- Dutanga ubujyanama ku bijyanye n'ubworozi bwa kijyambere
- Dufasha abafatanya bikorwa bacu kuzigama binyuze muri gahunda ya Aguka Fund

UKO IKIGUZI CY'UBWISHINGIZI BW'INKA KIBARWA

AGACIRO K'INKA (Frw)	IKIGUZI MBUMBE (5.5%)	AYISHYURWA N'UMWOROZI (60%)	AYISHYURWA NA LETA (40%)
100,000	5,500	3,300	2,200
200,000	11,000	6,600	4,400
300,000	16,500	9,900	6,600
400,000	22,000	13,200	8,800
500,000	27,500	16,500	11,000
600,000	33,000	19,800	13,200
700,000	38,500	23,100	15,400
800,000	44,000	26,400	17,600
900,000	49,500	29,700	19,800
1,000,000	55,000	33,000	22,000
1,200,000	66,000	39,600	26,400
1,500,000	82,500	49,500	33,000

UKO IKIGUZI CY'UBWISHINGIZI BW'INGURUBE KIBARWA

AGACIRO K'INGURUBE (Frw)	IKIGUZI MBUMBE (6%)	AYISHYURWA N'UMWOROZI (60%)	AYISHYURWA NA LETA (40%)
50,000	3,000	1,800	1,200
70,000	4,200	2,520	1,680
80,000	4,800	2,880	1,920
100,000	6,000	3,600	2,400
150,000	9,000	5,400	3,600
200,000	12,000	7,200	4,800
300,000	18,000	10,800	7,200
400,000	24,000	14,400	9,600

UKO IKIGUZI CY'UBWISHINGIZI BW'INKOKO KIBARWA

AGACIRO K'INKOKO (Frw)	IKIGUZI MBUMBE (5.5%)	AYISHYURWA N'UMWOROZI (60%)	AYISHYURWA NA LETA (40%)
1,000	55	33	22
2,000	110	66	44
3,000	165	99	66
4,000	220	132	88
5,000	275	165	110

BK INSURANCE, UMWISHINGIZI WIZEWE

KN 3 Ave Kigali, Rwanda
(+250) 788 177 400
(+250) 788 384 099
bkinsurance@bk.rw
bkinsurance.rw
@bkinsuranceltd

BK Insurance
Safeguarding Your Wealth

GAHUNDA Y'UBWISHINGIZI BW'AMATUNGO

"Tekana Urishingiwe Muhinzi - Mworozi"

IBIRANGA GAHUNDA Y'UBWISHINGIZI BW'AMATUNGO

- Ishyirwa mu bikorwa na MINAGRI ifatanyije n'ibigo by'Ubwishingizi.
- Yishingira: Inka, Ingurube n'inkoko.
- Igira nkunganire ya Leta ingana na 40% ku kiguzi cy'ubwishingizi.
- Hakoreshwa uburyo bwizewe mu kubarura amatungo yafashe ubwishingizi.
- Uburyo bwo kwishyuza no kwishyura itungo ryapfuye bworoshye, kandi hishyurwa agaciro k'Itungo ryari rifite igihe ryafatagaubwishingizi.

NI UBUHE BWOKO BW'AMATUNGO BWISHINGIRWA MURI IYI GAHUNDA?

- INKA: Inka z'ibyimanyi n'inka z'inzungu
- INGURUBE: Ingurube z'ibyimanyi, n'ingurube z'inzungu
- INKOKO: Inkoko zitera amagi n'inkoko z'inyama

IKIGUZI CY'UBWISHINGIZI

- Ikiguzi cy'ubwishingizi kibarwa hashingiwe ku gaciro kari ku isoko ku nka n'ingurube; ku nkoko agaciro kangana n'amafaranga ibihumbi bitanu (5000Frw).
- Agaciro k'Inka cyangwa ingurube kari ku isoko kagenwa kuburyo bwumvikanyweho n'umworozi, veterineri ubifitiye ububasha ndetse na BK Insurance.
- Leta yishyurira umworozi nkunganire ingana na 40% y'ikiguzi cy'Ubwishingizi, umworozi akiyishyurira 60% by'ikiguzi cy'ubwishingizi.

