



MIC Building, KN2 Av, Kigali - Rwanda
 0788 150 100, Toll-free 1320
 info@prime.rw, PO. Box: 6425 Kigali
 www.prime.rw

UBWISHINGIZI BW'AMASHURI Y'ABANA: AMABWIRIZA YIHARIYE - UMWIMERERE

UWISHINGIWE

Izina : Indangamuntu :
 Nimeroyatелефone : Imeyiri y'umukiriya :
 Italiki y'amavuko : Code y'Umukiriya :

UFASHE UBWISHINGIZI

Izina : Nimeroyatелефone :
 Indangamuntu : Isano :

AMASEZERANO Y'UBWISHINGIZI

Nimero : RE-..... Italiki atangiriraho : 30-08-2019
 Itsinda : PRIME LIFE INSURANCE LTD Umujyanama :
 Itariki ya nyuma yowishyura umusanzu : 30-08-2022 Italiki amasezerano azarangiriraho : 30-08-2025
 Igihe cyo gutanga imisanzu : Imyaka 3 Igihe cyo kwishyura minerivari : Imyaka 3
 Umusanzu : 60,000Frw Umusanzu W'ibanze : 0Frw
 Igihe utangirwa : Buri kwezi ProposalNumber : PRO-EDU-.....

Indezo ya buri mwaka igihe uwishingiwe apfuye cg agize ubumuga bwa burundu mu gihe : 376,438Frw
 cyo gutanga imisanzu
 Minerivari nyuma yogutanga imisanzu : 752,876Frw

ABAGENERWA IBYISHINGIWE MU GIHE UWISHINGIWE ATAKIRIHO:

Amazina	Isano	Ingano y'ibyishingiwe (%)	Indezo mugihe cyo gutanga imisanzu	Minerivari nyuma yogutanga imisanzu
CHILD TO BE BORN	Undi	100	376,438 Frw	752,876 Frw
MUKAMURERA DEVOTHE	Undi	0	0 Frw	0 Frw

Ibitishingirwa: kwiyahura, intambara yatangajwe, kugira uruhari mu bikorwa by'ubugizi bwanabi, kutubahiriza inama za muganga uko bikwiye byemejwe na Muganga na Polisi y'igihugu, urupfu rutewe n'ubifitemo inyungu byemejwe na Polisi y'igihugu, urupfu/ubumuga butewe n'uburwayi busanzwe buhari mbere yogufata ubwishingizi kimwe no gufata ubwishingizi umuntu arembye cg ari mu bitaro. Hamwe n'ibindi byose byanditse mu masezerano rusange.

Guhama: Njyewe,, ndemeza ko amakuru natanze yose ari ukuri kandi akurikizwa ku buryo budashindikanywaho. Mu gihe habonetse amakuru atari yo maze gushyira umukono ku masezerano, bizatuma mbura uburenganzira bwose narimfite muri ay'amasezerano.

Icyitonderwa: Gushyira umukono ku masezerano bisobanuye ko nzishyura n'indi misanzu nk'uko biteganwa n'amasezerano. Gutinda kwishyura imisanzu bizatuma mbura uburenganzira bukubiye mu masezerano. Prime Life Insurance izanyihanganira mu gihe kitarenze iminsi mirongo itatu (30) aho nyuma y'iyi minsi, kwishingira ibyago (urupfu cg ubumuga) bihita bihagarikwa nta nteguza.

Igihe cyo gutegereza (waiting period): Uretse ibyago (urupfu cg ubumuga) bitewe n'impanuka (Accident), ibyishingiwe bitangwa (byishyurwa) ari uko hashize nibura iminsi 60 cg amezi abiri (2) ubwishingizi butangiye (effective date). Amezi 2 abarwa uherye ku itariki ya mbere umusanzu wagereye kuri konti ya Prime Life.

Ubumuga bwa burundu: ni ubumuga butuma ubugize adashobora gukora ibikorwa bisanzwe byo mu buzima bwa buri muni atabifashijwemo n'undi muntu. Ingano y'ubumuga igomba kuba iri kurugero rungana cyangwa rusumba 70%.

