AMASEZERANO Y'UBWISHINGIZI BW'INKONGI Y'UMURIRO N'IBINDI BYAGO BIYISHAMIKIYEHO

IBYANGIRITSE KU MUTUNGO WISHINGIWE

RADIANT INSURANCE COMPANY LTD yitwa Umwishingizi muri aya masezerano yemeye (hashingiwe ku bikubiye muri aya masezerano bikaba aribyo shingiro riha uburenganzira Uwishingiwe bwo gusaba indishyi) ko nyuma yo kwishyurwa ikiguzi cy'ubwishingizi, kwishyura umutungo wishingiwe cyangwa igice cyawo bivugwa mu mbonerahamwe y'ibyishingiwe muri aya masezerano mu gihe byaba byangijwe na kimwe mu byago byishingiwe biboneka mu mbonerahamwe y'ibyishingiwe igaragara hasi kandi bibaye mu gihe aya masezerano agifite agaciro.

Umwishingizi yishyura Uwishingiwe agaciro umutungo wangiritse wari ufite mu gihe impanuka yabaga cyangwa agahitamo kuwusubiza uko wari umeze mbere y'impanuka.

UKO byagenda kose, indishyi Umwishingizi yatanga ntizishobora kurenga:

(i) Umubare w'amafaranga yose yishingiwe cyangwa ajyanye na kimwe mu bintu byinshingiwe mu gihe impanuka yabaga;
(ii) amafaranga yishingiwe asigara nyuma yo kwishyura igihombo cyangwa gusenyuka cyangwa kwangirika byabaye mu gihe kimwe cy'ubwishingizi keretse mu gihe Uwishingiwe azaba yemeye gusubiza agaciro kishingiwe uko kari kameze mbere y'impanuka kandi hakishyurwa ikiguzi cy'ubwishingizi kijyanye n'iyo nyongera. Its

Aya masezerano akubiyemo Imbonerahamwe y'ibyago byishingiwe, imigereka isobanura umutungo wishingiwe n'ingingo z'inyongera, bisomerwa hamwe nk'amasezerano amwe. Igisobanuro gihawe ijambo n'imvugo byihariye mu bice byose by'aya masezerano bigomba kugira ibisobanuro bimwe aho bigaragara hose.

IMBONERAHAMWE Y'IBYISHINGIWE N'UBWISHINGIZI GIHAWE

Ikigo cy'ubwishingizi	**RADIANT INSURANCE COMPANY LTD**		
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**

IKIGUZI CY'UBWISHINGIZI:

Ikiguzi fatizo cy'ubwishingizi : ....FRW

Umufuragiro : ....FRW

TVA (18%) : ....FRW

IKIGUZI CYOSE CY'UBWISHINGIZI : ....FRW

IBIRANGA UMUTUNGO WISHINGIWE

Ibyishingirwa n'aho biherereye	**Ubwishingizi bufashwe (FRW)**	**Agaciro kishingiwe (FRW)**
------------	- Inkongi, inkuba, guturika - Umutingito - Iruka ry'ibirunga - Imiyaga n'imyuzure - Imvururu n'imyigaragambyo - Ubugizi bwa nabi - Kwangizwa n'amazi yo mu rugo(Guturika kw'amatiyo y'amazi) - Kwangizwa n'ikinyabiziga, indege, inyamaswa n'ibiti byo mu gipangu - Kwangizwa n'umuriro uturutse mu bihuru/ishyamba - Kwika - Gushya biturutse ku muriro wizanye - Kwishyura iby'abandi byangijwe n'ibyishingiwe - Ubujura buciye icyuho	---------------- ---------------- ----------------

URUHARE RW'UWISHINGIWE: ……………

Bikozwe na P_USER_FULLNAME

Bikorewe P_BRANCH_NAME, Kuwa P_DATE_CREATED.

Umukono w'Uwishingiwe **Umukono w'Umwishingizi**

P_SUBSCRIBER **RADIANT INSURANCE COMPANY LTD**

ISOBANURAMAGAMBO:

1. ***Kwangirika*** - Ijambo "Kwangirika" risobanura igihombo cyangwa gusenyuka cyangwa kwangirika k'umutungo wishingiwe.

2. ***Kwishinganisha ku gaciro katuzuye*** – bivugwa mu gihe agaciro kishingiwe kari munsi y'agaciro nyakuri kasubiza mu buryo umutungo wishishingwe. Indishyi zishyurwa ku mutungo zigabanywaho ijanisha ringana n'ikinyuranyo kiri hagati y'agaciro kishingiwe n'agaciro nyakuri uwo mutungo ufite mu gihe habaye impanuka.

   Indishyi zishyurwa = $\frac{Agaciro\ kishingiwe\ x\ Agaciro\ k'ibyangritse}{Agaciro\ nyakuri\ k'umutungo}$

3. ***Uruhare rw'Uwishingiwe*** - Igice cy'igihombo cyavuzwe mu masezerano uwishingiwe agomba kwirengera. Mu gihe indishyi zigiye munsi y'ayo mafaranga, Umwishingizi ntacyo yishyura.

4. ***Ibitishingirwa-*** Ibikubiye mu ngingo z'amasezerano y'Ubwishingizi zerakana ibitishingiwe.

5. ***Indishyi -*** Ihame ryemeza ko Uwishingiwe agomba gusubizwa nk'uko yari ameze mbere y'uko impanuka iba.

6. ***Ubwizerane busesuye*** - inshingano zireba impande zombi mu masezerano: Uwishingiwe agomba kwerekana ibintu byose bifatika birebana n'ubwishingizi asaba n'Umwishingizi agakorana ubunyangamugayo n'uwafashe ubwishingizi.

7. ***Ibigomba gukorwa -*** Ibyo Umwishingizi asaba Uwishingiwe kubahiriza uko byakabaye. Kutabyubahiriza bivanaho uburyozwe bw'umwishingizi mu bushishozi bwe.

8. ***Ibigomba kubahirizwa*** - Ingingo ziha agaciro ibyishingiwe n'ibitishingiwe muri aya masezerano y'ubwishingizi. Ibigomba kubahirizwa biha agaciro amasezerano y'ubwishingizi kandi bigomba kubahirizwa n'uwishingiwe.

IBYAGO BYISHINGIRWA

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.