ITUNGO	IBYISHINGIRWA	IBITISHINGIRWA	IKIGUZI CY'UBWISHINGIZI	IKIGERO CY'UBUKURE ITUNGO RITANGIRA GUFATIRAHO UBWISHINGIZI	IGIHE UBWISHINGIZI BUMARA
Inka	1. Impanuka (inkuba, ibikomere byo ku mubiri no munda, serwakira, kurumwa n'inzoka, imyuzure, inkangu) 2. Ibyorezo 3. Indwara zica ariko zavuwe inka ntikire, 4. Inka yasabiwe gukurwa mu bworozi bisabwe n'umuganga w'amatungo ubifitiye ububasha. 5. Izapfuye zibyara	1. Uburangare (Kuvuza inka nabi, kurigaburira ibyateza impanuka, ibyuma, amashashi) 2. Uburozi 3. Ubujura 4. Intambara, 5. Kwica inka ubigambiriye.	5.5%	Nyuma y'amezi 3 inka ivutse	Ubwishingizi bumara umwaka umwe
Inkoko	1. Impanuka (inkuba, ibikomere byo ku mubiri no munda, serwakira, ubukonje, kurumwa n'inzoka, imyuzure, inkangu) 2. Ibyorezo 3. Indwara zica ariko zavuwe inkoko ntikire 4. Inkoko yasabiwe gukurwa mu bworozi bisabwe n'umuganga w'amatungo ubifitiye ububasha.	1. Uburangare (umwanda, kuvuza itungo nabi, kurigaburira ibyateza impanuka, ibyuma, amashashi) 2. Ubujura 3. Intambara 4. Kwica inkoko ubigambiriye.	5.5%	Nyuma y'iminsi 15 inkoko zivutse	Ku Nkoko z'amagi ubwishingizi bumara umwaka umwe Ku Nkoko z'inyama ubwishingizi bumara iminsi 45
Ingurube	1. Impanuka (inkuba, ibikomere byo ku mubiri no munda, serwakira, kurumwa n'inzoka, imyuzure, inkangu) 2. Ibyorezo 3. Indwara zica ariko zavuwe ingurube ntizikire 4. Ingurube yasabiwe gukurwa mu bworozi bisabwe n'umuganga w'amatungo ubifitiye ububasha. 5. Izapfuye zibyara	1. Uburangare (Kuvuza itungo nabi, kurigaburira ibyateza impanuka, ibyuma, amashashi) 2. Ubujura 3. Intambara 4. Kwica ingurube ubigambiriye	6%	Nyuma y'iminsi 30 ingurube ivutse	Ubwishingizi bumara umwaka umwe

KUMENYEKANISHA INKA YAPFUYE

- Igihe itungo ryafashe ubwishingizi ripfuye umworozi yihutira ako kanya kubimenyesha BK Insurance na Veterineri w'umurenge.
- Umworozi ashobora guhamagara kuri numero ya BK Insurance 0788384099 bakamufasha.
- Abaveterineri babifitiye ububasha bapima amatungo yapfuye bakareba icyayishe, bagakora raporo.
- Umworozi ashyikiriza BK Insurance raporo y'ikishe itungo iherekejwe n'izindi nyandiko yahawe igihe yafataga ubwishingizi.
- BK Insurance ishingira kuri raporo yakozwe n'abaveterineri, igafata umwanzuro ukwiye ukamenyashwa nyiri itungo mu gihe kitarenze iminsi 30.

IBISABWA UWAFASHE UBWISHINGIZI

- Uwafashe ubwishingizi agomba kugaburira amatungo ye indyo yuzuye, amazi kuyagirira isuku. Mu bumenyi no mu bushobozi bwe agomba gukora ibishoboka byose akayarinda icyazihungabanya.
- Mu gihe itungo rifashwe n'indwara cyangwa rigize impanuka, umworozi wafashe ubwishingizi agomba kurivuza kuri veterineri ubifitiye ububasha ku mafaranga ye bwite.
- Agomba kandi guhita amenyesha BK Insurance iby'iyo ndwara cyangwa impanuka.

UMWIHARIKO W'UMURYANGO WA BANKI YA KIGALI

- Dutanga ubwishingizi bw'amatungo yaba ayunganiwe ndetse n'atunganiwe na leta.
- Dutanga inguzanyo ku borozi.
- Dutanga inguzanyo ku bafatanyabikorwa dukorana mu buhinzi.
- Dufite amashami mu gihugu no muri buri karere bituma serivisi zacu zihuta
- Dufite abakozi kuva ku rwego rw'igihugu kugeza kurwego rw'umurenge