AMASEZERANO Y'UBWISHINGIZI KU NDISHYI ZIHABWA ABAKOZI

[BAKORA AKAZI GASABA INGUFU]

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'AYA MASEZERANO: **Amezi 12 (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 bwa burundu mu mubiri wose, amafaranga yo kwivuza, biturutse ku mpanuka z'...................... abakozi badahoraho bakorera ugenewe ubwishingizi mu gihe bari mu kazi ku butaka bw'u Rwanda. Mu rwego rw'ibyishingiwe n'ubu bwishingizi, igihe cy'akazi kizajya cyumvikana gusa nk'igihe abakozi bari mu kazi.

INYUNGU N'IGITERANYO CYISHINGIWE

IGISOBANURO	AMAKURU ARAMBUYE KURI UBU BWISHINGIZI	IGITERANYO CYISHINGIWE (Frw) KU MUNTU	UMUSANZU BWITE (FRW)
Bwishingira abakozi 50 badahoraho Mu izina ry'Uwishingiwe ukora	Urupfu rutewe n'impanuka	....	....
	Ubumuga bwa burundu butewe n'impanuka	....	....
	Amafaranga yo kwivuza	....	....

IGICE KIREBANA N'IKIGUZO CY'UBWISHINGIZI

Umusanzu bwite :

Ikiguzi :

Umusoro ku nyongeragaciro (VAT) :

Umusanzu mbumbe w'ubwishingizi :

Umusanzu fatizo wose hamwe ni Frw ………………………… kandi umufatabwishingizi agomba kwishyura Frw……………… (harimo umusoro ku nyongeragaciro n'ikiguzi cyo gucunga ubu bwishingizi).

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

URUPFU: Indishyi ntarengwa ni iyanditse mu mbonerahamwe y'ubwishingizi.
AMAFARANGA YO KWIVUZA: Kugera kuri………………… kandi uyafitiye gihamya.

II. INGINGO ZIHARIYE

* Imyaka yemewe –18 kugera kuri 65
* Indishyi zasabirwa kwishyurwa - ntaho zigarukira
* Ingingo ivana impanuka zerekeranye n'ikoreshwa ry'imiti mu byishingirwa ntigenderwaho mu gihe imiti iba yatanzwe n'umuganga.

III. INGINGO YEREKERANYE N'IGITABO CYANDIKWAMO ABAKOZI BAHARI

Byemejwe ko aya Masezerano atanzwe hadashingiwe ku rutonde rw'amazina y'abakozi runaka. Bityo rero, ufashe ubwishingizi yiyemeza kugira igitabo cyandikwamo abakozi bari ku kazi no kuba yagishyikiriza Ikigo cy'ubwishingizi kikagisuzuma. Kutubahiriza iyi ngingo byatesha agaciro indishyi.

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. <u>INGINGO YEREKERANYE NO KURINDA ABAKOZI MU BURYO BUKWIYE:</u>

Byemejwe ko Umukoresha aha abakozi uburyo bukwiye bwo kubarinda impanuka (uturindantoki, ingofero zibarinda impanuka) kandi akabaha amabwiriza yumvikana asobanura igihe n'uburyo bagomba kubyambara. Mu rwego rw'ibyishingiwe bivugwa hano,

uburyo bukwiye bwo kurinda abakozi bivuga uburyo bwo kubarinda busabwa n'ibikorwa/umwuga bw'uwishingiwe.

Iyo, mu gihe nyacyo impamuka yabereye, uwayigize atari yambaye ibimurinda kandi uko kutabyambara bikaba ari byo byatumye agira iyo mpanuka, iyo mpanuka ifatwa nk'ukwikomeretsa 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 iyo bikoreshejwe 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 hishingiwe 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 munsi 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 UMUSANZU (BIKORWA KU BWISHINGIZI BWAHAWE 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'aya Masezerano, 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 yararangiriye, utandukanye n'uwo mwatanze mbere, ni ukuvuga, iyo umubare nyawo w'abari muri icyo cyiciro uruta uwari wateganyijwe, mutwishyura umusanzu w'inyongera, tukawugena tugendeye kuri icyo kinyuranyo, naho mu gihe umubare w'abantu bari mu cyiciro uri munsi y'uwari wateganyijwe, tubishyura tugendeye ku kinyuranyo ariko ku musanzu w'ubwishingizi tukagumana amafaranga adashobora kujya munsi ya 50%.

IBISABWA BIJYANYE N'INYANDIKO ZEREKERANYE NO GUSABA INDISHYI

a) Impanuka n'ibibaye byose, n'iyo 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 (iyo habayeho gukomereka biturutse ku mpanuka) n'Icyemezo cy'uko umuntu yitabye Imana (iyo 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 bose harimo n'amakuru arambuye ku:

a) amazina yuzuye yabo na nomero 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 munsi y'imyaka itandatu.

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

Byemejwe ko iyo 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 iyo 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. Uwishingiwe agomba kubika inyandikomvugo z'inama z'iyo komite n'izerekeranye n'impanuka no gukomereka byose byabaye mu gihe kirebwa n'aya Masezerano.

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

Byemejwe ko ufashe ubwishingizi yubahiriza ibisabwa n'amategeko byose.

IGIHE KIREBWA N'AYA MASEZERANO:

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

IBYEREKERANYE NO KWISHYURWA UMUSANZU

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 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 ku byerekeye n'ibikeneye gukosorwa. BITYO, iyi nyandiko ishyizweho umukono mu izina ry'Ikigo cy'ubwishingizi n'uwabiherewe ububasha na cyo.

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

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

Mu izina rya **Mu izina rya**

.... **BK GENERAL INSURANCE CO.LTD**