A. INKONGI Y'UMURIRO (waba uturuka ku guturika cyangwa ku yindi mpamvu) **uvanyemo:**

- (a) Umutingito, kuruka kw'ikirunga cyangwa ukundi kwivumbagatanya kw'isi n'ibiyiriho;
- (b) Kwangirika byatewe na
  - i) kwihindura kw'ikintu ubwacyo cyangwa biturutse ku bushyuhe, cyangwa
  - ii) kuba hari ikiri gukorwa kuri icyo kintu hifashishijwe ubushyuhe;
- (c) Kwangirika uko ariko kose gutewe no gushya kw'amashyamba, ibihuru, ibibaya, no gutegura imirima hakoreshejwe umuriro, haba kubw'impanuka cyangwa ku bundi buryo.

B. INKUBA

C. GUTURIKA kw'ibikoresho bishyushya amazi mu ngo hakoreshejwe gazi. Bipfa gusa kuba uko kwangirika kutatewe n'umutingito, iruka ry'ikirunga cyangwa ukwivumbagatanya kw'isi n'ibiyiriho.

GUTURIKA KUVUGWA HARUGURU NTIKUREBA IMPANUKA ZATURUKA MU GUTURIKA KW'IBIKORESHO BYO MU NGANDA:

- (a) ku bikoresho bishyushya, bibika umuriro, cyangwa ibindi bikoresho byo mu nganda, imashini, cyangwa ibikoresho bikoresha umwuka ushyushye kandi impanuka ikaba yaturutse ku bintu bibigize.

(b) kwatewe cyangwa kwakomotse, mu buryo buziguye cyangwa butaziguye, ku bikorwa by'iterabwoba byakozwe n'umuntu umwe cyangwa abantu bakoreshwa cyangwa bafitanye imikoranire n'ishyirahamwe ry'ubugizi bwa nabi.

Aha "iterabwoba" bisobanura gukora ubugizi bwa nabi mu nyungu za politiki kandi hakubiyemo no gukoresha ihohoterwa iryo ari ryo ryose hagamijwe gutera ubwoba rubanda cyangwa igice icyo ari cyo cyose cy'abaturage.

D. IBYANGIJWE N'INDEGE n'ibindi byuma bigendera mu kirere cyangwa ibintu bihanutsemo.

E. IMVURURU, IMYIGARAGAMBYO Y'ABAKOZI NO KWANGIRWA N'UMUKORESHA KWINJIRA AHO UKORERA (HATARIMO IMPAGARARA Z'AMADINI NIZ'ABATURAGE BASANZWE)

Ubu bwishingizi bwishingira ibyangiritse bitewe na:
(a) igikorwa cy'umuntu wese ugira uruhare afatanyije n'abandi mu guhungabanya amahoro rusange (haba mu myigaragambyo y'abakozi cyangwa kwangirwa n'umukoresha kwinjira aho ukorera cyangwa bidafitanye isano).
(b) igikorwa cy'urwego rwashyizweho n'amategeko mu guhashya cyangwa kugerageza guhagarika imvururu cyangwa kugabanya ingaruka z'izo mvururu;
(c) Igikorwa kigambiriwe gikozwe n'umukozi biturutse ku myigaragambyo cyangwa guhezwa hanze y'ikigo akoramo cyangwa ahangana ashaka kwinjira mu kigo.

Kugirango indishyi zitangwe hashingiwe kuri iyi ngingo, uwishingiwe agomba kwerekana mu buryo buziguye cyangwa butaziguye, ko ibyangiritse cyangwa igihombo bitatewe cyangwa atari ingaruka ya:
I. Ibikorwa by'iterabwoba byakozwe n'umuntu umwe cyangwa abantu bakoreshwa cyangwa bafitanye imikoranire n'ishyirahamwe ry'ubugizi bwa nabi
II. Imyivumbagatanyo y'abaturage yafashe intera cyangwa ihwanye no kwivumbura kwa rubanda;
III. igikorwa cy'ubugizi bwa nabi cy'umuntu (cyaba gikozwe mu gihe cyo guhungabanya amahoro y'abaturage cyangwa mu bundi buryo) kidakozwe nkana n'umukozi wigaragambyaga cyangwa wangiwe kwinjira mu kigo akoramo bitewe n'imvururu cyangwa imyigaragambyo cyangwa kurwanya guhezwa hanze y'ikigo;
IV. Imvururu rusange cyangwa zishingiye ku idini;
V. Igikorwa icyo ari cyo cyose gikozwe kigamije cyangwa kitezweho guteza igihombo cyangwa kwangiza kugira ngo hagerwe ku nyugu, intego cyangwa impamvu za politiki, cyangwa habeho impinduka mu mibereho y'abantu, cyangwa mu bukungu, cyangwa mu kwanga Leta, cyangwa guverinoma, cyangwa ubuyobozi bwa politiki cyangwa bw'ibanze, cyangwa hagamijwe gutera ubwoba abaturage cyangwa igice cyabo.
VI. Igikorwa cy'urwego rwemewe n'amategeko gikozwe mu kugenzura, gukumira, guhagarika cyangwa guhangana n'ibintu byose bivugwa mu ngingo V yo muri iki gika.

Kubera iyo mpamvu:
(a) Ihungabana ry'abaturage risobanura igikorwa icyo ari cyo cyose cy'imyivumbagatanyo gikozwe kigamije guteza akajagari mu baturage hagamijwe kwihimura ku gice runaka cy'abantu bikozwe n'agatsiko cyangwa ishyirahamwe ry'abigizi ba nabi. Ku mpamvu z'iki gisobanuro, imvururu z'abaturage zirimo amakimbirane ashingiye ku moko n'imiryango.

(b) Guhungabanya gushingiye ku idini bisobanura igikorwa icyo ari cyo cyose gikozwe n'itsinda rimwe cyangwa menshi ashingiye ku idini babitewe n'imyemerere cyangwa imyizerere runaka biteza igihombo, kwangirika cyangwa gusenyuka k'umutungo wishingiwe.

(c) Igihombo cyangwa ibyangiritse bivugwa mu ngingo ya V n'iya VI byatewe mu buryo butaziguye no guhungabana kw'akazi, harimo kwangirwa kwinjira mu biro cyangwa guhagarika akazi byo birishingiwe muri aya masezerano.

F. KWANGIZA NKANA umutungo wishingiwe biturutse ku gikorwa kigambiriwe cy'umuntu, icyo gikorwa kikaba cyakozwe cyangwa kitakozwe mu gihe cyo guhungabanya amahoro rusange atari ukwangirika guturutse ku bujura cyangwa kugerageza kwiba.

