



AMASEZERANO Y'UBWISHINGIZI KU NKONGI
Y'UMURIRO

UBWISHINGIZI N°:

UMWISHINGIZI: **BK GENERAL INSURANCE**

Agasanduku k'iposita: 724 Kigali - RWANDA

UWISHINGIWE:

UMUSANZU: Frw..... (harimo umusoro ku nyongeragaciro n'amafaranga yo gucunga ubwo bwishingizi).

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

Umuhuza (usanzwe/wigenga):



NONEHO AYA MASEZERANO AREMEZA IBI BIKURIKIRA:

Muri aya Masezerano, amagambo n'imvugo bizajya bigira ibisobanuro bimwe nk'ibyo byahawe mu Bisabwa mu masezerano bivugwa. HAKURIKIJWE KO umukiriya witwa uvugwa muri aya Masezerano no mu mbonerahamwe nk'"Uwishingiwe", kandi ukora akazi gasobanurwa hano, yishyuye umusanzu BK GENERAL INSURANCE LTD, ivugwa muri aya Masezerano nk'"Umwishingizi", turamuha ubwishingizi buteganyijwe muri aya Masezerano ku byerekeranye n'ibizaba mu gihe kirebwa n'ubu bwishingizi. Kwishyura umusanzu wa mbere ku mutungo wishingiwe, uvugwa mu Mbonerahamwe, cyangwa igice cyawo icyo ari cyo cyose mu gihe ubuze, usenywe cyangwa wangiritse bitewe n'iyi ari yo yose mu NGORANE zivugwa mu Mbonerahamwe, mu gihe icyo ari cyo cyose kirebwa n'aya Masezerano cyangwa igihe cyakurikiraho, Uwishingiye yaba yarishyuriye, kandi n'Ikigo cyaremeye umusanzu usabwa kugira ngo ubu bwishingizi bwongererwe igihe, Ikigo kizishyura Uwishingiwe ibingana n'agaciro umutungo wari ufite igihe kubura, guseniyuka cyangwa guhomba byabereye cyangwa amafaranga ahuye n'iyangirika ryabayeho cyangwa, bitewe n'uko kibigennye, gisimbure cyangwa gisubizeho igice cyawo, icyo ari cyo cyose,

MU GIHE uburyozwe bwacyo budashobora kurenga, bwose hamwe;

- (i) igiteranyo mbumbe cyishingiwe, cyangwa igiteranyo cya buri kintu mu byishingiwe igihe kubura, guseniyuka cyangwa kwangirika bibereye.
- (ii) igiteranyo cyishingiwe gisigara nyuma yo kwishyura kubura, guseniyuka cyangwa kwangirika bibaye mu gihe kimwe kirebwa n'amasezerano uretse iyo Ikigo cyemeye gusubizaho igice icyo ari cyo cyose cy'amafaranga cyari cyarakoresheje mu kwishyura igihombo hashingiwe kuri aya Masezerano.

Aya Masezerano, Imbonerahamwe y'ubwishingizi hamwe n'ibisabwa byose birebana na yo bifatwa nk'inyandiko imwe kandi ijamba cyangwa imvugo byahawe igisobanuro cyihariye, aho ari ho hose muri byo, bizajya biba bifite icyo gisobanuro mu nyandiko yose.

IBISABWA BYIHARIYE BIKURIKIZWA MURI AYA MASEZERANO

INGINGO ZEREKERANYE N'UKO UBU BWISHINGIZI BUKORA:

Mu gihe gusa twishyuwe umusanzu, twebwe, BK INSURANCE, twemeye ko hakurikijwe ibisabwa n'ibitishingirwa bikubiye muri iyi nyandiko, byongeweho cyangwa byavuzwemo mu bundi buryo, twishingira igihombo cyangwa kwangirika, ku nyubako zivugwa hano. Ubu bwishingizi bwishingira igihombo no kwangirika bitewe n'inkongi y'umuriro, imirabyo, guturika, umutingito, inkongi ihutiyeho, kurengerwa n'amazi cyangwa kwangirika biyaturutseho kubera guturika cyangwa kurengerwa kw'amatiyo cyangwa ibindi bikoresho binyura hejuru, umuriro w'ishyamba, kugongwa n'imodoka cyangwa n'ibigenda mu kirere hamwe no kwangizwa bikoze mu rwego rw'urugomo.

INYUNGU N'IGITERANYO BYISHINGIWE

IBISOBANURO KU NGORANE	KU	Ubwishingizi	Igiteranyo cyishingiwe (Frw)
Ingorane nyir'inyubako y'ubucuruzi iherereye mudugudu wa..... ka..... umurenge wa..... kareke ifite UPI:	za mu akagari mu ka.....	Ubwishingizi ku gihombo no kwangirika bitewe n'inkongi y'umuriro, imirabyo, guturika, umutingito, inkongi ihutiyeho, kurengerwa n'amazi cyangwa kwangirika biyaturutseho kubera guturika cyangwa kurengerwa kw'amatiyo cyangwa ibindi bikoresho binyura hejuru, umuriro w'ishyamba, kugongwa n'imodoka cyangwa n'ibigenda mu kirere hamwe no kwangizwa bikoze mu rwego rw'urugomo.



