AMASEZERANO Y'UBWISHINGIZI KU NKONGI Y'UMURIRO N'UGUPFA KW'IMASHINI

UBWISHINGIZI N°: ....

UWISHINGIWE:

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

Agasanduku k'iposita: 724 Kigali– RWANDA

Umusanzu mbumbe w'ubwishingizi: .... Frw................. (harimo umusoro ku nyongeragaciro n'ikiguzi cyo gucunga ubu bwishingizi).

IGIHE KIREBWA N'UBU BWISHINGIZI: Amezi 12 (Kuva............ kugera....................)

UMUHUZA: ....

NONEHO AYA MASEZERANO AREMEZA IBI BIKURIKIRA:

Muri aya Masezerno, 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'iyo 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, gusenyuka 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, gusenyuka cyangwa kwangirika bibereye.

(ii) igiteranyo cyishingiwe gisigara nyuma yo kwishyura kubura, gusenyuka 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 ijambo 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 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 kw'imashini biturutse ku gupfa kwazo.

IGICE CYA II: GUPFA KW'AMAMASHINI

Uwishingiwe azishyurirwa igihombo no kwangirika bitunguranye kw'ibikoresho bye mu gihe biri mu kazi, bitari gukora cyangwa biri gutandukanywa/guteranywa cyangwa kugira ngo bisuzumwe cyangwa bisanwe; havuyemo ingorana zisanzwe zishingiwe n'ubwishingizi ku nkongi y'umuriro.

INGORANE ZIKOMEYE Z'UKO IMASHINI ZAPFA BITEWE N'UMURIRO CYANGWA N'IBIBAZO BYA MEKANIKE

Ikibazo gitewe no gukoranaho kw'insinga, umuriro mwinshi n'umuriro utembera mu kirere, gukoreshwa mu buryo budasanzwe, uburangare n'ukutagira ubumenyi mu gukoresha no kwita ku mashini, kwinjirwamo n'ibintu bivuye hanze, kugwa hasi, kugongwa zihagaze cyangwa zagendaga.

INYUNGU N'IGITERANYO BYISHINGIWE

Ibikoresho byose bifite inyungu yakwishingirwa mu rwego rw'ibikorwa by'Uwishingiwe; "Ibikoresho" biba birimo imashini n'ibikoresho byose hamwe n'ibindi bikoresho byose bibiteranywaho.

IBISOBANURO KU BYISHINGIWE

INYUNGU YISHINGIRWA	**IGITERANYO CYISHINGIWE (FRW)**
Ingorane zishingirwa na nyir'imashini zikora inkweto ziherereye mu Cyanya cy'inganda.	
Igiteranyo mbumbe cyishingiwe	

INGINGO ZIKURIKIRA ZIRUBAHIRIZWA KANDI ZIRI MU BIGIZE AYA MASEZERANO

- Ingingo yerekeranye n'inshingano yo kwita ku bikoresho
- Ingingo yerekeranye n'inshingano yo kurinda ibikoresho amashanyarazi ari hejuru no gukubitwa n'inkuba
- Ingingo yerekeranye no gusimbuza - ibintu bitarengeje imyaka itatu
- Ingingo ya III yerekeranye n'amashanyarazi
- Amakuru yihariye ku bintu byishingiwe
- Integuza y'iminsi 30 imenyekanisha iseswa
- Ubwenjennyeri I & II
- Kutubahiriza amasezerano
- Ingingo yerekeranye no gupakira no gupakira no gupakurura

Ikirenga/Avanwaho: ....

