



**Nakwita nte ku buzima bw'umuryango  
wanje n' imibereho myiza yawo?**

## **TUGANIRE KU BIREBANA N'UBWISHINGIZI BW'UBUZIMA BW'UMURYANGO WAWE**

Muri ubu bwishingizi, UAP yishyura fagitiri z'ibitaro ku murwayi wivuza ataha cyangwa uri mu bitaro byo ku rwego rwo hejuru n'uruciriritse, biri mu iheruro rigari usanga mu Rwanda, Kenya, Uganda, Tanzaniya na Sudani y'Amajyepfo.

# IMBONERAHAMWE Y'AMAFARANGA Y'UBWISHINGIZI YISHYURWA

## Ubwishingizi bwishyura ibyo usabwa byose uko byakabaye

- Amafaranga y'ibitaro harimo atangwa ku kubagwa, agenerwa muganga, atangwa ku cyumba babagiramo, amafaranga yakwa mu cyumba cy'indembe no mu gihe umurwayi ashizwe mu cyumba bamwitaho avuye mu ndembe
- Amafaranga atangwa mu gusuzuma no kuvura, amafaranga agurwa imiti muganga yanditse, atangwa ku bipfuko, amafaranga atangwa ku mashini zifashishwa mu kubaga
- Ikiguzi cy'icyumba cy'umubyeyi/umurezi uherekaje umwana kuva ku myaka 6 gusubira hasi
- Inzu/icyumba cy'abanyacyubahiro kitarengeje RWF 150,000 hubahirijwe ibiciro biri ku isoko

Amafaranga yishyurwa ku bwoko butandukanye bw'ubwishingizi ku murwayi uri mu bitaro

AMOKO Y'UBWISHINGIZI	BURONZE	UMURINGA	ZAHABU	PULATINUMU	PULATINUMU YISUMBUYE
UMUBARE NTARENGBWA W'AMAFARANGA KU MURWAYI URI MU BITARO	3,750,000	7,500,000	15,000,000	22,500,000	37,500,000
Ibyiciro by'uburiri ugarukiraho (amafaranga yishyurwa mu bitaro bya Leta, RAMA n'ubundi bwishingizi bwo mu gihugu aho bukoreshwai)	Ikirongozi Rusange	Ikirongozi rusange	Icyumba bwite	Icyumba bwite	Icyumba cy'Abanya cyubahiro/ inzu
Amafaranga atangwa mu gushyingura umufatabuguzi (afite aho agarukira mu bice bitandukanye)	375,000	375,000	375,000	375,000	375,000
Kufite indwara zidakira azisanganywe, zigomba gutangazwa uko zakabaye mu gihe cyo gufata ubwishingizi. (Izo ndwara zishingirwa nyuma y'umwaka umwe ufashe ubwishingizi).	1,125,000	1,875,000	2,250,000	2,250,000	2,250,000

Indwara idakira igaragaye nyuma yo gufata ubewishingizi (izishingirwa imaze umwaka umwe imenyekanye)	1,125,000	1,875,000	2,750,000	3,750,000	7,500,000
Iimiti umurwayi ahabwa yaravuye mu bitaro ifitanye isano n'impamvu yatumye yinjira ibitaro (ubwishi butangwa ntibushobora kugarukira ku byumweru 3 gusa asezerewe mu bitaro)	112,500	150,000	150,000	150,000	225,000
Umurwayi uri mu bitaro avurwa amaso atatewe n'impanuka, hatarimo kubagwa imirari no kuvuza imirasire (gutegereza igihe cy'umwaka umwe w'ifatabuguzi mbere yo kwishingirwa)	562,500	562,500	750,000	750,000	750,000
Umurwayi uri mu bitaro ubagwa iryinyo atatewe n'impanuka/uvurwa (atangira kwishingirwa ifatabuguzi rimaze amezi 6 kandi agasabwa gukora inyandiko ibisaba mbere)	150,000	225,000	300,000	300,000	375,000
Kubagwa imyanya myibarukiro ku mugore (gutegereza igihe cy'umwaka umwe w'ifatabuguzi mbere yo kwishingirwa)	1,500,000	2,250,000	2,625,000	2,625,000	2,625,000
Guhabwa insimburangingo byishingirwa nyuma y'emyaka ibiri y'ifatabuguzi (ikiguzi gihabwa utanga ururingo, cyangwa kubungabunga ururingo ntibiri mu byishingirwa)	1,875,000	2,250,000	3,750,000	3,750,000	3,750,000

