

Domestic Postal Items (Insurance) Rules, 2019 (1962)

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The Government of Nepal, having exercised the power conferred by Section 8 of the Domestic Postal Items (Insurance) Act, 2019 (1962) has enacted the following Rules.

1. **Short Title and Commencement:** (1) These Rules may be called as " Domestic Postal Items (Insurance) Rules 2019 (1962)".

(2) These Rules shall come into force immediately.

2. **Definition:** Unless the subject or context otherwise requires, in this Rules,

(a) "Insured item" means letter, currency note, cheque, *hundi*, salable documentary postal items enclosed in an envelope.

(b) "Post Office" means the Post Offices mentioned in the Schedule of these Rules and the post office prescribed by the postal director from time to time.

(c) "Controller" means the Zonal Chief appointed by the Government of Nepal.

(d) "Delivery" means delivery to the addressee in the case of being delivered an insured postal item to an addressee or his authorized attorney.

(e) "Act" means the Domestic Postal Items (Insurance) Act, 2019 (1962).

3. **Limitation of Insurance:** Salable documentary postal items worth of upto One Thousand Five Hundred Rupees may be insured among the post office mentioned in the Schedule.

4. **To Be Insured:** It is compulsory to be issued the salable postal items for dispatching them by the post office.
5. **Method of Insurance:** The following method should have been adopted to insure the postal items:
 - (a) In addition to the postage and registry charge, one, by affixing postage stamp, should make advance payment of the insurance charge prescribed by the Government of Nepal by publishing notice in the Nepal Gazette from time to time.
 - (b) Each insured item should be properly closed in a strong envelope by affixing the similar types of personal seal with pure wax of the same colour to be clearly read in such a way that it could not be opened without breaking the seal or in unsound condition or without remaining unclear sign. The seal should not be affixed with a coin or one depicting straight, curved or crossed lines.
 - (c) The envelope should be black or any other coloured border or made in such way that any part of the enclosed object could not be viewed or identified from anywhere.
 - (d) Each of the folding that are pasted by closing the envelope should have been sealed; and the envelope should be stitched with a thread or lace, and the points of knot thereof should be sealed.
 - (e) The envelope must have sufficient space for affixing the label or other signs of the post office.
 - (f) Amount of insurance in figure and words must be clearly mentioned without double writing or overwriting in the envelope.
 - (g) The name and address of the sender should have been written in the lower corner in the left side of the name and address of the addressee. For want of

space in the envelope it should be submitted with the insured item by writing in a separate paper.

- (h) The sender may affix other types of his favorite labels having the length up to one and quarter inch and breadth one and quarter inch in addition to the postage stamp.
6. **Invoice:** In case of submission of the insured postal item within the prescribed time to the post office and being accepted the said item by the post office, the sender shall be given separate invoice for each insured item.
7. **Receipt:** The receipt of each insured item signed by the addressee or his authorized attorney shall be sent to the sender free of charge.
8. **Circumstances of Return of Insured Items:** The concerned post office shall send back the insured item to the sender in the following circumstances:
- (a) Failure of the addressee to receive the insured item within Ten days of delivery of intimation letter of coming the insured item, or
 - (b) Rejection of the addressee to receive the insured item or not being found the actual addressee or failure of delivery due to the death of the addressee, or
 - (c) Moving the addressee from the former place to elsewhere without information or transfer of the insured item to the jurisdiction of a post office who has no authority to deliver; and failure of delivery of the insured item because of not being traced the address in spite of making effort by the post office to the addressee or his authorized attorney within Ten days of such transfer.

Provided that, the said insured item shall be kept in the said post office further Five days in the case of the addressee's going outside from the delivery area of the post office in the time of reception of the insured

item by the post office, and his furnishing a written information within Ten days mentioned in Clause (c) to the concerned post office by expressing his interest to receive the said item after his receiving an intimation of coming his insured item at the post office from the post office or any other way and in the case of failure of the addressee or his authorized attorney to receive the item even within the said Five days, the insured item shall be returned to the sender immediately after termination of the said Five days.

9. **Terms and Conditions and Limitations of Compensation:** The amount of compensation supposed to be obtained in the situation of loss or tampering with an insured postal item or any portion thereof in course of dispatching from the post office in accordance with the Act shall not be obtained in the following circumstances:

- (a) Wrongful delivery resulted by incomplete or incorrect address written by the sender, or
- (b) Being proved of any kind of fraud committed by the sender or addressee, or
- (c) Reception of the insured item by signing in the receipt also by the addressee, or
- (d) Failure of filing a complaint within Two months of submission of the insured postal item to the post office by mentioning the content of loss or tampering with or concealing, or
- (e) Loss or tampering with because of bad or unsecured packing, or
- (f) In the case of not any visible loss in the envelope or seal, or
- (g) Enclosure of currency note or convertible other items or both together in the insured item but not being insured the actual value of such items, or

- (h) Loss or tampering with resulted by the nature of the insured item, or
- (i) Insurance of the items restricted by the post office.

10. Time Limit to Provide Compensation: Except in the case of issue of an order by the postal director to make inquiry due to the circumstance, the sender shall obtain compensation immediately within Two months from the date of his complaint of loss of insured item.

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Schedule

- i. Kathmandu General Post Office
- ii. Lalitpur Town Post Office
- iii. Bhaktapur Town Post Office
- iv. Birgunj Main Post Office
- v. Biratnagar Main Post Office
- vi. Pokhara Main Post Office
- vii. Bhairahawa Main Post Office

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