INGINGO ZIHARIYE

- Igihombo no kwangirika bikorewe abandi bantu
- Gusaza no kwangirika bisanzwe cyangwa kwanga gukora
- Igihombo kiziguye uko cyaba giteye kose, kwangirika cyangwa uburyozwe ubwo ari bwo bwose
- Ikiguzi cyo guhindura, kongera, kunoza cyangwa gusubiramo muri rusange
- Amakosa ya kinyamwuga ntarimo
- Ibindi bihombo byishingiwe n'ubwishingizi bwihariye
- Uwishingiwe yishyura ikirenga kivugwa mu Mbonerahamwe ku kibaye cyose gifitanye isano no kwangirika k'umutungo.
- Igihombo cyangwa kwangirika biturutse ku nenge mu miterere y'igikoresho cyangwa mu bikigize
- Kwangirika biturutse ku bikorwa nkana cyangwa ku kurangara nkana kw'uwishingiwe cyangwa ku buyobozi bw'uwishingiwe
- Ikosa cyangwa inenge byariho igihe ubwishingizi bwatangiraga byaro bizwi cyangwa byagombaga kuba bizwi n'uwishingiwe n'ubuyobozi bwe
- Kubura cyangwa kwangirika bishobora kuryozwa abakoze igikoresho, abakigurishije cyangwa abandi, hashingiwe ku mategeko cyangwa ku nshingano ziteganyijwe mu masezerano

- ➢ Amande, ibihano cyangwa kwangirika bivuye ku bihano, ku gutangwaho urugero cyangwa kwihorera
- ➢ Ibindi bihombo cyangwa kwangirika ibyo ari byo byose byishingiwe n'ubwishingizi bwihariye

IBITISHINGIRWA MURI RUSANGE

- ∗ Uburyozwe busanzwe bwirengewe hashingiwe ku masezerano runaka
- ∗ Uburyozwe mu mategeko buvuye ku mirasire itera amashanyarazi cyangwa ku guhamumana kuyiturutseho
- ∗ Ingufu za nikeleyeri, iz'imirasire cyangwa ingorane zifitanye isano na zo
- ∗ Ingorane zerekeranye na politike, iterabwoba no kubangamirwa mu mirimo, imidugararo y'abasivire
- ∗ Intambara n'ingorane zijyana na yo

INGAMBA Z'UMUTEKANO ZITEGANYIJWE

- Byemejwe, hakurikijwe ibivugwa muri aya Masezerano, ko hagomba kuba hari amasezerano yo kwita [ku bikoresho] agenderwaho mu gihe kirebwa n'ubu bwishingizi, Mu rwego rw'ubu bwishingizi, kwita ku bikoresho bivuga:
  - Gusuzuma niba nta kibazo ibikoresho byatera
  - Kubyitaho mu rwego rwo kubirinda kwangirika
- Uwishingiwe arasabwa gushyiraho ibikoresho birinda umutekano byose biteganywa mu gutunganya amakuru, ni ukuvuga:
  - ✓ Kwita ku bikoresho bishyirwaho kugira ngo hirindwe ingorane ziterwa n'amashanyarazi ku bikoresho byishingiwe, bigakora neza.
  - ✓ Inshingano irebana n'ingamba zo kurinda umutekano
- Uwishingiwe akora ku buryo imashini n'ibikoresho byishingiye byose bifatwa mu buryo butuma bikora neza kandi ntibikoreshwe kenshi, cyangwa nkana, mu buryo buzivuna
- Mu kubikoresha, Uwishingiwe yubahiriza, mu buryo bwuzuye, amabwiriza y'uwakoze ibikoresho n'andi yose agomba gukurikizwa
- Uwishingiwe agomba kubimenyesha Umwishingizi igihe habaye icyo ari cyo cyose cyatuma habaho gusaba indishyi ifitiwe ibisobanuro na gihamya bisabwa.
- Uwishingiwe afata ingamba zose zishyize mu gaciro zo kwirinda igihombo

IGICE KIREBANA N'UMUSANZU W'UBWISHINGIZI

Umusanzu bwite (1& 2): ....

Umubare w'amafaranga: ....

Umusoro ku nyongeragaciro (VAT): ....

Umusanzu mbumbe: ....