Kubagwa hatunganywa inyunganirango imbere n'inyuma ku mubiri, Ibyuma nsimburangingo , hari ibisimbuzwa mu ngingo n'isimburangingo (gutunganya amenyo ntibishingirwa)	2,250,000	2,250,000	3,000,000	3,000,000	4,500,000
Indwara zo mu mutwe no kuzivura	1,125,000	1,875,000	2,250,000	2,250,000	2,250,000
Kuvura Kanseri bikorwa hashize umwaka ifatabuguzi rikora	1,875,000	2,625,000	3,750,000	3,750,000	3,750,000
Indwara irebana no gusubiza umubiri nk'uko wahoze/ kubagwa hagamijwe gukura inenge ku mubiri, bihera ku mwaka wa gatatu w'ifatabuguzi (hatabariwemo amavuta yo kwisiga, ibirebana no gutunganya inda y'umubyeyi wabyaye kimwe n'indwara z'abagore)	1,125,000	1,125,000	1,125,000	1,125,000	1,125,000
Kubagwa urwasaya bidaturutse ku mpanuka (Hatarimo kubagwa no gutunganywa amenyo bisanzwe)	1,125,000	1,500,000	2,250,000	2,250,000	2,250,000
Ubumuga buvukanwa n'indwara umuntu akomora ku babyeyi byishingirwa ifatabuguzi rimaze umwaka rikora	1,125,000	1,500,000	1,875,000	1,875,000	1,875,000
Agakoko gatera SIDA/ HIV n'ibijyana na yo byishingirwa ifatabuguzi rimaze umwaka rikora	1,500,000	1,500,000	2,250,000	2,250,000	3,750,000

Kubyara ku bushake byishingirwa ifatabuguzi rimaze umwaka. Reba ibiciro bikurikira by'ubwishingizi. Ubwishingizi bwose bufatira ku mubare w'amafaranga yose ntarengwa abarwa ku mwaka.

<b>Ubwishingizi bugenwa ku murwayi wivuza ataha</b>  Ubu ni ubwishingizi ufata ku bushake nyuma yo guhitamo ubwishingizi bugenwa ku murwayi uri mu bitaro	Kuri buri muntu ku mwaka;  Ubwoko bwa 1: Frw 1,125,000  Ubwoko bwa 2: Frw 750,000  Ubwoko bwa 3: Frw 450,000
<b>Ubwishingizi bwishyura kwivuza bifitanye isano no gutwita no kubyara</b> (Wemerewe gukoresha ubu bwishingizi ku mwaka wa kabiri w'ifatabuguzi)  Ubu ni ubwishingizi bwishyurwa ku bushake bitewe n'ibyo uwishingiwe akeneye	Kuri buri muryango ku mwaka;  Ubwoko bwa 1: Frw 750,000  Ubwoko bwa 2: Frw 562,500  Ubwoko bwa 3: Frw 300,000
<b>Ubwishingizi bw'indwara z'amaso</b> (bwishingira indwara zo kutabona neza)  Bwishingira indorerwamo z'amaso cyangwa uturahure twomekwa ku maso imbere wandikiwe na muganga. Ubu ni ubwishingizi burihwa ku bushake bitewe n'ibyo uwishingiwe akeneye	Frw 150,000 kuri buri muntu ku mwaka
<b>Ubwishingizi bw'indwara z'amenyo</b> (Ubufata kugira ngo wite ku kwivuza indwara zisanzwe z'amenyo).  Ubu ni ubwishingizi burihwa ku bushake bitewe n'ibyo uwishingiwe akeneye	Frw 150,000 kuri buri muntu ku mwaka

## IMBONERAHAMWE Y'UBWISHINGIZI

### UBWOKO BW'UBWISHINGIZI BUGENEWE UMURWAYI URI MU BITARO KURI BURI MURYANGO KANDI IGICIRO CY'UBWISHINGIZI KIKISHYURWA HAKURIKIJWE UBWOKO