IGICE KIREBANA N'UMUSANZU W'UBWISHINGIZI (Frw)

Umusanzu bwite w'ubwishingizi:

Amafaranga:

Umusoro ku nyongeragaciro (VAT):

Umusanzu mbumbe:

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

IRENGAYOBORA/IBITISHINGIRWA

Ubu bwishingizi ntibwishingira ukwangirika uko ari ko kose bivuye ku:

1 (a)

- ✓ intambara, kwinjirirwa mu gihugu, ibikorwa by'umwanzi w'umunyamahanga, imirwano cyangwa ibikorwa by'intambara (intambara yaba yamenyekanishijwe cyangwa itamenyekanishijwe)intambara y'abasivire, kwigomeka, guhirika ubutegetsu kw'abasivire cyangwa kw'igisirikare, imyivumbagatanyo, kurwanya ubutegetsu, gufata ububasha cyangwa ububasha bwa gisirikare, ibihe bidasanze cyangwa ubuyobozi bwa gisirikare mu bihe bidasanze cyangwa icyatuma hemezwa ko habayeho cyangwa hagumaho ubutegetsu bwa gisirikare cyangwa ibyo bihe bidasanze
- ✓ kwangirika bitewe no gutakaza umutungo, burundu cyangwa by'agateganyo, biturutse ku gufatirirwa, kunyagwa cyangwa gusabwa uwo mutungo, n'ubuyobozi ubwo ari bwo bwose bwemewe n'amategeko;
- ✓ kwangirika bikomotse ku gutakaza, burundu cyangwa by'agateganyo, inyubako iyo ari yo yose bitewe no kuba ibamo umuntu uwo ari we wese mu buryo bunyuranyije n'amategeko;
- ✓ imvururu zose, imyigaragambyo cyangwa guhungabanya umutekano rusange cyangwa igikorwa cyose, giteguwe hagamijwe guhungabanya umutekano rusange cyangwa kiwibasira, kereka



- igihe ku masezerano hongeweho ingingo yishingira imvururu n'imyigaragambyo kandi na bwo ku gipimo kivugwa.
- ✓ igikorwa icyo ari cyo cyose 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 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 mu byavuzwe mu bika (vi) na (vii) haruguru.
 - ✓ Kunyaga, gusahura gusa cyangwa harimo no gusenya bifitanye isano n'imvururu cyangwa imidugararo y'abasivire Mu rwego rw'ibivugwa mu bika vi kugera kuri viii, igihombo icyo ari cyo cyose cyangwa kwangirika biturutse, mu buryo butaziguye, ku kubangamira umurimo, guheza abakozi hanze cyangwa imyigaragambyo; biba byishingiwe.

(b) kwangirika k'umutungo uwo ari wo wose cyangwa igihombo cyangwa ikiguzi cyose kibivuyeho cyangwa kibuturutseho cyangwa igihombo kiziguye gitewe mu buryo buziguye cyangwa butaziguye, kigizwemo uruhare cyangwa giturutse ku:

(i) bikoresho byose byo mu ntwaro za kirimbuze

(ii) imirasire itera amashanyarazi cyangwa guhumana, bitewe n'igikorwa cyo kurekura iyo mirasire ivuye ku gicanwa icyo ari cyo cyose gifite ingufu za nikeleyeri cyangwa ku myanda izifite cyangwa se ku gushya kw'ibicanwa byifitemo ingufu za nikeleyeri. (Mu rwego gusa rw'ibivugwa aha bitishingirwa, mu kwaka habamo n'igikorwa cyo gukomeza kwitandukanya, nta bundi bufasha, kw'udutimatima tugize ibinyabutabire).



(c) kwangirika bibaye ku mashini ikoresha amashanyarazi, ku gikoresho cyangwa ku gice, icyo ari cyo cyose, cy'inzira y'amashanyarazi, iyo bivuye cyangwa bitewe no kubikoresha birenze, kuremererwa, gukoranaho kw'insinga, kwishyushya, gutembera mu kirere kw'amashanyarazi, cyangwa guhitisha amashanyarazi bitewe n'impamvu iyo ari yo yose (harimo n'inkuba). ICYO GIHE iri rengayobora ryubahirizwa gusa kuri iyo mashini, igikoresho cyangwa igice cy'inzira y'amashanyarazi byagize ikibazo muri ubwo buryo, ariko ntirirebe ibindi biba byasenywe cyangwa bikangizwa n'inkongi y'umuriro yatejwe, mu buryo bwihariye, n' iyo mashini ikoresha amashanyarazi, igikoresho cyangwa indi nzira y'amashanyarazi.

(d) kwangirika bitewe no guhumana cyangwa kwandura, uretse aho bitishingirwa mu bundi buryo, kereka iyo umutungo wishingiwe wangiritse bitewe no:

- (i) guhumana cyangwa kwandura na byo ubwabyo biturutse ku ngorane yishingiwe n'ubu bwishingizi
- (ii) ingorane yose yishingiwe n'ubu bwishingizi na yo ituruka ku guhumana cyangwa kwandura.