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

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 Uwishingiwe hari ibisobanuro by'ingenzi atanze cyangwa asobanuye uko bitari, cyangwa ntabimenyekanishe.

3. KUGIRA IBIHINDURWA N'IBIVANWAMO

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

(a) Iyo ubucuruzi cyangwa ibikorerwa 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 byakwangirizwa n'iyo 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 ntibyatuma 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.

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

Ingingo zikurikira ziri mu zigize aya Masezerano

1 : INGINGO YEREKERANYE 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, nihabaho gusaba indishyi 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 gusenyuka cyangwa kwangirika bibaye mbere y'uko iyi ngingo y'inyongera itangira kubahirizwa.
      ii) ku byerekeranye no gusenyuka 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 kuba nk'uko wari umeze ari mushya, iyo bitaba ngombwa kubahiriza ayo mategeko cyangwa 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 uko byagenda kose kakarangira mu gihe cy'amezi 24 nyuma yo gusenyuka cyangwa kwangirika, 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 ntarenga igiteranyo cyishingiwe cyihariye kuri iyo nyubako ivugwa nk'uko kiba kibariye mu giteranyo mbumbe cyishingiwe n'ubu bwishingizi.

5. Ibisabwa byo mu Nyandiko y'Ubwishingizi byose, usibye mu gihe byaba bihinduwe hano mu buryo butaziguye, bikora nk'aho byaba byarinjizwemo na byo.

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 abarwa 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'ibyo Uwishingiwe asaba) kandi mu gihe bitongera uburyozwe bw'Umwishingizi, igomba gutangira kandi igakorwa mu mezi 12 akurikira gusenyuka 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.

3. Niba, mu gihe cyo gusimbuza 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 gusenywa cyangwa kwangizwa n'indi yose mu ngorane zishingiwe n'ubu bwishingizi, icyo gihe Uwishingiwe azafatwa nk'aho ari na we wiyishingiye ubwe kuri icyo kirenga kandi yishingire ikigereranyo cy'igihombo bijyanye. Ibiteganywa bivuzwe haruguru bikora kuri buri gace k'iyi nyandiko y'ubwishingizi (niba turenga kamwe) karebwa n'iyi nyongera, ukwako.

4. Iyi nyandiko y'inyongera ntikurikizwa iyo:

(a) Iyo Uwishingiwe atamenyesheje Abishingizi, mu gihe cy'amezi atandatu, abarwa uhereye itariki gusenyuka 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. INGINGO IREBANA N'IBITABO N'IMITAMENWA

Byemejwe ko Uwishingiwe abika, kandi mu gihe cyose kirebwa n'aya masezerano y'ubwishingizi, akazaba abitse ibitabo byuzuye by'ubucuruzi, ibaruramari n'ububiko bigaragaza by'ukuri ibikorwa by'ubucuruzi byose byabaye.

10. INGINGO IREBANA N'UMUTEKANO

Byumvikanye kandi byemejwe ko, uretse mu gihe byakwemezwa ukundi mu nyandiko, Uwishingiwe aba afite amasezerano y'akazi yagiranye n'ikigo kirinda umutekano maze kigatanga abarinzi ba nijoro no ku manywa barinda umutekano w'umutungo wishingiwe. Kutubahiriza ibi biha Umwishingizi uburenganzira bwo

kwanga kwishyura indishyi yakomotse ku gihombo kitari kubaho iyo uwo mutekano ucungwa. Abishingizi bashobora gufata igihano cyo kugabanya indishyi yahinduwe, iyo basanze icyo gihano gikwiye bakurikije uko ibintu byifashe.

11. 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: [(Ingano y'igihombo cyahinduwe x Agaciro kishingiwe) / Agaciro ko gusubizaho umutungo]

12. 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 gusenyuka cyangwa kwangirika, uburyozwe bw'Ikigo cy'ubwishingizi buzagarukira ku gipimo mpuzampare gusenyuka cyangwa kwangirika bigize mu giteranyo cyishingiwe ugereranyije n'agaciro k'umutungo.

