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Rwanda

Motor insurance & road accident compensation guide

5 chapters · every source listed

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Motor insurance & road accident compensation guide 2026

For vehicle owners, moto riders and accident victims in Rwanda: compulsory third-party cover, what Law n° 029/2025 pays, the Special Guarantee Fund and the COMESA Yellow Card.

This guide puts together 5 pages of Tulinde Rwanda (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 9 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Motor insurance in Rwanda: compulsory third-party cover and what it pays

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/motor-insurance/

Short answer Checked 31 October 2026

Motor insurance is **legally mandated** in Rwanda (National Bank of Rwanda): every vehicle needs **compulsory third-party liability insurance**, which pays people injured or killed and property damaged by your vehicle. Since **Law n° 029/2025 of 20/10/2025 on accident compensation**, the **insurer pays** the victims of an insured accident; when the vehicle has no known insurer, the **Special Guarantee Fund** pays and the vehicle is **impounded** until the owner repays it. Damage to your own car is covered only if you buy more than third-party cover.

What the law requires

The BNR lists motor insurance as "a legally mandated insurance in Rwanda, covering damages or losses related to vehicles, including third-party liability for injuries or property damage caused to others" (BNR FAQ).

Law n° 029/2025 governs compensation for insured and uninsured accidents. It defines a "motor vehicle without a known insurer" as one that has not been identified, is **not covered by compulsory third-party liability insurance**, or was stolen (article 2) (Law n° 029/2025).

The Insurance Law leaves compulsory insurance to special laws (Law n° 030/2021, article 184) (Law n° 030/2021).

Who pays after an accident

Case	Who pays the victims	Law n° 029/2025
The vehicle has a known insurer	That insurer	Article 9(1)
The vehicle is unidentified, uninsured or stolen	The compensation authority (Special Guarantee Fund), then recovers from the owner	Articles 9(2), 10
Uninsured vehicle that caused the accident	Impounded until the owner repays the Fund plus the impoundment fee	Article 13

Details: road accident compensation.

Buying motor cover

- Buy only from an insurer on the BNR list or through a licensed broker. Brokers and agents may not hold premiums: you pay the insurer directly (BNR FAQ).
- Until the policy is signed the insurer gives you a **cover note** stating its start and end dates (Law n° 030/2021, article 107).
- For a fixed-term policy the insurer must warn you in writing **30 days before it expires** (article 109).
- Third-party only or wider cover: see third-party vs comprehensive.

Frequently asked questions

Is car insurance compulsory in Rwanda?

Yes. The BNR calls motor insurance legally mandated, and Law n° 029/2025 refers to compulsory third-party liability insurance; a vehicle without it that causes an accident is impounded until the owner repays the Special Guarantee Fund (article 13).

What happens if I am hit by an uninsured vehicle in Rwanda?

The Special Guarantee Fund compensates you, provided the accident was reported to the traffic police or the sector administration within seven days and to the Fund within two years (Law n° 029/2025, article 9). Hotline 1045.

Where can I check that a motor insurer is licensed?

On the National Bank of Rwanda's list of licensed insurers. See check an insurer.

Chapter 2

Third-party vs comprehensive motor insurance in Rwanda

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/third-party-vs-comprehensive/

Short answer Checked 31 October 2026

Third-party liability is the compulsory minimum in Rwanda: it pays the people you injure or kill and the property you damage with your vehicle (Law n° 029/2025 on accident compensation). It does **not** repair your own car. **Comprehensive** cover adds damage to or loss of your own vehicle, on the terms of the policy. Both must come from an insurer licensed by the **National Bank of Rwanda**.

Side by side

	Third-party liability	Comprehensive
Required by law	Yes	No — your choice (or your lender's)
Injury, death and property damage you cause to others	Yes, under Law n° 029/2025	Yes
Damage to your own vehicle, theft, fire	No	As written in the policy
Excess and exclusions	As written in the policy	As written in the policy

What third-party cover pays victims, under Law n° 029/2025: medical and pharmaceutical costs, transport, rehabilitation, prostheses (article 4); loss of income during temporary disability (article 5); economic loss, pain and suffering and other heads for permanent disability (article 6); funeral costs, economic loss and moral damage to the family of a person killed (article 7); property damage equal to the damage sustained (article 8) (Law n° 029/2025).

