BK Insurance
Safeguarding Your Wealth

AMASEZERANO Y'UBWISHINGIZI KU MUTUNGO URI MU NZIRA

UBWISHINGIZI Nº:

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

: Agasanduku k'iposita: 724 Kigali - RWANDA

UWISHINGIWE:

…………………… - RWANDA

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

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

NONEHO AYA MASEZERANO AREMEZA KO hashingiwe ku bivugwa, ibiteganywa n'ibisabwa hano cyangwa byongeweho, Ikigo cy'ubwishingizi cyemeye ko mu gihe kirebwa n'ubu bwishingizi kivugwa mu mbonerahamwe cyangwa mu gihe cyose cyakurikiraho cyaba cyaremeye kwishyurwa mu rwego rwo kongera igihe cy'ubu bwishingizi, uwo ari wo wose mu mitungo ivugwa mu mbonerahamwe ubuze, wangiritse cyangwa ugasenywa n'iyo ari yo yose mu ngorane zishingiwe zivugwa mu mbonerahamwe, mu gihe uwo mutungo uherereye mu karere kavugwa muri iyo mbonerahamwe kandi ukaba utwawe (mu bundu buryo butari mu ndege) mu buryo bw'ubwikorezi buvugwa mu mbonerahamwe cyangwa upakijwe kuri ubwo buryo bw'ubwikorezi hanyuma ukabikwa by'agateganyo mu gihe ukiri mu nzira, Ikigo cy'ubwishingizi kizishyura Uwishingiwe cyangwa, bitewe n'uko kibihisemo, gisane, gisubizeho cyangwa gisimbuze umutungo ku kigero wabuzeho, wangiritseho cyangwa wasenyutseho.

IBISABWA BYIHARIYE BIKURIKIZWA MURI AYA MASEZERANO

INGINGO ZEREKERANYE N'UKO UBU BWISHINGIZI BUKORA

Inzira iva............................... (nk'uko bigaragara mu nyemezabuguzi ziri ku mugereka) ijya .... ibamo ingorane zinyuranye. Ingendo z'imbere mu gihugu cyangwa izo gusohora ibintu cyangwa kubyinjiza mu gihugu zishobora gutuma uhura (Umucuruz/Uwohereje) cyangwa (Umuguzi/Uwakiriye) n'ibihombo bikomeye, mu gihe ibintu byoherejwe byaringikiye mu nzira. Ni ngombwa kurinda ibyo bintu impanuka zinyuranye bishobora guhura na zo, bigatuma mushobora gukora akazi kanyu/ubucuruzi bwanyu nta nkomyi. Ubu bwishingizi bwishingira igihombo cyangwa kwangirika bitewe cyangwa bivuye ku nkongi, gusenyuka kw'amateme, kugongwa cyangwa kubirinduka kw'ikinyabiziga kibyikoreye, guta inzira kwa gari ya moshi cyangwa impanuka ziteye nk'izo ku mato, ibinyabiziga bikururwa/bya moteri byikoreye.

INDISHYI NTARENGWA

Uburyozwe bw'Abishingizi ku ndihano yose yakwishyurwa, harimo n'ikiguzi cyo gusaba indishyi imwe, cyangwa indishyi zose mu ruhererekane byavugwa ko zakomotse cyangwa zaturutse ku kintu kimwe cyangwa ku mpamvu imwe, ntibigomba kurenga indishyi ntarengwa zivugwa mu mbonerahamwe.

AMAKURU KU BYIKOREWE

IBISOBANURO KU MUTUNGO	Igihugu biturutsemo	Igihugu bigiyemo	Inyemezabuguzi Nº	Igiteranyo cyishingiwe mu madolari y'Amerika (USD)	Igiteranyo cyishingiwe Frw
....	....	....	....	....	....

AHO BIGIYE

Aho bihagurukiye: ....

Aho bizapakurirwa: ....

Uburyo bwo kubifunga: ....

Igiciro cyo kuvunjiraho gikoreshejwe: ....