AMAFARANGA YISHYURWA UBWISHINGIZI BUTARANGIYE KU MPERA Z'UMWAKA

Imyaka	Umubare w'Amafaranga
1	0
2	1,310,446
3	2,003,820
4	0
5	0
6	0
7	0
8	0
9	0
10	0
11	0
12	0

AMABWIRIZA RUSANGE: UBWISHINGIZI BW'AMASHURI Y'ABANA

INTANGIRIRO: “Amasezerano y'ubwishingizi bw'amashuri y'abana” ni amasezerano y'ubwishingizi bw'ubuzima. Akubiyemo amabwiriza rusange n'amabwiriza yihariye. Amabwiriza rusange ashiraho uburenganzira ufite n'ubwo dufite. Bukubiye muri iyi nyandiko. Amabwiriza yihariye ashiraho by'umwihariko imiterere y'amasezerano y'ubwishingizi yawe: amakuru bwite yawe, amafaranga yishingiwe, igihe amasezerano azamara, abishingiwe batandukanye, ingingo zihariye n'ibyo impande zombi zashyizeho. Ibiteganywa n'amabwiriza rusange bikurikizwa kurenza ibiteganywa n'amabwiriza yihariye.

INGINGO YA 1: Ibisobanuro by'amagambo:

Impanuka: Impanuka bisobanura gukomereka ku mubiri bitagambiriwe n'uwishingiwe byatewe n'igikorwa gikozwe ako kanya gitewe n'impamvu itamuturutseho.

Uwahawe amasezerano cyangwa ufite amasezerano y'ubwishingizi:

Ni umuntu ushyira umukono ku masezerano kandi akemera kwishyura imisanzu. Kandi akenshi ni uba yishingiwe.

Uwishingiwe: Ni umuntu ubuzima bwe buba bwishingiwe yaba ariho cyangwa atariho agenerwa ibyishingiwe hakurikijwe amasezerano y'ubwishingizi.

Ugenerwa ibikubiye mu masezerano y'ubwishingizi: Ni umuntu uhabwa ibikubiye mu masezerano y'ubwishingizi. Anashobora kuba ufite amasezerano y'ubwishingizi cyangwa uwishingiwe; anashobora kuba undi muntu nk'umwana cyangwa inshuti y'uwishingiwe.

Ubumuga bwa burundu: Bisobanura ubumuga, aho iyo umuntu abugize, bituma adashobora gukora ibikorwa bisanzwe byo mu buzima bwa buri munsu (kugenda, kwiambika, kwigaburira, koga) atabifashijwemo n'undi muntu. Ingano y'ubumuga igomba kuba iri kurugero rungana cyangwa rusumba 70%.

Uburwayi: Uburwayi bisobanura kwangirika k'ubuzima kugaragazwa n'icyemezo cya muganga.

Igihe ntarengwa: Iki ni igihe cyangwa itariki nyuma y'aho ikirego (claim) kijyanye n'amasezerano y'ubwishingizi kitakirwa (kiba cyaratakaje agaciro).

Umusanzu: Ni amafaranga yishyurwa n'ufite ubwishingizi akayishyurira ibyishingiwe n'umwishingizi.

Amafaranga y'ubwishingizi azigamwa: Ayo mafaranga y'ubwizigame abikwa n'umwishingizi mu nyungu z'ufite ubwishingizi. Akoreshwa mu kubahiriza ibigenewe abafite ubwishingizi n'abafite ibyo bagenerwa hakurikijwe amasezerano y'ubwishingizi.

Gusesa amasezerano: Ni igikorwa aho ufite amasezerano y'ubwishingizi afata icyemezo cyo gusesa amasezerano y'ubwishingizi ye no guhabwa amafaranga yazigamiwe hakurikijwe ayo masezerano. Ufite uburenganzira bwo gusaba gusesa amasezerano y'ubwishingizi umaze byibuze imyaka ibiri utanga imisanzu.