2. (a) kwangirika kw'imitungo ibitswe n'abacunga iby'abandi b'umwuga cyangwa izatangirwa komisiyo, amabuye y'agaciro akozemo udutafari cyangw atarashyizwe ku mirimbo, amafaranga (ibiceri cyangwa inoti), sheki, inyandiko nsezeranyabwishyu, tembure, inyandiko, inyandiko z'umwimerere zandikishije intoki, ibitabo by'ubucuruzi, amakuru ya mudasobwa abitswe mu buryo bw'ikoranabuhanga, modeli, amaforomo, ibishushanyo bisanzwe cyangwa ibishushanyombonera, ibiturika uretse mu gihe bivugwa, mu buryo bwihariye, ko byishingiwe n'ubu bwishingizi.

(b) kwangirika kw'umutungo niba igihe kwangirika bibereye byari byishingiwe, cyangwa byari kuba byishingiwe n'ubundi bwishingizi bwo mu mazi bumwe cyangwa bwinshi, iyo ubu butaba buwishingiye, kereka mu bijyanye n'ikirenga gisaguka ku mubare wari kwishyurwa n'ubwo bwishingizi bwo mu mazi, iyo ubu bwishingizi buba butarafashwe.

3. Igihombo icyo ari cyo cyose kiziguye cyangwa kwangirika mu buryo buziguye ubwo ari bwo bwose.

4. Ubujura ubwo ari bwo bwose.

5. Umutungo, ibikoresho cyangwa ibintu bibitse byose bitavugwa muri raporo y'igenagaciro cyangwa bitari iby'uwishingiwe.

IBISABWA KANDI BIRI MU BIGIZE AYA MASEZERANO Y'UBWISHINGIZI

1. IBIBURANGA:

Ubu Bwishingizi n'Imbonerahamwe yabwo (igize igice cy'ingenzi cy'aya Masezerano) bizajya bisomerwa hamwe nk'inyandiko imwe kandi amagambo n'imvugo byahawe ibisobanuro byihariye, mu gice icyo ari cyo cyose cy'aya Masezerano cyangwa cy'Imbonerahamwe, bizajya bigumana ibyo bisobanuro aho bigaragara hose.

2. GUSOBANURA NABI/GUTESHA UBWISHINGIZI AGACIRO -

Ikigo cy'ubwishingizi gishobora gutesha agaciro ubu bwishingizi mu gihe hari ibisobanuro by'ingenzi Uwishingiwe atanze cyangwa asobanuye uko bitari, cyangwa ntabimenyekanishe.

3. KUGIRA IBIHINDURWA N'IBIVANWAMO

Ubwishingizi buvaho ku byerekeranye n'umutungo runaka bureba iyo habayeho icyo ari cyo cyose mu bintu bikurikira, kereka iyo mbere y'uko hagira icyangirika, Ikigo cy'ubwishingizi gihaye Uwishingiwe uruhushya, rugaragazwa n'ingingo z'inyongera kuri aya Masezerano y'ubwishingizi, zongerwaho n'Ikigo cy'ubwishingizi cyangwa mu izina ryacyo:

- (a) Iyo ubucuruzi cyangwa ibikorera ahantu bihindutse, imiterere y'akazi cyangwa ukuntu ibintu byifashe muri rusange, bishobora kugira icyo bihindura ku nyubako yishingiwe cyangwa irimo umutungo wishingiwe bigahundurwa mu buryo bwongera ibyago byo kuba byakwangizwa n'iyi ari yo yose mu ngorane zishingiwe;
- (b) Mu gihe iyo ari yo yose mu nyubako zishingiwe cyangwa zirimo umutungo wishingiwe zimaze igihe kirenga iminsi 30 nta muntu ukoreramo;
- (c) Mu gihe umutungo wishingiwe wimuriwe mu yindi nyubako cyangwa ahandi hantu hatari ahavugwa ko wishingiwemo;
- (d) iyo inyungu mu mutungo wishingiwe ivanywe ku Wishingiwe mu buryo butari izungura cyangwa ubw'amategeko;

4. IBIFATWA NK'INSHINGANO

Buri nshingano igenga cyangwa ishobora kugenga umutungo wishingiwe cyangwa ikiwugize cyose, itangira gukurikizwa iyo bishobotse ko yubahirizwa kandi ikomeza gukurikizwa mu gihe cyose aya Masezerano amara kandi kutayubahiriza byabangamira gusaba indishyi zerekeranye n'uwo mutungo cyangwa ikiwugize. Cyakora, mu gihe ubu Bwishingizi bwongerewe, kutubahiriza inshingano byabayeho mbere y'uko bwongerwa ntibyatumaga gusaba indishyi ku kwangirika kubayeho mu gihe cy'inyongera bitemerwa.

5. INGAMBA ZISHYIZE MU GACIRO:

Uwishingiwe agomba gufata neza umutungo wishingiwe kandi yiyemeza gufata ingamba zose zishyize mu gaciro mu kuwurinda kwangirika no kuwufata buri gihe nk'utishingiwe.

