PRIME INSURANCE Co Ltd v KIMENYI

[Rwanda URUKIKO RUKURU - RCA 00025/2023/HC/NYZ (Badara) 08 Nyakanga 2024]

Amategeko aganga imanza z'imbonezamubano – Impanuka zo mu muhanda – Indishyi z'ibangamira ry'ubukungu - Indishyi z'ibangamirabukungu zigamije kuriha ibyangijwe ntizihabwa uwatakaje akazi burundu gusa, ahubwo zigenerwa uwagize ubumuga buhoraho wese, kuko ubwo bumuga bugira ibyo bumuhungabanyaho mu buzima.

Amategeko aganga imanza z'imbonezamubano – Impanuka zo mu muhanda – Indishyi z'ibangamira ry'uburambe mu kazi – Uwahohotewe wari ufite akazi agira uburenganzira ku ndishyi mbangamiraburambe mu kazi kuko iyo mpanuka imugira ho ingaruka zo kugabanyirizwa agaciro ku isoko ry'umurimo, imvune mu gukora umurimo yari asanganywe no kubura amahirwe yo kuzamurwa mu ntera.

Incamake y'ikibazo: Uru rubanza rukomoka ku mpanuka yabaye ikozwe n'imodokari yari ifteubwishingizi bwa Prime Insurance ubwo yinjiraga mu muhanda ikangomga imoto yari itwawe na Kimenyi hanyuma aza gukomereka ndetse anasigarana ubumuga bungana na 32%. Kimenyi yaje gusaba indishyi mu bwumvikane ariko birananirana bituma atanga ikirego mu Rukiko rwisumbuye rwa Muhanga aho rwaje kumugenera indishyi mbangamirabukungu, indishyi mbangamiraburambe n'izindi.

Uregwa ntiyishimiye imikirize y'urubanza arujurira mu Rukiko Rukuru Urugereko rwa Nyanza aho yavugaga ko indishyi z'ibangamirabukungu zitari zikwiye gutangwa kuko uzisaba atigeze atakaza akazi ndetse ko n'indishyi z'ibangamira burambe mu kazi nazo zitagombaga gutangwa. Ubujurire bwarakiriwe maze Urukiko rusuzuma ikibazo cyo kumenya niba Kimenyi yaragombaga guhabwa indishyi mbangamirabukungu ndetse n'indishyi mbangamiraburambe mu kazi.

Prime insurance isobanura ko ko nta ndishyi mbangamirabukungu Kimenyi akwiriye guhabwa kuko atagaragaza ikimenyetso kidashidikanwaho cy'uko yatakaje akazi dore ko yakomeje gukora na nyuma yo gukora impanuka ndetse akaba yaranahembwaga bityo kuba yarasubiye mu kazi nta bangamirwa ry'uburambe mu kazi yagize. Icyakora ashobora guhabwa ibyo yatakaje mu gihe yamaze adakora kubera impanuka. Kimenyi avuga ko indishyi yahawe zagenwe hashingiwe ku mategeko ndetse no ku gipimo cy'ubumga yagize kuko yagize ubumga buhoraho burengeje 30% butuma atakibasha gukora akazi ke neza nk'uko yagakoraga mbere kuko ubu bimusaba gukoresha imbaraga nyinshi ndetse akanavunika cyane kubera ubumuga yagize.

Incamake y'icyemezo: 1. Indishyi z'ibangamirabukungu zigamije kuriha ibyangijwe ntizihabwa uwatakaje akazi burundu gusa, ahubwo zigenerwa uwagize ubumuga buhoraho wese, kuko ubwo bumuga bugira ibyo bumuhungabanyaho mu buzima.

2. Uwahohotewe wari ufite akazi agira uburenganzira ku ndishyi mbangamiraburambe mu kazi kuko iyo mpanuka imugira ho ingaruka zo kugabanyirizwa agaciro ku isoko ry'umurimo, imvune mu gukora umurimo yari asanganywe no kubura amahirwe yo kuzamurwa mu ntera.
Ubujurire bwatanzwe nta shingiro bufite.

Amategeko yashingiweho:

Iteka rya Perezida Nº 31/01 ryo ku wa 25/08/2003 rishyiraho uburyo bwo kwishyura indishyi ku bubabare bw'umubiri buturutse ku mpanuka zitewe n'ibinyabiziga, ingingo ya 18.

