

RWANDA / JUDGMENT

UWASABWIMANA vs RADIANT INSURANCE COMPANY LTD

RCA 00014/2023/HC/MUS

COURT

High Court

DECIDED

9 November 2023

CASE / FILE NUMBER

RCA 00014/2023/HC/MUS

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UWASABWIMANA vs RADIANT INSURANCE COMPANY LTD

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Text

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UWASABWIMANA vs RADIANT INSURANCE COMPANY LTD [Rwanda URUKIKO RUKURU URUGEREKO RWA MUSANZE – RCA 00014/2023/HC/MUS (Mukamuhire, P.J.) 09 Ugushyingo 2023] Amategeko Mbonezamubano – ubwishingizi – raporo ya muganga ishingirwaho mu kubara indishyi – Iyo uwahohotewe yamenyesheje umwishingizi ko atemanywa na raporo yakozwe na muganga we, akanamusaba gushyiraho undi muganga ujya mu bagize itsinda ryemeza ikigero cy'ubumuga gihorwaho habarwa indishyi ntabikore mu gihe cy'iminsi 60 iteganywa n'Itegeko, uwahohotewe aregera Urukiko kandi rugashingira kuri raporo ya muganga w'uwahohotewe. Incamake y'ikibazo: uru rubanza rwatangiye Uwasabwimana arega Radiant Insurance Company Ltd mu Rukiko Rwisumbuye rwa Rubavu asaba indishyi zitandukanye kubera impanuka yagize akagongwa Moto TVS Victor glx RE3873 H ifite ubwishingizi muri Radiant we atwaye igare, agakomereka ku kigero cya 40% nkuko muganga we yabigaragaje. Yasabye indishyi Radiant ku bwumvikane ntibyashoboka kuko umuganga wa radiant nyuma yo kumusuzuma yemeje ko yagize ubumuga bwa 24%, ariko Uwasabwimana we akaba ataremeranyijwe niyo raporo asaba

Radiant ko hashyirwaho abandi baganga bemeza ikigero nyakuri cy'ubumuga yagize. Radiant nayo yagombaga gutanga umuganga ujya muri iryo tsinda ntiyabikora, nyuma Uwasabwimana atanga ikirego asaba guhabwa indishyi zibariwe ku kigero cy'ubumuga bwagaragajwe na muganga we. Urukiko mu rubanza RC00133/2021/TGI/RBV rwemeje ko ikirego cya Uwasabwimana gifite ishingiro, rutegeka Radiant Insurance Company Ltd kwishyura Uwasabwimana indishyi zitandukanye zingana 5.437.122Frw. Radiant ntiyishimiye imikirize y'urwo rubanza, irujuririra mu Rukiko Rukuru, urugereko rwa Musanze, Radiant yajuriye ivuga ko isaba urukiko gusuzuma no kwemeza ko Uwasabwimana yazasuzumwa n'itsinda ry'abaganga bakemeza igipimo nyacyo cy'ubumuga yatewe n'impanuka yagize, rukanasuzuma kandi rukemeza ko indishyi Radiant yasabye mu bujurire zifite ishingiro. Uwasabwimana yireguye avuga ko yakoze ibyo yasabwaga n'amategeko byose kuko yamenyesheje Radiant ko atishimiye ibyari bikubiye muri raporo y'umuganga wayo, ayisaba kumumenyesha muganga wayo kugirango afatanye nuwe kumusuzuma, bagaragaze igipimo nyacyo cy'ubumuga yagize. Avuga ko Radiant itiyigeze igira icyo isubiza, hanyuma atanga ikirego mu Rukiko. Bityo asaba ko ubujurire bwa Radiant butahabwa ishingiro. Avuga kandi ko indishyi Radiant isaba nta shingiro zifite. Uwasabwimana yatanze kandi ubujurire bwuririye ku bundi asaba Urukiko kuzashimangira indishyi yahawe ku rwego rwa mbere hakiyongeraho n'indishyi zo gutakaza amahirwe y'akazi asaba kandi n'igihembo cya avoka. Incamake y'icyemezo: 1. Iyo uwahohotewe yamenyesheje umwishingizi ko atemanywa na raporo yakozwe na muganga we, akanamusaba gushyiraho undi muganga ujya mu bagize itsinda

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ryemeza ikigero cy'ubumuga gihirwaho habarwa indishyi ntabikore mu gihe cy'iminsi 60 iteganywa n'Itegeko, uwahohotewe aregera Urukiko kandi rugashingira kuri raporo ya muganga w'uwahohotewe.

