



aldf ; ldlit BEEMA SAMITI

glfnsf]aldf lgodgsf/l lgsfo
Insurance Regulatory Authority of Nepal

kl|tofl|utffds
c|t|ftf|lnlvt

kjz-kq

lj 1fkg g+===== lj 1fkg ePsf]j if{=====
k/liff s|bll-

!= k/liffyl[n]egll-

-s_ gfd, y/l-

-v_ k/liff lbg]kbl-

-u_ ; j fl-

-3_ k/liffyl[sf]b:tvtsf]gdgfl-

>0fl-

; dXl-

@= sfofnosf]; DaGwlt clws[n]egll-

ldltl-

o; sfofnoaf6 ldlit =====df=:b|v ln0g]pQm kbsf]k/liffdf lgdg s|baf6 tkf0f0{; lDdlnt u/fpg cgdlt lb0Psf]5 .

s|bll-

/fjh gDa/l-

b:tvtl-
btfl-

gfl- skof k5fl8 x|xfhf .

xfn; fn}lvr}sf]
kf; k|f{; f0hsf]
k7}dVfs{t b|vg]
k|f|6ff; l
k|f|f| ; d| kg]
u/l pDd|j f/n]
b:tv t ug]



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ldltl-

o; sfofnoaf6 ldlit =====df=:b|v ln0g]pQm kbsf]k/liffdf lgdg s|baf6 tkf0f0{; lDdlnt u/fpg cgdlt lb0Psf]5 .

s|bll-

/fjh gDa/l-

b:tvtl-
btfl-

gfl- skof k5fl8 x|xfhf .

xfn; fn}lvr}sf]
kf; k|f{; f0hsf]
k7}dVfs{t b|vg]
k|f|6ff; l
k|f|f| ; d| kg]
u/l pDd|j f/n]
b:tv t ug]

k/Liffyl6]kfnf ug{k}lgodx?

1. k/Liff lbg cfpbf clgj fo{?kdf kj žkq Nofpg' kg5 . kj žkq lagf k/Liffdf a:g kf0g]5g .
2. k/Liff xndf dfa0n knf Nofpg kf0g]5g .
3. Inlvt k/Liffsf]glthf kšfzg ePk15 c6tj ff{f{xg]lbgdf klg kj žkq Nofpg' clgj fo{5 .
4. k/Liff z? xg' e6bf #) ldg6 cuf18 306laf/f ; Ğgf u/k15 k/Liff xndf kj ž ug{lb0g5 . j :tut k/Liff z? ePsf]!% ldg6 k15 / lj ifout k/Liff z? ePsf]cfwf 306f k15 cfpq]/ j :tut tyf lj ifout bj }k/Liff; w}xgdf @) ldg6 k15 cfpq]pDd6j f/n]k/Liffdf a:g kfpq]5g .
5. k/Liff xndf kj ž ug{kfpq]; do cj lw -afb g=\$ df pNny ul/Psf] latšf]!) ldg6 k5f18 dfq pDd6j f/nf0{ k/Liff xn aflx/ hfg]cgdlit lb0g]5 .
6. k/Liff xndf kj ž u/]k15 lsf, sfl, sfuh, lr6 cflb cfkml'; fy /v'g' xb6 . pDd6j f/n]cfk; df s'/fsfgl / ; š] ; d] ug{xb6 .
7. k/Liff xndf pDd6j f/n]k/Liffsf]dof6f lj k/lt sg}sfu u/df s6b]wofn]k/Liff xna6 lgisfzg u/L t?6t sfg6 adf]hdsf]sf/afxl ug5 / To; /L lgisfzg ul/Psf]pDd6j f/sf]; f]lj 1fkgsf]k/Liff :j tM /2 ePsf]dfllg]5 .
8. la/fdl ePsf]pDd6j f/n]k/Liff xndf kj ž u/L k/Liff lbg]qmdf lghnf0{sxl ePdf ; ldlit hj fkr6xl xg]5g .
9. pDd6j f/n]k/Liff lbPsf]lbgdf xflh/ clgj fo{?kn]ug{k}kg5 .
10. ; ldlitn]; Ğgfaf/f lgwf{0f u/šf]sfo6md cg; f/ k/Liff ; #fng xg5 .
11. sg}pDd6j f/n]kžg kqdf /xšf]c:ki6tfsf]; Da6wdf ; fl'g' kbf{k}lg k/Liffdf ; lDdlnt c6o pDd6j f/x?nf0{afwf gkg]u/L lg/Lifsnf0{; fl'g' kg5 .
12. lj 1fkg cg; f/ -s_ dlxf -v_ cflbjf; l÷ hghflit -u_ dw]l -3_ blnt -a_ ckf. -r_ lk518Psf] lfg]sf]b/vf:t aemPsf]eP sg-sg ; dšsf]k/Liffdf ; lDdlnt xg b/vf:t knf/fd aemPsf]xf]; f]Joxf]f pQ/ kl:tsfdf klg pNny ug{k}kg5 .
13. kj žkq x/Pdf csf]k] žkq lng ; ldlitn]tfšf]f]/sd -?= @) ÷- bflvnf ug{k}kg5 .



