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

UBWISHINGIZI No : **[numeroPolice]**
AMAZINA YOSE : **[nomAdhdrent prenomsAdherent]**
Itariki y'amavuko : **[dateNaissanceAdherent]**
No y'indangamuntu :**[numeroPieceAdherent]**
Ubwenegihugu :
Telefone : **[TelephoneAdherent]**
Email : [**EmailAdherent**]
Umudugudu/Akagari/Umurenge :**[Adresse Géo]**
Akarere :**[Commune]**

Agiranye amasezerano na **RADIANT INSURANCE COMPANY**

Italiki amasezerano akorewe: **[dateEntree]**

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: **[dateEffet]**

Igihe amasezerano azarangirira: **[DateEcheance]**

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:

No	Amazina	Itariki y'amavuko	No y'ubwishingizi	Umusanzu
1.1	**[nom prenomsAdherent]**	**[dateNaissance]**	**[numeroBeneficiaire]**	**[Prime] Frw**
1.2	**[nom prenomsConjoint]**	**[dateNaissance]**	**[numeroBeneficiaire]**	**[Prime] Frw**
1.3	**[nom prenomsEnfant(1)]**	**[dateNaissance]**	**[numeroBeneficiaire]**	**[Prime] Frw**
1.4	**[nom prenomsEnfant(2)]**	**[dateNaissance]**	**[numeroBeneficiaire]**	**[Prime] Frw**
UMUSANZU WOSE HAMWE				**[PrimeTotal] Frw**

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. Bahabwa kandi serivisi zitangirwa mu mavuriro yigenga agaragara ku rutonde ruri ku mugereka w'aya masezerano.
Uwishingiwe ahabwa imiti yandikiwe na muganga kandi muri farumasi zose mu Rwanda zikorana na Radiant Insurance Company.
ICYITONDERWA: Amavuriro amwe ashobora kuvanwa cyangwa kwiyongera kuri uru rutonde igihe icyo ari cyo cyose biturutse ku masezerano y'imikoranire RADIANT INSURANCE COMPANY LTD yagiranye n'amavuriro ndetse na Farumasi. Igihe urutonde ruhindutse, uwishingiwe abimenyeshwa binyuze kuri nomero ya telephone cyangwa aderesi imeyili yatanze igihe yafataga ubwishingizi.

Uwishingiwe yishyura buri 10% kuri fagitire y'ibyo yakorewe mu mavuriro ya leta cyangwa imiti yahawe muri farumasi na 15% mu mavuriro yigenga.
Nyuma y'itangira ry'aya masezerano, uwafashe ubwishingizi ku giti cye ashobora kongeramo uwo bashakanye mu gihe yashyingiwe cyangwa umwana bibarutse ku bafashe ubwishingizi nk'umuryango.

Abagize umuryango w'uwishingiwe bashya bazinjizwa muri aya masezerano hongeweho **75%** by'amafaranga yishyuwe n'uwafashe ubwishingizi igihe yongeyemo uwo bashakanye na **37.5%** 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'uwabufashe, 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.

Ingingo ya 5: AMAFARANGA YO KWIVUZA KU MWAKA

IBITEGANYIJWE	Amafaranga
IGIHE WIVUZA UTAHA HAMWE N'IMITI MURI ZA FARUMASI	**[PlafondAmbulatoires] FRW**
IGIHE URI MU BITARO	**[PlafondHospitalisation]FRW**

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), 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 zigenerwa abagore batwite bitangira kwishingirwa guhera hashize amezi 10 umuntu afashe ubwishingizi igihe ari ubwa mbere abufashe ndetse n'igihe amasezerano ahise avugururwa ku munsi yarangiriyeho.**
- **Kwikingiza no kuringaniza urubyaro bikorerwa ubuntu mu mavuriro n'ibigonderabuzima bya Leta.**

Ingingo ya 7: IHAGARIKWA RY'AMASEZERANO

- 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 uhereye igihe yishyuriye umusanzu wa mbere, bivuze ko aba ataratangira kwivuza cyangwa kuvuza abo yishingiye.
- Amasezerano ashobora guhagarikwa igihe bigaragaye ko uwafashe ubwishingizi yavuje 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 **[dateEntree]**

Bikorewe i Kigali, kuwa **[dateEntree]**

RADIANT INSURANCE COMPANY — **UFASHE UBWISHINGIZI**