

**AMASEZERANO Y'UBWISHINGIZI BWO KWIVUZA BW'UMUNTU KU GITI
CYE HAMWE N'ABAGIZE UMURYANGO WE**

UBWISHINGIZI No : 25000937

AMAZINA YOSE : SANGWA Brigitte

Itariki y'amavuko 01/01/1983

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Umudugudu/Akagari/Umurenge : UBUMWE-GAHANGA-GAHANGA

Akarere : VILLE DE KIGALI / KICUKIRO

Agiranye amasezerano na : RADIANT INSURANCE COMPANY

Itariki amasezerano akorewe : 22/12/2025

Ingingo ya 1: IGIHE AMASEZERANO AMARA :

Aya masezerano amara umwaka wuzuye utangira kubarwa nyuma y'ukwezi kuzuye uhereye igihe uwabufashe yishyuriye umusanzu bwa mbere.

Igihe cyo gutangira kwivuza : 22/01/2025

Ingingo ya 2: ABISHINGIRWA :

Buri muntu mu bagize umunyamuryango ufite hagati y'imyaka 18 na 65, uwo bashakanye n'abana babo batarengeje imyaka 21 nk'uko bagaragara mu mbonerahamwe iri hasi hamwe n'imisanzu yabo :

Amazina	Itariki y'amavuko	No y'ubwishingizi	Umusanzu
SANGWA Brigitte	01/01/1983	5598000101	200 000
Igiteranyo			200 000

Ingingo ya 3: IBYISHINGIRWA :

Amasezerano y'ubwishingizi bwo kwivuza akubiyemo serivise zo kwivuza biturutse ku mpamvu zo kubyara, impanuka, kwivuza amaso, amenyo ndetse n'ubundi burwayi busanzwe.

Ingingo ya 4: AHO BIVURIZA

Abafashe ubu bwishingizi bahabwa serivise z'ubuvuzi zitangirwa mu bigo nderabuzima, ibitaro by'uturere n'intara. ibitaro bya gisirikare by'i Kanombe, CHUB, CHUK, n'ibitaro bya NDERA, bitabaye ngombwa gusaba taransiferi.

Uwishingiwe ahabwa imiti yandikiwe na muganga kandi muri farumasi zose mu Rwanda zikorana na Radiant Insurance Company.

Uwishingiwe yishyura buri 10% kuri fagitire y'ibyo yakorewe mu mavuriro ya leta cyangwa imiti yahawe muri farumasi.

Nyuma y'itangira ry'aya masezerano, uwafashe ubwishingizi ku giti cye ashobora kongeramo uwo bashakanye mu gihe yashyigirwe cyangwa umwana bibarutse ku bafashe ubwishingizi nk'umuryango.

Abagize umuryango w'uwishingiwe bashya bazinjizwa muri aya masezerano hongeweho 50% by'amafaranga yishyurwe n'uwashe ubwishingizi igihe yongeyemo uwo bashakanye na 25% ku mwana wavutse hatitawe ku minsi isigaye ngo umwaka w'amasezerano urangire. Abagize umuryango we bazahita bagira uburenganzira bwo kwivuza kuva igihe amazina yabo n'imyaka y'amavuko byashyikirijwe RADIANT INSURANCE COMPANY.

Buri wese ahabwa ikarita y'ubwishingizi agomba kwitwaza igihe agiye kwivuza igafasha abamwakira nawe ubwe kumenya amafaranga yo kwivuza asigaranye ndetse n'ibyo yemerewe gukorerwa.

ICYITONDERWA :

Ubu bwishingizi bumara umwaka wuzuye (amezi 12) ushobora kongera kuvugururwa ku bushake bw'uwashe, bityo rero, iyo amafaranga yo kwivuza ashize uwafashe ubwishingizi n'abagize umuryango we bongera gukoresha ubwishingizi nyuma yo kongera kwishyura imisanzu y'umwaka ukurikiyeho kandi mu gihe amasezerano ahise avugururwa hatabayeho gukererwa.

ngingo ya 5: AMAFARANGA YO KWIVUZA KU MWAKA

IBITEGANYIJWE	Amafaranga
IGIHE WIVUZA UTAHA HAMWE N IMITI MURI ZA FARUMASI	500 000
IGIHE URI MU BITARO	2 000 000

Ingingo ya 6: IBITISHINGIRWA

- Ibintu byose uwishingiwe yifuza gukorerwa kwa muganga bidaturutse ku mpamvu z'uburwayi;
- Ubuvuzi n'imiti y'ibibazo byo kubura urubyaro;
- Imbago, inyunganirangingo n'insimburangingo;
- Indorerwamo z'amaso
- Ibijyanye no kuyungurura impyiko (diyalize), imiti ya diabete, imiti y'ibibazo by'umuvuduko w'amaraso n'ibindi bikorwa cyangwa ibizamini byihariye bitagendanye n'uburwayi;
- Guca mu byuma kabuhariwe nka MRI na Scanner igihe uwivuza atari mu bitaro
- Ibijyanye na serivisi zigererwa abagore batwite bitangira kwishingirwa ku mwaka ukurikiyeho w'ubwishingizi kandi mu gihe amasezerano yahise avugururwa ku itariki yagombaga kurangiraho;
- Kwikingiza no kuringaniza urubyaro bikorerwa ubuntu mu mavuriro n'ibigonderabuzima bya Leta.

Ingingo ya 7: IHAGARIKWA RY'AMASEZERANO

- o Amasezerano ashobora guhagarikwa igihe uwafashe ubwishingizi ahisemo kubusesa agasubizwa umusanzu yishyuye havuyemo ibihumbi cumi na bitanu (15,000 Frw) kuri buri karita yahawe, mu gihe gusa hatarashira iminsi 30 uherye igihe yishyuriye umusanzu wa mbere, bivuze ko aba ataratangira kwivuza cyangwa kuvuza abo yishingiye.
- o Amasezerano ashobora guhagarikwa igihe bigaragaye ko uwafashe ubwishingizi yavuye cyangwa yagerageje kuvuza umuntu utari mubo yafatiye ubwishingizi cyangwa yashatse gukorerwa nkana ibyo azi neza ko bitishingirwa muri aya masezerano kandi umusanzu yishyuwe ntawusubizwa.

Ingingo ya 8: INGINGO ZISOZA

RADIANT INSURANCE COMPANY ntishobora kuryozwa ingaruka zaba ku buzima bw'uwakoresheje ubu ubwishingizi ziturutse ku buvuzi yakorewe kwa muganga cyangwa imiti yandikiwe.

Aya masezerano yemejwe n'impande zombi ziyagiranye kandi afite agaciro uhereye kuwa 22/12/2025.

Bikorewe i Kigali, kuwa 22/12/2025

RADIANT INSURANCE COMPANY

UFASHE UBWISHINGIZI