13. 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 kuzahabwa cyangwa cyagomba guhabwa, cyangwa se kugaruza nyuma y'uko cyishyuye cyangwa gikoze ibyo cyasezeranye ku gusenyuka cyangwa kwangirika hakurikijwe biteganywa n'aya Masezerano, hatitaweho ko ibyo bikorwa cyangwa ibyo bintu bizaba ngombwa

cyangwa bizakenerwa mbere cyangwa nyuma y'uko yahawe 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 amenyesha Umwishingizi, akoresheje imeyiri cyangwa terefone, icyo kintu cyabaye, akanamumenyesha mu nyandiko mu minsi itarenze itanu kandi kubimenyesha polisi mu gihe kwangiza bikozwe nkana cyangwa kubera urugomo no gushyikiriza Umwishingizi inyandiko zose zisabwa cyangwa zibishyigikira mu gihe kitarenze iminsi 30 uhereye 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, ari we ubyiyishyurira, 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 bifitanye isano na yo.

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 biakoreshejwe n'uwo ari we wese mu

izina rye kugira ngo ahabwe ibigenerwa uwishingiwe n'ubu bwishingizi, bibayemo 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. GUSUBIZAHO 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 gihisemo gusana cyangwa gusimbuza umutungo, Uwishingiwe agomba, ari we ubyishyuye, kugishyikiriza ibishushanyo mbonera, ibisobanuro, ibipimo, ingano n'andi makuru gishobora gukenera kandi ibikorwa iki Kigo cyakora cyangwa cyakoresha mu rwego rwo gusana cyangwa gusimbuza ntibigomba gufatwa nk'aho cyahisemo gusana cyangwa gusimbuza. Iyo Ikigo cy'ubwishingizi kidashoboye gusaba cyangwa gusana 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 ashobora, bitamushyizeho uburyozwe cyangwa ngo bigabanye uburenganzira bw'Ikigo cy'ubwishingizi buteganywa n'iyi nyandiko:

(a) kwinjira aho izo ngorane zabereye akahafata cyangwa akaba ahagumanye;

(b) gufata umutungo wishingiwe uwo ari wo wose cyangwa agasaba ko ushyikirizwa Ikigo cy'ubwishingizi maze ***<u>akawucunga</u>*** ku mpamvu kandi 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 ghe 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'iyo ndishyi ni byo bitanga uburenganzira bwo kumurega mu mategeko.

14. 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……………….

15. 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, 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'aya Masezerano.

16. 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.

17. INGINGO IREBANA N'UWISHYUZA INDISHYI

Byemejwe ko indishyi iteganywa n'ubu bwishingizi izishyurwa ……………………… uretse mu gihe uwishyuza indishyi yabigena ukundi, mu nyandiko. Abishingizi biyemeje kudahindura aya masezerano y'ubwishingizi cyangwa ngo bagire ibyo bahinduramo batabanje 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 uwishyuza indishyi uko ari ko kose bifatwa nko kuzuza inshingano ku Wishingiwe, mu buryo bwemewe.

18. 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 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.

19. 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.

20. 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'uwabiherewe ububasha na cyo.

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

Mu izina ry'Uwishingiwe	**Mu izina ry'Umwishingizi**
……………………….	**BK General Insurance**

<u>IBISABWA KANDI BIRI MU BIGIZE AYA MASEZERANO Y'UBWISHINGIZI KU GUPFA KW'IMASHINI</u>

Ubu Bwishingizi n'Imbonerahamwe yabwo bizajya bisomerwa hamwe kandi amagambo yose n'imvugo zose byahawe ibisobanuro byihariye, mu gice icyo ari cyo

cyose cy'aya Masezerano cyangwa cy'Imbonerahamwe, bizajya bigumana ibyo bisobanuro, aho bigaragara hose.