Imanza zifashishijwe:
RS/INJUST/RC 00004/2023/SC, Radiant Insurance Company Ltd na Murekatete, rwaciwe n'Urukiko rw'Ikirenga ku wa 12 Mata 2024.

Urubanza

I. IMITERERE Y'URUBANZA

[1] Tariki ya 06/11/2021 saa 22h00, mu karere ka Muhanga, Umurenge wa Nyamabuye, Akagari ka Gitarama, umudugudu wa Kivumu habereye impanuka y'imodoka Voiture Toyota Carina ifite plaque RAE 670R yafashe ubwishingizi muri Prime Insurance Co Ltd, yari itwawe na NDAGIJIMANA Jean Bosco wavaga mu muhanda muto mu Kibiligi yinjira nabi mu muhanda munini wa Kigali-Huye agonga moto TVS victor RA114W yavaga i Kigali yerekeza i Muhanga itwawe na Kimenyi Filius, bimuviramo gukomereka cyane, imusigira ubumuga bwa 32% n'ibangamira ry'uburanga rya 2/6.

[2] Kimenyi Filius yasabye indishyi mu bwumvikane, ku wa 26/05/2022 ariko ntibyagira icyo bitanga, atanga ikirego mu rukiko rwisumbuye rwa Muhanga asaba indishyi zitandukanye zikomoka kuri iyo impanuka.

[3] Uhagaraye Prime Insurance Co Ltd avuga ko nta ndishyi mbangamirabukungu akwiriye guhabwa kuko atagaragaza ikimenyetso kidashidikanwaho cy'umusaruro yinjizaga. Urukiko rubibonye ukundi rwamuha amafaranga yatakaje gusa mu gihe yamaze adakora arebana koko n'ubukungu bwe bwahungabanye, nk'uko bigaragazwa na Etat De Releves Nominatifs Kimenyi yerekana, zigaragaza neza ko na nyuma y'uko impanuka yo kuwa 06/11/2021 Kimenyi yakomeje gukora no guhembwa kuko n'imisanzu y'ukwezi kwa 12 mu mwaka wa 2021 igaragara ko yatanzwe, agasimbuka amezi 12 hanyuma agasubira ku mukoresha we, akaba rero yahabwa gusa 291,821Frw mu mezi 12 yaba atarakoze, gukuramo 595,952Frw bigaragara ko yinjije mu kwezi kwa 9: - DI economiques = (291,821Frw x 12) - 595,952Frw = 2,905,900 Frw. Ibi bihura n'ibyemejwe n'urukiko rw'ikirenga mu rubanza Nº RS/INJUST/RC 00010/2021/SC rwaciwe kuwa 02/12/2022, agahabwa indishyi z'ububabare bw'umubiri bemeranywaho zingana na 432.000 Frw n'iz'ibangamira buranga bemeranywaho zingana na 108.000Frw naho iz'ibangamira ry'uburambe mu kazi adakwiriye kuzihabwa kuko atagaragaza ikimenyetso kidashidikanwaho cy'umusaruro nyirizina yinjizaga, ku bihombo binyuranye yasubizwa amafaranga agaragariza ibimenyetso gusa.

[4] Mu rubanza RC 00148/2022/TGI/MHG rwaciwe ku wa 17/05/2023 n'urukiko rwisumbuye rwa Muhanga rwategetse Prime Insurance Company Ltd guha Kimenyi Filius indishyi y'ibangamirabukungu 7.588.420 FRW, iy'ububabare bw'umubiri 432,000 Frw, iy'ibangamira ry'uburanga 108.000 FRW, iy'ibangamira ry'uburambe mu kazi 1,394,598 frw, ayo kwa muganga 43.435 Frw, ayaguzwe dosiye n'ibyangombwa 15.500 frw, ay'ingendo 100,000 FRW, ay'igihembo cy'avoka 500.000 FRW na 100,000 frw y'ikurikiranarubanza, yose hamwe

10,281,953 FRW. Rutegeka PRIME INSURANCE COMPANY Ltd kwishyura Kimenyi Filius amafaranga y’amagarama ibihumbi makumyabiri (20,000 FRW).

[5] Mu gufata icyo cyemezo, urukiko twanze indishyi rushingiye ku Iteka rya Perezida N° 31/01 ryo ku wa 25/8/2003 rishyiraho uburyo bwo kwishyura indishyi ku bubabare bw’umubiri buturutse ku mpanuka zitewe n’ibinyabiziga.

