AMASEZERANO Y'UBWISHINGIZI BW'IKINYABIZIGA KIDAKORESHWA UBUCURUZI

Hashingiwe ku busabe n'ibyatangajwe n'Uwishingiwe bigaragara mu mbonerahamwe irebana n'ikinyabiziga cyishingiwe n'ubwishingizi gihawe; ibyo bikaba ari byo shingirory'aya masezerano kandi ikaba n'igice kiyagize;

Hashingiwe ko Uwishingiwe yasabye RADIANT INSURANCE COMPANY LTD (witwa "Ikigo cy'Ubwishingizi" muri aya masezerano) ubwishingizi bugaragara mu ngingo z'aya masezerano; kandi akaba yishyuye cyangwa yemeye kwishyura ikiguzi cy'ubwishingizi kugira ngo ahabwe ubwishingizi bw'impanuka zaturuka ku kinyaniziga cye mu gihe giteganijwe n'aya masezerano;

Bityo aya masezerano ahamije:

Ko hashingiye ko ngingo rusange zivuga ibyishingiwe, ibitishingiwe n'ibigomba kubahirizwa, zaba ziri muri aya masezerano cyangwa izindi zose zavugwa ko zigenderwaho, ibinyabiziga bigaragara ku urutonde ruri hasi byishingiwe ku bwishingizi bwahiswemo n'Uwishingiwe nk'uko imbonerahamwe y'aya masezerano ibigaragaza:

IMBONERAHAMWE Y'ICYISHINGIWE N'UBWISHINGIZI GIHAWE

Ikigo cy'ubwishingizi	**RADIANT INSURANCE COMPANY**		
Aho kibarizwa	**Agasanduku k'iposita:1861 Kigali-Rwanda**		
Nimero y'amasezerano	P_POLICY_NUMBER		
Ubwoko bw'impinduka ku masezerano	P_POLICY_TYPE	Nimero y'impinduka	P_TYPE_NO
Ufashe ubwishingizi	P_SUBSCRIBER		
Aho abarizwa	P_CLIENT_ADDRESS		
Terefone	P_CLIENT_PHONE		
Imeyili	P_CLIENT_MAIL		
Uwishingiwe	P_INSURED		
Nimero y'umusoreshwa/Indangamuntu/N° Pasiporo	P_TIN_ID		

Igihe ubwishingizi buzamara(a) Kuva………………kugeza………………………(amatariki yombi abariwemo)
(b) Ikindi gihe cy'inyongera uwishingiwe azemera kwishyurira ikiguzi cy'ubwishingizi ndetse n'Umwishingizi akemera kucyakira.

Aho ubwishingizi bufite agaciro **Mu Rwanda**

IBIRANGA IBINYABIZIGA BYISHINGIWE

Marike	P_VEHICLE_MAKE	**Ubwoko**	P_VEHICLE_TYPE
No ya Pulaki	P_PLATE_NUMBER	**No ya shasi**	P_CHASSIS_NUMBER
Umwaka cyakozwemo	P_YEAR_MANIF	**Agaciro kishingiwe**	P_SUM_INSURED

25043388001 I&M BANK/FRW | 4002200252528 EQUITY BANK | 00261-00436680-34 BK |
0001-01390023307-23 COGEBANQUE | 6775011710 ECOBANK | 2110039333 GT BANK | 400371992310186 B.P.R

Umubare w'imyanya	P_NUMBER_SEATS	**Nyiracyo**	P_OWNER
Umubare w'abantu bishingiwe			P_COVERED_PERSON
Icyo ikinyabiziga gikoreshwa	P_VEH_USAGE		

Ibyishingirwa	**Agaciro kishingiwe**	**Ubwishingizi bufashwe**	**Uruhare rw'Uwishingiwe ku ndishyi**	**Ikiguzi fatizo cy'ubwishingizi ku mwaka**	**Ikiguzi fatizo cy'igihe cyishingiwe**
Ubwishingizi bw'uburyozwe					
Ubwishingizi bw'uburyozwe ku muryango					
Ubwishingizi bw'impanuka k'utwaye, umuryango cg abakozi					
• Urupfu rutewe n'impanuka					
• Ubumuga bwa burundu butewe n'impanuka					
• Ikiguzi cyo kwivuza bitewe n'impanuka					
Ubwishingizi bw'umushoferi					
• Urupfu rutewe n'impanuka					
• Ubumuga bwa burundu butewe n'impanuka					
• Ikiguzi cyo kwivuza bitewe n'impanuka					
Ibyangiritse ku kinyabiziga					
Gushya kw'ikinyabiziga					
Kwibwa kw'ikinyabiziga					
Ubwishingizi bwa COMESA:					
i) Ku by'abandi wangije					
ii) Ku kwangirika cyangwa gushya kw'ikinyabiziga					
iii) Kwivuza bitewe n'impanuka					
iv) Ikarita ya COMESA					