IGICE KIREBANA N'UMUSANZU W'UBWISHINGIZI Frw

Amafaranga y'u Rwanda
Igisobanuro .
Ikiguzi cyo gucunga .
Umusoro ku nyongeragaciro (VAT) kuri 18
Umusanzu mbumbe:

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

IKIRENGA GIKURIKIZWA:

IBYISHINGIWE

Twebwe, BK GENERAL INSURANCE twemeye guha indishyi Uwishingiwe ku gihombo cyangwa kwangirika, bitewe n'impanuka, by'umutungo wishingiwe cyangwa ucunzwe cyangwa ugenzurwa n'Uwishingiwe, mu gihe uri mu nzira mu muhanda harimo no mu gihe upakirwa cyangwa upakururwa bibereye ku butaka bw'igihugu kivugwa mu mbonerahamwe, nk'uko biteganywa n'ubwishingizi buvugwa mu mbonerahamwe y'ubwishingizi.

IRENGAYOBORA/IBITISHINGIRWA BIRI MU BIGIZE AYA MASEZERANO

Uretse mu gihe Ikigo cy'ubwishingizi cyabivuga ukundi, mu ngingo y'inyongera kuri aya masezerano, ubu bwishingizi ntibwishingira:

Ubwishingizi butangwa n'iyi Nyandiko ntibukora ku: -

- ❖ Igihombo cyangwa kwangirika bitewe n'ibiturika cyangwa n'ibicuruzwa bishobora gutera ibibazo bitwawe n'ibikoreshwa mu bwikorezi.

- ❖ Igihombo cyangwa kwangirika bitewe no gusaza bisanzwe, utunyugunyugu, udukoko twangiza, utuguruka, ubuhehere, uruhumbu, ingese, ubwicungure cyangwa gushenguka (bidatewe n'imwe mu ngorane zishingiwe ivugwa mu mbonerahamwe) guhumana, kuvura cyangwa gushya nta kibikongeje.

- ❖ Igihombo cyangwa kwangirika bitewe n'ukuntu ikirere cyifashe, mu gihe umutungo wishingiwe uba utwawe mu modoka idatwikiriye uretse iyo uwo mutungo wafunzwe neza mu buryo bukwiye.

- Igihombo giturutse ku kubura isoko cyangwa igihombo kiziguye cyangwa kwangirika mu buryo buziguye uko ari ko kose.

- Igihombo cyangwa kwangirika bitewe cyangwa byoroherejwe, mu buryo ubwo ari bwo bwose cyangwa n'ubuhemu bw'umuntu cyangwa bw'abantu bakorera Uwishingiwe.

- Kwangirika kw'undi mutungo bitewe no kuva cyangwa kumeneka kw'ibisukika bivuye mu makontineri, uretse iyo bitewe no kubirinduka cyangwa kugongana n'icyo ari cyo cyose mu byakoreshejwe mu kwikorera uwo mutungo, cyangwa mu gupakira no gupakurura.
- Igihombo cyose cyangwa kwangirika kose, bitewe cyangwa bigizwemo uruhare, mu buryo buziguye cyangwa butaziguye, bwaba ubwa hafi cyangwa ubwa kure, n'imyuzure, inkubi y'umuyaga, serwakira, kuruka kw'ibirunga, imitingito, gukubitwa n'inkuba cyangwa indi myivumbagatanyo y'ikirere; bikabivaho cyangwa se bikaba bifitanye isano na byo. Mu gihe habayeho gusaba indishyi iteganyijwe n'aya masezerano, Uwishingiwe agomba kugaragaza ko impanuka, igihombo, kwangirika cyangwa uburyozwe bibaye nta ho bihuriye, nta sano na mba bifitanye kandi ko nta ruhare byagizwemo n'icyo ari cyo cyose mu bintu bishobora kuba bivuzwe cyangwa n'ingaruka zabyo
- kandi mu gihe adashoboye kubigaragaza, Ikigo ntikiba kigomba kugira icyo cyishyura kurinda bene iyo ndishyi
- Igihombo cyangwa kwangirika by': -
- Impapurompamo, impapuro zemeza imyenda, inyandiko nsezeranyabwishyu, amafaranga, inyandiko z'agaciro z’amafaranga, tembure, ibyangombwa by'ubutaka, amabuye y'agaciro n'ibyuma, imirimbo, ibiturika, cyangwa ibintu, mu miterere yabyo, bishobora guteza ibibazo.
- Ipamba ry'umwimerere n'izindi ndodo zose zikomoka ku bimera, peteroli n'andi mavuta acukurwa hamwe n'ayifashishwa mu kurinda ibyuma ingese arimo akomoka kuri peteroli, *naphta*, amarira y'ibiti bimwe na bimwe, alukolo yo mu biti n'ibisukika bikomoka ku matungo cyangwa, ubwoya n'impu, ibintu bikoze muri hariri.
- Kumeneka kw'amasaha yo mu nzu, ayo kwambara, ibikoresho byifashishwa mu mirimo y'ubumenyi, amabuye y'imitako, ibikoresho bikoze mu idongo, mu kirahure, mu ibumba, imashini, mu cyuma cyangwa byoroshye bitungwa kubera agaciro cyangwa amateka bifite.
- Kwangirika kw'ibikoresho byo mu nzu birimo ibishushanyo by'irangi n'ibisanzwe, amafoto, bitewe no gukoboka, gukubana no komoka.
- Igihombo cyangwa kwangirika bitewe n'ibyuma n'imigozi biterura