<b>Ubwishingizi</b>	<b>Buronze</b>	<b>Umuringa</b>	<b>Zahabu</b>	<b>Pulatinumu</b>	<b>Pulatinumu yisumbuye</b>
Ubwoko	3,750,000	7,500,000	15,000,000	22,500,000	37,500,000
<b>hagati y'imyaka 19 - 29</b>					
Ufata ubwishingizi	119,850	134,775	191,175	212,475	242,475
Uwo bashakanye	100,350	112,200	161,550	179,550	204,375
Umwana (Ukwezi 1 - imyaka 18)	55,725	71,475	109,425	121,575	136,125
Ufata ubwishingizi	126,075	141,900	201,600	224,025	255,825
Uwo bashakanye	105,375	117,975	170,250	189,150	215,400
Umwana (ukwezi 1 - imyaka 18 )	55,725	71,475	109,350	121,575	136,125
<b>hagati y'imyaka 41 - 50</b>					
Ufata ubwishingizi	132,975	149,475	235,725	261,975	272,025
Uwo bashakanye	110,325	123,450	196,875	218,775	227,025
Umwana (ukwezi 1 - imyaka 18)	55,725	71,475	109,425	121,575	136,125
<b>51 - 65 years</b>					
Ufata ubwishingizi	<b>164,850</b>	<b>188,475</b>	<b>255,675</b>	<b>284,100</b>	<b>324,150</b>
Uwo bashakanye	134,700	154,950	<b>213,375</b>	237,150	269,700
Umwana (ukwezi 1 - imyaka 18)	55,725	71,475	<b>109,425</b>	121,575	136,125

**UBWOKO BW'UBWISHINGIZI BUGENERWA UMURWAYI WIVUZA  
ATAHA KURI BURI MUNTU**

Ubwoko	Umubare w'amafaranga ntarengwa	Ubwishingizi kuri buri muryango
1	1,125,000	195,000
2	750,000	177,300
3	450,000	151,425

**UBWOKO BW'UBWISHINGIZI BUREBANA NO GUTWITA KURI  
BURI MURYANGO**

Ubwoko	Umubare w'amafaranga ntarengwa	Ubwishingizi kuri buri muryango
1	750,000	168,750
2	562,500	112,500
3	300,000	71,250

**UBWISHINGIZI BW'INDWARA Z'AMENYO KURI  
BURI MUNTU**

Umubare ntarengwa w'amafaranga	Ubwishingizi kuri buri buzima
150,000	60,000

**UBWISHINGIZI BW'INDWARA Z'AMASO KURI  
BURI MUNTU**

Umubare ntarengwa w'amafaranga	Ubwishingizi kuri buri buzima
150,000	75,000

## KUKI UGOMBA GUHITAMO UBWISHINGIZI BWA UAP INSURANCE

- Nta mafaranga y'umurengera yakwa ku bwishingizi bw'umurwayi uri mu bitaro.
- Ni Ubwishingizi bufatira ku miterere y'uwingiwe mbere yo gufata ubwishingzi.
- Yishingira n'indwara zidakira harimo na virusi itera SIDA.
- Ni Ubwishingizi butangwa ku rwego rw'akarere ku buryo bwagutse.
- Ntibusaba kuba hari ahantu ufile ukorera ubucruzi.
- Ni Ubwishingizi bukwishingira mu karere: u Rwanda, Uganda, Kenya, Tanzaniya, u Burundi n' Ubuuhinde
- Kwivuriza mu mahanga mu bitaro biri ku rutonde ukazishyura nyuma.
- Ujyanwa mu bindi bitaro hakoreshejwe imodoka.
- Ujyanwa mu bindi bitaro hifashishijwe indege ku giciro kigera kuri miliyon 22.5 z'amafaranga no hejuru yayo.
- Ni ubwoko bw'ubwishingizi bworoshye guhindura igihe ubishakiye ku bantu, ku miryango, ku matsinda, ku bigo by'ubucruzi bito n'ibiciriritse, n'ibindi.
- **Hari umubare ugaragara w'amafaranga ugabanyirizwa ku bwishingizi bw'abantu barenze 10.**

Ibiro bya UAP biri mu gihugu hose no mu karere: Mu mijyi yose ikomeye mu Rwanda, Kenya, Tanzaniya na Uganda

### Nakwiyandikisha nte muri ubu bwishingizi?

Egera ikigo cy'Ubwishingizi cya UAP Insurance Rwanda cyangwa umuhuza wawe mu bwishingizi maze wuzuze ifishi isaba. Reba neza ko wujuje ibisabwa byose ku ifishi isaba kandi ko wakoze ibishoboka uga tanga amakuru y'ukuri kugira ngo woroshye igikorwa cyo kuguha ubwishingizi mu buryo bubangutse. Ongera woherereze UAP Insurance Rwanda iyo fishi wujuje ku buryo bwagenwe hamwe na sheki iriho amafaranga y'ubwishingizi. Abafata ubwishingizi bahabwa ikarita y'ubwishingizi n'in'yandiko y'amasezerano y'ubwishingizi bihabwa buri munyamuryango.