Ikiguzi cy'ubwishingizi umufuragiro	P_T_PREMIUM_NET FRW P_POLICY_FEE FRW

Amafaranga y'ikigega cy'ingoboka	P_SGF	FRW
TVA (18%)	P_VAT	FRW
Ikiguzi cyose cy'ubwishingizi	**P_TTC**	**FRW**

Bikozwe na P_USER_FULLNAME

Bikorewe P_BRANCH_NAME, Kuwa P_DATE_CREATED.

Umukono w'Uwishingiwe

P_SUBSCRIBER

Umukono w'Umwishingizi

RADIANT INSURANCE COMPANY LTD

RADIANT

IBIKA BIGIZE AYA MASEZERANO

Byumvikanyweho n'impande zombi ko ubwishingizi bugaragara mu mbonerahamwe iri hejuru imbere yabwo handitse inyuguti ya N/A"Not Applicable" budafashwe n'uwishingiwe kabone n'iyo haba hari andi magambo abwerekeyeho yagaragara muri aya masezerano.

IGIKA CYA I – KWANGIRIKA, KWIBWA NO GUSHYA KW'IKINYABIZIGA

Umwishingizi azishyura uwishingiwe igihe ikinyabiziga cye kibuze, cyangiritse ubwacyo n'ibindi bikoresho byitabazwa ku kinyabiziga mu gihe bihuye n'impanuka zikurikira:

a) Kugongana n'ikindi kintu cyangwa guhirima kw'ikinyabiziga
b) Gutwikwa n'inkongi, kwangizwa n'ibiturika bitari mu kinyabiziga, gushya biturutse mu kinyabiziga, gukubitwa n'inkuba cyangwa ubujura.
c) Kwangizwa n'umugizi wa nabi

Umwishingizi ntabwo azasabwa kwishyura:

- ibijyanye n'ibindi bihombo, guta agaciro kubera imyaka kimaze, ubusaze, gupfa kw'ibyuma bigize ikinyabiziga cyangwa gutwikwa n'amashanyarazi yacyo;
- Kwangirika biturutse ku gupakira ibintu bifite uburemere burenze ubwemewe;
- Kwangirika biturutse ku guturika kw'ibyuma bishyushya cyangwa bikonjesha ikinyabiziga byaba bikirimo cyangwa bicyometseho.
- Kwangirika ikinyabiziga cyikorewe(kirimo gipakirwa cyangwa gipakururwa)hakoreshejwe inzira y'ubutaka, gari ya moshi, iy'amazi cyangwa giteruwe n'imashini ikizamura mu kirere.

Ikiguzi cy'umutekano w'ikiyabiziga cyangiritse no kukivana aho impanuka yabereye:
Iyo ikinyabiziga cyangiritse biturutse ku byavuzwe muri iki gika cy'amasezerano, Umwishingizi yishyura ikiguzi kiri mu rugero, kitarengeje ariko ibyemeranijweho mu masezerano, kijyanye no kukirindira umutekano ndetse no kukigeza ku mukanishi wegereye hafi y'aho impanuka yabereye.

Uburenganzira bwo gukoresha ikinyabiziga
Uwishingiwe azaba afite uburenganzira bwo gusanisha ikinyabiziga cyangijwe kandi Umwishingizi yishyure iryo sanwa, mu gihe hazaba hubahirijwe ibi bikurikira:

(a) Mu gihe umwishingizi yagejejweho ikigereranyo cy'agaciro k'ibyangiritse;
(b) Mu gihe agaciro k'ibyangiritse kazaba kumvikanyweho n'Umwishingizi n'ugomba gusana ikinyabiziga cyangiritse kandi Umwishingizi akaba yabitangiye uburenganzira mu nyandiko;

(c) Uwishingiwe asabwa guha Umwishingizi ubufasha bwose bukenewe kugira ngo yemeze ko uko gusana ikinyabiziga ari ngombwa kandi igiciro cyabyo gikwiriye koko.