2. Indishyi zo gutakaza amahirwe y'akazi ntizitangwa iyo uzisaba atagaragaza ko hari akazi kazwi yakoraga mbere yo gukora impanuka kandi atarazisabye no ku rwego rwa mbere.
3. Amafaranga y'igihembo cya Avoka ntatangwa iyo uyasaba hari ibyo atsindiye n'ibyo atsindiwe. Ubujurire nta shingiro bufite. Ubujurire bwuririye ku bundi 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 6, 7 Imanza zifashishijwe. Urubanza RS/INJUST 00010/2021/SC rwaciwe kuwa 02/12/2023 haburana PRIME INSURANCE COMPANY Ltd na UWIMANIMPAYE Jean Claude, Urubanza RCAA0049/14/CS rwaciwe kuwa 25/11/2016 (igika cya 36, urupapuro rwa 12), haburana SORAS AG LTD na UMUHOZA Pacifique, IZABAYO Sylvie na NIYOYITA Jacques Urubanza I. IMITERERE Y'URUBANZA [1] Tariki ya 7/11/ 2019, mu ma saa moya n'igice za nijoro, mu mudugu wa Ngororero, akagali ka Kazabe, umurenge wa Ngororero, Akarere ka Ngororero haberereye impanuka ya Moto TVS Victor glx RE3873 H itwawe na Iradukunda Jean Marie Vianney yavaga Kazabe yerekeza Ngororero, yataye umukono we maze agonga igare ritwawe na Uwasabwimana Jean Pierre ryavaga Ngororero ryerekeza Kazabe, maze uyu Uwasabwimana arakomereka bikomeye ajyanwa mu bitaro bya

Muhororo. Tariki ya 9/10/2020, RADIANT yashyikirijwe dosiye isaba indishyi maze itumaho Uwasabwimana Jean Pierre kuza gusuzumwa na muganga wayo. Muganga wari wamukurikiranye yagaragaje ko yasigaranye ubumuga bungana na 40 % maze muganga wa RADIANT we agaragaza ubumuga bungana na 24 %, Uwasabwimana Jean Pierre amenyesha RADIANT ko atemeye raporo yakozwe n'umuganga wayo. Kubera ko ababuranyi bombi batemeranyije ku kigero cy'ubumuga uwahohotewe yatewe n'impanuka, buri ruhande rwashyizeho umuganga warwo, RADIANT imenyesha Uwasabwimana Jean Pierre umuganga wayo. Kuwa 15/4/2021, Uwasabwimana Jean Pierre nawe yamenyesheje RADIANT umuganga we, anayisaba kuzabamenyesha umunsi abaganga bombi bazahura maze bagasuzuma ubumuga yagize. RADIANT yakiriye iriya baruwa ya Uwasabwimana Jean Pierre ariko ntiyigeze isubiza icyifuzo cye cyo kumumenyesha umunsi umuganga we yazahura n'uwabo ngo bafatanye kumusuzuma no kugaragaza igipimo nyacyo cy'ubumuga yagize, abonye birambiranye, kuwa 18/11/2021