## **Ibisabwa muri rusange**

- Igihe cyo gutegereza kingana n'iminsi 28 ku birebana no gusaba kwishurwa amafaranga yatanzwe iyo ari ukuvura indwara bisanzwe, n'iminsi 60 iyo ari uguhabwa kwishurwa amafaranga yatanzwe ku kubagwa kuko aba atazwi cyangwa yaciririkanyijwe.
- Abantu barengeje imyaka 60 babanza gukorerwa ibizami/gusuzumwa mbere y'uko bemererwa. Ubwishingizi butangira gukora ari uko ibizamini byafashwe byemewe.
- Uwishingiwe agomba kwerekana ikarita yo kwivuza ya UAP Insurance Rwanda aho bakirira abaje kwivuza. Menyesha ibitaro byakwakiriye ko ufite ubwishingizi bwa UAP Insurance.
- Abemererwa ubwishingizi ni abantu bose hamwe n'abo batunze ku buryo bwemewe n'amategeko kuva ku mwana ufite ukwezi 1 kugeza ku myaka mirongo itandatu n'itanu (65). Abasanganwe ubwishingizi bashobora kongera imyaka y'ubwishingizi kugeza kuri mirongo irindwi n'itanu (75).
- Mu bantu utunze bemerewe ubwishingizi harimo uwo mwashakanye umwe, abana bawe guhera kufite ukwezi 1 kugeza kufite imyaka 18. Abana barengeje imyaka 19 bafatirwa ubwishingizi ku giti cyabo.
- Urutonde rw'abaganga/ibitaro dukorana mushobora kuruhabwa kandi rukaboneka ku rubuga rwacu.

## **Umurwayi uvurwa ataha:**

- Amafaranga umurwayi asabwa kwishyura kwa muganga angana na 10% buri gihe agiye kwa muganga, kuba ari ukwivuza bisanzwe; ku murwayi vivuza ataha, kuba ari ukwisuzumisha amenyo cyangwa amaso.
- Indwara umuntu yari afite na mbere kimwe n' indwara zidakira byishingirwa uko byakabaye ku murwayi uvurwa ataha.
- Indwara z'amenyo zose zirishingirwa uretse utwuma tugorora amenyo, amenyo y'amakorano, n' inyunganizi iterwamo amenyo.
- Mu bwishingizi bw'amaso ntihabarwamo kubaga ijisho hakoreshejwe imirasire mu gukosora imboni.
- Ubwishingizi bwa UAP Insurance ntiburebana no kwisuzumisha kwa muganga

ugamije kureba uko ubuzima bwawe buhagaze bya buri gihe ariko bwishyura gusa amafaranga atateganyijwe aijanye n'isuzuma ry'indwara ryimbitse.

- Turakugira inama yo kwivuza gusa ku baganga/ibitaro dukorana. Mu gihe umukozi ushinzwe kuguha serivisi atabonetse, fagitire uhabwa wivuje zizishyurwa nk'uko umwenda wishyurwa.
- Inkingo umuntu yikingiza ku gitu cye ntizishingirwa. Turakugira inama yo gukurikiza gahunda y'inkingo nk'uko ziteganywa mu gihugu.
- UAP Insurance ntabwo yishingira ibantu bitarebwa n'ubwishingizi nkuko biteganywa mu mahame rusange y'ubwishingizi (ifashishe inyandiko y'amasezerano y'ubwishingizi).