IGIKA CYA II: UBWISHINGIZI BW'UBURYOZWE

Hashingiwe y'aho uburyozwe bwishingiwe bugarukira, Umwishingizi azishyura indishyi zisabwa zose harimo n'ibindi byose uwishingiwe asabwa n'amategeko kwishyura uwangirijwe mu gihe habaye ibi bikurikira:

(i) Urupfu cyangwa gukomereka k'umuntu biturutse ku mikoresherereze y'ikinyabuziga cyishingiwe ushyizemo n'igihe gipakirwa cyangwa gipakururwamo imizigo;

(ii) Ibintu byakwangizwa biturutse ku mikoreshereze y'ikinyabiziga cyishingiwe ushyizemo n'igihe gipakirwa cyangwa gipakururwamo imizigo

Umwishingizi ashobora guhitamo

(a) Gushaka umuhagararira mu gihe cyo kwegeranya amakuru ajyanye n'urupfu asabwa kwishyuramo indishyi zituruka ku byishingiwe bivugwa muri iki gika,

(b) Guhagararira uwishingiwe mu nkiko mu gihe akekwaho uruhare mu buryozwe bwerekeranye n'ibyishingiwe muri iki gika.

GUTERURA NO GUTWARA IKINYABIZIGA CYANGIJWE N'IMPANUKA

Aya masezereno agira agaciro no mu gihe ikinyabiziga cyishingiwe giteruye cyangwa gikuruye ikindi cyangijwe n'impanuka kandi indishyi ziteganyawa mu gika cya II cy'aya masezerano zizanareba ibyangijwe n'ikinyabiziga giteruwe cyangwa gikuruwe.

BYUMVIKANE KO ibyakwangirika kuri icyo kinyabiziga giteruwe bitarebwa n'iki gika cy'amasezerano.

UBWSHINGIZI BW'INYONGERA BWA COMESA

Ubwishingizi bufite agaciro mu Rwanda bushobora kwambuka mu bihugu bigize COMESA igihe Uwishingiwe abisabye. Ubu bwishingizi bw'inyongera mu bihugu bya COMESA bugaragazwa n'uko uwishingiwe ahabwa ikarita y'umuhondo ya COMESA kandi yishyuye ikiguzi cy'inyongera cy'ubwo bwishingizi.

Umwishingizi ntabwo azabazwa:

1.

(a) Urupfu, gukomereka cyangwa kwangirika kw'ibintu bibereye hanze y'imbibi z'umuhanda biturutse ku bintu byikorewe n'ikinyabiziga byarenze ingano y'ibyo

cyagombaga gutwara ndetse no mu gihe gipakirwa muri ubwo buryo cyangwa bipakururwa.

(b) Urupfu cyangwa ubumuga by'umukozi wa nyir'ikinyabiziga mu gihe uwo mukozi ari mu mirimo ye irebana n' icyo kinyabiziga.

(c) Urupfu cyangwa gukomereka k'umuntu(utari umugenzi wishyuye) utwawe nk'umukozi w'uwishingiwe yaba mu gihe atwawe, yinjira cyangwa asohoka mu kinyabiziga mu igihe impanuka isabwamo indishyi yabaga.

(d) Kwangirika kw'ikintu cye bwite, icyo yaragijwe, ikindi ashinzwe kwitaho cyangwa icy'uwo babana mu rugo, biturutse ku kinyabiziga cye cyishingiwe cyangwa biturutse ku cyo aricyo cyose icyo kinyabiziga gitwaye.

(e) Kwangirika kw'ikiraro cy'ubwoko bwose cyangwa umuhanda cyangwa ikintu kiri munsi yabyo bitewe no gutitira (vibration) kw'ikinyabiziga cyangwa uburemere bwacyo cyangwa bitewe n'ibyo cyikoreye.

(f) Kwangirika kw'ikintu biturutse ku bishashi cyangwa umwotsi biturutse ku kinyabiziga cyangwa biturutse ku guturika kw'icyuma gishyusha amazi mu kinyabiziga.

(g) Urupfu cyangwa gukomereka bitewe no guturika kw'icyuma gishyushya amazi mu kinyabiziga keretse uko guturika kubaye ikinyabiziga kiri gukoreshwa mu muhanda wa Leta.

2. Ubwishingizi bw'uburyozwe bw'ikinyabiziga ntibwishingira umushoferi na nyiracyo,abo bashakanye, ababyeyi babo, abavandimwe babo, abana babo ndetse n'abakozi b'uwishingiwe igihe bari mu kazi kandi uwishingiwe akaba ariwe ugomba kuryozwa impanuka;
3. Umwishingizi yishyura gusa ikiguzi cy'ibyakoreshejwe n'uwangirijwe ari uko yabanje kubimwemerera mu nyandiko.

IGIKA CYA III – UBWISHINGIZI BW'ABARI MU MODOKA

Muri iki gika, Umwishingizi yishingira urupfu rutewe n'impanuka y'ikinyabiziga, ubumuga bwa burundu butewe n'impanuka ndetse no kwishyura ikiguzi cy'ubuvuzi bw'abantu bari mu modoka bitarengeje amafaranga yishingiwe agaragara mu mbonerahamwe y'aya masezerano.