INGINGO YA 2: Ingingo rusange:

Aya Masezerano y'ubwishingizi, “twe” bisobanura Prime Life Insurance Ltd naho “wowe” bisobanura uruhande twagiranye amasezerano, uwishingiwe cyangwa ufite ibyo agenerwa hakurikijwe amasezerano y'ubwishingizi. Ibyo utangaza ni byo aya masezerano y'ubwishingizi ashingiraho, bikaba bitajyibwaho impaka ku miterere yabyo.

INGINGO YA 3: icyo aya Masezerano y'ubwishingizi agamije:

Hakurikijwe aya masezerano y'ubwishingizi, ikigo cy'ubwishingizi kizeza ko:

- **Mu gihe cyo guha** uwishingiwe amafaranga ku mpera z'igihe cyo kwishyura imisanzu, ahita yishyurwa minervari ya buri gihe nk'uko byumvikanyweho, inshuro n'igihe byagenwe bisobanurwa mu Mabwiriza yihariye.

- **Mu gihe cy'urupfu cyangwa Ubumuga bwa burundu** bw'uwishingiwe mu gihe cyo kwishyura imisanzu, abahabwa ibyo bagenerwa n'ubwishingizi bagenwe barishyurwa:

- Indezo:

ni igice cy'amafaranga y'ishuri yishyurwa. Kwishyura iyo ndezo ya buri gihe bitangira ku itariki y'umwaka wa mbere

hakurikijwe itariki y'ufite ubwishingizi yapfiriyeho cyangwa yagiriyeho ubumuga bwa burundu kugeza ku mpera z'igihe cyo kwishyura imisanzu.

- ku mpera z'igihe cyo kwishyura imisanzu, abagenerwa ibyishingiwe bahita bahabwa minerivari ya buri gihe nk'uko byumvikanyweho, inshuro n'igihe byagenwe bisobanurwa mu Mabwiriza yihariye.

INGINGO YA 4: Inshingano zo gutanga amakuru:

Bitewe n'ibihano, ufite inshingano zo gusubiza neza ibibazo tukubaza, ahanini biba byerekeye gutanga raporo ku bijyanye n'ubuzima bwawe k'urupapuro rwandikwaho iby'ubwishingizi aho tukubaza ibibazo bitandukanye aribyo duheraho dufata icyemezo cyo kuguha ubwishingizi. Kuvuga ibitari byo cyangwa gutinda gutanga amakuru ku ruhande rwawe, bitesha agaciro amasezerano y'ubwishingizi iyo bishobora guhindura icyemezo twari twafashe cyo kuguha ubwishingizi. Iyo bimeze bityo, tukwishyura cyangwa mu gihe upfuye, twishyura uhabwa ibigenwa n'ubwishingizi watanze amazina ye tukamuha amafaranga angana n'amafaranga y'ubwishingizi azigamwa mu masezerano y'ubwishingizi ariko ajyanye n'ibyago (risk) ntituyatange.

INGINGO YA 5: Ibyago byishingirwa n'ibitishingirwa:

Twishingira urupfu n'ubumuga bwa burundu bitewe n'uburwayi cyangwa impanuka biba nyuma y'itariki yo gutangira kubahiriza ubwishingizi/amasezerano y'ubwishingizi. Ariko, bitewe n'uburwayi bufata imikaya cyangwa imitsi bwabayeho mbere y'itariki yo kubahiriza ubwishingizi, ingaruka ni zo zonyine zishingirwa iyo ubwo burwayi bwatangajwe mu gihe cyo gusaba ubwishingizi kandi bikaba bitarakuwe mu Mabwiriza yihariye.

a) Ibyo tutishingira ku rupfu harimo:

- Kwiyahura cyangwa kugerageza kwiyahura k'uwishingiwe. Ubwishingizi buta agaciro iyo uwishingiwe yiyahuye ku bushake kandi yabitekerejeho.