## **Uko wahitamo bwoko bw'ubwishingizi wafata:**

1. Banza ufate icyemezo ku rugero rw'ubwishingizi wumva wifuza. Uko urwego rurushaho kuzamuka, niko ubwishingizi wishyura buba bungana. Uko imyaka y'ubukure igenda iba myinshi, niko ikiguzi cy'ubwishingizi nacyo kigenda kizamuka. Ubwishingizi ubwo aribwo bwose wahitamo, ni ngombwa no kwishingira kurwarira mu bitaro. Bamwe mu basaba ubwishingizi bishyura ubwishingizi bw'umurwayi washyizwe mu bitaro bwonyine, bityo ubwishingizi bugakoresha igihe washyizwe mu bitaro cyangwa ku ndwara ikomeye igusaba kurara ijoro rimwe mu bitaro.
2. Guhitamo ubwishingizi bw'umurwayi wivuza ataha kuri buri muntu. Abagize umuryango bose bagomba kwishyurirwa ubwishingizi hamwe. Kuri ubwo bwishingizi hiyongeraho igiteranyo cy'igiciro cy'ubwishingizi bw'umurwayi washyizwe mu bitaro.
3. Niba uhisemo gufata ubwishingizi bwirengera ingaruka zo gutwita no kubyara, ubwishingizi bw'indwara z'amenyo n'iz'amaso ugomba kwongeraho igiteranyo cy'ubwo bwishingizi bwose ku giciro cy'ubwishingizi watoranyije.
4. Niba ukeneye andi makuru cyangwa ibindi bisobanuro wakwegera ibiro byacu cyangwa umuntu uduhagarariye. Uzahabwa inyandiko igaragaza ibiciro ndetse n'inyemezbawishy.

## **Ibitarebwa n'ubwishingizi:**

- Indwara ifashe uwishingiwe mu minsi 28 ya mbere agifata ubwishingizi keretse yarakomorewe mu nyandiko.

- Kubaga uwishingiwe bikorwa mu minsi 60 yishyuye ubwishingizi keretse yarakomorewe mu nyandiko.
- Amafaranga yishyuzwa andi masosiyete y'ubwishingizi nka RSSB, NHIF, GPA , WCA n'ibindi.
- Amafaranga atangwa mu gihe amakuru ya ngombwa atatanzwe cyangwa yatanzwe uko atari.
- Ubwishingizi budasobanuwe mu mpapuro cyangwa mu masezerano y'ubwishingizi.
- Kuvurwa n'umuntu utabifitiye impamyabushobozi utari umuganga ubifitiye uburenganzira.
- Amafaranga atangwa afitanye isano n'ingaruka z'imyigaragambyo, imyivumbagatanyo y'abaturage n'ibindi witabiriye ukabigiramo uruhare rugaragara.
- Ibikomere witeye no kugerageza kwiyahura.
- Uburyo bwo kuvura bwa "Homeopathy" na ", chiropractic" , kuvuza udushinge bashinga ku murandarada w'imitsi "Acupuncture", imiti y'imivugutanano kimwe no kuvuza ibimera.
- Amafaranga y'imiti iri mu igeragezwa.
- Imikino ya kinyamwuga cyangwa imikino ishobora gushyira ubuzima mu kaga.
- Kubagwa ugamiye kuvana inenge ku mubiri cyangwa imiti wandikiwe ihanagura inenge ufite ku mubiri.
- Ubugumba.
- Ubusinzi n'ingaruka zitewe n'ubusinzi.
- Kubaga ijisho hifashishijwe imirasire hagamijwe gukosora imboni.
- Igikanka cy'amenyo, utwuma tugorora amenyo, amenyo y'amakorano, n'inyunganizi iterwamo amenyo mu kanwa.

# **UAP Insurance Rwanda Ltd**

**Kigali**  
Head Office  
**Grand Pension Plaza-7th Floor**  
Avenue de la Paix  
B.P 6644 Kigali - Rwanda  
Tel +250 788168000 / 788384008, Toll Free: 2828  
Email: uapinsurancerwanda@uap-group.com

**Kigali**  
Customer Service Center  
**Grand Pension Plaza-Lower Ground Floor**  
Avenue de la Paix  
B.P 6644 Kigali - Rwanda  
Tel +250 788168000 / 0788168180/ 788384008,  
Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

**Kigali**  
**Magerwa Branch**  
Near Magerwa Warehouse Entrance  
Tel: + 250 784054181, Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

**Musanze - Northern Province**  
**Musanze Branch**  
OM Building  
Tel +250 788558750, Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

**Muhanga - Southern Province**  
**Muhanga Branch**  
BK Building  
Tel +250 788426661, Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

**Rubavu - Western Province**  
**Rubavu Branch**  
Haguma Building  
Tel + 250 783571003, Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

**Rusizi - Western Province**  
**Rusizi Agency Office**  
Engen Petrol Station (Ex- Gare Routiere)  
Tel: +250788832042, Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

**Kayonza - Eastern Province**  
**Kayonza Branch**  
Gisagara Alex Building  
Tel: +250788815090/ +250 7825478296, Toll Free: 2828  
Email: uapinsurancerw@uap-group.com