[6] PRIME INSURANCE COMPANY Ltd yajuririye urukiko rukuru, urugereko rwa Nyanza, urubanza ruhabwa N0 RCA 00025/2023/HC/NYZ, ruburanishwa mu ruhame ku wa 10/06/2024, PRIME INSURANCE COMPANY Ltd iburanirwa na Me NZABAHIMANA Jean Claude naho Kimenyi Filius aburanirwa na Me EPETTI Genevieve Dibongue.

[7] Mu myanzuro y’ubujurire no mu miburanire, Uhagarariye PRIME INSURANCE COMPANY Ltd avuga ko urukiko rwirengagije ko Kimenyi Filius we ubwe yigaragarije ikimenyetso cya Fiche ya RSSB yuko yakomeje guhemba nyuma y'impanuka, agahembwa umushara we ukomoka ku kazi yakoraga bityo rero nta kuntu byari kwitwa ko yigeze agira igihombo ku bukungu cyangwa se kubyo yinjizaga kandi yarakomeje kugenerwa ibyo yakomoraga ku kazi usibye ukwezi kumwe kwa 12/2021 atahembwe.

[8] Uhagarariye Prime insurance avuga ko urukiko rwatanze indishyi z’ibangamirabukungu hirengagijwe ikimenyetso cya fiche ya RSSB igaragaza ko ntagutakaza akazi kwigeze kubaho kuko yakomeje kwakira umushahara we w'ukwezi ukomoka ku mirimo ye, mu gihe yasubiye mu kazi nta bangamirwa ry'uburambe mu kazi yagize. Urukiko rwaje no kwirengagiza nkana umurongo watanzwe n'urukiko rw'ikirenga kuri icyo kibazo mu rubanza No RS/INJUST/RC 00010/2021/SC rwaciwe kuwa 02/12/2022 aho mu gika cya 25- 28, Urukiko rw'lkirenga rwasobanuye ko mu gihe ntagutakaza kwabaye ngo ugaragaze ko watakaje mu buhe buryo n'indishyi mbangamiraburambe ku kazi ziba zidakwiye gutangwa. Urukiko rwisumbuye rwa Muhanga ntacyo rwanenze uwo murongo watanzwe n'urukiko rw'lkirenga cyangwa ngo urukiko Rwisumbuye rugagaze koko ko Kimenyi Filius atakomeje guhembwa ku buryo hari icyo yatakaje, akaba ariyo mpamvu indishyi mbangamiraburambe zategetswe mu urubanza rujuririrwa zikurwaho.

[9] Uhagarariye Kimenyi Filius avuga ko indishyi bahawe zishingiye ku ngingo ya 18 y'lteka rya Perezida kandi zabazwe hagendewe ku bipimo byagaragajwe. Kimenyi Filius yari umukozi ndetse anafite utundi yikorera nyuma y'amasaha y'akazi. Ubu akazi karamunaniye kubera ingaruka z'impanuka bityo ubujurire bwa Prime insurance nta shingiro bufite. Kimenyi Filius akiri kwivuza bityo bakazashyiraho ibyemezo bye byo kwa muganga. Ku ndishyi z’ibangamira ry’uburambe mu kazi, nazo ziteganywa n'ingingo ya 19 y'lteka rya Perezida. Prejudice de carriere ni ingaruka z'ubumuga ku murimo watungaga umuntu. Kimenyi Filius yagize ubumuga buremereye ku buryo adashobora gukora ibyo yakoraga mbere, ntashobora gukoresha imbaraga yakoreshaga ndetse n'igihe yamaraga ku murimo wamutungaga. Ikindi azajya mu zabukuru mbere y’igihe kubera ingaruka z'impanuka. Ibi rero ni nabyo umushingamatageko yarebyeho mu kwandika ririya Teka rya Perezida.

[10] Ibibazo bigiye gusuzumwa muri uru rubanza ni ibi bikurikira

Kumenya niba Kimenyi Filius ataragombaga guhabwa indishyi mbangamirabukungu mu gihe yakomeje guhembwa ku kazi yakoraga.

Kumenya niba hari izindi ndishyi zatangwa muri uru rubanza.

