INYANDIKO IMENYEKANISHA AMAKURU Y'INGENZI (KFS) KU BYEREKEYE SERIVISI Y'UBWISHINGIZI BW'UBUZIMA BWA SANLAMALLIANZ LIFE INSURANCE PLC

1. INTANGIRIRO

Banki Nkuru y'u Rwanda igena imikorere y'ibirebana n'ubwishingizi. Isaba ko twe **SanlamAllianz Life Insurance Plc** nk'abatanga ubu bwishingizi tubaha aya makuru y'ingenzi. Amakuru ku bwishingizi bw'ubuzima atangwa, agamije ku gufasha kumva no kumenya niba iyi servisi yaba ikunogeye. Ukwiye gusoma iyi nyandiko witonze kuburyo wumva neza icyo ugiye kugura, kandi ukayibika neza kugira ngo uzongere kuyifashisha. Mu gihe kandi uzaba wumva utarizera neza ko iyi serivisi yakunogera, **SanlamAllianz Life Insurance Plc** izashimishwa no kugufashak ku kibazo icyo ari cyo cyose uzagira.

Ni byiza kuzuza inyandiko isaba ubwishingizi tuzaheraho kugira ngo twemeze niba twakorana amasezerano y'ubwishingizi. Amasezerano y'ubwishingizi namarea gukorwa uzayashyikirizwa kandi azaba ari inyandiko y'ingenzi ikubiyemo ingingo zose z'amasezerano akozwe hagati yacu nawe.

2. Ibyerekeye serivisi yacu y'ubwishingizi

Ubwishingizi bw'ubuzima dutanga bwishingira icyo ari cyo cyose gishobora gutuma uwishingiwe apfa cyangwa akamugara burundu biturutse ku ndwara cyangwa ku mpanuka bigaragajwe bwa mbere na muganga ko byabayeho nyuma y'uko ubwishingizi butangira.

Mu gihe biteganywa n'amasezerano yihariye, dushobora kwishingira, ubumuga bwa burundu bw'igice cyangwa gutakaza akazi biturutse ku ndwara cyangwa impanuka, bikagaragazwa n'imbanzirizamasezerano mwuzuza.

Ubwishingizi dutanga butangira kugira agaciro ku munsi umusanzu wawe wa mbere wishyuriweho, bukazarangira nyuma y'igihe twumvikanye mu mbanzirizamasezerano kibarwa guhera ku munsi amasezerano y'ubwishingizi atangiriyeho. Mu gihe kandi dusanze tutazaguha ubwinshingizi tubikumenyesha mu minsi 30 uhereye igihe wujurije imbanzirizamasezerano kandi tukagusubiza imisanzu yose wishyuye. Bibaye ngombwa, dushobora kugusaba gukora ibizamini byo kwa muganga tukoherezaho, ikiguzi cy'ibyo bizamini tukakishyura.

Bumwe mu bwishingizi dutanga (ubwishingizi bw'izabukuru n'ubwishingizi bw'amashuri y'abana) bugena igice cy'umusanzi tukuzigamira, ukaba ushobora kugisubizwa ari uko nibura wishyuye imisanzu y'imyaka itatu(3) kandi n'iyo myaka itatu ishize uhereye igihe amasezerano yatangiriye.

3. Uburenganzira n'inshingano byawe

Mu gihe uhisemo gufata ubwishingizi butangwa na **SanlamAllianz Life Insurance Plc**, ufite inshingano yo gutanga amakuru ku byerekeranye n'ubuzima bwawe binyuze mu gusubiza neza ibibazo tukubaza mu mbanzirizamasezerano Imenyekanisha ririmo ibinyoma cyangwa rituzuye ku bijyanye n'imiterere y'ubuzima bwawe rituma amasezerano atagira agaciro.

Ufite kandi inshingano yo kwishyura umusanzu wa buri kwezi. Iyo umaze iminsi 90 ikurikiranye utishyura umusanzu cyangwa hari imisanzu y'amezi 6 itarishyuwe mu gihe cy'imyaka ibiri iheruka, ubwishingizi bwawe burahagarikwa. Muri icyo gihe icyago cyaba ntabwo kiva cyishingiwe. Iyo wamaze kwishyura imisanzu y'imyaka nibura itatu mu gihe ubwishingizi buhagaritswe kandi amasezerano yihariye akaba ateganya gusesa gusubizwa, ushobora gusaba gusesa amasezerano ugahabwa ubwizigame ugejejemo cyangwa se ukishyura imisanzu itarishyuwe ubwishingizi bugasubukurwa. Mu gihe ubwishingizi busubukuwe,habaho igihe cyo gutegereza cy'amezi atatu(3) kugira ngo amasezerano yongere kugira agaciro. Iyo hashize amezi atandatu (6) udasabye gusubukura ubwishingizi, amasezerano arahagarikwa burundu, yaba ashobora guseswa kandi agaseswa ugahabwa ubwizigame. Nta na rimwe amasezerano y'ubwishingizi aseswa ataramara nibura imyaka itatu kandi imisanzu y'iyo myaka yishyuwe neza, keretse iyo ubwishingizi wabufatiwe n'umukoresha wawe kandi amasezerano ari hagati ya **SanlamAllianz Life Insurance Plc** n'umukoresha wawe abiteganya.

