



Ni gute nabona Ubwishingizi
bw'ikinyabiziga cyanje?

TUGANIIRE KU BIREBANA **N'UBWISHINGIZI BW'IBINYABIZIGA**

UBWISHINGIZI BW'IBINYABIZIGA BWA UAP ni bwo bwishingizi bukwiriye ku kinyabiziga cyawe, **bwishingira ibyatikiye n'ibyangiritse bitewe n'inkongi, ibiza, ubusahuzi n'ibindi.**

Ku bindi bisobanuro, duhamagare ku murongo wacu utishyuzwa 2828
www.uap-group.com



Ubwishingizi busesuye bw'imodoka yawe

Ibyishingirwa mu ncamake

Indishyi itangwa ku kubura cyangwa kwangirika kw'imodoka biturutse ku mpanuka itewe no kugongana cyangwa kwibibandura, gushya biturutse ku modoka ubwayo cyangwa gukubitwa n'inkuba.

Kumena imodoka hagamijwe kwiba ibirimo, kumena inzu cyangwa gusahura, kwibwa, cyangwa ibindi bikorwa by'ubugizi bwa nabi.

Uburyozwe bw'iby'abandi

Ni ingaruka ku bw'abagenzi baba bari mu modoka mu gihe bari mu rugendo mu muhanda, bakoresha ibigendera mu nzira ya gari ya moshi, abagenzi bakoresha inzira y'amazi, asanseri cyangwa mu gihe cyo gupakira no gupakurura imizigo.

Aho uburyozwe bugarukira:

- **Kwangirika kw'ibikoresho – umubare w'amafaranga yishingiwe** ku gaciro kavuzwe mu gufata ubwishingizi
- **Uburyozwe ku by'abandi**
 - * Ibikomere ku mubiri imodoka yateye abandi bantu no kwangiza umutungo
 - Uburyozwe busesuye
 - **Amapoto** – Frw 500,000
 - **Imikindo** – Frw 500,000

Aho uburyozwe bugarukira: Mu Rwanda kandi bushobora kwagurirwa muri Afurika y'Iburasirazuba mu gihe bisabwe

Imigereka:

- Iminsi 30 y'integuza mbere yo gusesa amasezerano

- Kwishyura – bitwara iminsi 7 iyo imodoka yawe yangiritse igice gito, n'iminsi 15 iyo yangiritse yose
- CD & radyo n'ibikoresho bibiherekeza, hishyurwa Frw 100,000
- Gukurura imodoka yakwamye, hishyurwa Frw 100,000
- Gusana ibyononekaye byose cyangwa kubisimbura mu gihe yangiritse cyangwa yononekaye igice
- Ihohotera ritewe n'impamu za politiki n'iterabwoba, hishyurwa Frw 5,000,000
- Uburyozwe ku bw'abagenzi

Impanuka ibaye ku muntu uri mu modoka:

- Urupfu rutewe n'impanuka – Frw 3,000,000
- Ubumuga buhoraho – Frw 3,000,000
- Amafaranga atangwa mu kwivuza – Frw 300,000

Ibitarebwa n'ubwishingizi:

Gutakaza cyangwa kononekara bibereye hanze y'aho ubwishingizi bwemewe lgihombo gituruka ku mpanuka.

Ibisaza n'ibita agaciro, ibuma bicika cyangwa byononekara, gucika kw'insinga zijiyanu umuriro, guta agaciro kw'imodoka.

Kononekara kw'amapine keretse uko kononekara kubereye rimwe n'ibindi bice by'imodoka mu gihe cy'impanuka.

Kononekara gutewe no gupakira birenze urugero cyangwa inaniza imodoka.

Ibisabwa:

- Kumenyekanisha impanuka yabaye
- Kwita ku modoka yagize impanuka

Ibishingirwaho mu igenagaciro: Agaciro fatizo kemeranyijwe

Ibirenzeho: Ntabwo byishyurwa

Uburyo bwo kutumenyesha ikibazo

1. Guhita utumenyesha mu nyandiko ikibazo icyo aricyo cyose cyangwa impanuka yabaye cyangwa icyabaye bigaragara ko kizavukamo ikibazo.
2. Gutanga inyandiko imenyesha mu gihe ubona ko ikurikiranwa mu bushinjacyaha ryegereje.
3. Gutanga amakuru arambuye n'ubufasha bwose nkuko abishingizi bose babikenera.
4. Kutagira icyo ukora cyangiza cyangwa kikabangamira inyungu z'abishingizi.
5. Uwishingiwe ntagomba kwemera uburyozwe cyangwa ubwishyu cyangwa ngo agire icyo yizeza mbere y'uko umwishingizi agira icyo yemeza mu nyandiko.
6. Ntukigere usiga imodoka yawe yonyine itarinzwe.

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