Ubu bwishingizi butangirwa hamwe n'ubwishingizi bwo mu gice cya E mu gihe bufite agaciro kandi hagakurikizwa ibitishingirwa byo muri icyo gice uretse ibivugwa muri (III).

G. UMUTINGITO N'IRUKA RY'IBIRUNGA, n'imyuzure cyangwa ukwiyongera kw'amazi y'inyanja bibiturutseho.
Ibyangiritse byose byabayeho mu gihe kitarenze amasaha 72 (mirongo irindwi n'abiri) akurikiranye nyuma y'umutingito kandi biturutse gusa ku bikorwa bya nyamugigima bifatwa nk'aho ari impanuka imwe mu gihe cyo kugena indishyi.

H. IMIYAGA N'IMYUZURE

a) Ubwishingizi butangwa muri aka gace ntibureba ibyangijwe bitewe na:
   i) ubukonje bukabije, kwika k'ubutaka cyangwa inkangu
   ii) amazi cyangwa imvura uretse mu gihe byinjiye mu nyubako binyuze ahantu hasenywe n'imiyaga cyandwa imyuzure.

b) Muri iki gice, umwishingizi ntazaryozwa kwangirika kw'ibi bikurikira:
   i) ibitwikira ibaraza, ibikinze amadirishya, ibimenyetso byaka (itara cyangwa ikindi), antene cyangwa ibindi byubatse byo hanze hamwe n'ibikoze inzugi z'amarembo, uruzitiro, inkuta hamwe n'ibintu byimukanwa biri hanze keretse iyo ibyo bintu byavuzwe mu buryo bwihariye ko byishingiwe n'agaciro kabyo, kandi ikiguzi cy'ubwishingizi bwabyo kikaba cyarishyuwe.
   ii) Inyubako zicyubakwa, izirimo guhindurwa cyangwa gusanwa uretse iyo inzugi zose zo hanze n'indi miryango byarangiye kubakwa kandi bifite ubwirinzi ku miyaga n'imyuzure.

I. UMURIRO W'IBIHURU/ISHYAMBA: Byemeranijwe ko ubu bwishingizi buzanagera ku kwangirika k'umutungo wishingiwe kwatewe mu buryo butaziguye no gutwikwa kw'amashyamba, ibihuru, ibibaya, cyangwa gutunganya ubutaka hakoreshejwe gutwika (keretse iyo uko gutunganya byakozwe n'uwishingiwe cyangwa mu izina rye), bikomotse ku mpanuka cyangwa mu bundi buryo.
Hemejwe kandi ko ibyatsi biri muri metero 30 uvuye ku nyubako imwe cyangwa inyubako nyinshi ziri hamwe bigomba guhora bitemwa kandi hagahora hatunganije neza mu gihe cyose ubwishingizi buzamara.
Gusa ibiteganywa n'amasezerano byose bigomba kubahirizwa (keretse ibyaba byahinduwe mu buryo bwanditse) bizubahirizwa nk'aho byari kuba byashyizwe hano.

J. AMAZI ASOHOKA MU KIGEGA, IGIKORESHO CYANGWA IMPOMBO ZATURITSE MU BURYO BW'IMPANUKA: - Ubu bwishingizi ntibureba:
- ibyangijwe biturutse ku mazi asohoka cyangwa anyenya y'ibyuma byikoresha byagenewe kuzimya inkongi;
- inyubako irimo ubusa cyangwa idakoreshwa cyangwa itagira uyitaho.

K. KWANGIZWA N'IKINYABIZIGA, INYAMASWA N'IBITI BYO MU GIPANGU - Ubu bwishingizi muri aya masezerano bwishingira igihombo giturutse ku kwangirika gutewe n'ikinyabiziga cyangwa inyamaswa byaba ari iby'uwishingiwe cyangwa bigenzurwa na we cyangwa ari iby'uba mu nyubako cyangwa abakozi be kandi bunishingira ukwangirika kwatewe n'ibiti biri imbere mu gipangu cy'amazu yafafiwe ubwishingizi.

L. UBUJURA BUCIYE ICYUHO

Ubu bwishingizi bwishingira kwibwa k'umutungo mu nyubako iri ahantu havuzwe muri aya masezerano (ibintu biri mu bubiko, ibikoresho byo mu rugo cyangwa mu biro, imashini n'ibindi bikoresho byo muri ubwo bwoko,…), hakoreshejwe ingufu mu kwinjira cyangwa gusohoka muri iyo nyubako. Bwishingira kandi ibyangijwe mu kugerageza kwiba hakoreshejwe ingufu.

Ibindi byishingirwa:

Ubu bwishingizi bwishingira igihombo cyangwa kwangirika k'umutungo wishingiwe bitewe cyangwa mu gihe:

- Umujura cyangwa abajura binjiye bakihisha mu nyubako zishingiwe mbere y'uko amasaha y'akazi arangira.
- Umujura yinjiye mu nyubako yishingiwe hakoreshejwe imfunguzo zikozwe mu buryo bwihariye ku buryo zifungura inzugi zose, cyangwa ubundi bwoko bw'igikoresho (ukuyemo imfunguzo zacuzwe) ariko uwishingiwe akagaragariza umwishingizi mu buryo busobanutse ko hakoreshejwe izo mfunguzo cyangwa icyo gikoresho.

Ibigomba kubahirizwa ku bwishingizi bw'ubujura buciye icyuho.

Kugira ngo ubujura bwishingiwe n'aya masezerano bwemerwe n'umwishingizi, uwishingiwe agomba kuba yarubahirije ibi bikurikira:

1. Ku nyubako zikorerwamo imirimo isanzwe, iz'ubucuruzi n'inganda, hagomba kubaho uburinzi buhoraho mu gihe kitari icy'akazi.
2. Ubujura bwose bujyanye n'ubu bwishingizi bugomba kumenyeshwa ishami rya Polisi rihegereye kandi kopi y'inyandiko y'imenyesha yakiriwe na Polisi ikohererezwa umwishingizi bitarenze amasaha 24.