II. ISESENGURA RY'IBIBAZO BIGIZE URUBANZA

Kumenya niba Kimenyi Filius ataragombaga guhabwa indishyi mbangamirabukungu mu gihe yakomeje guhembwa ku kazi yakoraga

[11] Uhagarariye PRIME INSURANCE COMPANY Ltd avuga ko urukiko rwirengagije ko Kimenyi Filius we ubwe yigaragarije ikimenyetso cya Fiche ya RSSB uko yakomeje guhemba nyuma y'impanuka, agahembwa umushara we ukomoka ku akazi yakoraga bityo rero nta kuntu byari kwitwa ko yigeze agira igihombo ku bukungu cyangwa se kubyo yinjizaga kandi yarakomeje kugenerwa ibyo yakomoraga ku akazi usibye ukwezi kumwe kwa 12/2021 atahembwe. Ibyo iyo bihujwe nicyo umushinga mategeko yari agamije ku indishyi mbangamirabukungu byonyine iyi nyito igaragaza ko ari compensation uwahohotewe n'impanuka ahabwa ku ubukungu yatakaje kubera aba atazongera gukora ariko mu kibazo cyari gihari nuko Kimenyi Filius nyuma y'impanuka yakomeje kubona amafaranga akomoka ku imirimo ye ku buryo nta gutakaza kwabayeho byatuma habarwa indishyi hashingiwe ku ibiteganywa mu ingingo ya 18 y'Iteka rya Perezida N° 31/01 ryo ku wa 25/8/2003 rishyiraho uburyo bwo kwishyura indishyi ku bubabare bw'umubiri buturutse ku mpanuka zitewe n'ibinyabiziga. Hari urubanza RCA 00302/2021/HC/KIG rwaciwe ku wa 25/2/2023 n'urukiko rukuru rwa Kigali aho Radiant yaburanagamo na Musabyimana Albert, baburanaga ku ndishyi mbangamirabukungu ntizatangwa n'urwo rukiko.

[12] Uhagarariye Kimenyi Filius avuga ko indishyi bahawe zishingiye ku ngingo ya 18 y'lteka rya Perezida kandi zabazwe hagendewe ku bipimo byagaragajwe. Kimenyi Filius yari umukozi ndetse anafite utundi yikorera nyuma y'amasaha y'akazi. Ubu akazi karamunaniye kubera ingaruka z'impanuka bityo ubujurire bwa Prime insurance nta shingiro bufite. Kimenyi Filius akiri kwivuza bityo bakazashyiraho ibyemezo bye byo kwa muganga.

UKO URUKIKO RUBIBONA

[13] Impaka ziri muri uru rubanza zishingiye kumenya niba Kimenyi Filius ataragombaga guhabwa indishyi mbangamirabukungu mu gihe yakomeje guhembwa ku kazi yakoraga.

[14] Kuri iki kibazo, ingingo ya 18 y'iteka rya Perezida N° 31/01 ryo ku wa 25/08/2003 rishyiraho uburyo bwo kwishyura indishyi ku bubabare bw'umubiri buturutse ku mpanuka zitewe n'ibinyabiziga ivuga ko iyo ari ubumuga buhoraho burengeje 30%, indishyi y'ibangamirabukungu ikorwa hakurikijwe amategeko akurikira : Iyo uwahohotewe akora umurimo ahemberwa, ahabwa amafaranga abarwa hakurikijwe igihembo umuntu atahana, urwego rw'ubumuga n'imyaka ye. Iyo uwahohotewe ahembwa umushahara amaze igihe kitarenze amezi atandatu adakora, ahabwa amafaranga abarwa hakurikijwe igihembo cye cya nyuma atahana, urwego rw'ubumuga n'imyaka ye. Iyo uwahohotewe akora umurimo adahemberwa, cyangwa iyo yakoraga gusa imirimo yo mu rugo, cyangwa se iyo abamufiteho uburenganzira badashobora kwerekana umusaruro we nyakuri ukomoka ku murimo, kandi niba yari afite imyaka irenze 16 igihe cy'impanuka, amafaranga agomba guhabwa azabarwa bahereye ku ifatizo ry'inshuro imwe y'umushahara w'umwaka muto ntarengwa wemewe n'amategeko. Indishyi izakorwa mu buryo bukurikira : Umusaruro w'umwaka

umuntu atahana X umubare w'imyaka, ashigaje kubaho akora X ijanisha ry'ubumuga. Amafaranga : 1 + (igipimo cy'ibitsa X umubare w'imyaka ashigaje kubaho akora). Ibyo ari byo byose, iyo ndishyi ntigomba kurenga, yose hamwe, inshuro mirongo inani umushahara w'umwaka muto ntarengwa wemewe n'amategeko.