Mu gihe amasezerano agizwe n'ibinyabiziga byinshi, umubare w'abantu bishingiwe kuri buri kinyabiziga ugaragazwa ku mugereka uherekeza aya masezerano.

Mu gihe cy'ubumuga bwa burundu, indishyi zishyurwa zishingira ku gipimo cy'ubumuga bwagaragajwe na muganga wemewe n'urwego rubifitiye ububasha, uwakomeretse agahabwa amafaranga angana n'icyo gipimo ufatiye ku mafaranga yishingiwe.

IGIKA CYA VI – UBWISHINGIZI BW'UMUSHOFERI

Hashingiwe ku mafaranga yishingiwe agaragara mu mbonerahamwe y'aya masezerano, umwishingizi azaha indishyi umushoferi utwaye ikinyabiziga ku burenganzira n'amabwiriza yahawe na nyiri ikinyabiziga hakurikijwe ko uwo mushoferi:

(a) yitwaye neza nka nyiri ikinyabiziga akubahiriza kandi akagendera ku ngingo zigize aya masezerano aho zimureba hose.
(b) Atabujiwe n'amategeko gutwara icyo kinyabiziga
(c) Afite uruhusa rwemewe rwo gutwara icyo kinyabiziga

Mu gihe utwaye ikinyabiziga apfiriye mu mpanuka kigize mu buryo bwemewe n'iki gika, umwishingizi azaha indishyi abamuhagarariye hashingiwe ku biteganywa n'iki gika, kandi abasaba indishyi bakubahiriza ibiteganywa n'aya masezerano byose.

ICYO IKINYABIZIGA GIKORA

Ubwishingizi bugira agaciro iyo:

1. Impanuka ibereye mu Rwanda,
2. Ikinyabiziga gitwawe na nyiracyo cyangwa undi wese wahawe uburenganzira na nyiracyo kandi utwaye akaba afite uruhusa rwo gutwara icyo kinyabiziga kandi yubahirije ibigenwa n'urwo ruhusa.(Ubu bwishingizi ntibureba ikinyabiziga gikoze impanuka cyibwe cyangwa cyambuwe nyiracyo ku ngufu ariko nyir'ikinyabiziga agomba kumenyesha impanuka Polisi)
3. Uwishingiwe yemeje ko ikinyabiziga gikoreshwa imirimo yo kugendamo gusa.

Ubu bwishingizi ntibureba indi mikoreshereze y'ikinyabiziga ikurikira:

(a) Gutwara imizigo irebana n'ubucuruzi n'indi myuga uretse ubuhinzi n'ubworozi,
(b) Iyo ikinyabiziga gitwawe n'umuntu uhembwa komisiyo ku byo yacuruje, umuntu ukora imirimo yo kugenda amenyekanisha ibicuruzwa, umuntu ugurisha ibicuruzwa cyangwa serivise by'abandi, umuntu ucungira abandi ububiko bw'ibintu, sitasiyo cyangwa uhuza abashaka kugura inyubako n' umuntu ugena agaciro k'ibyangiritse mu bwishingizi,
(c) Ikinyabiziga gikoreshejwe ibijyanye n'ubucuruzi,
(d) Gutwara abagenzi bishyura,
(e) Ikinyabiziga gikoreshejwe mu gutegura cyangwa kugira uruhari mu marushanwa y'umuvuduko cyangwa indi siporo yose ishingiye ku binyabiziga, imyiyerekano cyangwa igeragezwa;
(f) Ikinyabiziga gikoreshejwe mu masiganwa y'abantu,
(g) Ikinyabiziga cyakodeshejwe mu buryo ubwo ari bwo bwose n'uburyozwe bubikomokaho,
(h) Igihe ikinyabiziga gikuruye ikindi keretse igihe kiri gufasha icyangiritse kandi nta bihembo.

IBITISHINGIWE MURI RUSANGE

Aya masezerano ntiyishingira ibi bikurikira:

(1) Impanuka iyo ari yo yose cyangwa uburyozwe bibereye hanze y'imipaka y'u Rwanda n'iy'ibindi bihugu bya COMESA byaba byishingiwe muri aya masezerano;
(2) Kwangirika kw'ibintu bitwawe n'ikinyabiziga cyishingiwe;
(3) Ibyangijwe gusa n'ibintu byikorewe n'ikinyabiziga cyangwa mu gihe haterurwa ibintu bigomba gutwarwa ariko hatabaye impanuka iturutse mu gukoresha ikinyabiziga;
(4) Gusabwa indishyi zikomoka ku kutubahiriza amasezerano uwishingiwe yagiranye n'abandi;
(5) Impanuka cyangwa uburyozwe bikomoka ku kinyabiziga cyishingiwe mu gihe:
    (a) cyakoreshejwe mu bundi buryo budateganijwe n'aya masezerano cyangwa,
    (b) gitwawe n'umuntu utabifitiye uruhushya rwo gutwara ikinyabiziga rwemewe n'amategeko;
    (c) impanuka iyo ariyo yose, igihombo cyangwa kwangirika k'umutungo uwo ari wo wose cyangwa ibyayigendaho ibyo aribyo byose n'aho byaba biturutse aho ariho hose mu gihe hakozwe ibivuzwe haruguru muri 5(a) na (b);