Ibitishingiwe byihariye kuri ubu bwishingizi bw'ubujura buciye icyuho:

1. Umubare w'amafaranga yavuzwe muri aya masezerano uwishingiwe yirengera kuri buri bujura
2. Ibintu bikoze muri zahabu cyangwa ifeza, amabuye y'agaciro n'ibindi bintu byose bikozwe mu mabuye y'agaciro, imidali, ibiceri, imitako, ibishushanyo by'ubugeni n'ibitabo by'ubwoko bwose
3. Igihombo cyangwa kwangirika bitewe n'ubusaze cyangwa kwangirika buhoro buhoro
4. Igihombo cyangwa kwangirika bitewe n'ibikorwa byo gusahura cyangwa kwibwa utuntu duto.
5. Kubura cyangwa kwangirika kutagira igisobanuro bitewe n'amakosa cyangwa kwibeshya mu mibare.
6. Ubujura cyangwa kugerageza kwiba bikozwe ahantu harangaye, mu busitani, mu mbuga n'ahandi, keretse iyo ibintu biri muri iyo myanya byanditswe mu masezerano.
7. Ibintu umuntu acungiye undi biri mu nyubako yishingiwe, amafaranga, imirimbo n'imitako byambarwa, ibitabo by'icungamari, keretse iyo byanditse ko byishingiwe.
8. Kwibwa kw'amafaranga.
9. Ibindi bihombo biziguye n'uburyozwe ibyo ari byo byose.

IBITISHINGIWE MURI RUSANGE

Aya masezerano ntabwo yishingira ibyangiritse byaturuka ku:

1.a.

(i) Imvururu, imidugararo yabaturage, imyigaragambyo y'abakozi cyangwa guheza abakozi hanze y'ikigo keretse iyo icyago cyabaye kivugwa muri E giteganijwe muri aya masezerano kandi kikaba cyanditse gutyo;

(ii) intambara, igitero, ibikorwa by'umwanzi uturutse hanze, ugushyamirana cyangwa ibikorwa bisa n'intambara (intambara yaba yatangajwe cyangwa itatangajwe), intambara y'isubiranamo ry'abaturage;

(iii) Kwigomeka, kwivumbagatanya kw'abasirikari cyangwa abaturage, kwivumbura, ubunyeshamba, kwigarurira ubutegetsi ku ngufu bikozwe n'abasirikare cyangwa abasivili, amategeko yo mu gihe cy'intambara cyangwa ibihe bidasanzwe cyangwa ikindi kintu cyabaye cyangwa impamvu byatuma hatangazwa cyangwa hagumishwaho amategeko yo mu gihe cy'intambara cyangwa ibihe bidasanzwe;

(iv) ibyangijwe bitewe no kwamburwa burundu cyangwa by'agateganyo umutungo wishingiwe biturutse ku gufatira, kwakwa cyangwa gusabwa kuwutanga bitegetswe n'ubuyobozi bubifitiye ububasha;

(v) ibyangijwe bitewe no kwamburwa burundu cyangwa by'agateganyo inyubako bitewe n'uko umuntu ayirimo mu buryo bunyuranyije n'amategeko;

(vi) imvururu izo ari zo zose, imyigaragambyo cyangwa imidugararo rusange cyangwa igikorwa icyo ari cyo cyose, gikozwe cyangwa kigamije kuzana imvururu rusange keretse izo mvururu n'imyigaragambyo byongewe mu masezerano kandi bikagarukira uko byumvikanyweho;

(vii) Igikorwa icyo ari cyo cyose gikozwe kigamije cyangwa kitezweho guteza igihombo cyangwa kwangiza kugira ngo hagerwe ku nyugu, intego cyangwa impamvu za politiki, cyangwa habeho impinduka mu mibereho y'abantu, cyangwa mu bukungu, cyangwa mu kwanga Leta, cyangwa guverinoma, cyangwa ubuyobozi bwa politiki cyangwa bw'ibanze, cyangwa hagamijwe gutera ubwoba abaturage cyangwa igice cyabo.

(viii) Igikorwa cy'urwego rwemewe n'amategeko gikozwe mu kugenzura, gukumira, guhagarika cyangwa guhangana n'ibintu byose bivugwa mu ngingo vi na vii yo muri iki gika.

(ix) gusahura gufitanye isano n'intambara, imvururu cyangwa imidugararo.

Ku bijyanye n'ingingo kuva ku ya (vi) kugeza ku ya (viii), igihombo cyangwa ibyangijwe bitewe no guhungabana kw'akazi, kwigaragambya kw'abakozi cyangwa kwangirwa kwinjira mu kigo byo birishingiwe.

(b) Kwangirika ku mutungo uwo ari wo wose cyangwa igihombo icyo ari cyo cyose gishamikiye kuri uko kwangirika mu buryo buziguye cyangwa butaziguye cyangwa igihombo gikomotse kuri ibi bikurikira:
   (i) ibikoreshwa mu ntwaro za nikereyeli
   (ii) kwanduzwa n'ibiturutse ku bumara bwa Nikereyeli cyangwa ku myanda yindi ituruka ku bitwikwa bya Nikereyeli (ku byerekeye ibitishingiwe muri iyi ngingo gushya bivuga kwisandaza kw'ibigize Nikereyeli)

(c) kwangirika kw'imashini ikoresha amashanyarazi, igikoresho, cyangwa igice cy'insinga n'ibindi bikoresho bitwara amashanyarazi biturutse cyangwa bitewe no gukora birenze urugero, ubushyuhe bwinshi, guhura kw'insinga (kurusirikwi), gushyuha nta kibiteye, guca ku ruhande kw'amashanyarazi gutewe n'impamvu iyo ari yo yose (harimo n'inkuba)

Gusa ukutishingirwa bizareba iyo mashini ikoresha amashanyarazi, igikoresho, cyangwa igice cy'insinga n'ibindi bikoresho bitwara amashanyarazi byagizweho ingaruka, atari izindi mashini, igikoresho, cyangwa igice cy'insinga n'ibindi bikoresho bitwara amashanyarazi byashenywe cyangwa byangijwe n'umuriro watewe n'iyo mashini, icyo gikoresho cyangwa ibyo bikoresho bindi bitwara amashanyarazi.

(d) Kwangirika k'umutungo wishingiwe gutewe no guhumanywa cyangwa kwanduzwa (keretse hari ukundi byakuwemo) usibye kwangirika guturutse ku:
   (i) Guhumanywa cyangwa kwanduzwa ubwabyo byavuye ku cyago cyishingiwe muri aya masezerano;
   (ii) Cyago icyo ari cyo cyose cyishingiwe muri aya masezerano ariko cyatewe no guhumanywa no kwanduzwa.

2.