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glfinsf]aldf lgodgsf/l lgsfo
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b/vf:t krf/fd

-v_nrf kltofljttfids k/lifsf nflu_

krf/fd g+

sfofnosf]kpf]hgsf]nflu b/vf:t
btf]sf]l;nl; nj]f/
gDa/M-

btf]ldltM-

-!_ vlnf
-@_ ; dfj zlt
dlxnf cfbj;L=hghftl

Dfwzlt blnt ckfæ

xfn; fn}lvr}sf]
kf; kf}{}; f0hsf]k?}
d'vfs{t b]vg}krf]sf]
of; L krf]sf] ; dj
kg]u/L pDdbj f/n]
b:vt ug]

lj 1fkg g+

-s_ k/Liff lbg]kbM-

-v_ >0fM-

-u_ ; dXM-

!= -s_ pDdbj f/sf]k?f gfd y/ M-
-v_ afhf0g]tyf c6o k?int gdx? M-

@= -s_ lj j flxt j f clj j flxt M-
-v_ pDdbj f/ lj j flxt dlxnf ePdf kltsf]gfdM-

#= :yfol 7]ufgM-
-s_ c-rnM-
-3_ j 8f g+M-
-v_ lhNnM-
-a_ Ans g+M-
-u_ g=kf==uf=j=; =M-
-r_ xhfsM-

\$= xfn a; }f]7]ufgM-
-s_ c-rnM-
-3_ j 8f g+M-
-v_ lhNnM-
-a_ Ans g+M-
-u_ g=kf==uf=j=; =M-
-r_ xhfsM-
-cf]gf]7]ufg ; /}f ; ldltnf0{; }gf lbgkg5 . pDdbj f/n]ny}sf]xfn a; }f]7]ufgdf ; ldltaf6 nyfk9L xg]xgfn]
7]ufg ; /}f kq cfknl'sxf kl]g]k6w ldnfpg' kg5 .

%= afh}; ; /f -lj j flxt dlxnf eP_ sf]k?f gfd -y/ ; d}_M-

^= afafsf]-s_ k?f gfd -y/ ; d}_ M-
-u_ 7]ufgM-
-v_ k}z}M-

&= -s_ pDdbj f/sf]h6d ldlit M-
-v_ b/vf:t lbg]cl6td ldlitdf xg]pd} M- j if{===== dlxgf ===== lbg =====
-o; ; Da6wdf eP; Dd lgdg lnvt u}x}tf qndfg; f/sf]kpf]l0ft kl}tnlk k}z ug{clgj fo{5 _ M-
-!_ pd} vh}sf]z}lfs of]otfsf]kpf]of-kq
-@_ g+!_ sf]geP pd} vh}sf]gful/stf kpf]of-kq
-#_ g+@_ adf]hd geP cfknl'axfn /x}sf]; :yfn]kpf]l0ft u/L lbPsf]pd}sf]; Ssn kpf]of, pDdbj f/sf]; Dks{