- Impanuka, igihombo, gusenyuka cyangwa kwangirika ibyo ari byo byose ku mutungo uwo ari wo wose, cyangwa igihombo cyangwa ikiguzi ibyo ari byo byose biteye cyangwa bibiturutseho cyangwa igihombo kiziguye icyo ari cyo cyose.
- Igihombo cyangwa kwangirika ku mutungo bitewe n'inkongi y'umuriro cyangwa ubujura ku modoka zitari zicunzwe
- ingingo ikura ingorane zijyana n'ingufu za nikeleyeri mu byishingirwa nma 1975 (ubwishingizi bw'abishingizi) (1994) (ku isi hose havuyemo Leta zunze ubumwe z'Amerika na Canada)
- Ingingo ikura intambara, intambara y'abasiviri, n'ingorane zijyanye na politiki n'iterabwoba mu byishingiwe
- Kugwa mu mazi kw'ibintu bivuye ku bwato
- Kuyobya amato
- Igihe amazi yinjiye mu bwato, mu bubiko, kontineri cyangwa ikindi cyose cyakoreshejwe mu bwikorezi
- Igihombo mu gihe cyo gupakira no gupakurura (iyo habayeho igihombo cyuzuye gusa)

Ibikurikira ntibyishingirwa n'ubu bwishingizi:

Igihombo cyo cyose cyangwa kwangirika kose bitewe, binyuze cyangwa bibayeho nk'inkurukizi, mu buryo buziguye cyangwa butaziguye, y'icyo ari cyo cyose mu bishobora kubaho bikurikira:

1. Intambara, kwinjira igihugu, igikorwa cy'umwanzi w'igihugu w'umunyamahanga, imirwano cyangwa ibikorwa by'intambara (intambara yaba yamenyekanishijwe cyangwa itamenyekanishijwe), intambara y'abasivire.
2. Gusigwa no/cyangwa kwamburwa burundu cyangwa by'agateganyo biturutse ku gufungwa, kunyagwa, gufatwa, guhagarikwa, gufatirirwa, guhindurwa umutungo wa Leta, gutwarwa, gusenywa cyangwa gusabwa ku itegeko rya Leta mu mategeko cyangwa mu bikorwa, cyangwa bikozwe n'ubuyobozi.

- Kwigomeka, imidugararo y'abasivire, kwigomeka kw'igisirikare, ubugande, ubwigomeke, impinduramatwara, kwiha ububasha cyangwa ububasha bwa gisirikare, ibihe bidasanzwe cyangwa ubuyobozi bwa gisirikare mu bihe bidasanzwe cyangwa ibintu bibaho cyangwa impamvu bituma hatangazwa ko hagiyeho kandi hagumaho ibihe bidasanzwe cyangwa ubuyobozi bwa gisirikare mu bihe bidasanzwe.

- Igikorwa cyose kirimo, ariko atari byo bigarukiraho gusa, kubangamira umurimo, gufungiranira abakozi hanze, imvururu cyaangwa imyigaragambyo; giteguwe hagamijwe guteza igihombo cyangwa kwangiza mu rwego rwo guteza umurindi impamvu, intego cyangwa igitekerezo bya politike, ibyo ari byo byose, kuzana impinduka mu muryango mugari w'abantu cyangwa mu rwego rw'ubukungu, cyangwa mu rwego rwo kurwanya leta cyangwa guverinoma, cyangwa ubuyobozi bwa politike cyangwa bwo mu karere, cyangwa hagamijwe gutera ubwoba rubanda cyangwa igice runaka cya rubanda.