(6) Uburyozwe ubwo aribwo bwose butewe cyangwa bukomoka ku bumara bwa Nikereyeri n'ibindi byo muri ubwo bwoko;
(7) Kwangirika, igihombo cyangwa uburyozwe bufitanye isano n'intwaro za Nikereyeri mu buryo buziguye cyangwa butaziguye;
(8) Umubare w'amafaranga wanditse mu masezerano ugaragaza igice cy'impanuka Uwishingiwe yirengera;
(9) Mu gihe ikinyabiziga cyangiritse cyose, Umwishingizi azishyura agaciro cyari gifite ku munsi w'impanuka havanywemo ubusaze bwacyo bushingiye ku myaka kimaze uhereye ku mwaka cyakoreweho;
(10) Uretse ku birebana n'igika cya mbere cy'aya masezerano, Umwishingizi ntazishyura impanuka y'ikinyabiziga yatewe cyangwa ikomoka cyangwa ifite aho ihuriye n'imyuzure, imiyaga, kuruka kw'ibirunga, imitingito, intambara, imirwano n'ibisa nayo byose (intambara yaba yatangajwe n'urwego rubishinzwe cyangwa itatangajwe), gusubiranamo kw'abanyagihugu, imyigaragambyo n'imyivumbagatanyo, ukwigomeka ku butegetsi, impinduramatwara ikozwe ku ngufu, imyivumbagatanyo y'abasirikare, ibikorwa by'iterabwoba no kwangiza, gufata/guhirika ubutegetsi ku ngufu n'ingaruka zose z'ibyo bivuzwe haruguru zaba iziziguye cyangwa izitaziguye. Mu gihe habaye gusaba indishyi ku mpanuka igaragara ko ifitanye isano n'ibi byavuzwe haruguru, Uwishingiwe niwe usabwa kugaragaza ibimenyetso by'uko iyo mpanuka ntaho ihuriye na biriya byavuzwe. Nabura ibimenyetso ntacyo Umwishingizi azasabwa kwishyura kuri iyo mpanuka.

IBIGOMBA KUBAHIRIZWA MURI RUSANGE

Imbonerahamwe n'ibika byose bigize aya masezerano bigomba gusomerwa hamwe kandi igisobanuro cyahawe ijambo cyangwa ikinyamvugo bikomeza kugira icyo gisobanuro aho biboneka hose mu masezerano.

1. Uwishingiwe agomba kumenyesha mu nyandiko Umwishingizi impanuka yose ikimara kuba. Agomba kandi kumugezaho inyandiko zisaba indishyi n'izindi zose yohererejwe kuva akizibona (icyemezo cy'umucamanza, ihamagazwa mu rubanza, n'ibindi). Akibimenya, Uwishingiwe agomba kumenyesha mu nyandiko Umwishingizi ko dosiye irimo ikurikiranwa n'ubushinjacyaha cyangwa hari uwaguye mu mpanuka, mu gihe abona ko iyo mpanuka ishobora kwishyurwa n'aya masezerano. Mu gihe habaye ubujura cyangwa ikindi gikorwa cy'ubugizi bwa nabi byerekeza ku gusaba indishyi Umwishingizi hashingiwe kuri aya masezerano, Uwishingiwe agomba guhita abimenyasha Polisi kandi agakorana bya hafi n'Umwishingizi kugira ngo uwabikoze akurikiranwe.

2. Uwishingiwe cyangwa umuhagarariye ntibemerewe kugira icyo bemera cyangwa bizeza kwishyura batabanje kubiherwa uburenganzira mu nyandiko n'Umwishingizi. Umwishingizi ashobora guhitamo kwikurikiranira iby'impanuka mu mwanya w'Uwishingiwe, akarengera uwishingiwe imbere y'amategeko, akaba yatanga indishyi kuri iyo mpanuka cyangwa akikurikiranira mu mwanya w'Uwishingiwe ku uwateje impanuka ndetse akaba yatanga n'indishyi kandi akaba afite uburenganira bwose bwo gukurikirana ibirego byajyanywe mu kinko cyangwa akaba ashobora no kumvikana mu gutanga indishyi. Uwishingiwe afite inshingano yo guha Umwishingizi amakuru n'ubufasha bwose bushoboka igihe bikenewe.