The 3,000 Frw a day rule

When a victim cannot prove his or her income before the accident, compensation is calculated at **3,000 Frw per day**; a Minister's Order may raise that base rate (Law n° 029/2025, article 12). Parliament adopted the law on 17 September 2025 (Parliament of Rwanda).

What to check before choosing

- The insurer must disclose the terms, the scope of cover, the exclusions and all costs before the sale (BNR FAQ).
- An insurer cannot rely on a clause limiting its liability for a loss caused by a defect the policyholder did not know of and could not reasonably have known of (Law n° 030/2021, article 119).
- You must disclose every fact that could help the insurer decide whether to accept the risk and on what terms (article 91).

Frequently asked questions

Does third-party insurance cover my car in Rwanda?

No. Third-party liability pays the people and property you damage. Your own vehicle is covered only by a wider (comprehensive) policy, on its terms.

How is compensation calculated if the victim has no proof of income?

At 3,000 Frw per day (Law n° 029/2025, article 12); a Minister's Order may raise this base rate.

Chapter 3

Road accident compensation in Rwanda and the Special Guarantee Fund

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/road-accident-compensation/

Short answer Checked 31 October 2026

Since **Law n° 029/2025 of 20/10/2025 on accident compensation**, the victims of a road accident in Rwanda are paid by **the vehicle's insurer**, or — when the vehicle is unidentified, uninsured or stolen — by the **Special Guarantee Fund** (hotline **1045**). For an uninsured accident, report it to the traffic police or the sector administration **within 7 days**, and to the Fund **within 2 years**. Without proof of income, compensation is calculated at **3,000 Frw a day**.

Who is entitled and who pays

Entitled: the person injured or whose property is damaged, and the beneficiaries of a person killed, in an insured or an uninsured accident (article 3). Compensation for insured accidents is paid by the insurer; for uninsured accidents by the compensation authority (article 9) (Law n° 029/2025).

The Special Guarantee Fund (Ikigega Cyihariye cy'Ingoboka) compensates victims when the vehicle could not be identified or the liable person had no compulsory insurance (SGF). It is funded by **10% of compulsory motor third-party premiums** and 5% of tourism revenues from national parks (article 11).

What the law pays

Victim	Compensation	Article
Injured person	Medical and pharmaceutical costs, transport, rehabilitation, prostheses and orthoses, other expenses (backed by an electronic invoice)	4
Temporary disability	Lost income from the date work stopped to the date a doctor certifies recovery	5
Permanent disability	Economic loss, pain and suffering, aesthetic damage, loss of opportunity to marry, loss of career opportunities	6
Family of a person killed	Funeral costs, economic loss, moral damage	7
Property damage	An amount equal to the damage sustained	8
No proof of pre-accident income	Calculated at 3,000 Frw per day	12(2)

Source: Law n° 029/2025. A Minister's Order sets the rates and calculation methods (article 12(4)).

Deadlines for an uninsured accident

Rule	Deadline
Report to the traffic police or the sector administration	7 days from the accident or from when the claimant learns of it
Report a motor vehicle accident to the compensation authority	2 years from the accident
Report an accident caused by an animal to the compensation authority	2 months

Outside these deadlines the Fund does not pay, except in force majeure (article 9(2)–(3)). For an insured accident, also follow the insurer's claim rules: see your rights as a policyholder.

What changed

The 2025 law repealed Law n° 41/2001 on compensation of victims of motor vehicle accidents and Law n° 26/2011 on damage caused by animals (article 17). Claim files received before it came into force are processed within six months under the old laws (article 15). An uninsured vehicle that caused an accident is impounded until its owner repays the Fund (article 13).

Frequently asked questions

Who pays if I am injured by an uninsured motorcycle in Rwanda?

The Special Guarantee Fund, which then recovers the money from the owner (Law n° 029/2025, articles 9 and 10). Report the accident within 7 days to the traffic police or the sector, and to the Fund within 2 years.

What is the minimum compensation per day in Rwanda?

When the victim cannot prove income, compensation is calculated at 3,000 Frw per day (Law n° 029/2025, article 12).

How do I contact the Special Guarantee Fund?

Hotline 1045, info@ikigega.rw, HIGIRO House, KG 201 Street, Gasabo, Kigali (SGF website).

Chapter 4

Your rights as a policyholder in Rwanda: claims, deadlines, cancellation

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/policyholder-rights/

Short answer Checked 31 October 2026

Under **Law n° 030/2021 governing the organisation of insurance business**, you tell the insurer **immediately** and give a detailed declaration within **5 working days** (article 121). An insurer that rejects a claim must say so **in writing with its reasons within 10 working days** (article 122). Once it admits liability it must pay **within one month**, or owe interest (article 123). Any claim under a policy expires after **5 years** (article 158). None of these periods can be shortened by the contract.