- Ibikorwa by'ubuyobozi bwemewe n'amategeko byo kugenzura, kwirinda, gukuraho cyangwa byo kugira icyo bukora ku cyaba cyose.
- Kunyaga, gusahura gusa cyangwa harimo no gusenya bifitanye isano n'imvururu cyangwa icyo ari cyo cyose...

<u>IBISABWA BIRI MU BIGIZE AYA MASEZERANO Y'UBWISHINGIZI</u>

1. Ibyo Uwishingiwe asabwa kumenyesha Ikigo cy'ubwishingizi byose abibashyikiriza mu nyandiko.

2. Buri gihe Uwishingiwe afata ingamba zishyize mu gaciro zo: -

    - Gufata neza uburyo bwose bukoreshwa mu bwikorezi busobanurwa mu mbonerahamwe iri ku mugereka.
    - Kureba ko uburyo bukoreshejwe mu gutwara ibintu bukwiye gukoreshwa muri icyo gikorwa.
    - Kurinda umutekano w'umutungo wishingiwe.

3. Iyo mu gusaba indishyi habayemo uburiganya cyangwa gukabya cyangwa iyo hari ibivuzwe, mu rwego rwo gushyigikira ubwo busabe, bitari ukuri, Ikigo cy'ubwishingizi gishobora kuvanaho ubu bwishingizi.

4. Uwishingiwe, cyangwa undi muntu wese ufite aho ahuriye n'ubucuruzi, bakimenya ko habayeho igihombo cyangwa kwangirika byishingiwe n'ubu bwishingizi, bagomba gufata ingamba zose zishyize mu gaciro zo kugabanya icyo gihombo cyangwa uko kwangirika, no kumenya irengero ndetse no kugaruza umutungo wabuze. Mu gihe igihombo cyangwa kwangirika bitewe n'ubujura, bafata ingamba zose zishyize mu gaciro zo gutahura no guhana uwakoze icyaha wese cyangwa abakoze icyaha no guhita babimenyesha polisi. Ikigo cy'ubwishingizi na cyo kigomba guhita kimenyeshwa icyo gihombo cyangwa uko kwangirika mu nyandiko, harimo n'ibisobanuro byaba

byamaze kumenyekana hanyuma, bitarenze iminsi 14, Uwishingiwe akageza ku Kigo gihamya ihagije ishyigikira indishyi asaba.

Ikigo cy'ubwishingizi gishobora, igihe icyo ari cyo cyose, kibyiyishyuriye kandi bitabangamiye ikibazo cyaba gifitanye n'Uwishingiwe, gufata ingamba gisanga zikwiye kugira ngo kigaruze umutungo wose wabuze cyangwa bivugwa ko wabuze, kandi muri urwo rwego, Uwishingiwe agenda aha Ikigo cy'ubwishingizi amakuru n'ubufasha bikenewe. Uwishingiwe nta mafaranga akoresha mu gusana icyangiritse icyo ari cyo cyose, atabiherewe uruhushya rwanditse n'Ikigo cy'ubwishingizi, kandi ntashobora kugira umuti w'ikibazo yumvikanaho cyangwa ngo yange ubusabe ubwo ari bwo bwose atabiherewe urwo ruhushya.

Ikigo cy'ubwishingizi gishobora gukoresha uburenganzira bwose, bwo kwishyurwa indishyi n'abandi bantu, bwahawe Uwishingiwe, kubera igihombo cyangwa kwangirika byabayeho noneho agasaba indishyi hashingiwe kuri ubu bwishingizi, mu nyungu zacyo, hakurikijwe igipimo cy'igihombo cyagize. Ibi bishobora kubaho igihe icyo ari cyo cyose, ingano y'igihombo yaba yaremejwe cyangwa itaremezwa. Ikigo cy'ubwishingizi goshobora gukoresha izina ry'Uwishingiwe mu bikorwa, mu biganiro cyangwa mu manza bifitanye isano no gusaba indishyi abandi bantu kandi Uwishingiwe atanga, byishyuwe n'Ikigo cy'ubwishingizi, ubufasha bwose bwakenerwa muri ibyo bikorwa, ibiganiro n'imanza.