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- [2] Urukiko Rwisumbuye rwa Rubavu rwaregewe ku rwego rwa mbere rwemeje ko ikirego cya Uwasabwimana Jean Pierre gifite ishingiro, rutegeka Radiant Insurance Company Ltd kwishyura Uwasabwimana Jean Pierre indishyi zingana na miliyoni eshanu n'ibihumbi magana ane na mirongo itatu na birindwi n'ijana na makumyabiri n'abiri (5.437.122Frw). [3] Radiant ntiyishimiye imikirize y'urubanza, irujuririra mu Rukiko Rukuru, urugereko rwa Musanze. [4] Uru rubanza rwaburanishijwe mu ruhamu kuwa 11/10/2023, RADIANT ihagarariwe na Me Nsengimana Faustin, Uwasabwimana Jean Pierre ahagarariwe na Me Havugimana Ignace. [5] Uhagarariye Radiant yavuze ko impamvu yatumye bajurira aruko bifuzaga gusaba urukiko gusuzuma no kwemeza ko Uwasabwimana Jean Pierre yazasuzumwa n'itsinda ry'abaganga bakemeza igipimo nyacyo cy'ubumuga yatewe n'impanuka yagize, rukanasuzuma kandi rukemeza ko indishyi Radiant yasabye mu bujuzire zingana na miliyoni imwe (1.000.000Frws) zikubiyemo ibihumbi Magana atanu (500.000Frws) y'igihembo cya Avocat n'ibihumbi magana atanu (500.000Frws) y'ikurikiranarubanza, zifite ishingiro. [6] Uhagarariye Uwasabwimana Jean Pierre yavuze ko uwo ahagarariye yakoze byose yasabwaga n'amategako kuko yamenyesheje ko atishimiye ibyari bikubiye muri raporo y'umuganga wayo, hakurikiyeho ko buri ruhande rwatoranyije umuganga warwo rumumenyesha urundi ruhande, Uwasabwimana Jean Pierre asaba Radiant kuzamumenyesha we na muganga we umunsi muganga wabo azaba yiteguye maze bakazahura bakamusuzuma, bakagaragaza igipimo nyacyo cy'ubumuga yagize, Radiant ntiyigeze igira icyo isubiza, abonye birambiranye nibwo yatanze ikirego mu Rukiko. Kubera iyo mpamvu rero icyifuzo cya Radiant cy'uko urukiko rwatega ko ajya gusuzumwa n'itsinda ry'abaganga ntigikwiye guhabwa ishingiro kuko kuba atarasuzumwe na bariya baganga bari bahiswemo na buri ruhande byatewe na Radiant ubwayo, kuba babisaba ubu akaba ari uburyo bwo gutinza urubanza. Yakomeje avuga ko n'indishyi Radiant isaba nta shingiro zikwiye guhabwa kubera ko ubujuzire bwayo nta shingiro bufite nka nyirabayazana w'ibyabaye byose. [7] Uhagarariye Uwasabwimana Jean Pierre yakoze ubujuzire bwuririye

ku bwa Radiant asaba Urukiko kuzashimangira indishyi yahawe ku rwego rwa mbere hakiyongeraho n'indishyi zo gutakaza amahirwe y'akazi zingana n'ibihumbi Magana atanu na mirongo ine (540.000Frws), akanahabwa ibihumbi magana atatu na mirongo itanu (350.000Frws) y'igihembo cya Avocat mu bujurire kuko ku rwego rwa mbere yari yasabye igihembo cya Avocat kingana na 700.000Frws. Izi ndishyi uhagarariye Radiant ntacyo yazivuzeho. Urukiko rugiye gusuzuma ibibazo bikurikira : Kumenya niba Uwasabwimana Jean Pierre agomba gusuzumwa n'itsinda ry'abaganga ; Kumenya niba indishyi zasabwe muri uru rubanza zifite ishingiro.