(a) kwangirika kw'ibicuruzwa bicungiwe undi cyangwa akwishyura igihembo, ububiko bw'amabuye y'agaciro, amafaranga (ibiceri cyangwa inoti), sheki, impapuro mvunjwafaranga, kashe, inyandiko, inyandiko zandikishijwe intoki, ibitabo bisobanura ibijyanye n'ubucuruzi, inyandiko ziri muri mudasobwa, ibishushanyo mbonera, amaforomo, ibisushanyo binyuranye, intambi, keretse byasobanuwe ko byishingiwe muri aya masezerano;

(b) kwangirika k'umutungo wishingiwe n'aya masezerano mu gihe cy'impanuka uwo mutongo ufite ubwishingizi bw'ubwikorezi. Muri icyo gihe hishyurwa indishyi zirenze kuzo amasezero y'ubwishingi bw'ubwikorezi yishyuye ugereranije n'ibigomba kwishyurwa byose.

3. Ibihombo biziguye cyangwa ibyangiritse by'ubwoko ubwo aribwo bwose keretse gutakaza ikiguzi cy'ubukode mu gihe ubwo bukode bwishingiwe muri aya masezerano.

IBIGOMBA KUBAHIRIZWA MURI RUSANGE

1. Icyitonderwa:

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

2. Imenyekanisha ritari ryo/Guta agaciro kw'aya amasezerano:
Aya masezerano azateshwa agaciro n'umwishingizi mu gihe uwafashe ubwishingizi yabeshye, yanditse ibitari byo cyangwa atatanze amakuru nyayo ku kintu gikomeye.

3. Guhindurwa cyangwa Kwimurwa k'umutungo wishingiwe:
Mu gihe bimwe mu bikurikira bibaye, ubwishingizi butakaza agaciro ku mutungo wishingiwe, keretse iyo uwishingiwe, mbere y'uko hagira ibyangirika, yahawe n'umwishingizi cyangwa umuhagarariye icyemezo kigaragaza ko yamuhaye amasezerano y'inyongera:

a) Mu gihe ubucuruzi cyangwa ibitunganyirizwa mu nyubako yishingiwe bihinduwe, cyangwa imiterere y'inyubako cyangwa ibindi bintu bifite ingaruka ku nyubako yafatiwe ubwishingizi cyangwa irimo umutungo wishingiwe byahinduwe ku buryo bwakongera ibyago byo kwangirika bitewe n'ibyago byishingiwe;
b) Mu gihe inyubako yishingiwe cyangwa irimo ibintu byishingiwe idakorerwamo mu gihe cy'iminsi 30 cyangwa irenga;
c) Iyo umutungo wishingiwe wimuriwe mu nyubako cyangwa ahandi hatari ahavugwa muri aya masezerano;
d) Iyo umutungo wishingiwe utagifitiye akamaro uwishingiwe atari ku bushake bwe cyangwa ku mpamvu z'amategeko.

4. Gusesa amasezerano:
Aya masezerano ashobora guseswa igihe icyo aricyo cyose bisabwe n'uwishingiwe. Muri icyo gihe, Uwishingiwe asubizwa igice cy'amafaranga yatanze ukuyemo ahwanye n'igihe ubwishingizi bumaze, akabarwa hakurikijwe uko ubwishingizi bw'ibihe bito bubarwa.
Aya masezerano ashobora kandi guseswa n'umwishingizi igihe icyo ari cyo cyose abanje kubimenyesha uwishingiwe. Icyo gihe umwishingizi asubiza ikiguzi cy'ubwishingizi kijyanye n'iminsi yari isigaye ngo burangire.

5. Ibigomba gukorwa
Icyashyizwe cyose mu bigomba gukorwa ku mutungo wishingiwe cyangwa igice cyawo, kizakomeza kugira agaciro mu gihe cyose aya masezerano y'ubwishingizi azamara; kandi kutabyubahiriza bizaba imbogamizi mu gusaba indishyi zerekeranye n'uwo mutungo cyangwa igice cyawo. Mu gihe amasezerano avuguruwe ibyagombaga gukorwa bitarakozwe, umwishingizi ntazitwaza ibitarakozwe mu gihe cy'amasezerano ya mbere ngo yange gutanga indishyi ziturutse ku masezerano yongerewe igihe.

6. Ibyo uwishingiwe agomba kwitwararika:
Uwishingize agomba gufata neza umutungo wishingiwe asana icyangiritse cyose kandi agafata ingamba zo kurinda umutundo wishingiwe kwangirika nk'aho nta bwishingizi afite.

IMYITWARIRE Y'UWISHINGIWE MU GIHE CY'IMPANUKA

1. Ibikorwa n'uwishingiwe:

Niba hari impanuka yabaye ishobora gusabwamo indishyi hashingiwe kuri aya masezerano, uwishingiwe:

(a)

(i) Agomba guhita afata ingamba zo kugabanya igihombo cyangwa kwangirika kandi akagaruza ibintu byaba byabuze mu gihe cy'impanuka,
(ii) agomba kumenyesha umwishingizi mu nyandiko mu gihe kitarenze iminsi itanu (5), kandi
(iii) akabimenyesha polisi mu gihe habaye kwangizwa k'umutungo bigenderewe cyangwa bikoranywe ubugizi bwa nabi

(b) igihe umwishingizi yabimwemereye mu nyandiko, amugezaho mu gihe cy'iminsi mirongo itatu (30) cyangwa ishobora kurenga bitewe n'uko babyumvikanyeho:

(i) imenyekanisha mu nyandiko y'igihombo cyangwa ibyangiritse birebana na buri kintu cyangiritse cyangwa cyabuze akagaragaza n'agaciro cyari gifite mu gihe cy'impanuka.
(ii) amakuru y'ubundi bwishingizi yaba afite kuri uwo mutungo wangiritse

Uwishingiwe agomba igihe cyose akoresheje amafaranga ye gushaka, kuzana no guha umwishingizi ibindi bisobanuro byose, ibishushanyo, ibiranga umutungo, ibitabo, inyemezabuguzi, inyemezabwishyu, amakopi yabyo, inyandiko, ibimenyetso n'amakuru bijyanye n'impanuka, inkomoko n'impamvu by'impanuka, n'ikindi kintu cyose kijyanye n'uburyozwe cyangwa ingano y'uburyozwe bw'umwishingizi nk'uko bishobora gusabwa mu buryo bukwiye n'umwishingizi cyangwa umuhagarariye hamwe n'indahiro cyangwa ubundi buryo bwemewe n'amategeko ko impanuka n'ibibazo byose bifitanye isano nayo byabaye koko.