3. Nyuma y'uko impanuka ibaye ishobora kwishyurwamo indishyi, hakurikijwe ibikubiye mu gace ka 1(b) k'igika cya II cy'aya masezerano, Umwishingizi ashobora kwishyura indishyi zose zisabwa ndetse akaba yareka gukurikirana mu nkiko. Kandi Umwishingizi ntazaryozwa ingorane Uwishingiwe yatezwa no gukurikirana cyangwa kureka gukurikirana indishyi mu nkiko. Umwishingizi ntazabazwa kandi ikiguzi n'ibyakwishyurwa ibyo ari byo byose n'Uwishingiwe cyangwa undi uwo ari we wese nyuma y'uko aretse gukurikirana ibijyanye n'iyo mpanuka.

4. Ku bushake bwe, Umwishingizi ashobora guhitamo gusana cyangwa gusimbura ikinyabiziga, ibice bimwe byacyo cyangwa ibikoresho byitabazwa ku kinyabiziga cyangwa akishyura mu mafaranga agaciro k'ibyangiritse. Umwishingizi ntazishyura ikiguzi cy'ibyangiritse kirenze agaciro kabyo igihe cy'impanuka hiyongeyeho ikiguzi kiri mu rugero cyo kubikora. Uko byagenda kose, Umwishingizi ntazaryozwa ibirenze agaciro k'ikinyabiziga kishingiwe mu masezerano cyangwa agaciro k'ikinyabiziga ku munsi w'impanuka harebwe igito muri byombi.

5. Uwishingiwe agomba gufata ingamba zose zituma ikinyabiziga kitangirika kandi akacyitaho mu buryo gihora kimeze neza. Umwishingizi afite uburenganzira bwo kugenzura ko ikinyabiziga n'ibice byacyo bifashwe neza ndetse no kugenzura

umushoferi cyangwa umukozi wese w'Uwishingiwe ugishinzwe. Mu gihe habaye impanuka cyangwa ikinyabiziga gipfiriye ahantu, Uwishingiwe ntagomba kugisiga adashyizeho ingamba zihagije zo kukirinda kurushaho kwangirika. Igihe Uwishingiwe akuye ikinyabiziga cyangiritse cyangwa cyapfuye aho cyapfiriye kitabanje gukorwa ku buryo cyagenda nta bibazo kigize, ibizacyangirikaho bindi muri icyo gihe cyo kukivana aho cyakoreye impanuka cyangwa cyapfiriye bizirengerwa n'uwishingiwe.

6. Umwishingizi ashobora gusesa aya masezerano y'ubwishingizi agatanga integuza y'iminsi cumi n'ine(14) akoresheje inyandiko ageza k'uwishingiwe mu buryo bwose bwemewe n'amategeko. Muri icyo gihe Umwishingizi asubiza Uwishingiwe amafaranga y'ubwishingizi yatanze akuyemo ahwanye n'iminsi icyo kinyabiziga kimaze gifite ubwo bwishingizi. Aya masezerano ashobora kandi guseswa igihe cyose n'Uwishingiwe agatanga integuza y'iminsi cumi n'ine(14)(ariko bigakorwa iyo nta mpanuka yishingiwe yabaye). Muri icyo gihe, Uwishingiwe asubizwa igicye cy'amafaranga yatanze ukuyemo ahwanye n'igihe ikinyabiziga kimaranye ubwo bwishingizi akabarwa hakurikijwe uko ubwishingizi bw'ibihe bito bubarwa.

7. IBITEMEWE GUSHYIRWA MU MASEZERANO N'UBURENGANZIRA BWO GUKURIKIRANA INDISHYI

   Nta ngingo n'imwe cyangwa umugereka w'aya masezerano byabuza uwishyuwe hakurikijwe aya masezerano cyangwa undi uwo ari we wese gusaba izindi indishyi hakurikijwe amategeko. Gusa, Uwishingiwe azasubiza Umwishingizi indishyi zose yahawe atagombaga kubona.

8. Impaka zose zizavuka kuri aya masezerano zizakemurwa mu bwumvikane bw'impande zombi. Ubwumvikane nibutagerwaho, ikibazo kizashyikirizwa inkiko zibifitiye ububasha mu Rwanda.

9. Kutubahiriza ingingo zose z'aya masezerano ku birebana n'ibyo agomba gukora cyangwa kubahiriza, kudatanga amakuru y'ukuri ku cyishingiwe igihe yuzuza urupapuro basabiraho ubwishingizi bituma Uwishingiwe atakaza uburenganzira ku ndishyi zikomoka kuri aya masezerano.