II. ISESENGURA RY'IBIBAZO BIGIZE URUBANZA

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Kumenya niba Uwasabwimana Jean Pierre agomba gusuzumwa n'itsinda ry'abaganga ngo bemeze ikigero nyacyo cy'ubumuga yatewe n'impanuka yakoze: [8] Uhagarariye Radiant yavuze ko impamvu yatumye RADIANT ijurira aruko Urukiko Rwisumbuye rwa Rubavu rwemeje ko Uwasabwimana Jean Pierre yagize igipimo cy'ubumuga kingana na 40% nyamara ngo bitarigeze byemezwa n'itsinda ry'abaganga nk'uko biteganywa n'ingingo ya 7 y'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 kandi harabayeho kudahuza hagati y'umuganga wa Uwasabwimana Jean Pierre wagaragaje ko yagize igipimo cy'ubumuga kingana na 40% mu gihe umuganga wa Radiant we, yemeje ko yagize igipimo cy'ubumuga kingana na 24%, Uwasabwimana Jean Pierre akaba rero yaragombaga kubanza gusuzumwa n'itsinda ry'abaganga bumvikanyweho n'impande zombi kugirango hemezwe igipimo nyacyo cy'ubumuga yatewe n'impanuka yagize. [9] Uhagarariye Uwasabwimana Jean Pierre yavuze ko iyi mpamvu y'ubujurire ya Radiant nta shingiro ikwiye guhabwa kubera ko ariyo yabaye nyirabayazana yo kuba Uwasabwimana Jean Pierre atarasuzumwe n'itsinda ry'abaganga kuko buri ruhande rwari rwamaze gutoranya umuganga warwo, yanarumenyesheje urundi ruhande, hanyuma Uwasabwimana Jean Pierre amaze kumenyesha Radiant umuganga we anayisaba kuzabamenyesha igihe bazajya kureba muganga wabo hanyuma bakamusuzuma bakagaragaza ikigero nyacyo cy'ubumuga yatewe n'impanuka, barategereza kugeza ubwo barambiwe, bakaregera Urukiko. UKO URUKIKO RUBIBONA [10] Ababuranyi impande zombi bumvikana ku kuba muganga wa Uwasabwimana Jean Pierre yabanje kugaragaza ko yagize ubumuga buri ku kigero cya 40%, Radiant ntiyacyemera, batumaho uwahohotewe asuzumwa na Muganga wabo, agaragaza ikigero cya 24%, Uwasabwimana Jean Pierre nawe ntiyanyurwa n'ibyo uriya muganga yagaragaje, bituma buri ruhande rushaka umuganga warwo arumenyesha urundi ruhande ngo bariya baganga bazakore itsinda bafatanye gusuzuma Uwasabwimana Jean Pierre maze bagaragaze ikigero nyacyo cy'ubumuga yatewe n'impanuka yagize. [11] Kuwa 15/4/2021, Uwasabwimana Jean Pierre yandikiye Radiant ayimenyesha umuganga we, anayisaba ko yazabamenyesha umunsi muganga wayo azabonekeraho maze bakazamusanga abaganga bombi bakamusuzuma bakagaragaza ikigero nyacyo cy'ubumuga yatewe n'impanuka. Uwasabwimana Jean Pierre yategereje igisubizo cya Radiant iraheba, kuwa 18/11/2021 atanga ikirego mu Rukiko Rwisumbuye rwa Rubavu ngo abashe kurenganurwa. [12] Ingingo ya 6 y'Iteka rya Perezida

ryavuzwe haruguru iteganya ko lyo ari ibintu byarangirira rimwe, mu gihe cy'iminsi mirongo itandatu uhereye ku ihamagarwa rya mbere cyangwa ku kizami cya mbere, igihe gishobora no kongerwa biturutse ku bwumvikane hagati yabo, umuganga w'umwishingizi ashyikiriza Umwishingizi, uwahohotewe hamwe n'umuganga w'uwahohotewe, raporo isobanura ibirebana n'ingaruka. Iyo ari ibintu byarangirira rimwe, mu gihe cy'iminsi mirongo itandatu uhereye ku ihamagarwa rya mbere cyangwa ku kizami cya mbere, igihe gishobora no kongerwa biturutse ku bwumvikane hagati yabo, umuganga w'umwishingizi ashyikiriza umwishingizi, uwahohotewe hamwe n'umuganga w'uwahohotewe, raporo isobanura ibirebana n'ingaruka z'impanuka ku wahohotewe, n'igihe ubumuga bw'igihe gito buzamara hamwe