1. Iyo imashini ipfuye mu buryo buhutiyeho kandi butunguranye, Uwishingiwe ahita abimenyesha Ikigo cy'ubwishingizi kuri terefone na imeyiri ndetse akanabinyuza mu ibaruwa. Icyo gihe ingorane Ikigo kiba kirengera muri iyo mashini yagize ikibazo ziba zivuyeho kugera igihe isaniwe ku gipimo kinyuze Ikigo cy'ubwishingizi.
2. Uwishingiwe ashobora, bitabangamiye uburyozwe bw'Ikigo cy'ubwishingizi kandi hubahirizwa icya 1 mu bisabwa, gukora utuntu duto duto tuba ngombwa mu gihe imashini ipfuye, mu gihe:
   - Ibice byangiritse bitari ibivugwa mu irengayobora ry'aya masezerano kandi ntibibe ibisimbura ibyangiritse bisabwa mu gufata neza imashini, bikorwa buri gihe runaka, no kuyibungabunga.
   - Buri gice cyangiritse kibikwa kugira ngo Uwishingiwe azagisuzume kandi gusanwa bigakorwa ku rugero runyuze Uwishingiwe, hazirikanwa ubwo burenganzira bwihariye afite, Umwishingizi ntazishyura ikiguzi cyo gusana igihe Uwishingiye azaba yabikoze Umwishingizi atabimuhereye uruhushya rwanditse.
3. Umwishingizi agomba kubimenyeshwa mu gihe hari ibiteganywa guhindurwa cyangwa kongerwa ku kintu cyishingiwe, cyangwa iyo hari uburyo giteganywa gukoreshwamo butandukanye n'uko gisanzwe gikora kandi iyo ibyo bintu bihindutse, cyangwa umuriro cyangwa ingufu ntarengwa igikoresho runaka cyishingiwe giteganyijwe gukoreraho—cyangwa ikindi gipimo ntarengwa cyo munsi gato cyateganyijwe n'Uwishingiwe mu nyandiko—bikarenga, Umwishingizi atabanje kubyemera mu nyandiko, iyo mashini iyo ipfuye, Umwishingizi nta buryozwe aba ayifiteho. Iyo Umwishingizi adashoboye kwemeza ibisabirwa guhindurwa, ubwishingizi bushobora guseswa noneho Ikigo kigasubiza Uwishingiye igice mpuzampare cy'umusanzu cyangwa cy'umusanzu wo kongera igihe, kijyanye n'igihe kirebwa n'ubwishingizi cyari gisigaye.
4. Abakozi bahagarariye Umwishingizi bahabwa, mu bihe bishyize mu gaciro, uburenganzira bwo kugera aho imashini yishingiwe iherereye.

5. a) Indishyi ntarengwa kuri buri kintu igomba kuba ingana n'agaciro ko kugisimbuza igishya igihe impanuka ibereye ni ukuvuga igiciro cyo kugura ikindi nka cyo kongeraho amafaranga y'ubwikorezi busanzwe, ayo kugiteranya n'amahoro ya gasutamo iyo ahari.

   b) Iyo indishyi ntarengwa iri munsi y'igiteranyo kivugwa mu magambo arambuye mu cya 5(a) mu bisabwa, uburyozwe bw'Umwishingizi bubarwa hashingiwe ku ruhare ruri hagati y'indishyi ntarengwa n'agaciro ko gusimbuza igishya.

6. Kuri buri mpanuka, Uwishingiwe yishyura ikirenga gisobanurwa mu mbonerahamwe, mu gihe hahombye cyangwa hangiritse ibintu birenze kimwe mu mpanuka imwe, Uwishingiwe ntasabwa kwishyura ibiri hejuru y'ikirenga kinini gishoboka gishobora gukurikizwa kuri buri cyose muri ibyo bintu.