krf]g g+=====

df}f0n g+=====

*= gful/stf g+M-

hf/L ePsf]lhNn M-

hf/L ePsf]ldlt M-

(= lziff ; Da6wl ofjotf M- P; Pn=:l= cyjf ; f] ; /xsf tyf ; f] e6bf pRr lziff klt ePsf]eP ; dosf] qnd ldnfP/ tn lj j /of lbgk5{M-

qm; =	pQlOf{ePsf] k/Liff	k/Liff lng] ; yfsf] gfd / 7ufgf	k/Liff pQlOf{ u/\$f] ; fn	klt >0fl / sh klttf kltzt	lalzi7 >0fl klt u/\$f]eP lj ifo	k/Liffdf lnOPsf]dh lj ifox?

-k/Liffdf pQlOf{ePsf]kli6 ug{kdfOf-kq, dfsf; 6 j f 66; lqk6 / c6o kdfOf-kqx?sf]kdfloft kltlnk b/vf:t ; fy} ; mUg ePsf]xgkb5 .

!)= lj zlf ofjotf jf tfndsf]lj j /ofM-

qm; =	kdfOfkqsf]gfd -ls; d ; lxt_	; yfsf]gfd / 7ufgf	klt u/\$f] ; fn	tfndsf]cj lw	lj ifo

-pQmlj zlf ofjotf jf tfndsf kdfOf-kqsf kdfloft kltlnkx? b/vf:t ; fy ; mUg xg' kb5 .

!!= lzlfOf ; yfdf cllOog ubf{j f ; /sf/l jf u} ; /sf/l ; j]df /xbf jf vjhsb kltorf]utdf efu ln0{sg}k':sf/, dfg kbjL, tSdf, kz#fkq jf 5fqj [Q cflb kPsf]eP To; sf]lj j /of M-

qm; =	k':sf/, dfgkbjL, tSdf, kz#fkq jf 5fqj [Qsf]gfd	klt u/\$f] ; fn	lbg] ; yfsf]gfd

-; f]klt u/\$f]kqsf]kltlnksf kdfloft kltlnkx? b/vf:t ; fy ; mUg xgkb5 .

!@= pDd]f/n]klxn]/ clxn]; /sf/l jf cGo ; fj hlgS ; :ydf sfd u/\$f]ePd z?b]vsv]lj :t] lj j /Of M-

qm; =	goff lgoQnl jf a9jf ePsf] ldlt	goff lgoQnl ; ?jf, a9jf dWo]sg xf]<	:yfol jf c:yfol	kbsf]:t/ -kfl]lws jf ckfl]lws, sg >0fl jf tx clwst] jf ; xfos :t/_	sfofno	; ?jf, a9jf /fhlgfdf ug{ e}jf vfl]; 0{ ; f]kbf /xl axfn /x\$] clGtd ldlt	; ?jf, a9jf casfz jf /fhlgfdf sg lsl; dsf] xf]< :ki6 pNny xgk5{	hdDf axfn /x\$] cj wl

!#= gkfnl efiif afx\$, n]yk9 ug{hfg\$ f c? efiifx?M-

qm; =	efiifsf]gfd	Aff]lg dfq ; S5	kf9gdfq ; S5	af]lg, k9g / n]vg ; S5'	pQlOf{u/\$f] k/liff-sg}eP_

!\$= afgl k/\$f]; fy tyf clGtd k/liff pQlOf{ePkI5 u/\$f sfdsf]lj j /Of M-

!%= cf^gf]kl/ro /fd/l kPsf]gft]f/ afx\$, b0{hgf kl]li7t JolQmx?sf]gfd, y/ / k/f 7]vfgM-
-s_ gfdM- -v_ gfdM-
7]vfgM- 7]vfgM-