INGINGO/IBIFATWA NK'INSHINGANO BIKURIKIZWA KANDI BIGIZE AYA MASEZERANO Y'UBWISHINGIZI

Ingingo zikurikira zigize aya Masezerano

1. INGINGO IREBANA N'IKIRENGA

Bivuzwe kandi byemejwe ko Ikigo cy'ubwishingizi kitagomba kuryozwa igice cya mbere cya buri gihombo giturutse kuri buri ngorane mu buryo zikurikirana bwavuzwe.

2. INGINGO YEREKERANYE N'IBIKORESHO BYO KUZIMYA INKONGI

Byemejwe ko hazashyirwaho ibikoresho bizimya inkongi y'umuriro kandi Umwishingizi akamenyeshwa ko byaguzwe bikanashyirwaho. Ibikoresho bizimya inkongi bishyizweho bigomba gufatwa neza mu buryo butuma bikora neza kandi, nibura buri mezi atandatu, bigomba gusuzumwa n'ababikoze cyangwa ababahagarariye maze Uwishingiwe akabika impapuro za ngombwa zigaragaza ko iyi nshingano yubahirijwe.

3. INGINGO YEREKERANYE NO KUTUBAHIRIZA IBISABWA

Ibisabwa n'inshingano bikubiye muri aya Masezerano byubahirizwa ku bintu bireba kimwe ukwacyo aho kuba byose hamwe; nk'aho buri cyose cyaba cyishingiwe

n'ubwishingizi bwihariye. Bityo rero, kutubahiriza kimwe mu bisabwa cyangwa imwe mu nshingano bikuraho uburenganzira bwo gusaba indishyi ku byerekeranye gusa n'ibyo bintu bitabyubahirije, ntibireba n'ibintu bisigaye byose.

4. INSHINGANO YEREKERANYE N'IBINTU BYATEZA INGORANE

Byemejwe ko nta na rimwe mu gihe kirebwa n'ubu bwishingizi, mu mazu yishingiwe hazabikwa ibintu byateza ingorane, Umwishingizi atabitangiye uruhushya rweruye kandi rwanditse.

5. INSHINGANO YEREKERANYE N'IBIMENYETSO BIGIZWE N'INYANDIKO

Byemejwe ko mu gihe kirebwa n'ubu bwishingizi, nihagira indishyi isabwa ku gihombo kiri mu biteganyijwe mu Mbonerahamwe y'ubwishingizi, Uwishingiwe azagitangira ibimenyetso by'inyandiko bigizwe n'inyemezabwishyu, igaragaza umusoro yemewe n'Ikigo cy'imisoro n'amahoro, igaragaza agaciro nyako ibintu byishingiwe byari bifite mbere y'uko igihombo kiba.

6. INGINGO YEREKERANYE N'IBISABWA N'UBUYOBOZI BW'IGIHUGU

Ubwishingizi ku nyubako buteganywa n'aya Masezerano bunishingira ikiguzi cy'inyongera, cyo gusubizaho umutungo wasenyutse cyangwa wangiritse busanzwe bwishingiye, gishobora kubaho biturutse gusa ku kuba bibaye ngombwa kubahiriza amabwiriza agenga izo nyubako cyangwa n'andi mategeko ya Guverinoma, cyangwa amabwiriza ngengamikorere y'intara, akarere cyangwa umurenge, icyo gihe:

1. Amafaranga ashobora kugaruzwa hashingiwe kuri iyi nyongera ntaba arimo:
 - (a) amafaranga yakoreshejwe mu kubahiriza iyo ari yo yose mu mategeko n'amabwiriza ngengamikorere avuzwe haruguru.
 - i) ku byerekeranye no gusenyuca cyangwa kwangirika bibaye mbere y'uko iyi ngingo y'inyongera itangira kubahirizwa.
 - ii) ku byerekeranye no gusenyuca cyangwa kwangirika bitishingiwe n'ubu bwishingizi.
 - iii) iyo uwishingiwe yabimenyeshejwe mbere y'uko gusenya cyangwa kwangiza umutungo, ku byerekeranye n'umutungo utangiritse cyangwa ibice by'umutungo bitangiritse bitari za fondasiyo (uretse mu gihe fondasiyo zavanywe, mu buryo bwihariye, mu byishingirwa