7. Mu gihe imashini ipfuye, Ikigo cy'ubwishingizi gishobora guhitamo kuyisana, kuyisubizaho, kuyisimbuza cyangwa kwishyura amafaranga ahuye n'uko kwangirika.

INGINGO IREBANA NO KUMENYEKANISHA KO HASABWA INDISHYI

Mu gihe hari ikibaye gishobora kuvamo gusaba indishyi hashingiwe kuri aya masezerano y'ubwishingizi, Uwishingiwe agomba guhita abimenyesha Umwishingizi kandi akamushyikiriza, mu gihe kitarenze iminsi 30, abyiyishyuriye, inyandiko zose n'amakuru yose amufasha gukora kuri iyo ndishyi; kutabikora bituma gusaba indishyi bidasuzumwa. Iyo inyandiko zitanzwe zidatanga amakuru ahagije ku gihombo, Umwishingizi asaba inyandiko zose asanga ziri ngombwa kugira ngo akore ku ndishyi isabwa. Mu gihe hari indishyi bishoboka ko Umwishingizi yakwishyura, hashingiwe kuri ubu bwishingizi, isabwa n'abandi bantu, Uwishingiwe nta kintu abemerera, abaha, abizeza cyangwa abishyura, atabiherewe uruhushya rwanditse n'Umwishingizi kandi ni na we uzaba ufite uburenganzira bwo kubyikorera, akaburanira Uwishingiwe, akanamwishyurira iyo ndishyi. Uwishingiwe atanga amakuru yose Umwishingizi akeneye.

INGINGO IREBANA NO KWITA [KU BIKORESHO] UKO BIKWIYE

Uwishingiwe yiyemeje gufata ingamba zose zishyize mu gaciro kugira ngo arinde umutekano w'ikintu cyishingiwe harimo no gukora ku buryo imashini zikorerwa serivise zo kuzifata neza uko bikwiye kandi ku gihe. Iyi mi impamvu ibanziriza uburyozwe bw'abishingizi buteganywa n'ubu bwishingizi.

INYANDIKO ZISHYIGIKIRA GUSABA INDISHYI

Kugira ngo ind iyo hari indishyi isabwa, Uwishingiwe agomba gutanga inyandiko n'amakuru bikurikira, mu rwego rw'inyandiko zishyigikira ugusaba indishyi kwe kandi zikagaragaza inyungu yishingiwe mu kintu gisabirwa indishyi:

i. Kopi y'inyemezabuguzi y'umwimerere imashini yangiritse yaguriweho
ii. Kopi y'inyandiko zo kuyitumiza hanze z'umwimerere - inyemezabuguzi, urutonde rw'ibicuruzi bitwawe, inyandiko zimenyekanisha imisoro na gasutamo
iii. Kopi ya garanti y'uwakoze imashini zatanzwe zikanashyirwa mu mwanya wazo ariko zikakangiri hashize igihe kitagera ku mwaka zigiyeho.
iv. Kopi ya raporo y'abakozi b'uwakoze imashini, bayisuzumye, isobanura icyatumye yangirika n'uburyo kuyisana cyangwa kuyisimbuza byakorwa
v. Kopi y'igitabo cyanditswemo mu mezi atandatu ashize n'abaje gukorera imashini, isabwirwa indishyi, imirimo yo kuyitaho

INGINGO IREBANA N'UBWICUNGURE

Byumvikanye kandi byemejwe ko mu gihe hari indishyi isabwa hashingiwe kuri ubu bwishingizi, Uwishingiwe agomba kugaragaza itariki ikintu gisabirwa cyaguriwe n'igiciro cyacyo kugira ngo yishyurwe. Ubwicungure buzirikanwa mu buryo bukwiye, hakurikijwe amategeko abugenga ku byerekeranye n'izo mashini kandi Umwishingizi yemerewe kugendera ku bwicungure bwa ngombwa akurikije igihe igikoresho kimaze. Ibi bigendana n'ihame ryo kwishyura indishyi.