!^= b:t/ aefPsf]ef]f/ jf /; lb gDa/ ===== ldlt =====

!&= pDd]f/n]hfr lb]k/liff s]b|=====

!*= cGo sg}kbsf]nflu o; ; ldltdf b/vf:t lb]ePsf]lyof< of]k/liffsf]; fy; fy)c? kbsf]k/liff lbfb}xgk65 <
lj j /Of lbgxf] M-

qm; =	kb tyf tx	k]tolf]ut]f ePsf]jf xg			k]tolf]ut]df ; lDdInt e}; Sg' ePsf]eP ; kin xg' eof]jf xg' ePg<	/fh g+=j f b/vf:t btf{g+=/ ldlt	lj 1fkg g=
		; fn	df]xgf / ut]	:yfg			

pDdHj f/n]Vbfg lbgkg}S/fx?

! = b/vf:t; fy lgDgfg; f/sf sfuhftx? ; mUg xg' kgfM-

-s_ pd] vh\$}kdfloft kltnlk .

-v_ gful/stfsf]kdf0f-kqsf]kdfloft kltnlk .

-u_ z]fs of]otfsf]kdf0f-kq / dfs{; 6sf]kdfloft kltnlkx? .

-3_ gkfn ; /sf/sf]gf\$/L jf cfo ; fj hlgS ; :yfgdf sfd u/L cgej kkt u/\$f]eP To ; /L kkt u/\$f] cgej o; b/vf:t knf/dsf]bkf !@ adf]hd e/L ; a}s/f :ki6 b]vg]u/L pDdHj f/n] sfd ul//x\$} ; :yfg, sfon, l]efu, dGqno jf lsfavfgaf6 kdfloft u/f0{; f]kdf0f pDdHj f/n]o; }b/vf:t ; fy} kZ ug{kgf . -oxl kdf0fsf]cfw/df sfon]pDdHj f/sf]cgej sf]dNof]g ug{; Sg\$.

-a_ b/vf:t; fy la1fkgdf pNn]vt nufot lgDglnvt sfuhftx? clgjo{?kdf pDdHj f/ cfk] kdfloft u/L kZ ug{kgf .

@ = nf\$; j]f cfof]n]dfgotf lbPsf]z]fs of]otfnf0{dfq o; ; ldt]dfgotf lbg\$.

= cGtj f{f\$}lbg pDdHj f/n]cf'gf]; a}; Ssn kdf0f-kq ; lxt pkl:yt xgkb\$.

o; df n]vPsf] s/fx? k9L e/\$f] hjfkm ; a}d] hfgaem] Dd 7ls b?:t 5 . lghfdtl ; j]f Pq jf sgklg ; fj hlgS ; :yfsf] l]lgod nfu" ePk15 eljiodf ; /sf/L jf ; fj hlgS ; :yfg jf ; ldt]sf] gf\$/lsf] lgldQ ; fdfotof cof]o 7xl/g]u/L gf\$/laf6 avf{t ePsf]5q / d]f]lgolQmsf]; DaGwdf c; / kg{; Sg]sg}s/f ; d] d]h]hfgl-hfgl n]sfPsf]5q egl ; xl5fk ug{M-

ldt @)&@÷ ÷ ÷

pDdHj f/sf]k/f x:tfIf/

Nofkr]; xl5fk

sfof]osf]; DalGwt sd{f/ln]eg]M-

bf=

af=

-!_ b/vf:t tyf JolQmut ljj /of knf/d kltnlk _____

-@_ kjZ kq kltnlk _____ /f]h g+ _____

-#_ kdfloft kltnlkx?sf]; mUg kltnlk _____

-\$_ _____ a\$ _____ ef] g+ /l; b _____ ldt _____
gDa/ _____

-%_ b/vf:t a%g\$}x:tfIf/ / ldt _____

-^_ b/vf:t :j]s[÷c:j]s[ug]clws[}sf]x:tfIf/ / ldt _____