[15] Urukiko rurasanga iyi ingingo isobanura neza indishyi mbangamirabungu zihabwa umuntu wakoze impanuka akagira ubumuga buhoraho burengeje 30%. Kuba Kimenyi Filius yarakoze impanuka ikamusigira ubumuga buhaho bungana na 32% nawe afite uburenganzira kuri izo ndishyi.

[16] Urukiko rurasanga izi ndishyi zishingiye ku ihame ry’amategeko rivuga ko igikorwa cyose cy'umuntu cyangirije undi gitegeka nyirugukora ikosa rigikomokaho kuriha ibyangiritse ariko kuko nyir’imodoka yafashe ubwishingizi izo ndishyi zikaba zigomba kubazwa umwishingizi.

[17] Urukiko rurasanga ibyo uburanira PRIME INSURANCE COMPANY Ltd avuga ko hari urubanza RCA 00302/2021/HC/KIG rwaciwe n’urukiko rukuru rwa Kigali rutatanze indishyi mbangamirabukungu, ntabwo byemewe ko urubanza rwakuraho ibyo amategeko ateganya nk’uko byumvikana mu ngingo ya 18 y’Iteka rya Perezida ryavuzwe haruguru.

Kumenya niba Kimenyi Filius ataragombaga guhabwa indishyi z’ibangamiraburambe ku kazi

[18] Uhagarariye Prime insurance avuga ko urukiko rwatanze indishyi z’ibangamirabukungu hirengagijwe ikimenyetso cya fiche ya RSSB igaragaza ko ntagutakaza kwigeze kubaho kuko yakomeje kwakira umushahara we w'ukwezi ukomoka ku imirimo ye, mu gihe yasubiye mu kazi nta bangamirwa ry'uburambe mu kazi yagize. Urukiko rwaje no kwirengagiza nkana umurongo watanzwe n'urukiko rw'ikirenga kuri icyo kibazo mu rubanza Nº RS/INJUST/RC 00010/2021/SC rwaciwe kuwa 02/12/2022 aho mu gika cya 25- 28, Urukiko rw'lkirenga rwasobanuye ko mu gihe ntagutakaza kwabaye ngo ugaragaze ko watakaje mu buhe buryo n'indishyi mbangamiraburambe ku akazi ziba zidakwiye gutangwa. Urukiko rwisumbuye rwa Muhanga ntacyo rwanenze uwo murongo watanzwe n'urukiko rw'lkirenga cyangwa ngo urukiko Rwisumbuye rugagaze koko ko Kimenyi Filius atakomeje guhembwa ku buryo hari icyo yatakaje, akaba ariyo mpamvu indishyi mbangamiraburambe zategetswe mu urubanza rujuririrwa zikurwaho.

[19] Uhagarariye Kimenyi Filius avuga ko indishyi z’ibangamira ry’uburambe ku kazi ziteganywa n'ingingo ya 19 y'Iteka rya Perezida. Prejudice de carriere ni ingaruka z'ubumuga ku murimo watungaga umuntu. Kimenyi Filius yagize ubumuga buremereye ku buryo adashobora gukora ibyo yakoraga mbere, ntashobora gukoresha imbaraga yakoreshaga ndetse n'igihe yamaraga ku murimo wamutungaga. Ikindi azajya mu zabukuru mbere y’igihe kubera ingaruka z'impanuka. Ibi rero ni nabyo umushingamatageko yarebyeho mu kwandika ririya Teka rya Perezida.

UKO URUKIKO RUBIBONA

[20] Impaka ziri muri uru rubanza zishingiye ku kumenya niba Kimenyi Filius ataragombaga guhabwa indishyi z’ibangamiraburambe ku kazi.