- Kwicwa k'uwishingiwe bikozwe n'uhabwa ibigenwa n'ubwishingizi (uwo bashakanye cyangwa umwana):

Amasezerano y'ubwishingizi areka gukurikizwa iyo uhabwa ibigenwa n'ubwishingizi ahamijwe icyaha cyo kwica uwishingiwe yabigambiriye.

- Ibibazo by'intambara, keretse ku mpamvu ziteganywa n'amategeko ko ubwishingizi bw'ubuzima bwakoreshwa mu bihe by'intambara.

- Impanuka y'indege

- Ku mpanuka y'indege ibaho bitewe n'ikoreshwa ry'igikoresho kitemejwe n'ikigo ngenzuramikorere cyangwa igihe umupilote ushobora kuba yishingiwe ubwe aba adafite uruhushya rukwiye.

- Abakora mu ndege za gisiviri n'iza gisirikare,

- cyangwa mu gihe cyo kugendera mu ndege bagiye muri misiyo atari ugutwara abagenzi cyangwa imizigo,

- Mu gihe cyo gusimbuka mu mutaka (keretse ari mu gihe cy'impamvu itunguranye kandi ntarengwa), cyangwa igihe bari kwitoza kugendera mu mutaka.

- Mu gihe cy'urupfu rutewe n'impamvu itishingiwe, twishyura amafaranga ajyanye n'ubwizigame gusa. Amafaranga ajyanye n'ibyago (risk) ntabwo atangwa. Ayo mafaranga y'ubwizigame atangwa hakurikijwe amasezerano y'ubwishingizi yihariye.

- b) Ubwishingizi bw'ubumuga bwa burundu ntibwishingira ibi bikurikira:

- ubumuga butewe ku bushaka n'uwishingiwe cyangwa abahabwa ibigenwa n'ubwishingizi;

- Ubusinzi, gukoresha ibiyobyabwenge, imiti cyangwa ibikoresho bihumanya umubiri utandikiwe na muganga;

- Ingaruka z'intambara aho abaturage basubiranamo, intambara zo mu mahanga, ibikorwa bya gisirikare aho uwishingiwe yabyitabiriye cyangwa atabyitabiriye, imyigaragambyo cyangwa ikivunge cy'abantu, imirwano keretse ari ukwirinda cyangwa gufasha umuntu uri mu kaga;

- Impanuka cyangwa uburwayi butewe n'iturika ry'ingufu kirimbuzi cyangwa imirasire irimo ubutabire bwa yo;

- Kumanuka mu mutaka, kugendera mu mitaka imeze nk'indege, utudege tworoshye, kuzamuka imisozi, imikino ikinwa mu buryo bwa "kinyamwuga";

- Gukora ingendo nk'umupilote, ugize abakora mu ndege cyangwa umugenzi mu ndege zitahawe uburenganzira bwo kukora izo ngendo. Ingaruka zo gukomereka, kwangiza cyangwa imimerere yasobanuwe mu cyemezo

cy'ubunyamuryango byabaye mbere y'uko itariki y'ubu bwishingizi itangira gukurikizwa bikuwe mu byishingirwa ku bumuga bw'ingingo, ubwa burundu n'urupfu. Ntabwo birebwa mu kugena urugero rw'ubumuga.

INGINGO YA 6: Ifasi ubwishingizi bugarukiramo:

Ubwishingizi bwacu bugera ku isi yose ariko ubumuga bw'ingingo n'ubwa burundu bwishingirwa mu Rwanda.

INGINGO YA 7: Gutangira gukurikiza amasezerano:

Amasezerano y'ubwishingizi atangira gukurikizwa ku itariki yagaragajwe mu Mabwiriza yihariye nyuma yo kwishyura umusanzu wawe wa mbere kandi twebwe nawe tukaba twashyize umukono ku masezerano y'ubwishingizi kandi umuntu wishyurwa agomba kuba ari muzima mu gihe cyo kwishyura umusanzu.