INGINGO IREBANA N'IBIKORESHO BISIMBURA IBISHAJE BITAKIBONEKA

Byumvikanye kandi byemejwe ko, igihe hasabwa indishyi, hakaba hari igice gisimbura icyangiritse mu mashini byemejwe ko kitaboneka mu bubiko; Abishingizi baba bagomba kwishyura Uwishingiwe indishyi hashingiwe ku giciro cya nyuma giheruka gutangazwa mu gitabo uwagikoze yandikamo ibicuruzwa bye.

UBURIGANYA

Iyo bigaragaye ko mu gusaba indishyi hari igice cyakozwe ku mpamvu z'uburiganya; ubusabe bwose burahagarikwa kandi Uwishingiwe nta ndishyi n'imwe aba acyemerewe.

IBISABWA BIJYANYE N'IMPUZANDENGO

Niba igihe igihombo icyo ari cyo cyose kibereye, bigaragaye ko agaciro kishingiwe k'imashini iyo ari yo yose kari munsi y'akari ku isoko, icyo gihe Umwishingizi yemerewe kugendera ku ihame ry'IMPUZANDENGO kandi Uwishingiwe azishyura igice mpuzampare ku ruhare asigaye afite muri icyo gihombo.

INGINGO IREBANA NO KUBAHIRIZA IBISABWA

Kubahiriza no kuzuza, mu buryo bukwiye, ibivugwa, irengayobora, ibisabwa n'ingingo z'inyongera, mu gihe byerekeranye n'ikintu gikorwa cyangwa cyubahirizwa n'Uwishingiwe, no kuvuga ukuri mu buhamya no mu bisubizo bitangwa mu busabe ni ibisabwa mbere y'uko Ikigo cy'ubwishingizi cyasabwa kwishyura indishyi hasingiwe kuri ubu bwishingizi.

INGINGO IREBANA NO GUSAZA NO KWANGIRIKA BISANZWE

Ubu bwishingizi ntibwishingira ibikorwa byo kuvugururura imashini ibyo ari byo byose cyangwa gusaza kw'ibice bisimbura ibyangiritse nka *bearings* [roulements], *rotors*, *pinion shafts* [arbres de pignon], *console, Gear wheel teeth* [roue dentée], *Spherical bearings* [Roulements sphériques], *crown gear wheel* [couronne dentée] n'ibice bibigize, bitewe cyangwa biturutse ku kubikoresha cyangwa gukora kwabyo bisanzwe, kwitekeramo ingese mu bice by’ingenzi by'imbere bibigize, kumungwa cyangwa kononekara bitewe no kubikoresha igihe cyangwa bitewe n'uko ikirere cyifashe cyangwa bitewe, mu bundi buryo, no gukoboka kw'ahantu zisize irangi

cyangwa zisennye, uretse mu gihe bitewe n'ingorane zo hanze nk'inkongi cyangwa indi yose mu ngorane zihariye A-H.

IGIHOMBO CY'AMAFARANGA

Ubu bwishingizi ntibwishingira igihombo mu bukungu icyo ari cyo cyose cyangwa ihagarara ry'ibikorwa by'ubucuruzi bibayeho nyuma y'uko imashini ipfuye. Byumvikanye kandi byemejwe ko ibihombo nk'ibyo byishingirwa n'ubundi bwishingizi bwihariye kurushaho.

GARANTI ITANGWA N'UWAKOZE IMASHINI

Ubu bwishingizi bushobora kutishingira ibihombo byagaruzwa hashingiwe kuri garanti yatanzwe n'uwakoze imashini kandi, kubera iyo mpamvu, Uwishingiwe agomba kumushyikiriza ibihombo byose bitewe n'ukwangirika gushobora kwishyurwa hakurikijwe ibiteganywa n'iyo garanti.

Bishyizweho Umukono mu izina rya
BK General Insurance Co Ltd