2. Gutakaza Uburenganzira

(a) Uwishingiwe cyangwa undi wese ubikoze mu izina rye batakaza uburenganzira bwose bushingiye kuri aya masezerano igihe cyose hakozwe uburiganya mu gusaba indishyi cyangwa hakoreshejwe uburyo cyangwa ibikoresho kugira ngo babone inyungu zishingiye kuri aya masezerano mu buryo bw'uburiganya cyangwa igihe hari ibyangijwe nkana cyangwa ku kagambane n'uwishingiwe.

(b) Uburenganzira bushingiye kuri aya masezerano buzatakara nanone mu gihe indishyi zasabwe zanzwe n'umwishingizi kandi akaba nta kurikirana cyangwa ikirego byabaye mu gihe ~~gihe~~ cy'imyaka itanu (5) uhereye igihe umwishingizi yanze kwishyurira izo ndishyi.

3. Gusubiza ibintu uko byari bimeze mbere y'impanuka

Ku bushake bwe, umwishingizi ashobora guhitamo gusana cyangwa gusimbuza umutungo wangiritse cyangwa igice cyawo, aho kwishyura amafaranga y'igihombo cyangwa ibyangiritse. Umwishingizi ntazishyura ibirenze agaciro k'umutungo wari ufite igihe cy'impanuka cyangwa agaciro kawo kishingiwe mu masezerano y'ubwishingizi.

Mu gihe umwishingizi ahisemo gusana cyangwa gusimbura umutungo wangiritse, uwishingiwe agomba, akoresheje amafaranga ye kugeza ku mwishingizi ibishushanyo, ibiranga umutungo, ibipimo, ingano n'ibindi bisobanuro umwishingizi yasaba.

Mu gihe uko byagenda kose, umwishingzi adashobora gusana cyangwa gusimbura umutungo wishingiwe kubera amabwiriza y'ubuyobozi bw'akarere cyangwa ubw'umujyi cyangwa andi mabwiriza ariho afite ingaruka ku gutunganya imihanda, cyangwa kubaka inyubako, cyangwa ukundi, umwishingzi agomba kwishyura gusa amafaranga akenewe mu gusana cyangwa gusimbura uwo mutungo mu gihe ushobora gusanwa ugasubira uko wahoze.

4. Uburenganzira bw'umwishingizi nyuma y'impanuka:

Iyo habaye kwangirika k'umutungo wishingiwe, umwishingizi cyangwa undi muntu yabihereye uburenganzira bitamushyizeho uburyozwe cyangwa ngo bigabanye uburenganzira bwe muri aya masezerano ashobora:
(a) kwinjira aho umutungo wangiritse uherereye no gukomeza kuharinda,
(b) gufata umutungo wishingiwe cyangwa gusaba ko awushyikirizwa no kuwufata neza mu buryo bwose bushoboka

5. Kwishinganisha ku gaciro katuzuye:

Iyo mu gihe cyo kwangirika, agaciro k'umutongo wose karenze amafaranga yishingiwe, uwishingiwe azirengera igice cy'igihombo gihuye neza n'ikinyuranyo kiri hagati y'agaciro nyakuri k'umutungo n'amafaranga yishingiwe. Buri kintu kishingiwe mu masezerano kizakurikiza ubu buryo bwo kubara indishyi.

6. Uwishingiwe n'abamuhagarariye bagomba gufata ingamba zose zifatika zo gukumira igihombo

7. Uruhare mu kwishyura impanuka:

Iyo mu gihe cyo kwangirika hari ubundi bwishingizi bwakwishyura umutungo wangiritse, uburyozwe bw'umwishingizi bugarukira gusa ku kigereranyo cy'ibyangiritse. Niba hari ubundi bwishingizi bugaragara ko bwishingiye umutungo wishingiwe, ariko bukaba bufite ingingo ibuza gufatirwa hamwe n'aya masezerano haba muri rusange cyangwa igice cyayo cyangwa gutanga umusanzu ushingiye ku gipimo cyo gusenyuka cyangwa kwangirika, uburyozwe bwa sosiyete buvugwa hasi buzagarukira kuri icyo gipimo cyo gusenyuka cyangwa kwangirika nk'uko agaciro kishingiwe hano Kangana ukagerenayije n'agaciro k'umutungo.

8. Uburenganzira bwo gukurikirana mu kigwi cy'uwishingiwe:

Umuntu wese usaba indishyi muri aya masezerano, abisabwe n'umwishingizi ari nawe uzishyura ibikenewe byose, azakora cyangwa afatanye nawe gukora ibintu byose byakenerwa kugirango umwishingizi agaruze amafaranga yose azishyura ku ndishyi.

9. Kugabanuka kw'agaciro k'umutungo wishingiwe

Byumvikanyweho kandi byemeranyijwe ko mu gihe umutungo wishingiwe wangiritse gusanwa ngo usubizwe uko wari umeze mbere y'impanuka, umwishingizi afite uburenganzira bwo kwita ku gaciro umutungo usigasiganye mu kubara igihombo n'ingano y'indishyi zishyurwa uwishingiwe. Iyo indishyi zishoboka ari ugusimbuza icyangiritse igishya gusa, umwishingizi afite uburenganzira bwo kugabanya ku gaciro k'indishyi ikinyuranyo kiri hagati y'igishya n'ikigiye gusimburwa.

10. Ubukemurampaka:

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

INGINGO ZIFATANYE KANDI NAZO ZIGIZE IGICE CY'AMASEZERANO Y'UBWISHINGIZI BW'INKONGI N'IBINDI BYAGO BISHAMIKIYEHO

AMASEZERANO Nº: ……………………….. MU IZINA RYA…………………………………

INGINGO YA 1: URUHARE RW'UWISHINGIWE MU GIHE CYO KWISHYURA INDISHYI

Byemeranijweho ko umwishingizi azatanga indishyi buri gihe akuyemo uruhare rw'uwishingiwe ku ihombo gikomoka no kuri buri cyago cyavuzwe nk'uko bigaragazwa mu mbonerahamwe y'aya masezerano.

INGINGO YA 2: IBIKORESHO BIZIMYA UMURIRO

Uwishingiwe asabwa gushyiraho ibikoresho bizimya umuriro. Ibyo bikoresho bigomba kubungabungwa neza kandi bishobora gukora, kandi bigakorerwa isuku n'ubugenzuzi nibura buri mezi atandatu n'ababifitiye ubushobozi kandi uwishingiwe akabika neza inyandiko zerekana ko ibivugwa muri iyi ngingo byubahirijwe.