6. Uwishingiwe agomba kubimenyesha Ikigo cy'ubwishingizi iyo hagize ikintu gihinduka gishobora kugira ingaruka zigaragara ku ngorane yishingiwe n'ubu bwishingizi.

7. Niba mu gihe habaye igihombo cyishingiwe n'ubu bwishingizi, hari ubundi bwishingizi, ubwo ari bwo bwose, na bwo bucyishingiye, bwaba bwarafashwe n'Uwishingiwe cyangwa n'undi, kandi icyo gihe Ikigo cy'ubwishingizi kiba kigomba kwishyura cyangwa gutanga uruhare rutarenga igice mpuzampare rufite ku gihombo icyo ari cyo cyose.

8. Ikigo cy'ubwishingizi gishobora gusesa ubu bwishingizi, igihe icyo ari cyo cyose, gitanze integuza mu nyandiko yoherezwa aho kizi ko Uwishingiwe abarizwa haheruka, iseswa rigahera ku itariki kibimenyekanishirijeho. Icyo gihe umusanzu wishyuwe urahinduka, hakurikijwe ibivugwa mu cya 4 mu Bisabwa muri aya Masezerano, bigafatwa nk'aho itariki y'iseswa ari igaragaza aho igihe kimwe kirebwa n'ubu bwishingizi buvugwa hano burangirira.

9. Buri gihe Uwishingiwe akora ibishoboka kugira ngo uburenganzira bwo gusimbura Umwishingizi afite bube busugiye kandi butabangamirwa n'undi muntu wohereza ibintu cyangwa ubyikorera.

10. Uwishingiwe yiyemeje gukora ku buryo Uwohereje ibintu, ubyikoreye nubyakira bagirana amasezerano yo kubyikorera. Buri gihe Uwishingiwe akora ibishoboka kugira ngo uburenganzira bwo gusimbura Umwishingizi afite busugira, mu buryo bwuzuye, kandi burinzwe kandi akirinda ko hari icyabubangamira. Iyo Uwishingiwe atubahirije ibi bisabwa, biha Umwishingizi uburenganzira bwo kumufatira ibihano bikwiye ku ndishyi yasabye yaba agomba guhabwa.

INGINGO IREBANA NO KUBAHIRIZA IBISABWA

Ni ngombwa ko Uwishingiwe yubahiriza kandi akuzuza ibivugwa, ibiteganywa, ibisabwa n'ibyongerewe kuri aya Masezerano, aho byerekeranye n'icyo agomba gukora cyangwa kubahiriza, kandi kuvuga ukuri mu buhamya no mu bisubizo mu nyandiko isaba ivugwa bibanziriza uburyozwe ubwo ari bwo bwose Ikigo cy'ubwishingizi gifite bwo kwishyura indishyi hashingiwe kuri aya Masezerano. Kwivutsa ibivugwa, ibiteganywa n'ibisabwa n'aya Masezerano cyangwa ibyongeweho byemerwa gusa iyo bikozwe mu nyandiko, igashyirwaho umukono n'umukozi w'Ikigo cy'ubwishingizi ubyemerewe.

IGIHE KIREBWA N'AYA MASEZERANO:

Aya masezerano azamara igihe cy'iminsi 61. Impande zombi zumvikanye ko aya masezerano atangira gukurikizwa kuva ku itariki ya.................. akarangira ku ya...................

INTEGUZA IMENYEKANISHA ISESWA

Umwishingizi cyangwa Uwishingiye bashobora gusesa aya Masezerano; uyasheshe aha urundi ruhande integuza y'iminsi 30 mu nyandiko, igezwa kuri aderesi ya nyuma izwi yarwo. Iyo ari Ikigo cy'ubwishingizi gitanze iyo nteguza, Uwishingiye aba yemerewe gusubizwa igice mpuzampare cy'umusanzu, hakurikijwe igipimo cy'igihe gito gisanzwe gikoreshwa n'Umwishingizi, mu gihe nta ndishyi yasabwe mu gihe kirebwa n'ubu Bwishingizi.

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 mbumbe cyishingiwe 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.

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. Uwishingiwe 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.

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 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 …………………….

Mu izina ry'Uwishingiwe

Mu izina ry'Umwishingizi
BK GENERAL INSURANCE CO. LTD