INGINGO YA 8: Igihe n'ingingo zigize amasezerano:

Amasezerano akorwa mu gihe runaka akanakurikiza ingingo zikubiye mu Mabwiriza yihariye.

INGINGO YA 9: Uburyo bwo kwishyuramo umusanzu:

Ku byerekeye inshingano dufite, ugomba kutwishyura imisanzu; amafaranga urimo n'amatariki ntarengwa biri mu Mabwiriza yihariye. Iyo misanzu yishyurwa mbere mu buryo butandukanye bwemejwe na Prime Life Insurance Ltd. Uburyo bwo kwishyurwa bushobora kuba ari sheki, kohereza amafaranga kuri konti ya banki, kwishyura hakoreshejwe telefone igendanwa, icyemezo cyo gukura amafaranga kuri konti no kuyakata ku mushahara. Inshuro zo kwishyura zishobora kuba buri kwezi, buri gihembwe, buri mezi atandatu, buri mwaka cyangwa inshuro imwe kandi bisobanurwa mu Mabwiriza yihariye. Imisanzu yose yishyurwa mu mafaranga y'u Rwanda.

INGINGO YA 10: Kunanirwa kwishyura imisanzu:

Prime Life Insurance Ltd yemera gutinda kwishyura mu gihe kitarenze iminsi mirongo itatu (30) aho nyuma y'icyo gihe kwishingira ibyago (risk) bihita bihagarikwa nta nteguza.

INGINGO YA 11: Amafaranga yishyurwa ubwishingizi butarangiye:

Ufite uburenganzira bwo gusaba gusesa amasezerano y'ubwishingizi iyo byibuze kwishyura imisanzu mu gihe cy'imyaka itatu. Amafaranga yishyurwa ubwishingizi butarangiye agaragara mumabwiriza yihariye. Kwishyura amafaranga y'ubwishingizi butarangiye bihita bisesa amasezerano y'ubwishingizi.

INGINGO YA 12: Avansi n'amafaranga yishyurwa ubwishingizi butarangiye atangwa ari igice (partial surrender):

Hashingiwe ku cyo ubwishingizi bw'amashuri bugamije, amasezerano y'ubwishingizi ntiyemera amafaranga yishyurwa ubwishingizi butarangiye atangwa ari igice ariko yemera avansi mu buryo bukurikira:

- Mugihe habaye ibyago by'urupfu cg ubumuga ariko avansi yaramaze kwishyurwa yose uko yatanzwe, indezo ya 50% itangwa nk'uko byumvikanweho.
- Mugihe habaye ibyago by'urupfu cg ubumuga ariko avansi yatanzwe irimo kwishyurwa neza nta kirarane na kimwe ku itariki ibyago bibayeho, hatangwa indezo ingana na 25%.
- Mugihe habaye ibyago by'urupfu cg ubumuga ariko avansi yatanzwe itarimo kwishyurwa neza kabone nubwo haba harimo ikirarane kimwe cg byinshi, nta nde zo itangwa.
- Mugihe habaye ibyago by'urupfu cg ubumuga, mugihe uwafashe ubwishingizi arangije gutanga imisanzu cg se mu gihe afashe icyemezo cyo gusesa amasezerano, avansi itararangiza kwishyurwa, ikurwa mu mafaranga Prime Life igomba gutanga/kwishyura. Inyungu z'ibanze ndetse n'izubukererwe bikurwa mu mafaranga Prime Life igomba kwishyura.

INGINGO YA 13: Uburyo bwo kubara amafaranga yishyurwa ubwishingizi butarangiye hamwe n'igabanyuka:

Uburyo bwo kubara amafaranga yishyurwa ubwishingizi butarangiye bigenwa n'amategeko rusange (technical notes). Uhereye ku itariki yo gushyirira umukono ku masezerano y'ubwishingizi, inyandiko zose zerekeye ayo mabwiriza zizaboneka nuzisaba.

