UBURYO IKIGO CY'UBWISHINGIZI RADIANT GIFASHA ABAKIRIYA BAYO BAGIZE IMPANUKA N'ABANGIRIJWE

KUMENYEKANISHA IMPANUKA

Uwishingiwe na RADIANT iyo ahuye n'ibyago byo gukora impanuka ashobora kuyimenyekanisha mu buryo bukurikira:

- Kujya ku cyicaro gikuru cyangwa kuri rimwe mu ishami bya RADIANT INSURANCE Company Ltd akuzuza inyandiko yabugenewe (form) yo kumenyekanisha impanuka
- RADIANT Insurance Company Ltd yashyiriyeho abakiriya bayo bagize impanuka uburyo bwo kumenyekanisha impanuka banyuze mu buryo bw'ikoranabuhanga (mudasobwa). Bityo, abakiriya ba Radiant barasanga kuri **Website** yayo inyandiko yabugenewe (form) yo kumenyekanisha impanuka z'ibinyabiziga n'izindi.
- Umukiriya kandi ashobora kumenyekanisha impanuka n'ibaruwa isobanura uko impanuka yagenze, abayigizemo uruhare n'ibyangiritse.
- Iyo inyandiko yabugenewe imenyekanisha impanuka (form) cyangwa iyo baruwa yoherezwa kuri e-mail: claims@radiant.rw
- Iyo inyandiko yabugenewe imenyekanisha impanuka (form) iherekezwa n'ibyangombwa bikurikira:

- ***Iyo ari impanuka y'Ibinyabiziga***

- Kopi y'amasezerano y'ubwishingizi cyangwa kopi y'icyemezo cy'ubwishingizi ;
- Kopi y'icyangombwa cy'imodoka ;
- Kopi y'uruhushya rwo gutwara ;
- Amafoto y'aho impanuka yabereye anerekana n'ibyangiritse niba bihari.

- **Iyo ari impanuka ijyanye n'ubwishingizi ku mitungo n'ibindi (Inkongi y'umuriro, ibyangijwe n'amazi, ubujura, n'ibindi ….)**

- Kopi y'amasezerano y'ubwishingizi ;
- Icyemezo cy'umutungo;
- Ibitabo by'ibicuruzwa mu mezi atatu abanziriza inkongi;

- Liste y'ibyangiritse n'agaciro kabyo;
- Raporo yakozwe na polisi kuri iyo mpanuka;
- Izindi mpapuro usaba indishyi abona ko ari ngombwa mukugaragaza ubusabe bwe.

1. IKIGARAGAZA KO IMENYEKANISHA RY'IMPANUKA RYAKIRIWE:

- Iyo uwamenyekanishije impanuka yagiye ku kicaro gikuru cyangwa kuri rimwe mu mashami ya RADIANT INSURANCE Company Ltd ahabwa kopi iteyeho cachet ndetse n'itariki yamenyekanishirijeho impanuka;
- Iyo impanuka yamenyeshejwe binyuze muburyo bw'ikoranabuhanga, umukiriya yohererezwa **igisubizo kuri e-amail akanamenyeshwa numero iyo dossier yahawe**. Igisubizo yahawe akaba aricyo kimenyetso kigaragaza ko yamenyekanishije impanuka ku mwishingizi;
- Iyo imenyekanisha ritakiriwe, uwishingiwe amenyeshwa munyandiko ko dosiye ye y'impanuka itemewe n'Icyatumye itakirwa