Claim deadlines

Step	Rule	Law n° 030/2021
Tell the insurer	Immediately, as soon as you become aware of the event, by any means of communication	Article 120
Detailed declaration	In writing or electronically within 5 working days of becoming aware (force majeure excepted); a contract cannot shorten it	Article 121
Insurer rejects all or part of the claim	Written notice with the reasons within 10 working days of receiving the claim	Article 122
Insurer admits liability	Pays within one month of all requirements being met and the amount agreed; late payment carries interest	Article 123
Time limit to sue	5 years from the insured event or from the day you became aware of it; a contract cannot shorten it	Article 158

Text: Law n° 030/2021.

When an insurer may refuse to pay

The insurer may refuse a claim when the event was caused by a voluntary act of the policyholder, the insured or the beneficiary, among the grounds of article 124. A fraudulent statement has effects set by article 94; a good-faith mistake by article 95. An insurer cannot rely on an exclusion for a defect, sickness or disability that you did not know of and could not reasonably have known of (article 119) (Law n° 030/2021).

Your contract

- **Cover note**: until the contract is signed, the insurer gives a cover note stating start and expiry dates (article 107).
- **Renewal warning**: for a fixed-term contract, the insurer warns you in writing 30 days before it expires (article 109).
- **No premium, no insurance**, unless both parties agree otherwise (article 113).
- **Termination**: when one party breaches the contract or the law, the other may terminate with 15 days' notice (article 110); written notice takes effect on the 5th working day (short-term) or the 21st working day (long-term) after it is given, unless the contract or notice says otherwise (article 111).
- **Injured third party**: may claim directly from the insurer of the person liable (article 152).
- **Insurer liquidated**: a Policyholders' Compensation Fund, of which every private insurer is a member, indemnifies policyholders (article 177).

Frequently asked questions

How long does an insurer have to pay a claim in Rwanda?

One month from the moment all requirements are met and the amount is agreed; late payment carries interest (Law n° 030/2021, article 123).

How long do I have to report a claim in Rwanda?

Tell the insurer immediately, then give a detailed written or electronic declaration within 5 working days of becoming aware of the event, except in force majeure (articles 120 and 121).

Can my insurer reject my claim without explanation?

No. A full or partial rejection must be notified in writing, with the grounds, within 10 working days of receiving the claim (article 122).

Chapter 5

Travel and cross-border motor insurance in Rwanda (COMESA Yellow Card)

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Short answer Checked 31 October 2026

To drive from Rwanda into neighbouring countries, ask your motor insurer for a **COMESA Yellow Card**, the regional third-party motor insurance operational in **13 countries**, including Rwanda, Burundi, DR Congo, Kenya, Tanzania and Uganda. For medical and travel risks abroad, buy **travel insurance** from an insurer licensed by the **National Bank of Rwanda**, and read what it excludes.

The COMESA Yellow Card

COMESA: the Yellow Card scheme "is currently operational in 13 countries; namely: Burundi, Djibouti, DR Congo, Eritrea, Ethiopia, Kenya, Malawi, Rwanda, Sudan, Tanzania, Uganda, Zambia and Zimbabwe"; a Digital Yellow Card mobile application lets law enforcement verify digital cards (e-COMESA Newsletter).

In Rwanda you buy it from the insurer that issues your motor policy; check the insurer on the BNR list.

What to check before travelling

- Health: the RSSB pages describe cover through facilities contracted with RSSB in Rwanda (RSSB medical, CBHI); ask RSSB before relying on it abroad.
- A Rwandan insurer needs BNR authorisation to insure a risk located outside Rwanda (Law n° 030/2021, article 7) (Law).
- Before buying, the insurer must disclose the cover, exclusions, costs and claims procedure (BNR FAQ).

Frequently asked questions

Do I need a Yellow Card to drive from Rwanda to Uganda or Kenya?

The COMESA Yellow Card gives regional third-party motor cover in 13 countries, including Rwanda, Uganda and Kenya. Ask your motor insurer for it before you cross.

Does mutuelle de santé work outside Rwanda?

RSSB describes CBHI cover at public and approved partner facilities in Rwanda. Buy travel insurance for care abroad.

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About this guide

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