- n'ubu bwishingizi) z'icyo gice cy'umutungo wasenyutse cyangwa wangijwe.
- iv) ku byerekeranye n'umutungo utarangiritse cyangwa ibice bitangiritse by'umutungo;
- (b) Ikiguzi cy'inyongera cyari kuba ngombwa kugira ngo umutungo wangiritse cyangwa wasenyutse usubizwe nk'uko wari umeze ukiri mushya, iyo bitaba ngombwa kubahiriza ayo mategeko cyangwa ayo mabwiriza ngengamikorere avuzwe haruguru;
- (c) Imisanzu, imisoro, amahoro, cyangwa ibiguzi byose byaterwa n'uko agaciro k'umutungo kazamutse, bishobora kwishyuzwa kuri uwo mutungo cyangwa bikishyurwa na nyirawo biturutse ku kubahiriza amategeko n'amabwiriza ngengamikorere yavuzwe haruguru.
2. Akazi ko gusubizaho umutungo kagomba gutangira kandi kagakorwa byihuse, mu buryo bushyize mu gaciro kandi kakarangira, uko byagenda kose, mu gihe kitarenze amezi 24 nyuma y'aho guseniyuka cyangwa kwangirika bibereye, cyangwa mu gihe cy'inyongera abishingizi bashobora (muri icyo gihe cy'amezi 24 kivuzwe) kwemera, mu nyandiko, kandi akazi kose cyangwa igice cyako gashobora gukorerwa ahandi hantu (niba ari ko ayo mategeko cyangwa amabwiriza yavuzwe abisaba), mu gihe uburyozwe bw'abishingizi buteganywa n'iyi ngingo butarenga igiteranyo cyishingiwe kuri icyo kintu cyihariye nk'uko cyishingiwe.
3. Mu gihe uburyozwe bw'abishingizi, hashingiwe kuri ubu bwishingizi, ukuyemo iyi ngingo y'inyongera, bugabanutse nyuma y'uko hubahirijwe ibivugwa n'ibisabwa muri ubu bwishingizi, uburyozwe bwabo bushingiye kuri iyi ngingo y'inyongera buzagabanuka kuri icyo kigero.
4. Amafaranga yose ashobora kugaruzwa ku byerekeranye n'inyubako ntagomba kurenga igiteranyo cyishingiwe cyihariye kuri iyo nyubako ivugwa nk'uko kiba kibariye mu giteranyo mbumbe cyishingiwe n'ubu bwishingizi.
5. Ibisabwa bivugwa mu Nyandiko y'Ubwishingizi byose, usibye mu gihe byaba bihinduwe hano mu buryo butaziguye, bikora nk'aho na byo byaba byarongewe hano.

7. IBISABWA KU GACIRO KO GUSUBIZAHO UMUTUNGO

Bivuzwe kandi byemejwe ko mu gihe umutungo wishingiwe, hashingiwe ku gaka ka 1 k'iyi nyandiko y'ubwishingizi, usenyutse cyangwa ukangirika, mu kubara amafaranga yishyurwa, hashingiwe kuri buri gaka mu tuvuzwe muri iyi nyandiko y'ubwishingizi, hagenderwa ku kiguzi cyo gusimbura cyangwa gusubizaho umutungo, w'ubwoko bumwe, ahantu wari uri ariko ntibyaruta cyangwa ngo cyaguke kuruta umutungo wishingireinwe iyo ari mushya; hakazirikanwa ku ngingo zihariye zikurikira no ku bivugwa n'ibisabwa muri iyi Nyandiko y'ubwishingizi uretse mu gihe ibivugwa aha hari icyo bihinduraho. Ibiteganywa muri aka gace bizajya byubahirizwa mu gihe gusa mu Mbonerahamwe y'ubwishingizi havugwa ko byongewemo nk'ibigize aya Masezerano y'ubwishingizi.

IBITEGANYWA BYIHARIYE BYEREKERANYE N'IBIVUGWA MU GACE KA 7 HARUGURU

1. Imirimo yo gusimbura cyangwa gusubizaho (bitewe n'igishobora gukorerwa ahandi hantu kandi uko byagenda kose kikaba kijyanye n'iby Uwishingiwe asaba) kandi mu gihe bitongera uburyozwe bw'Umwishingizi, igomba gutangira kandi igakorwa mu mezi 12 akurikira guseniyuka cyangwa kwangirika, cyangwa mu gihe cy'inyongera Abishingiza bashobora (muri icyo gihe cy'amezi 12 kivuzwe) kwemera, mu nyandiko, bitaba ibyo, nta mafaranga arenga ayari kwishyurwa hashingiwe kuri ubu bwishingizi iyo iyi nyandiko itongerwamo, azishyurwa.
2. Mu gihe Uwishingiye nta mafaranga yo gusimbura cyangwa gusubizaho umutungo wasenyutse cyangwa wangiritse yari yatanga, Abishingizi ntibagomba kwishyura amafaranga ari hejuru y'ayagombaga kwishyurwa, hashingiwe kuri ubu bwishingizi, iyo iyi nyandiko itongerwamo.
7. Niba, mu gihe cyo gusimbura umutungo cyangwa kuwusubizaho, igiteranyo kigaragaza amafaranga yari gutangwa iyo umutungo wishingiwe usenyuka wose uko wakabaye, kirenga igiteranyo cyari cyishingiwe kuri uwo mutungo ubwo inkongi yatangiraga cyangwa ubwo watangiraga guseniyuka cyangwa kwangizwa n'indi yose mu ngorane zishingiwe n'ubu bwishingizi, Uwishingiwe afatwa nk'aho ari na we wiyishingiye ubwe kuri icyo kirenga kandi akishingira igice mpzampare cy'igihombo bijyanye. Ibiteganywa bivuzwe haruguru bikora kuri buri gace k'iyi nyandiko y'ubwishingizi (niba turenge kamwe) karebwa n'iyi nyongera, ukwako.

4. Iyi nyandiko y'inyongera ntukurikizwa iyo:

(a) Iyo Uwishingiwe atamenyesheje Abishingizi, mu gihe cy'amezi atandatu, abarwa

uhereye itariki guseniyuka cyangwa kwangirika bibereyeho, cyangwa mu gihe cy'inyongera Abishingizi bashobora kwemera, mu nyandiko,

ko ateganya gusimbuza cyangwa gusubizaho umutungo wasenyutse cyangwa wangiritse.