SanlamAllianz

Ufite uburenganzira bwo gutekereza ku cyemezo wafashe cyo kugura serivisi y'ubwishingizi muri **SanlamAllianz Life Insurance Plc**. Uhereye igihe wishyuriye umusanzu wawe wa mbere, ushobora kwisubiraho mu gihe cy'iminsi 30. Nyuma y'iyo minsi, iyo utatumenyesheje mu nyandiko ko wisubiyeho, tugufata nk'utisubiyeho, ndetse amasezerano y'ubwishingizi akaba afite agaciro ku buryo budasubirwaho. Iyo wisubiyeho, tugusubiza imisanzu wishyuye havuyemo ikiguzi cy'imirimo ikorwa kugira ngo amasezerano y'ubwishingizi akorwe kingana n'amafaranga 5,000 y'u Rwanda.

Ufite kandi inshingano yo kutumenyesha ibyo wifuza ko twahindura ku masezerano yawe y'ubwishingizi. Amasezerano yacu yishingira urupfu rukomotse ku ndwara nibura nyuma y'amezi atatu uhereye igihe butangirira. Icyakora urupfu rukomoka ku mpanuka rwishingirwa guhera ku munsi ukurikira uwo amasezerano yatanhgiriyeho.

4. Andi makuru

Andi makuru kuri serivisi y'ubwishingizi bw'ubuzima wayahabwa n'abakozi bacu mu izina rya SanlamAllianz Life Insurance Plc, umuhuza wigenga mu bwishingizi wemewe cyangwa ukayasanga kuri ***"Website"*** yacu. Igice kimwe cy'igihembo cy'abahuza mu bwishingizi gishobora kugenwa bitewe n'umubare ndetse n'ubwoko bwa serivisi bafashije abakiliya kugura. Hakurikijwe itegeko, abahuza mu bwishingizi basabwa gukorana ubushishozi n'umwete igihe baganira nawe ku biciro kandi bagashyira inyungu zawe imbere y'izabo bwite. **SanlamAllianz Life Insurance Plc** ntiyinshingira cyangwa ngo ibazwe ibikorwa byaba binyuranyije n'amategeko wakorewe n'intumwa yacu cyangwa n'umukozi wacu. Umuhuza wigenga yishingira kandi akabazwa ibyo yakoze mu izina ryawe.

5. Ibyago bitishingirwa na SanlamAllianz Life

SanlamAllianz Life Insurance Plc ntiyishingira ibyago byakubaho iyo wiyahuye, iyo wishwe cyangwa umugajwe n'uwateganirijwe cyangwa umwe mu bazungura bawe, iyo wishwe cyangwa ukomerekejwe n'intambara, impanuka yo mu kirere uri mundege itaragenewe gutwara abagenzi (commercial flight) cyangwa indege za Gisirikare bari mu myitozo cyangwa mu ntambara, cyangwa uri mu ndege itahawe uburenganzira bwo kuguruka n'urwego rubufitiye ububasha cyangwa usimbukiye mu mutaka igihe cyo kwimenyereza kuwusimbukiramo, gutakaza akazi bitewe n'ubumuga cyangwa uburwayi bwemejwe na muganga ko bwariho mbere yuko ufata ubwishingizi, ibyago byaterwa n'ubusinzi, ibyago byaterwa no kuba ukora siporo nk'uwabigize umwuga, cyangwa ibyago byaterwa nuko ari wowe wasembuye uwagukomerekeje cyangwa ukicwa.

6. Ibyerekeye itumanaho

Igihe cyose ubishakiye, ushobora kubona amakuru ajyanye n'amasezerano wakoze, kutumenyesha impinduka wifuza, kubaza ikibazo cyangwa kugaragaza impungenge waba ufite ukoresheje telefoni nomero 0727555333 cyangwa email: infolife@rw.sanlamallianz.com cyangwa ukanyura ku rubuga rwacu www.rw.SanlamAllianz.com.

Iyo wamaze kwishyura umusanzu wa mbere w'ubwishingizi, tugushyikiriza amasezerano y'ubwishingizi mu gihe kitarenze iminsi 30. Amasezerano y'ubwishingizi uyabona ukanda kuri "*link*" wohererezwa mu butumwa bugufi (message) cyangwa ukayabona uciye ku rubuga (https://customer.sanlamallianzlife.rw/login). Iyo wohererejwe ubwo butumwa ukamara iminsi 30 utaradusubiza ko utishimiye ibikubiye mu masezerano, tugufata ko wemeye ibiyakubiyemo. Niba utanyuzwe n'uburyo bwacu bwo gukemura ibibazo, ushobora kubimenyesha urwego rw'Umuvunyi kugira ngo bagufashe. Wakoresha nimero ya telefoni 199 (ihamagarwa nta kiguzi) cyangwa email: ombudsinfo@ombudsman.gov.rw, cyangwa ugakoresha agasanduku k'iposita 9269 Kigali, cyangwa ugasura urubuga rwa interineti arirwo **www.ombudsman.gov.rw.**

Mu mwanya wa SanlamAllianz	**Amazina y'ufashe ubwishingizi**
Amazina+umukono	**Itariki+umukono**