru, ntituzakwishyura amafaranga aruta

ikiguzi cyo gusana cyangwa gusimbuza. Nihababo igihombo cyuzuye, tuzagendera ku gaciro kari ku isoko ukuyemo ubwicungure, mu gihe kimaze guhita.

Ingingo ya 13: **URUHARE RURI HAGATI YO GUSANA UMUTUNGO N'AGACIRO KAWO**

Iyo ikiguzi cyo gusana kiri hejuru ya 50% y'igiteranyo cyishingiwe, umutungo wishingiwe ntuba ugisanwe.

Ingingo ya 14 GUSUBIZAHO UMUTUNGO NYUMA YO KWISHYURA INDISHYI

Ibiteranyo byose bishobora kugenda byishyurwa mu rwego rw'indishyi hashingiwe kuri ubu bwishingizi, mu gihe runaka kirebwa n'ubu bwishingizi, bibarwa bikurwa mu giterayo mbumbe cyishingiwe kugira ngo nihababo ikindi cyatuma hasabwa indishyi, mu gihe kimwe, amafaranga yose Ikigo cyakwishyura muri icyo gihe ntabe yarenga Igiteranyo mbumbe cyishingiwe. Mu gihe umutungo ubuze, usenywe cyangwa wangiritse usimbujwe undi, Ikigo cy'ubwishingizi gishobora kwagura ubu bwishingizi, kibisabwe n'Uwishingiwe, kugira ngo uwo mutungo wishingirwe, nyuma yo kwishyura igipimo mpuzampare cy'umusanzu ukwiye.

Ingingo ya 15: INGINGO IREBANA N'UWISHYUZA INDISHYI

Byemejwe ko indishyi iteganywa n'ubu bwishingizi yishyurwa Uwishingiwe uretse mu gihe yabimenyeshejwe ukundi, mu nyandiko. Umwishingizi yiyemeje kudahindura aya masezerano y'ubwishingizi cyangwa ngo agire ibyo ahinduramo atabanje kubiherwa uruhushya n'uwishyuza indishyi. Umwishingizi yiyemeje kudasesa aya maseerano, ku mpamvu iyo ari yo yose,

atabanje gutanga integuza y'iminsi 30 mbere yo gushyira mu bikorwa iryo seswa. Byemejwe kandi ko kwishyura igihombo cyishingiwe uko ari ko kose bifatwa nko kuzuza inshingano ku Mwishingizi, mu buryo bwemewe.

Ingingo ya 16: GUKEMURA IMPAKA

Impaka zose zakomoka kuri aya masezerano kandi impande zombi ntizishobore kuzikemura mu bwumvikane, zizajya zishyikirizwa umukemurampaka wemewe n'izo mpande zombi. Iyo impande zombi zinaniwe gukemura icyo kibazo, gishyikirizwa inkiko zo mu Rwanda bireba. NI MU RWEGO RWO KUBYEMEZA, impande zombi zishyize umukono kuri aya masezerano, buri ruhande mu izina ryarwo, uyu munsi mu kwezi no mu mwaka bivuzwe haruguru. Hakurikijwe, uretse aho biteganyijwe ukundi, ibivugwa n'ibisabwa na BK GENERAL INSURANCE Ltd mu bwishingizi bw'ibinyabiziga biri mu bigize aya masezerano.

Ingingo ya 17: 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 bikeneye gukosorwa. NI MU RWEGO RWO KUBYEMEZA, iyi nyandiko ishyizweho umukono, mu izina ry'Ikigo cy'ubwishingizi, n'uwabiherewe ububasha na cyo.

Amakuru aranga ikinyabiziga

Nimero ya purake	Ubwoko	Nimero ya shasi	Cyemerewe gutwara	Igihe yakorewe	Igiteranyo cyishingiwe	Ubwishingizi
………	…………	…………………	……………	………	……………	………………

Bikorewe i Kigali ku itariki ya …………………

Mu izina ry'Uwishingiwe

……………………..

Mu izina ry'Umwishingizi

BK GENERAL INSURANCE CO. LTD