(b) Iyo Uwishingiwe adashoboye cyangwa adashaka kubanza gusimbuza cyangwa gusubizaho umutungo wasenyutse cyangwa wangiritse aho wari cyangwa ahandi hantu, mbere y'uko yishyurwa n'umwishingizi.

8. INGINGO IREBANA N'AMASHANYARAZI

Bivuzwe mu buryo bweruye ko Ikigo cy'ubwishingizi kitaryozwa igihombo cyangwa kwangirika bibaye ku mashini ikoresha amashanyarazi, ku gikoresho cyangwa ku gice, icyo ari cyo cyose, cy'inzira y'amashanyarazi, iyo bivuye cyangwa bitewe no kubikoresha birenze, kuremererwa, gukoranaho kw'insinga, gutembera mu kirere kw'amashanyarazi, kwishyushya, cyangwa guhitisha amashanyarazi bitewe n'impamvu iyo ari yo yose (harimo n'inkuba) yabaho. ICYO GIHE iri rengayobora rikubahirizwa gusa kuri iyo mashini ikoresha amashanyarazi, igikoresho cyangwa igice cy'inzira y'amashanyarazi byagize ikibazo muri ubwo buryo, ariko ntirirebe ibindi biba byasenywe cyangwa bikangizwa n'inkongi y'umuriro yatejwe, mu buryo bwihariye, n' iyo mashini ikoresha amashanyarazi, igikoresho cyangwa indi nzira y'amashanyarazi.

9. IBISABWA BIJYANYE N'IMPUZANDENGO -

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: $[(\text{Ingano y'igihombo cyahinduwe} \times \text{Agaciro kishingiwe}) / \text{Agaciro ko gusubizaho umutungo}]$

10. UMUSANZU: -

Niba igihe kwangirika bibereye, hari ubundi bwishingizi Uwishingiwe yifatiye cyangwa yafatiwe, bukaba bwishingira umutungo wabuze, wasenyutse cyangwa wangiritse, uburyozwe bw'iki Kigo cy'ubwishingizi bugarukira ku gipimo ndinganizampare gifite muri uko kwangirika. Iyo ubwo bwishingizi bundi bwishingira uwo ari wo wose mu mitungo yishingiwe ariko bukaba bugengwa n'ingingo ibubuza, bwose uko bwakabaye cyangwa igice cyabwo, gukorana n'ubu bwishingizi, cyangwa kwishyura uruhare buteganyijwe kwishyura ku guseniyuka cyangwa kwangirika, uburyozwe bw'ikigo cy'ubwishingizi bugarukira ku gipimo mpuzampare guseniyuka cyangwa kwangirika bigize mu giteranyo cyishingiwe ugereranyije n'agaciro k'umutungo.

11. ISIMBURA -

Usaba indishyi ashingiye kuri aya Masezerano wese agomba, abisabwe n'ikigo cy'ubwishingizi kandi ari na cyo kibyishyuye, gukora, kwemera gukora no kwemera ko hakorwa, ibikorwa byose n'ibintu byose bishobora kuba ngombwa cyangwa byasabwa n'ikigo cy'ubwishingizi, mu buryo bushyize mu gaciro, mu rwego rwo gutuma hubahirizwa uburenganzira n'indishyi, cyangwa mu rwego rwo guhabwa indishyi zitanzwe n'izindi mpande, ikigo cy'ubwishingizi kigomba guhabwa cyangwa cyagomba guhabwa, cyangwa se kugaruza, nyuma y'uko cyishyuye cyangwa gikoze ibyo cyasezeranye, ku guseniyuka cyangwa kwangirika hakurikijwe ibiteganywa n'aya Masezerano, hatitawe ku kuba ibyo bikorwa cyangwa ibyo bintu bizaba ngombwa cyangwa bizakenerwa mbere cyangwa nyuma y'uko ahawe indishyi n'ikigo cy'ubwishingizi.

IBISABWA MU GUSABA INDISHYI

IBIKORWA N'UWISHINGIWE

Mu gihe Uwishingiwe amenye icyabaye icyo ari cyo cyose giturukaho cyangwa gishobora guturukaho gusaba indishyi hashingiwe kuri ubu bwishingizi, agomba guhita:

- (a) (i) afata ingamba zo kugabanya igihombo cyangwa kwangirika no kugaruza umutungo wabuze,



(ii) guhita amenyeshya Umwishingizi, akoresheje imeyiri cyangwa terefone, icyo kintu cyabaye, akanamumenyeshya mu nyandiko mu minsi itarenze itanu kandi

akabimenyeshya polisi, mu gihe kwangiza bikoze nkana cyangwa kubera urugomo, no gushyikiriza Umwishingizi inyandiko zose zisabwa cyangwa zibishyigikira mu gihe kitarenze iminsi 30 uherye igihe igihombo kibereye.