2. UKO ABAKIRIYA BAFITE UBWISHINGIZI BWO GUSANA IMODOKA (OMNIUM) YISHINGIWE NA RADIANT BAFASHWA IYO HABAYE IMPANUKA

- Uwahuye n'ibyago by'impanuka iyo amaze kumenyekanisha impanuka yohereza Urutonde rw'ibyangiritse ndetse n'agaciro kabyo (Devis) yakozwe na Garage ifitanye amasezerano na Radiant (N.B: Ibi ashobora kubikorera rimwe no kumenyekanisha impanuka) hamwe n'inyandiko mvugo y'impanuka iyo ari ikinyabiziga cyagonganye n'ikindi cyangwa igihe ari impanuka nini. Ashobora kohereza iyo dosiye agiye ku Cyicaro cya RADIANT cyangwa akoresheje uburyo bw'ikoranabuhanga kuri e-mail **claims@radiant.rw.**
- Radiant ishyikiriza iyo dosiye abahanga (experts) bakemeza igiciro cyumvikanweho na garage cyo gusana ikinyabiziga ;
- Mugihe kitarenga iminsi 10 mukiriya ashyikirizwa Bon de commande aje aho RADIANT ikorera cyangwa akayishyikirizwa kuri e-mail, (iyo ari bwo buryo yakoresheje asaba) kopi yayo ikohererezwa igaraje.
- Iyo imodoka imaze gukorwa umukiriya yemeza ko imodoka ye yakozwe neza abahanga nabo bakabyemeza ;
- Igaraji nayo yohereza facture isaba kwishyurwa igashyiraho nimero za compte rizishyurirwaho
- Mu gihe kitarenga iminsi 30 Radiant yishyura igaraji ishyira amafaranga kuri compte iri kuri facture yatanzwe.

3. UKO ABAKIRIYA BAFITE UBWISHINGIZI BW'IBY'ABANDI BARYOZWA BYANGIJWE N'IBINYABIZIGA BITISHINGIWE NA RADIANT BAFASHWA

- Uwishingiwe ashyikiriza RADIANT Insurance Company Ltd Inyandikomvugo y'impanuka (PV) na Devis ya Garage igaragaza ibigomba gusanwa ku modoka ;
- Radiant yandikira umwishingizi w'ikinyabiziga nyirabayazana w'impanuka amusaba ko yakora ikinyabiziga cyangijwe n'icy'uwo yishingiye.

4. UKO ABANGIRIJWE N'IMPANUKA Z'IBINYABIZIGA BY'ABAKIRIYA BA RADIANT BAFASHWA

- GUSANA NO KWISHYURA IBINYABIZIGA BYANGIRITSE

- Radiant yakira dosiye y'ubusabe bwo gusana ikinyabiziga buherekejwe n'inyandikomvugo y'impanuka ndetse na Devis yo gusana imodoka yakozwe y'imwe muri Garage zifitanye amasezerano na Radiant;
- Radiant ishyikiriza iyo dosiye abahanga (experts) bakemeza igiciro cyumvikanweho na garage cyo gusana ikinyabiziga ;
- Mugihe kitarenga iminsi 10 Umukiriya ashyikirizwa Bon de commande aje aho RADIANT ikorera cyangwa akayishyikirizwa kuri e-mail, (iyo ari bwo buryo yakoresheje asaba) kopi yayo ikoherezwa igaraje.
- Iyo imodoka imaze gukorwa umukiriya yemeza ko imodoka ye yakozwe neza abahanga nabo bakabyemeza ;
- Igaraji nayo yohereza facture isaba kwishyurwa igashyiraho nimero za compte rizishyurirwaho
- Mu gihe kitarenga iminsi 30 Radiant Radiant yishyura igaraji ishyira amafaranga kuri compte iri kuri facture yatanzwe.

- GUSANA NO KWISHYURA IBINTU BYANGIRITSE

- Ibaruwa yishyuza yandikiwe umuyobozi mukuru wa RADIANT iherekejwe n'ibyangombwa bikurikira:
  - Inyandikomvugo y'impanuka yakozwe na polisi cyangwa urundi rwego rubifitiye ububasha;
  - Icyemezo cy'umutungo cyerekana Nyiribintu byangiritse (Titre de propriété cyangwa icyemezo cy'umutungo);
  - Urutonde rw'ibyangiritse n'agaciro kabyo;

- Amafoto y'ibyangiritse;
- Fotokopi y'irangamuntu ya Nyiribintu.

➢ Radiant ishyikiriza iyo dosiye abahanga (experts) bakemeza agaciro kibyangiritse kandi kakumvikanweho n'abanngirijwe ibintu ;

➢ Mu gihe kitarenga iminsi 30 Radiant Radiant yishyura indishyi zumvikanweho hashingiwe kuri raporo yakozwe yumvikanweho hagati y'abahanga (experts) n'abangirijwe ibintu

IBYANGOMBWA BISABWA ABASABA INDISHYI MURI RADIANT INSURANCE COMPANY LTD KU KU MPANUKA ZONONA UMUBIRI

A. IYO ARI UMUNTU WITABYE IMANA

1.Ibaruwa isaba indishyi yandikiwe umuyobozi Mukuru wa RADIANT INSURANCE COMPANY LTD ivuga muri make uko impanuka yagenze;