Igabanyuka:

Mugihe muhagaritse gutanga imisanzu mbere yigihe giteganyijwe, ibyishingiwe bibarwa hagendeye ku misanzu mwishyuye.

INGINGO YA 14: Kumenyeshya amakuru uwishingiwe:

Mu gihe ubisabye, tukumenyeshya amafaranga y'imari shingiro igezweho n'imisanzu yakusanyijwe hakurikijwe amasezerano y'ubwishingizi, mu gihe amasezerano y'ubwishingizi yawe aba asaba ko hishyurwa imisanzu ku buryo buhoraho.

INGINGO YA 15: Kwishyura amafaranga y'ubwishingizi:

Iyo habayeho urupfu cyangwa ubumuga bw'ingingo n'ubwa burundu, ikirego (claim) kigomba kumenyeshwa ikigo cy'ubwishingizi mu gihe gito gishoboka bikozwe n'abahabwa ibigenwa n'ubwishingizi. Kwishyura amafaranga y'ubwishingizi bikorerwa ku biro bikuru byacu nyuma yo gutanga inyandiko z'ibyangombwa zibyemeza zirimo:

Iyo uwishingiwe akiriho mu gihe cyo gukurikiza amasezerano y'ubwishingizi:

- Ibaruwa isaba guhagarika amasezerano y'ubwishingizi,
- Amasezerano y'ubwishingizi y'umwimerere,
- Inyandiko zigaragaza umwirondoro w'uwishingiwe,
- Inyandiko zose zifatwa ko ari ingenzi ku kigo cy'ubwishingizi.

Mu gihe cy'ubumuga bw'ingingo n'ubwa burundu:

- Ibaruwa igaragaza ubwo bumuga,
- Amasezerano y'ubwishingizi y'umwimerere,
- icyemezo cya muganga cyemeza imiterere y'ubumuga bwawe kigaragaza neza icyabutewe n'imiterere y'ubumuga n'itariki igihe ubwo bumuga bwibasiye ingingo cyangwa bukaba ubwa burundu.
- Irangamimerere ry'abantu bafashwe n'abahabwa ibigenwa n'amasezerano y'ubwishingizi.

Igihe uwishingiwe apfuye:

Amasezerano y'ubwishingizi y'umwimerere,

- inyandiko y'umwimerere igaragaza ko umuntu yapfuye,
- irangamimerere ry'abantu bafashwe n'abahabwa ibigenwa n'amasezerano y'ubwishingizi.

INGINGO YA 16: Igihe cyo gutegereza (waiting period):

uretse impamvu itewe n'impanuka (Accident), ibyishingiwe bitangwa (byishyurwa) ari uko hashize nibura amezi abiri (2) ubwishingizi butangiye (effective date).

INGINGO YA 17: Igihe ntarengwa:

Ibirego byose bikomoka ku masezerano y'ubwishingizi biba bigomba gutangwa mu gihe cy'umwaka umwe uhereye itariki icyo kirego cyabereyeho. Iki gihe ntarengwa cyongerwaho imyaka itanu (5) iyo uhabwa ibigenwa n'amasezerano y'ubwishingizi ari undi muntu. Ariko, guhagarika icyo gihe ntarengwa bishobora guterwa no kohereza ibaruwa cyangwa ubundi bitumwa bwemeza ko ibaruwa yakiriwe tukohereza ku bijyanye no kwishyura imisanzu cyangwa utwoherereza bijyanye no kwishyura ibyo ibiteganywa n'amasezerano y'ubwishingizi.

INGINGO YA 18: Gukemura impaka

Aya masezerano y'ubwishingizi akozwe mu bwumvikane, mu gihe habayeho impaka; tuziyambaza inzira z'ubwumvikane, byananirana, hakitabazwa inkiko z'u Rwanda zibifitiye ububasha.

Bikorewe iKigali, 30-07-2024

Uwishingiwe
SINDAYIGAYA PROTOGENE

Uwishingizi
PRIME LIFE INSURANCE Ltd