(iii) inyandiko isaba indishyi kuri icyo gihombo cyangwa kwangirika ikubiyemo ibisobanuro bishoboka mu buryo bushyize mu gaciro, ku bintu byose bigize umutungo byahombye cyangwa byangiritse n'ingano y'icyo gihombo no kwangirika, hazirikanwa agaciro byari bifite igihe igihombo cyangwa kwangirika byabaga.

(iv) ibisobanuro ku bundi bwishingizi niba buhari.

Buri gihe, Uwishingiwe, abiyishyuriye, agomba gukora, kubona no guha Ikigo cy'ubwishingizi, ibindi bisobanuro byose, ibishushanyo mbonera, amakuru yihariye, ibitabo, impapuro zihesha abazifite impushya runaka, inyemezabwishyu, amakopi yazo, inyandiko, gihamya n'amakuru yerekeranye n'indishyi isabwa n'inkomoko y'igihombo cyangwa kwangirika n'icyabiteye n'ukuntu ibintu byari byifashe ubwo byabaga, kimwe n'ikindi kintu cyose gifitanye isano n'uburyozwe bw'Ikigo cy'Ubwishingizi cyangwa n'ingano yabwo, mu buryo bushobora gusabwa n'icyo Kigo cyangwa mu izina ryacyo, hamwe n'ubuhamya hejuru y'indahiro, cyangwa mu bundi buryo bwemewe n'amategeko, buvuga ukuri ku ndishyi isabwa hamwe n'ibindi bintu byose bifitanye isano na bwo.

2. GUTAKAZA IBYO UWISHINGIWE AGENERWA -

(a) Uwishingiwe atakaza ibyo agenerwa n'ubu bwishingizi byose iyo asabye indishyi bikazamo uburiganya mu buryo ubwo ari bwo bwose, cyangwa iyo uburyo cyangwa ibikoresho akoresheje, cyangwa bikoreshejwe n'uwo ari we wese mu izina rye kugira ngo ahabwe ibigenerwa uwishingiwe n'ubu bwishingizi, bijemo uburiganya cyangwa iyo habayeho ukwangirika uko ari ko kose bitewe n'ibikorwa yakoze nkana cyangwa byakoze ku bwumvikane bwe.

(b) Uwishingiwe azatakaza ibyo agenerwa n'ubu bwishingizi kandi ku ndishyi yose:

- (i) yasabwe kandi ntiyemerwe, iyo nta gikorwa cyangwa ikirego gitangijwe mu mategeko, mu gihe kitarenze amezi 12 nyuma y'uko yanzwe, cyangwa
- (ii) mu gihe habayeho ubukemurampaka buteganywa n'icya 8 mu bisabwa mu gusaba indishyi by'iyi nyandiko y'ubwishingizi, kandi ntihagire igikorwa cyangwa ikirego gitangizwa mu mategeko mu gihe kitarenze amezi 12 nyuma y'uko abakemurampaka cyangwa umukemurampaka wa gatatu bafashe icyemezo.

3. GUSUBIZAHU UMUTUNGO:

Ikigo cy'ubwishingizi gishobora guhitamo gusana cyangwa gusimbuza umutungo wangiritse cyangwa wasenyutse, cyangwa igice cyawo icyo ari cyo cyose, aho kwishyura ikiguzi cy'igihombo cyangwa kwangirika, cyangwa kikabikora gifatanyije n'ikindi kigo cyangwa n'abandi bishingizi ariko ntikigomba kuwusana burundu cyangwa wose, ahubwo kigeza ku gipimo gishoboka ukurikije uko ibintu byifashe ariko mu buryo, buhagije, ushyize mu gaciro; kandi nta na rimwe iki kigo cyasabwa gutanga amafaranga yo gusana aruta ayo byari gusaba mu gusana uwo mutungo ukamera nk'uko wari umeze igihe icyo gihombo cyangwa kwangirika byabereye, cyangwa aruta igiteranyo cyishingiwe kuri uwo mutungo. Mu gihe Ikigo cy'ubwishingizi gihisemo gusana cyangwa gusimbuza umutungo uwo ari wo wose, Uwishingiwe agomba, abiyishyuriye, kubashyikiriza ibishushanyombonera, ibisobanuro, ibipimo, ingano n'ibindi bisobanuro byose Ikigo cyasaba kandi nta gikorwa bazakora cyangwa bazatuma gikorwa, bagamije gusana cyangwa gusimbura kizafatwa nk'aho Ikigo cy'ubwishingizi gihisemo gusana cyangwa gusimbuza. Iyo Ikigo cy'ubwishingizi kidashoboye gusana cyangwa gusimbuza umutungo wishingiwe, kubera amategeko y'akarere cyangwa andi mabwiriza akurikizwa agira ingaruka ku buryo imihanda itondekanyije cyangwa ku myubakire cyangwa kubera indi mpamvu iyo ari yo yose, buri gihe Ikigo kizajya gisabwa kwishyura gusa amafaranga yakenerwa mu gusana cyangwa gusimbuza uwo mutungo, mu



gihe waba ushobora gusanwa, mu buryo bwemewe n'amategeko, ukamera nk'uko wari umeze mbere.