2. Inyandikomvugo ya Polisi igaragaza uko impanuka yagenze ;

3. Inyemezabwishyu zigaragaza amafaranga yose yatanzwe mu kuvuza nyakwigendera niba byarabaye;

4. Ibindi byangombwa bisabwa biri mu mbonerahamwe ikurikira:

Umuntu	Ibyangombwa bisabwa
1. Nyakwigendera (Uwitabye Imana)	1. Icyemezo cy'uko yapfuye gitangwa na muganga 2. Icyemezo cy'uko yapfuye gitangwa n'Ubuyobozi 3. Icyemezo cy'umwirondoro wuzuye 4. Fotokopi y'Irangamuntu iyo yari yarayifashe 5. Icyemezo cy'uko yashatse cyangwa yari ingaragu 6. Icyemezo cy'akazi yakoraga kigaragaza n'umushahara yahembwaga (atahana) iyo yakoreraga umushahara 7. Inyemezabwishyu zigaragaza amafaranga yose yatanzwe mu kwivuza niba hari ayatanzwe;
2. Buri wese mu basaba indishyi (Umubyeyi, umuvandimwe, uwo bashakanye, umwana)	1. Icyemezo cy'uko ariho kiriho ifoto 2. Icyemezo cy'umwirondoro wuzuye 3. Fotokopi y'Irangamuntu ku barengeje imyaka 18

B. IYO ARI UMUNTU WAKOMERETSE

1. Ibaruwa isaba indishyi yandikiwe umuyobozi Mukuru wa RADIANT INSURANCE COMPANY LTD
2. Inyandikomvugo ya Polisi igaragaza uko impanuka yagenze;
3. Icyemezo cya muganga w'ibitaro byamukurikiranye kigaragaza uko yakomeretse n'ubumuga iyo mpanuka yamusigiye
4. Inyemezabwishyu zigaragaza amafaranga yose yatanzwe mu kwivuza;
5. Icyemezo cy'umwirondoro wuzuye na kopi y'iranga muntu;
6. Icyemezo cy'akazi yakoraga kigaragaza n'umushahara yahembwaga iyo akorera umushahara

Icyitonderwa: Iyo uwakomeretse ari umwana muto (Mineur} ku bisabwa hiyongeraho Icyemezo cy'umwirondoro wuzuye wa Nyina umubyara yaba adahari icya Se, bombi batariho icy'undi umuhagarariye mu rwego rw'amategeko

ICYITONDERWA

1. Iyo indishyi zimaze kwemeranywaho buri wese mu bishyurwa urengeje imyaka 18 agomba gutanga **nimero ya konti na Banki** azishyurirwaho ishyirwa mu masezerano y,ubwumvikane cyangwa munyandiko iyigaragaza neza we ubwe ayitangiye
2. Uburiganya ubwo ari bwo bwose bukozwe n'usaba indishyi cyangwa umuhagarariye butuma atakaza uburenganzira ku ndishyi;
3. Dosiye ntihabwa agaciro iyo usaba indishyi atamenyekanishije impanuka mu nzego za Polisi ishinzwe umutekano wo mu muhanda, ni na ko bigenda iyo yarengeje imyaka 5 usaba indishyi atazisabye.

Kigali. kuwa 20 Mata 2023

UBUYOBOZI BWA RADIANT INSURANCE COMPANY LTD

Ku bindi bisobanuro, abantu bakurikira bashobora kwitabazwa:

Nbr	AMAZINA	ICYO ASHINZWE	E-MAIL	NUMERO YATELEFONI
1.	MUTETERI Solange	Umuyobozi ushinzwe impanuka	smuteteri@radiant.rw	+250788318006
2.	NDIZEYE Jean Jacques	Ushinzwe impanuka zireba ibintu	jndizeye@radiant.rw	+250788313650
3.	Alphonsine UWIZERA	Ushinzwe impanuka z'ireba ibikomere by'umubiri	auwizera@radiant.rw	+250788504772
4.	MUTIJIMA Andre	Ushinzwe iperereza	amutijima@radiant.rw	+250788301819

Kigali, kuwa 20 Kamena 2023

MURAKOZE.