10. **Umubare ntarengwa w'indishyi zitangwa:**
   (a) zitangwa Indishyi ntaregwa Umwishingizi atanga ku mpanuka zirebana n'igika cya mbere I-iii……….. FRW
   (b) Indishyi ntaregwa Umwishingizi atanga ku mpanuka zirebana n'igika cya mbere: ii-1(i) …Ntizigira aho zigarukira
   (c) Indishyi ntaregwa Umwishingizi atanga ku mpanuka zirebana n'igika cya mbere: ii-1(ii) ku mpanuka imwe cyangwa nyinshi z'uruhererekane zatewe n'ikintu kimwe: Ntizigira aho zigarukira

INGINGO Z'INYONGERA

Izi ngingo z'inyongera zikurikira nazo zigize aya masezereno:

1. GUTWARA WANYOYE IBISINDISHA N'IBIYOBYABWENGE

Nta ndishyi Umwishingizi azabazwa zirebabana n'ikinyabiziga cyishingiwe muri aya masezerano ndetse n'ibyo cyakwangiza mu gihe icyo kinyabiziga gikoze impanuka gitwawe na nyiracyo cyangwa umukozi we cyangwa undi wese yabihereye uburenganzira, igihe bizagaragara ko uwo ugitwaye yateje impanuka biturutse ku bisindisha cyangwa ibiyobyabwenge yanyoye.

2. IBYEREKEYE GUSABA INDISHYI

Ibyo gusaba indishyi ku mpanuka bikorwa mu buryo bukurikira:

i) Kumenyesha Umwishingizi impanuka yabaye mu gihe kitarenze iminsi itanu kuva ibaye, iryo menyesha rikagezwa ku cyicaro gikuru cy'Umwishingizi cyangwa kuri rimwe mu mashami ye.
Amakuru umenyekanisha impanuka agomba gutanga ni aya akurikira: nimero y'amasezerano y'ubwishingizi, italiki impanuka yabereye, aho impanuka yabereye, icyayiteye n'uko byagenze, ibyangiritse n'abakomereretse, gusobanura abo impanuka yangirije n'abo Umwishingizi yakorana nabo kugira ngo idosiye y'impanuka ikurikiranwe(amazina, nimero ya terefone na emeyeli);

ii) Kugeza ku mwishingizi impapuro zisabwa: kopi y'ikarita iranga ikinyabiziga, kopi y'uruhusa rwo gutwara ikinyabiziga, kopi y'amasezerano y'ubwishingizi, amafoto y'impanuka, raporo ya polisi, ikigereranyo cy'ibyangiritse n'indi nyandiko yose yagira akamaro mu kumvikanisha impanuka.

iii) Umwishingizi ntazasabwa kwishyura ikinyabiziga cyangiritse gifite ubwishingizi bwacyo bwite mu gihe hashize iminsi mirongo itandatu(60), usaba indishyi atarageza ku mwishingizi ibyangombwa bisabwa haruguru.

3. KWISHYURA IKINYABIZIGA CYANGIRITSE BURUNDU HASHINGIWE KU GACIRO CYARI GIFITE MBERE Y'IMPANUKA

Agaciro k'ikinyabiziga kishingiwe mu masezerano siko byanze bikunze kazatangwa ku kinyabiziga cyangirikiye burundu mu mpanuka kubera ko indishyi Umwishingizi atanga zigomba kungana n'agaciro icyo kinyabiziga cyari gifite mbere y'uko gikora impanuka cyangwa se agaciro kishingiwe mu masezerano harebwe igito muri byo.

4. INGINGO YEREKEYE UMUNTU WIGA GUTWARA IKINYABIZIGA

Umwishingizi ntazasabwa kwishyura ikinyabiziga cyangiritse cyangwa ingorane cyateje abandi igihe cyakoze impanuka gitwawe n'umunyeshuri ucyiga gutwara keretse gusa igihe azaba atwaye ahabwa amabwiriza n'umushoferi w'ikigo cyigisha gutwara imodoka kandi ufite uruhusa rwo gutwara ubwo bwoko bw'ikinyabiziga.