4. UBURENGANZIRA BW'IKIGO CY'UBWISHINGIZI BUKURIKIRA GUSABWA INDISHYI -

Iyo habayeho ingorane kandi igasabirwa indishyi, Ikigo cy'Ubwishingizi n'umuntu wese wabiherewe uburenganzira na cyo bashobora, bitabashyizeho uburyozwe cyangwa ngo bigabanye uburenganzira bw'ikigo cy'ubwishingizi buteganywa n'iyi nyandiko:

- (a) kwinjira aho izo ngorane zabereye no kuhafata cyangwa kuba bahagumanye;
- (b) gufata umutungo wishingiwe uwo ari wo wose cyangwa gusaba ko ushyikirizwa ikigo cy'ubwishingizi maze akawucunga ku mpamvu no mu buryo bishyize mu gaciro.

4. INGINGO IREBANA N'UBWICUNGURE

Bivuzwe kandi byemejwe ko mu gihe umutungo wishingiwe uhombye wose uko wakabaye, abishingizi baba bafite uburenganzira bwo kuzirikana agaciro k'ubwicungure muri uwo mutungo mu gihe bahuza igihombo n'agaciro k'indishyi baha Uwishingiwe. Iyo gutanga indishyi byashoboka gusa ari uko hatanzwe umutungo mushya, Abishingizi baba bafite uburenganzira bwo gukura mu gaciro k'umutungo mushya igice mpuzampare kijyanye n'ak'ushaje.

5. UBUKEMURAMPAKA:

Nihabaho impaka ku ngano y'indishyi igomba kwishyurwa hashingiwe kuri ubu bwishingizi, zizagezwa ku mukemurampaka uzaba yashyizweho, mu nyandiko, n'impande zombi zagiranye impaka. Impande nizidashobora kwemeranya ku mukemurampaka umwe, impaka zizagezwa ku bantu babiri batazifitemo inyungu kugira ngo bazikemure. Buri ruhande ruzashyiraho umwe, mu nyandiko, mu gihe kitarenze amezi abiri, nyuma yo kubisabwa n'urundi ruhande na none mu nyandiko. Mu gihe hari uruhande rudashoboye gushyiraho umukemurampaka mu gihe kitarenze amezi abiri nyuma y'uko rubisabwe mu nyandiko, urundi ruhande ruba rushobora gushyiraho umukemurampaka umwe rukumbi, noneho mu gihe abakemurampaka batumvikanye, umukemurampaka wa gatatu baba



barashyizeho mu nyandiko, mbere yo kohererezwa ikibazo, akaba ari we ushyikirizwa izo mpaka. Akorana inama n'abakemurampaka kandi ni we ufata icyemezo cya nyuma. Igihembo cyo gushyikirizwa icyo kibazo no kugifataho icyemezo kigenwa n'umukemurampaka rukumbi, abakemurampaka cyangwa umukemurampaka wa gatatu ufata icyemezo. Iyo hari impaka zigomba koherezwa mu bukemurampaka, hashingiwe ku bisabwa hano, kuba Umwishingizi yarafashe icyemezo kirebana n'iyi ndishyi ni byo bitanga uburenganzira bwo kumurega mu mategeko.

12. IGIHE KIREBWA N'UBU BWISHINGIZI:

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

12. INTEGUZA IMENYEKANISHA ISESWA

Umwishingizi cyangwa Uwishingiye bashobora 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, Uwishingiye aba yemerewe gusubizwa igice mpuzampare cy'umusanzu, hakurikijwe igipimo cy'igihe gito gisanzwe gikoreshwa n'Umwishingizi, iyo nta ndishyi yasabwe mu gihe kirebwa n'ubu bwishingizi.

13. 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, Uwishingiye 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.

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 nihabaho 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'Uwishyurwa, kugira ngo uwo mutungo wishingirwe, nyuma yo kwishyura igipimo mpuzampare cy'umusanzu ukwiye.

15. INGINGO IREBANA N'UWISHYUZA INDISHYI

Byemejwe ko indishyi iteganywa n'ubu bwishingizi izishyurwa muri Banki uretse mu gihe uwishyurwa indishyi yabigena ukundi, mu nyandiko. Abishingizi biyemeje kudahindura aya masezerano y'ubwishingizi cyangwa ngo bagire ibyo bahinduramo batabanje kubihirwa uruhushya n'uwishyurwa indishyi. Umwishingizi yiyemeje kudasesa aya masezerano, ku mpamvu iyo ari yo yose, atabanje gutanga integuza y'iminsi 30 mbere yo gushyira mu bikorwa iryo seswa. Byemejwe kandi ko kwishyurwa uwishyurwa indishyi uko ari ko kose bifatwa nko kuzuzanya inshingano ku Mwishingizi, mu buryo bwemewe.

16. 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, wishyurwa. Umwishingizi yishyurwa 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 ntabwo 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.

17. 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 muni 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.

18. 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. NI MU RWEGO RWO KUBYEMEZA, iyi



nyandiko ishyizweho umukono, mu izina ry'Ikigo cy'ubwishingizi, n'uwabihereye ububasha na cyo.

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

Mu izina ry'uwishingiwe
.....

Mu izina ry'umwishingizi
Ubwishingizi

Mu izina ry'ugenewe ubwishingizi
Banki.....