

TERMS AND CONDITIONS FOR PURCHASING INSURANCE ONLINE

These Terms and Conditions ("Terms") govern the purchase of insurance policies through our online platform. By using this platform, you agree to comply with and be bound by these Terms. If you do not agree, please do not proceed with the purchase.

1. Eligibility

To purchase an insurance policy online, you must:

- Be at least 18 years old.
- Provide accurate, complete, and up-to-date personal and financial information.
- Be legally capable of entering into a binding contract.

2. Application Process

The completion of an online application does not guarantee approval. All information provided must be truthful and accurate. Any misrepresentation may result in policy cancellation. The insurer reserves the right to verify information and request additional documents.

3. Premium Payments

Premiums must be paid as per the chosen policy schedule. Non-payment of premiums may lead to policy lapse or termination. Payments must be made using approved online payment methods.

4. Policy Issuance & Coverage

Once the application is approved, a digital copy of the policy will be issued. Coverage begins as per the terms stated in the policy document. The insurer has the right to reject applications or impose additional terms.

5. Cancellation & Refunds

Cancellation and Refunds in accordance with the policy terms.

6. Claims Process

Claims must be submitted in accordance with the policy terms. The insurer reserves the right to assess and investigate claims before approval. Fraudulent claims may lead to policy termination and legal action.

7. Privacy & Data Protection

The insurer collects and processes personal data in compliance with applicable laws. Customer information will not be shared with third parties without consent, except as required by law.

8. Liability Disclaimer

The insurer is not responsible for losses resulting from incorrect or incomplete information provided by the customer. The insurer does not guarantee uninterrupted access to the online platform and is not liable for system downtime or technical issues.

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9. Modifications to Terms

The insurer reserves the right to modify these Terms at any time. Continued use of the platform after changes constitute acceptance of the new Terms.

10. Governing Law & Jurisdiction

These Terms are governed by the laws of Nepal.

11. Contact Information

For any queries regarding these Terms, please contact:

ADVENTURE CARE ASSIST

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