5. GUSIMBUZA IBYUMA BYANGIRITSE

Niba nta handi bivugwa ukundi muri aya masezerano, byumvikanyweho ko mu gihe cyo gushaka icyuma cyo gusimbura icyangiritse kitaboneka ku isoko ryo mu gihugu ikinyabiziga kiri gukorerwamo cyangwa mu gihe Umwishingizi yahisemo gukoresha uburenganzira bwe bwo kwishyura amafaranga kashi, amafaranga Umwishingizi asabwa gutanga kuri icyo cyuma ntazarenga:

(i) igiciro cy'icyo cyuma kiboneka mu bitabo by'uruganda rwakoze icyo kinyabiziga cyangwa ibitabo by'uruhagarariye mu gihugu ikinyabiziga kiri gusanirwamo cyangwa;

(j) Iyo ibyo bitabo ntabiboneka, hazashingirwa ku giciro cyo ku ruganda rwakoze icyo kinyabiziga hongeweho ikiguzi cyo kukivana hanze kikagera mu gihugu ikinyabiziga kiri gukorerwamo ndetse n'imisoro ikigendaho hatarimo kukizana n'indege;

(k) ikiguzi kiri mu rugero cy'imirimo yo kugifunga ku kinyabiziga.

6. IBYUMA BYITABAZWA KU KINYABIZIGA

Niba nta handi bivugwa ukundi muri aya masezerano, byumvikanyeho ko Umwishingizi azihyura ibyuma byitabazwa ku kinyabiziga byashyizwe ku modoka n'uruganda rwayikoze mu buryo bukurikira:

(i) Ibyuma by'itumanaho n'iby'umutekano bifashe ku kinyabiziga ku buryo buhoraho byakozwe n'uruganda: mu gihe ibyo byuma byibwe cyangwa byangijwe no kugerageza kubyiba. Gusa Umwishingizi ntazishyura birengeje agaciro ko kubigura cg ngo arenze 2% by'agaciro k'ikinyanyabiziga harebwe igito muri byo;

(ii) Iyo ibyo byuma byaguzwe ku ruhande bikongerwa ku kinyabiziga n'Uwishingiwe, ibyo byuma bigombwa kuvugwa mu gihe cyo gufata ubwishingizi kandi akabyishyurira ikiguzi cy'ubwishingizi cy'inyongera;

(iii) Mu gihe ikiguzi cy'inyongera cyishyuwe, byumvikanyweho ko Umwishingizi yishyura Uwishingiwe ku byuma byitabazwa ku kinyabiziga byangiritse. Byumvikane neza ariko ko Umwishingizi azishyura agaciro k'icyuma cyangiritse havuyemo ubusaze bwacyo cyangwa agace Uwishingiwe agomba kwirengera.

7. AHO IKIGUZI CYO GUTERURA IKINYABIZIGA CYANGIRITSE KIGARUKIRA

Byumvikanyweho ko Umwishingizi atazarenza ………….FRW yishyura amafaranga yo guterura no gupakira ikinyabiziga cyangiritse hashingiwe ku gika cya 1. c.

8. INKIKO N'AMATEGEKO BIZITABAZWA MU GUKEMURA IMPAKA

Niba nta handi bivugwa ukundi muri aya masezerano, impaka zose zavuka hashingiwe kuri aya masezerano zizakemurwa hisunzwe amategeko n'inkiko zo mu Rwanda.

9. NTA BWISHINGIZI UBA UFITE IYO IKIGUZI CYABWO KITISHYUWE

Byumvikanyweho n'impande zombi ko nta bwishingizi uwishingiwe aba afite mu gihe atishyuye ikiguzi cyabwo.

Gusa ku bigo n'imiryango mpuzamahanga byemerewe n'amategeko n'amabwiriza, ubwishingizi buzata agaciro nibumara iminsi mirongo ine n'itanu(45) butishyuwe kuva aho bwatangiriye. Nihashira kandi iminsi cumi n'itanu(15) nyuma y'iki gihe kivuzwe haruguru, amasezerano azaba asheshwe nta nteguza, kandi umwishingizi nta ndishyi azabazwa ahubwo Uwishingiwe azishyura ikiguzi kingana n'igihe ubwishingizi bumaze buriho.

Igihe ubwishingizi buzaba bwishyuwe hakoreshejwe sheki, iyo sheki ikagaruka itishyuwe ku mpamvu iyo ariyo yose, ubu bwishingizi buzaba butaye agaciro kuva bugitangira nta yindi nteguza bisabye igihe Uwishingiwe atazaba yishyuye ikiguzi cy'ubwishingizi mu minsi irindwi(7)kuva aho sheki igarukiye kandi ntacyo Umwishingizi azabazwa kirebana n'ubwo bwishingizi.

Ikiguzi cy'ubwishingizi bw'igihe gito bwo bwishyurwa ako kanya.

Bikozwe na P_USER_FULLNAME

Bikorewe P_BRANCH_NAME, **Kuwa** P_DATE_CREATED.

Umukono w'Uwishingiwe

P_SUBSCRIBER

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