[21] Kuri iki kibazo, umurongo ugomba kugenderwaho ni uwatanzwe mu rubanza RS/INJUST/RC 00004/2023/SC rwaciwe n'urukiko rw'Ikirenga. Muri urwo rubanza Urukiko rwasobanuye ibijyanye n'indishyi z'ibangamira ry'uburambe mu kazi aho rwavuze ko: *"Hakurikijwe ibi abahanga basobanura, usanga indishyi z'ibangamira ry'uburambe mu kazi ziri mu byiciro bibiri bikurikira kandi zigatangwa mu bihe bikurikira:*

a) Gutakaza amahirwe y'akazi ku munyeshyuri wo mu mashuri yisumbuye, ay'imyuga, aya kaminuza cyangwa andi angana na yo;

b) Ingaruka z'impanuka ku mwuga ku muntu usanzwe uwufite (incidence professionnelle), harimo:

i. kugabanyirizwa agaciro ku isoko ry'umurimo;

ii. imvune (pénibilité) mu gukora umurimo yari asanganywe;

iii. kubura amahirwe yo kuzamurwa mu ntera.

Ku bijyanye na Murekatete Denyse, biragaragara ko yagize ubumuga buhoraho bwa 43% nk'uko bwemejwe n'abaganga kandi RADIANT INSURANCECOMPANY Ltd ikaba itabihakana. Nta gushidikanya ko ubwo bumuga bufite ingaruka zituma atakomeza gukora akazi ke mu buryo bumworoheye nk'uko yagakoraga mbere atarakora impanuka, akaba yaragombaga kubiherwa indishyi."

[22] Urukiko rurasanga muri uru rubanza Kimenyi Filius nawe yagombaga guhabwa indishyi z'ibangamiraburambe mu kazi kubera ko yagize ubumuga bwa 32% bityo iyi mpanuka yagize ingaruka zituma atakomeza gukora akazi ke mu buryo bumworoheye nk'uko yagakoraga mbere atarakora impanuka, akaba yaragombaga kubiherwa indishyi zingana na 232.433frw x 6 = 1.394.598 frw.

Kumenya niba hari izindi ndishyi zatangwa muri uru rubanza.

[23] Uhagarariye Kimenyi Filius arasaba igihembo cy'avoka n'ikurikiranarubanza angana na 650,000 kubera gushorwa mu manza zitari ngombwa.

[24] Uburanira PRIME Insurance kuri iyi ngingo avuga ko izo ndishyi basaba nta shingiro zifite kuko bagaragaza ko ku rwego rwa mbere hari ibyo bahawe atagombaga guhabwa, ariko bagarutse ku mahame y'ubujurire ajyanye n'igihembo cy'Avoka, aho ayo mafaranga umuntu ayasubizwa bagaragaje ikimenyetso cy'uko yayatakaje uretse ko kandi ku rwego rw'ubujurire hatangwa icyakabiri cy'amafaramga yatanzwe ku rwego rwa mbere.

[25] Ingingo ya 26 y'Amabwiriza N° 01/2014 agena ibihembo mbonera by'abavoka ivuga ko iyo habaye ubujurire, avoka w'urega n'uw'uregwa bashobora gusaba kimwe cya kabiri cy'igihembo cyumvikanyweho ku rwego rwa mbere.

[26] Urukiko rurasanga Kimenyi Filius yahabwa na RADIANT igihembo cy'avoka kingana n'ibihumbi magana abiri na mirongo itanu (250. 000 FRW) kubera gushorwa mu manza na RADIANT nta mpamvu.

III. ICYEMEZO CY'URUKIKO

[27] Rwemeje ko ubujurire bwatanzwe na PRIME INSURANCE COMPANY Ltd nta shingiro bufite;

[28] Rwemeje ko imikirize y'urubanza RC 00148/2022/TGI/MHG rwaciwe n'urukiko rwisumbuye rwa Muhanga ihindutse gusa ku gihembo cy'avoka;

[29] Rutegetse Prime Insurance Company Ltd guha Kimenyi Filius indishyi z'ibangamirabukungu 7.588.420 FRW, indishyi z'akababaro 432,000 FRW, indishyi z'ibangamira ry'uburanga 108.000 FRW, indishyi z'ibangamira ry'uburambe mu kazi 1.394.598 frw, ayo kwa muganga 43.435 Frw, ayaguzwe dosiye n'ibyangombwa 15.500 frw, ay'ingendo 100.000 FRW, ay'igihembo cy'avoka mu rukiko rwisumbuye no mu rukiko rukuru angana 750.000 FRW, amafaranga y'ikurikiranarubanza 100.000 frw, ingwate y'amagarama 20.000 FRW yose hamwe 10.551,953 FRW.

[30] Rutegetse ko ingwate y'amagarama yatanzwe na PRIME INSURANCE COMPANY Ltd ihwanye n'ibyakozwe muri uru rubanza.