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n'igipimo cy'ubumuga buhoraho, ibyangijwe bindi bitajyanye n'umutungo hamwe n'uko bingana. Iyo ari ibintu birambye, igihe gihita cyongerwa. Mu minsi mirongo cyenda ikurikira iyakirwa ry'iyi raporo y'umuganga, uwahohotewe ahita atanga icyemezo cye kuri iyi raporo. Iyo icyo gihe kirenze, uwahohotewe ataratanga icyemezo cye, bifatwa nk'aho uwahohotewe abyemeye. Igihe bitumvikanyweho, raporo y'umuganga w'Umwishingizi ntiyitabwaho. Igihe abagiranye amasezerano bemera raporo ya muganga cyangwa bigafatwa nk'aho bayemeye, bagomba gukurikiza ibirebana n'ubuvuzi byose hamwe n'ibigereranyo bivugwa muri iyi raporo. [13] Ingingo ya 7 y'Iteka rya Perezida ryavuzwe haruguru iteganya ko igihe abagiranye amasezerano batumvikanye kuri raporo yatanze n'umuganga, bashobora kwitabaza, bafatanije kwishyura, umuganga cyangwa itsinda ry'abaganga, kandi icyo gihe bakagomba kumvikana ku mazina yabo yose kugira ngo babatandukanye. Umuganga cyangwa abaganga bemejwe n'abagiranye amasezerano bagomba gukorana ubushishozi imirimo isabwa ku birebana n'ubuvuzi kandi bakanagomba, ndetse batabikora bakaba bagawa kandi ntibishyurwe amafaranga yabo, gutanga raporo yabo mu minsi mirongo itandatu ikurikira ishyirwaho ryabo n'abagiranye amasezerano. Byumvikanyweho bidatinze n'abagiranye amasezerano, igihe giteganyijwe mu gika kibanza gishobora kongerwa. Raporo, irimo imyanzuro y'umuganga cyangwa y'abaganga bashyizweho, ifite agaciro k'isuzuma ry'umuhanga, ububasha busesuye kandi igomba gukurikizwa ku buryo budasubirwaho n'abagiranye amasezerano. [14] Hashingiye ku bimaze kuvugwa haruguru no ku biteganywa na ziriya ngingo z'Iteka rya Perezida zavuzwe haruguru, Urukiko rurabona Uwasabwimana Jean Pierre yarubahirije ibisabwa byose ngo hamenyekane ikigero nyacyo cy'ubumuga yatewe n'impanuka, ahubwo RADIANT yo ntiyakoze ibyo yasabwaga gukora kuko ubwo Uwasabwimana Jean Pierre yayisabaga kuzamumenyesha umunsi muganga wabo azaba yiteguye ngo we na muganga we bajyeyo maze abaganga bombi bafatanye kumusuzuma, iminsi 60 bagomba gutangamo raporo yabo irarenga ndetse cyane kuko bigaragara ko Uwasabwimana Jean Pierre yatanze ikirego hashize amezi 7 arenga Radiant yaricecekeye, itarasubije ibyo yasabwaga. N'ubwasabwimana Jean Pierre ngo imumenyeshe igihe muganga wayo azabonekera. Kuba rero Uwasabwimana Jean Pierre yaritabaje Urukiko ngo abashe guhabwa Ubutabera, Urukiko rugashingira ku kigero cy'ubumuga cyagenwe na muganga wamusuzumye mbere, byubahirije ibiteganywa n'iriya ngingo ya 6 y'Iteka ryavuzwe haruguru kuko bigaragara nk'aho impande zombi zitumvikanye ku kigero cy'ubumuga bwatewe n'impanuka, kandi ibyabaye

byatewe n'amakosa ya Radiant itarakoze ibyo yasabwaga gukora mu gihe cyabyo, bityo rero Urukiko rurabona Radiant itashingira ku makosa yakoze maze ngo abe ariyo isaba ko Uwasabwimana Jean Pierre ajyanwa mu itsinda ry'abaganga kandi ariyo yanze ko bikorwa mu gihe giteganyijwe, mu gihe uwahohotewe we yari yakoze ibyo yasabwaga byose. Bityo rero impamvu y'ubujurire ya Radiant nta shingiro ifite. Kumenya niba indishyi zasabwe muri uru rubanza zifite ishingiro: [15] Uhagarariye Radiant yasabye urukiko gutegeka Uwasabwimana Jean Pierre kuyiha indishyi zingana na miliyoni imwe (1.000.000Frws) zikubiyemo ibihumbi Magana atanu (500.000Frws) y'igihembo cya Avocat n'ibihumbi Magana atanu (500.000Frws) y'ikurikiranarubanza. [16] Uhagarariye Uwasabwimana Jean Pierre yavuze ko indishyi Radiant isaba nta shingiro zikwiye guhabwa kuko ibyo urukiko rwemeje byubahirije amategeko, kandi kuba Uwasabwimana Jean Pierre atarasuzumwe n'itsinda ry'abaganga byatewe na Radiant itaramumenyeshe umunsi