INGINGO YA 3: KUTUBAHIRIZA IBISABWA

Ibisabwa n'ibigomba kubahirizwa muri aya masezerano bizakurikizwa kuri buri kintu kishingiwe bireba ku giti cyacyo aho kuba muri rusange nk'aho buri cyose gifite ubwishingizi butandukanye. Bityo, kutubahiriza ibisabwa n'ibigomba kubahirizwa ku kintu bivanaho uburenganzira bw'

uwishingiwe bwo gusaba indishyi ku bijyanye gusa n'ibitarubahirijwe kuri icyo kintu aho kuba ku bindi bintu bisigaye.

INGINGO YA 4: 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, Uwishingiwe nta burenganzira azagira ku ndyishyi, ubwishingizi 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.

INGINGO YA 5: IBIREBANA N'IBINTU BYATEZA AKAGA

Byemeranyijwe ko nta na rimwe mu gihe cy'aya masezerano ibintu bikubiye mu mbonerahamwe ikurikira bizabikwa ahantu hishingiwe nta burenganzira bwanditse bwatanzwe n'umwishingizi.

Acetylene	Kapok
Acids of all kinds (except Acetic, Citric and Tartaric)	Kerosene
Aluminum Carbide Dust, Powder or Rasinate	Land and Animal fats of all kinds
Aniline	Lime
Asphalt	Lime (unslaked)
Bamboo Mats	Lubricants containing mineral oil or other mineral products
Benzene	Matches of all kinds
Benzoline	Metallic Potassium
Bichronate of Potash	Mungo
Bi-sulphide of Carbon	Naphtha
Bitumen (other than emulsified Bitumen containing not less than 45% of water and packed in metal drums	Naphthalene Nitrates of all kinds
Blacks of all kinds	Nitrate of Potash
Calcium Carbide	Oils of all kinds (other than vegetable oil in tins not
Calcium Cynanamide except when packed in hermetically sealed drums and each consignment accompanied by the Manufacturing certificate that the tins contain not more 0.3% of Carbide	exceeding 50ltrs in weight and/or bottles Oil seed cake (including Cotton seed cake) Oil seed meal Paints other than water-based emulsion paint
Camphene	Paper Asphalted, Tarred and Oiled
Camphor	Perchlorate of Potash
Candles	Permanganate of Potash

Caustic Potash, Celluloid and Xylonite and other similar substances	Peroxide of Potash (potassium Peroxide) Petroleum and its liquid products
Charcoal other than one Sack for Domestic use	Phosphorus
Chlorate of all kinds	Pitch
Cinematograph films	Potash
Cocogem other than tins and/or in bottles	Rags
Codilla	Resins of all kinds
Coir Yam, Cour Matting and Coir Rope	Rubber solution
Copra, Copra Cake and Copra Metal	Saw Dust
Cotton (whether in fully pressed bales or otherwise)	Shoddy
Explosives of all kinds (including ammunition and percussion caps)	Spirits of all kinds not in bottles Stearine
Fireworks of all kinds	Sulphides, metallic of all kinds
Fish Guano and Fish Manure	Sulphur
Ghee (other than vegetables Ghee in tins not exceeding 50ltrs in weight and/or bottles)	Sulphur dyes or colours (excluding those packed in airtight metal vessels labelled with a certificate by the manufacturers that the dyes are for colours) containing at least 10% of incert inorganic salts
Glycerine	Tallow (manufactured or unmanufactured)
Grasses of all kinds an Straw	Tar and/or its liquid products (other than in bottles)
Grass mats other than in fully-pressed bales	Turpentine
Gunny bags (other than in fully-pressed iron-bound bales)	Varnish Vegetables fabrics of all kinds
Hemp	Vegetable Gums of all kinds
Hessians (other than in fully pressed iron-bound bales)	Waste of all kinds (excluding silk and tea waste)
Jute in fully pressed bales or otherwise	Wax of all kinds

Iyi ngingo irebana n'amasezerano yose y'inkongi y'umuriro usibye mu gihe Uwishingiwe yagaragaje ko ibintu bimwe mu byavuzwe ko bishobora guteza akaga cyangwa ibinyabutabire bibitswe cyangwa bikoreshwa ahishingiwe. Muri icyo gihe, Umwishingizi azahitamo gukura mu mbonerahamwe ibyo byagaragajwe cyangwa iyi ngingo igakurwamo yose.

INGINGO YA 6: KUGARAGAZA IMPAPURO Z'IGURWA RY'UMUTUNGO WANGIRITSE

Byemejwe ko mu gihe habayeho gusaba indishyi zishingiye kuri aya masezerano, uwishingiwe agomba kwerekana inyemezabuguzi zemewe n'Ikigo cy'igihugu cy'imisoro n'amahoro zerekana agaciro k'ibintu byishingiwe mbere y'uko impanuka yabyangije iba.

INGINGO YA 7: IBYASABWA N'INZEGO Z'UBUYOBOZI NYUMA Y'IMPANUKA

Ubwishingizi bw'inyubako muri aya masezerano bwishyura ibindi bishobora kwiyongera ku byangijwe n'impanuka bitewe no kubahiriza amategeko ya Leta ariho agenga inyubako cyangwa amabwiriza yashyizweho n'Intara, Akarere cyangwa Umurenge; bipfa gusa kuba:

1. Amafaranga yishyuzwa muri iyi nyongera atarimo:
(a) ayakoreshejwe mu gutegura no gushyira mu bikorwa iyubahirizwa ry'ayo mabwiriza cyangwa amategeko byavuzwe haruguru.

i) ajyanye n'ibyashenywe cyangwa ibyangiritse mbere yo kwinjizwa mu masezerano kw'iyi ngingo,
ii) ajyanye n'ibyashenywe cyangwa ibyangiritse bitishingiwe muri aya masezerano.
iii) ajyanye n'ibyasabwe uwishingiwe kubahiriza mbere y'uko impanuka iba, birebana n'umutungo utarangiritse cyangwa igice cyawo kitangiritse keretse kubaka fondasiyo y'uwo mutongo cyangwa y'icyo gice cy'umutungo utasenyutse cyangwa utangiritse (keretse iyo fondasiyo itashyizwe mu byishingiwe muri aya masezerano).
iv) Ibijyanye n'umutungo utangiritse cyangwa ibice byawo bitangiritse;

(b)Amafaranga y'inyongera uwishingiwe yatanga arenze kuyo umwishinginzi asabwa mu gusubiza umutungo wangiritse uko wari umeze mbere y'impanuka mu gihe iyo nyubako nshya itasabwe kubahiriza amategeko n'amabwiriza ya Leta.

