पाठ्यक्रम

Syllabus is divided into two sections.
Section I is compulsory for all applicant.
Section II is applicable for relevant portfolio.

Surveyors Syllabus

Section I

General Insurance & Surveys

Principle and Practice of General Insurance and Insurance Surveys.

1. **General Insurance (10*2=20)**
   - 1.1 Origin, Development and Growth of General Insurance Business in Nepal.
   - 1.2 Insurance Concept, Scope & Classification of Insurance.
   - 1.3 Fundamental Principles in Insurance and Insurance Contract.
   - 1.4 Insurance Policy, Policy Wording-Exclusion-Clauses.
   - 1.5 Concept of Risk, Risk Management and Loss prevention.
   - 1.6 Types of Loss.
   - 1.7 Claim, Mediation, Arbitration.
   - 1.8 Insurance Act, 2079, Insurance Regulation, 2081.
   - 1.9 Claim Settlement Directive, 2081.
   - 1.10 संस्थागत सुशासन निर्देशन, २०८२
   - 1.11 Surveyors Directive, 2082.
2. **Surveys (15*2=30)**
   - 2.1 Surveyors-Origin and development of Profession.
   - 2.2 Role and Function of Surveyors.
   - 2.3 Historical Development of Surveyors Profession in Nepal.
   - 2.4 Licensing Regulation, Code of Conduct/Ethics, Categorization.
   - 2.5 Requisite of Survey
     - a. Loss Assessment
     - b. Depreciation
     - c. Segregation-affected, unaffected
     - d. Testing
     - e. Repairs
     - f. Replacement
     - g. Labor Cost
     - h. Valuation of used property, Vehicles, Machinery
     - i. Valuation of Survey
     - j. Under-insurance/faulty policy
   - 2.6 Loss minimization.
   - 2.7 Contract risk allocation. (FIDIC/GoN)
   - 2.8 Skills of investigation.
   - 2.9 Report Writing.
   - 2.10 Code of Conduct/Ethics.
   - 2.11 Surveyor competency and liability.

Section II

Technical Subjects

1. **Property Insurance. (Fire, Home/House, Business and Engineering) (25*2=50)**
   - a. Basic Principle
   - b. Property Insurance Directive (2080)
   - c. Property Insurance policy form

d. Special Perils
e. Special policy and Clauses
f. Practice of Property Insurance and Policy Drafting
g. Underwriting and Reinsurance
h. Claims Processing and Settlement.
i. Overseas Practice, Deductibles under claims processing
j. Policy wording interpretation

1.1. **Engineering**

a. Scope of Engineering Insurance- Origin and development of engineering insurance -Application of basic principles.
b. Types of Plant and associated hazards-Engins, Refrigerating plant and general machinery- Lifts, cranes, material handling plant and equipment- Boilers, pressure plants and electrical machinery.
c. Contractors All Risks (CAR)- Scope of cover, Rating underwriting and claims processing under different engineering policies- Erection All Risks, Defect Notification Period (DNP)/Defect Liability Period (DLP) & Guideline for DPL management issued by Government of Nepal, Total loss establishment.
d. Contractors Plant and Machinery- Boilers and Pressure Plant-Machinery Breakdown-Loss of Profits following machinery breakdown/boilers explosion-Advance Loss of Profits-Deterioration of stock in Cold Storage-Electronic Equipment.
e. Miscellaneous engineering policies and procedures. Policy wording interpretation. Claims Processing and Settlement, Deductibles under claims processing.
f. Loss Prevention and Minimization, Loss sharing employer/contractor.
g. Public Lability Insurance, Professional Liability Indemnity (PLI) for consulting engineers and related provision in Nepal, PLI sum insured determination.

2. **Motor Insurance (25*2=50)**

a. History of Motor Insurance-Application of Basic Principle of Insurance-Types of Vehicle-Types of policies-Motor Vehicle Act 2049 and Regulation 2054, Important Legal decisions of NIA.
b. Scope of cover under Different Types of Policies (Commercial Vehicles, Private vehicles and Motorcycles Policies and their terms, conditions, Exclusions and Policy Schedule). Comprehensive and Compulsory Third Party Liability Insurance. Insurance of Motor Workers. Motor Insurance Directive 2073, Proposal Form, Underwriting, Extra and Discount, Cover note, Policy Form, Policy wording interpretation, Endorsements, Renewal, Claims Processing and Settlement, Deductibles under claims processing.
c. Letter of Subrogation in Knock for Knock Agreement.
d. Loss Prevention and Minimization.

3. **Marine and Cargo Insurance (25*2=50)**

a. Definition of Marine Insurance
b. History of Marine and Cargo Insurance
c. Domestic and International Trade
d. Causation
e. Cargo Insurance Documents
f. Cargo insurance Coverages
g. Underwriting Guideline
h. Maritime Fraud

i. Reinsurance
j. Marine and Cargo Insurance Directive,2065
k. Scope of cover under different types of policies- Marine and Cargo Insurance Proposal Form, Policy wording interpretation, Underwriting, Extra and Discount, Cover note, Policy Form, Endorsements, Renewal, Claims Processing and Settlement, Deductibles under claims processing.
l. Marine Basic Perils of Sea and Perils on the Sea, Extraneous Risk. Requirements of Letter of Credits of Banks.
m. Terms of Trade & Insurable Interest as Applicable in each Terms of Trade.
n. Various Institute of London Underwriters (ILU) Marines Clause Terms Conditions & Exclusions.
o. Duration of Cover
p. Loss Prevention and Minimization

4. **Aviation Insurance (25*2=50)**

4.1 Brief Introduction, History of Aviation Insurance.

4.2 Types of Aircraft,

a) Heavier than Air (Non-Engine Power, Engine Power)
b) Lighter than Air (Balloons, Air Ships)

4.3 Aviation Coverage Buyers,

a) Airline
b) General Aviation Aircraft operator
c) Airport Operation
d) Manufacturer
e) Repair and overhaul maintenance (MRO)
f) Third Party Service Provider
g) Air Traffic Control

4.4 Types of Aviation & Aerospace Insurance Products (For e.g. Aircraft Hull Risk Insurance, Airport Owners & Operators Liability), Underwriting, Policy Form, Policy wording interpretation, Terms and Exclusions.

4.5 Institute of London Underwriters (ILU), Aviation Clause Terms Conditions & Exclusions.

4.6 Duration of Cover.

4.7 Claims Processing and Settlement, Deductibles under claims processing.

5. **Miscellaneous Insurance (25*2=50)**

5.1 Personal Accident Insurance-Basic Principle, Coverage and Benefit- Provisos and Exclusions-Directive-Policy- Policy wording interpretation-Claim Procedure and Settlement, Deductibles under claims processing, Group Insurance.

5.2 Medical Claim- Basic Principle Coverage and Benefit- Provisos and Exclusions-Directive- Policy- Policy wording interpretation-Claim procedure and Settlement, Deductibles under claims processing, Group Insurance.

5.3 Burglary-Types-Scope-Exclusions-Extensions- Policy- Policy wording interpretation -Underwriting-Survey-Claims, Deductibles under claims processing.

5.4 Baggage- Types-Scope-Exclusions-Extensions- Policy- Policy wording interpretation -Underwriting-Survey-Claims, Deductibles under claims processing.

5.5 Bankers Blanket- Types-Scope-Exclusions-Extensions- Policy- Policy wording interpretation -Underwriting-Survey-Claims, Deductibles under claims processing.

5.6 Lability Insurance- Types-Scope-Exclusions-Extensions- Policy- Policy wording interpretation -Underwriting-Survey-Claims, Deductibles under claims processing.

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