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muganga wayo yiteguye kubakira we na muganga we ngo babone kumusuzuma, ikaba rero atari yo yari ikwiye gusaba ngo ibyo yatumye bidakorwa mu gihe giteganywa n'Iteka rya Perezida ryavuzwe haruguru bikorwe nyuma y'igihe. UKO URUKIKO RUBIBONA [17] Hashingiwe ku byavuzwe haruguru byose, aho Urukiko rwagaragaje ko impamvu y'ubujurire ya Radiant nta shingiro ifite, rurabona n'indishyi yasabye nta shingiro zahabwa. [18] Uhagarariye Uwasabwimana Jean Pierre yakoze ubujurire bwuririye ku bwa Radiant asaba urukiko kuzashimangira indishyi yahawe ku rwego rwa mbere hakiyongeraho n'indishyi zo gutakaza amahirwe y'akazi zingana n'ibihumbi magana atanu na mirongo ine (540.000Frws) zitari zabazwe, akanahabwa ibihumbi magana atatu na mirongo itanu (350.000Frws) y'igihembo cya Avocat mu bujurire kuko ku rwego rwa mbere yari yasabye igihembo cya Avocat kingana n'ibihumbi magana arindwi (700.000Frws). Izi ndishyi uhagarariye Radiant ntacyo yazivuzeho. UKO URUKIKO RUBIBONA [19] Muri dosiye y'uru rubanza bigaragara ko ku rwego rwa mbere Uwasabwimana Jean Pierre atigeze asaba indishyi zo gutakaza amahirwe y'akazi ariyo mpamvu Urukiko Rwisumbuye rwa Rubavu rutigeze ruzisuzuma ubwo rwasuzumaga izindi ndishyi yasabye. Ikindi kandi, uru Rukiko rwasanze Uwasabwimana Jean Pierre nta kazi kazwi yari afite ngo abe yaragatakaje kubera impanuka, bityo indishyi zo gutakaza amahirwe y'akazi asaba nta shingiro zifite. [20] Ibimaze kuvugwa mu gika kibanziriza iki biri mu mujyo umwe n'ibyemejwe n'Urukiko rw'Ikirenga mu rubanza RS/INJUST 00010/2021/SC rwaciwe kuwa 02/12/2023 haburana Prime Insurance Company Ltd na Uwimanimpaye Jean Claude, aho rwatanze umurongo uvuga ko indishyi z'ibangamira ry'uburambe mu kazi, zigomba kumvikana nk'indishyi zo gutakaza akazi. Abatakaza akazi akaba ari abari bagafite bakagatakaza kubera impanuka. [21] Ku byerekeye amafaranga y'igihembo cya Avocat Uwasabwimana Jean Pierre yasabye mu bujurire, Urukiko rurabona mu by'ukuri yari akwiye kuyahabwa kuko yaburanye urubanza rwe ahagarariye na Avocat, ariko kubera ko mu bujurire bwuririye ku bundi yakoze hari ibifite ishingiro n'ibindi bitarifite, nta mafaranga y'igihembo cya Avocat akwiye guhabwa kuko yatsinze bimwe ibindi akabitsindwa. [22] Ibimaze kuvugwa mu gika kibanziriza iki biri mu mujyo umwe n'ibyemejwe n'Urukiko rw'Ikirenga mu rubanza RCAA0049/14/CS rwaciwe kuwa 25/11/2016 (igika cya 36,

urupapuro rwa 12), haburana Soras Ag Ltd na Umuhaza Pacifique, Izabayo Sylvie na Niyoyita Jacques, aho rwemeje ko nta muburanyi ukwiye guhabwa indishyi z'ikurikiranarubanza ndetse n'amafaranga y'igihembo cya Avocat mu gihe buri ruhande rufite ibyo rwatsindiye n'ibyo rwatsindiye. III. ICYEMEZO CY'URUKIKO [23] Urukiko rwemeje ko ubujurire bwa Radiant Insurance Company nta shingiro bufite.

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[24] Urukiko rwemeje ko ubujurire bwuririye ku bwa Radiant bwakozwe na Uwasabwimana Jean Pierre nta shingiro bufite. [25] Urukiko rwemeje ko Uwasabwimana Jean Pierre atagomba gusuzumwa n'itsinda ry'abaganga. [26] Urukiko rutegetse Radiant Insurance Company Ltd kwishyura Uwasabwimana Jean Pierre indishyi zingana na miliyoni eshanu n'ibihumbi magana ane na mirongo itatu na birindwi n'ijana na makumyabiri n'abiri (5.437.122Frw) nk'uko zategetswe ku rwego rwa mbere. [27] Urukiko rutegetse ko nta ndishyi z'amafaranga y'ikurikiranarubanza n'ay'igihembo cya Avocat agenwe muri uru rukiko mu bujurire. [28] Urukiko rutegetse ko imikirize y'urubanza RC00133/2021/TGI/RBV rwaciye n'Urukiko Rwisumbuye rwa Rubavu kuwa 02/02/2023, rudahindutse. [29] Urukiko rutegetse ko ingwate y'amagarama yatanze na Radiant Insurance Company ijurira ihwanye n'ibyakoze muri uru rubanza.

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