



Ubwishingizi bw'ubuzima bugenewe abakozi

Dusobanukirwe n'ubwishingizi bw'ubuzima bugenewe abakozi

Ibizazane bitandukanye bishobora kugwirira umukozi mu gihe akiri mu kazi, nko kwitaba Imana, ubumuga, uburwayi bukomeye n'ibindi. Ibyo byose bikaba umuzigo ku mukoresha uhangana kenshi n'ingaruka zabyo mu buryo butandukanye. Ibyo bizazane kandi binahungabanya imibereho y'umuryango w'umukozi ahuye na byo.

SanlamAllianz Life Insurance LTD yabashyiriyeho ubwishingizi bufasha guhangana n'ingaruka zikomoka kuri ibyo bizazane.

BIMWE MU BYO TWISHINGIRA NI IBI BIKURIKIRA:

1. Kwitaba Imana cyangwa Ubumuga bwa burundu

Twishingira umukozi igihe habayeho kwitaba Imana cyangwa ubumuga bwa burundu bukomotse ku mpanuka cyangwa uburwayi. Amafaranga ateganywa kwishyurwa habaye ibyago abarwa hagendewe ku mushahara we (urugero: inshuro ebyiri, eshatu cyangwa se enye z'umushahara w'umwaka). Ayo mafaranga ashoborano kugenwa mbere hatagendewe ku mushahara.

2. Ubumuga ku ngingo z'umubiri

Mu gihe habaye ubumuga kuri rumwe cyangwa zimwe mu ngingo z'umubiri ku mukozi, hishyurwa amafaranga abarwa hagendewe ku mushahara we (urugero: inshuro ebyiri, eshatu cyangwa se enye z'umushahara w'umwaka). Ayo mafaranga ashobora no kugenwa mbere hatagendewe ku mushahara kandi hakanarebwa uburemere bw'ubumuga yagize.

3. Amafaranga yo gushyingura

Ku mafaranga atangwa ku mukozi witabye Imana, hiyongeraho ayo gushyingura agenwa hagendewe ku mushahara w'umukozi (urugero: inshuro ebyiri cyangwa eshatu z'umushahara w'ukwezi). Ayo mafaranga ashobora no kugenwa mbere hatagendewe ku mushahara, akaba atajya muni y'ibihumbi magana atanu (500.000 Frw) kandi agatangwa mu gihe kitarenze amasaha 24.

4. Gutakaza umushahara

Iyo umukozi atakaje umushahara bitewe n'impanuka cyangwa uburwayi bw'igihe kirekire (byibuze nk'amezi atandatu akurikiranye) hishyurwa byibuze 75% by'umushahara fatizo we ku kwezi agatangwa mu gihe kingana n'imyaka ibiri.

5. Uburwayi bukomeye

Iyo umukozi afashwe n'indwara ikomeye (ivugwa mu masezerano) hishyurwa amafaranga yumvikanyweho ashobora kungana na 50% yayo duteganya kuba twatanga mu gihe habayeho kwitaba Imana.

6. Guteganyiriza Izabukuru

Nyuma yo kwishingira ibizazane bitandukanye bishobora kuba ku mukozi, guteganyiriza izabukuru ni gahundu igamije gufasha umukozi uri muri ubu bwishingizi, kwizigamira amafaranga azamugoboka igihe azaba agiye mu kiruhuko cy'izabukuru. Konti ya buri mukozi uri muri ubu bwishingizi ibyara inyungu buri mwaka ikomatanyije ingana nibura na 5%.

Ubwishingizi bw'ubuzima bugenewe abakozi buvana umugogoro w'indishyi n'imperekeza ku mukoresha, kandi bukaba uburyo bwiza bwo kureshya abakozi beza, bashoboye kandi muzarambana.



Worker's Group Life Insurance

Life Insurance • General Insurance

Worker's Group Life assurance

Overview

Dealing with unexpected unhappy events of an employee is a reality that many institutions have to cope with. It is in that context that SanlamAllianz Life Insurance Plc. is introducing to you the "Worker's Group Life Assurance".

WHAT IS COVERED?

1. Death or total and permanent disability

This benefit is payable on death from illness (natural causes or accidental). The amount payable, called the sum assured, is either a fixed sum for all members in a particular category as predetermined by the employee or is determined as a multiple of the annual salary as set by the employee. The benefit is normally paid out as a lump sum to either the Employee or the designated beneficiaries of the deceased employee/member.

In the case of a total/permanent disability, an amount equal to The sum assured will be paid to you over a period of 36 months.

2. Partial and permanent disability

It provides a lump-sum payment in the event of partial or Permanent disability of an employee while in service. The cover is based on multiple of salary (e.g. 2,3, and 4 times annual salary) or a fixed amount. The benefits are calculated according to the continental scale of disability benefits.

3. Funeral fees

Funeral Insurance Assistance aims to ensure the Subscriber (Employer), a lump-sum payment upon the death of an insured person occurring during the term of the contract. The sum assured is two or three monthly salary or a fixed amount not less than 500.000Rwf/person payable within 24 hours after the receipt of the death certificate.

4. Loss of income benefit

The loss of income is a guarantee which aims to protect the income of the salaried employee and offer a replacement if he was deprived because of prolonged disability (after six months of disability) due to accident or illness. The sum assured is for example 75% of basic salary and has to paid within a period of two years.

5. Dread diseases

Critical illness guarantee is designed to ensure the employee or group member a payment of a lump sum agreed (e.g.50% of death sum assured) in the event that the insured is diagnosed with critical illnesses such as for example cancer, kidney failure, stroke, and others.

6. Pension

The contribution intended for retirement aims to ensure the build up savings to supplement statutory retirement. This contribution is the remaining portion of annual premium of the insured after deducting the premium relating to other cover above mentioned. This is the part that is capitalized with negotiable interest rate and advances redemptions can be made.

Note that you can choose some of the above guaranties according to your needs and budget.

Workers group life assurance is a cost effective addition to your employee benefit package, providing a clear advantage in helping you recruit and retain the staff.

**For further information,
do not hesitate to contact**

Us on: 0727555333

E-mail: infovie@rw.sanlamallianz.com

Website: www.rw.sanlamallianz.com