(c) Imisoro n'amahoro cyangwa andi mafaranga yaturuka ku kwiyongera kw'agaciro k'umutungo wishingiwe isuzuma rituruka mu kongerera agaciro imari, bishobora kwishyurwa ku bijyanye n'umutungo cyangwa na nyirubwite bitewe no kubahiriza aya mabwiriza cyangwa Amategeko byavuzwe haruguru.

(c) Imisoro n'amahoro cyangwa andi mafaranga yaturuka ku kwiyongera kw'agaciro k'umutungo wasanwe hakurikijwe amategeko n'amabwiriza bya Leta, uwishingiwe yasabwa kwishyura kuri iyo nyubako nshya.

2. Imirimo yo gusubiza umutugo uko wari umeze igomba kuba yatangiye kandi igakorwa mu gihe kitarenze amezi makumyabiri n'ane nyuma yo gusenyuka cyangwa kwangirika k'umutungo wishingiwe; cyangwa ikindi gihe umwishingizi yemereye uwishingiwe mu nyandiko kuwusanamo (muri ayo mezi makumyabiri n'ane yavuzwe) ndetse uwishingiwe ashobora no kubaka ahandi umutungo wose cyangwa igice cyawo bisabwe n'amategeko cyangwa amabwiriza yavuzwe haruguru bipfa gusa kuba bitarengeje agaciro kishingiwe kuri uwo mutungo ugomba gusanwa.

3. mu gihe indishyi zishyurwa muri aya masezerano zigomba kugabanuka bitewe na zimwe mu ngingo ziteganijwe muri ayamasezerano, indishyi zishingiye kuri iyi ngingo nazo zizagabanuka ku rwego rumwe.

4. Amafaranga yose azishyuzwa ku nyubako ntazarenga umubare wishingiwe kuri iyo nyubako bireba nk'uko bikubiye ma masezerano y'ubwishingizi.

5. Ibigomba kubahirizwa byose muri aya masezerano uretse mu gihe byaba byumvikanyweho ukundi mu buryo bwanditse, bizakurikizwa no kuri iyi ngingo.

INGINGO YA 8: GUSUBIZA UMUTUNGO UKO WARI UMEZE MBERE Y'UKO WANGIRIKA

Byemeranyijwe ko mu gihe umutungo wishingiwe hakurikijwe ibiri mu mbonerahamwe y'ibyishingiwe wangiritse, amafaranga yishyurwa azashingira ku kiguzi cyo gusimbuza icyangiritse cy'ubwo bwoko cyangwa kugisana ariko ntibirenze agaciro k'icyishingiwe mu gihe ari gishya,

hukurikijwe ingingo zose zigize aya masezerano ndetse n'izihariye zigiye kuvugwa hano munsi mu gihe nta handi biteganyijwe ukundi.

IBIKA BYIHARIYE BIREBANA N'INGINGO YA 8

1. Imirimo yo gusimbuza cyangwa gusubiza umutungo uko wari umeze mbere (n'ubwo byakorerwa ahandi mu buryo bwose bujyanye n'ibisabwa n'uwishingiwe) igomba kuba yatangiye mu gihe kitarenga amezi cumi n'abiri nyuma yo kwangirika k'umutungo wishingiwe cyangwa mu kindi gihe kirenzeho bibanje kwemerwa n'umwishingizi mu nyandiko. Mu gihe iyi ngingo ya 8 yaba itashyizwemo, nta mafaranga azishyurwa arenze agomba kwishyurwa hakurikijwe aya masezerano.

2. Kugeza igihe uwishingiwe azaba yakoresheje amafaranga ye mu gusimbuza cyangwa gusubiza ibintu byangiritse uko byari bimeze mbere, sosiyete ntabwo izaryozwa kwishyura amafaranga arenze ayagombaga kwishyurwa hashingiwe kuri aya masezerano iyo iyi nyandiko iba itarashyizwemo.

3. Iyo mu gihe cyo gusimbuza cyangwa gusana bigaragaye ko agaciro k'ibyangiritse kari hejuru y'agaciro k'ibyishingiwe, uwishingiwe azishyura ikinyuranyo hagati y'ibiciro byombi. Iyi ngingo izuharizwa kuri buri kintu cyose kishingiwe kivugwa muri aya masezerano.

4. Iyi ngingo nta gaciro izagira mu gihe Uwishingiwe atagaragarije umwishingizi mu mezi atandatu akurikira impanuka cyangwa mu kindi gihe yakwemererwa n'umwishingizi mu nyandiko, ko ashaka gusimbura cyangwa gusana umutungo we wangiritse cyangwa wasenyutse.

INGINGO YA 9: IBYEREKEYE IBIKORESHO BY'AMASHANYARAZI N'IBIYACOMEKWAHO

Nta mpanuka umwishingizi azishyura mu gihe hangiritse imashini n'ibindi bikoresho bikoresha amashanyarazi cyangwa igikoresho icyaricyo cyose gitwara amashanyarazi mu nyubako bitewe no gukoreshwa birenze urugero, ubushyuhe bwinshi, gukoraho kw'insinga, umuriro uturutse mu gucika k'urutsinga, kwitwika cyangwa kwangirika bitewe no gushishuka kw'insinga z'amashanyarazi biturutse ku mpamvu izo arizo zose harimo n'inkuba.

Ibi bivuzwe haruguru bireba gusa imashini n'ibindi bikoresho bikoresha amashanyarazi cyangwa igikoresho icyaricyo cyose gitwara amashanyarazi mu nyubako impanuka yakomotseho.

Bikozwe na P_USER_FULLNAME

Bikorewe P_BRANCH_NAME, Kuwa P_DATE_CREATED.

Umukono w'Uwishingiwe **Umukono w'Umwishingizi**

P_SUBSCRIBER **RADIANT INSURANCE COMPANY LTD**

LISITI YUZUYE N'IBISOBANURO BY'IMITUNGO YISHINGIWE RURI MU BIGIZE AMASEZERANO NO. NO: XXXXXXXXXXX MU IZINA RYA XXXXXXXXXXX

S/No	IMITERERE Y'UMUTUNGO	ITARIKI WAGURIWEHO	AGACIRO KAWO	AHO UHEREREYE	NOMERO YA SERI	AGACIRO KISHINGIWE