CLIQIN HEALTH

INDIVIDUAL & FAMILY MEMBERSHIP TERMS & CONDITIONS

Effective Date: [●]
Last Updated: [●]

These Individual & Family Membership Terms & Conditions ("Terms") govern the purchase and use of CLIQIN Health membership by an individual subscriber and eligible family members.

CLIQIN Health is operated by **CLIQIN Health Tech Private Limited** ("CLIQIN", "Company", "we", "us" or "our").

By registering, subscribing, paying for or using a CLIQIN membership, the subscriber ("Member", "you" or "your") agrees to these Terms.

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1. MEMBERSHIP

1.1 CLIQIN provides a digital healthcare navigation and membership platform designed to facilitate access to healthcare-related services and participating healthcare providers.

1.2 Membership may provide access to healthcare navigation, appointment facilitation, medical second-opinion coordination, diagnostic services, physiotherapy, rehabilitation, home-care coordination, ambulance assistance and other benefits depending on the selected membership plan.

1.3 The exact benefits applicable to a Member shall be those displayed in the applicable membership plan at the time of subscription.

1.4 Membership does not constitute health insurance, medical insurance or a guarantee of payment of medical expenses unless expressly stated in writing.

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2. MEMBERSHIP ELIGIBILITY

2.1 Membership may be purchased by individuals who meet the eligibility requirements displayed on the App.

2.2 Members must provide accurate and current information.

2.3 Where family membership is offered, only eligible family members registered under the applicable plan may use the benefits.

2.4 Membership is personal and may not be sold, transferred, rented or assigned without CLIQIN's written approval.

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3. MEMBERSHIP VALIDITY

3.1 Membership shall remain valid for the period stated in the selected plan.

3.2 Unless expressly stated otherwise, membership expires automatically at the end of the subscription period.

3.3 Renewal shall be subject to the applicable renewal price, benefits and Terms then in effect.

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4. MEMBERSHIP BENEFITS

4.1 Membership benefits may include discounts, healthcare coordination and access to participating healthcare providers.

4.2 Benefits may differ according to membership type, location, participating provider and applicable terms.

4.3 Discounts are subject to provider availability and provider-specific terms.

4.4 Membership benefits do not guarantee any particular medical treatment, diagnosis, appointment, provider, procedure or outcome.

4.5 CLIQIN may modify its participating provider network and benefits from time to time, subject to applicable law and contractual obligations.

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5. HEALTHCARE DISCLAIMER

5.1 CLIQIN is a health-tech platform and healthcare navigator.

5.2 CLIQIN does not independently provide medical diagnosis or treatment unless expressly identified as doing so through an appropriately qualified professional.

5.3 Doctors, hospitals, diagnostic centres, physiotherapists, rehabilitation providers, home-care providers and other healthcare professionals may operate independently from CLIQIN.

5.4 Medical decisions must be made by appropriately qualified healthcare professionals.

5.5 Information available through the App is intended to facilitate healthcare access and navigation and should not be treated as a substitute for professional medical advice.

5.6 In an emergency, Members should immediately contact emergency medical services or visit the nearest emergency facility.

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6. MEDICAL SECOND OPINION

6.1 Where medical second-opinion services are offered, CLIQIN may coordinate access to an appropriately qualified healthcare professional or institution.

6.2 A second opinion is based on the medical information and records made available to the reviewing professional.

6.3 CLIQIN does not guarantee that a second opinion will agree with the original diagnosis or treatment plan.

6.4 The final decision regarding medical treatment remains with the Member and their treating healthcare professional.

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7. THIRD-PARTY HEALTHCARE PROVIDERS

7.1 CLIQIN may connect Members with independent third-party Healthcare Providers.

7.2 Healthcare Providers may have their own fees, policies, consent requirements, cancellation policies and service terms.

7.3 Members are responsible for understanding and accepting such provider terms before obtaining services.

7.4 CLIQIN does not guarantee the quality, availability, timing, suitability or outcome of services provided by independent Healthcare Providers, except to the extent required by applicable law.

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8. SUBSCRIPTION FEE AND TAXES

8.1 The applicable membership fee shall be displayed before payment.

8.2 Applicable taxes, including GST, shall be charged as required by law.

8.3 Payment must be made through approved payment methods.

8.4 Membership will generally be activated after successful payment and verification.

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9. CANCELLATION AND REFUND

9.1 Cancellation and refund rights shall be governed by the applicable membership plan and applicable law.

9.2 Unless expressly stated otherwise, membership fees may be non-refundable once the membership has been activated or benefits have been utilised, subject to statutory rights.

9.3 Where CLIQIN is legally required to provide a refund, the refund shall be processed using the applicable payment method and within the applicable legal or operational timeframe.

9.4 Charges relating to services already consumed may not be refundable except where required by law.

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10. PROMOTIONAL OFFERS

10.1 Promotional prices, discounts, complimentary memberships or special offers may be subject to additional conditions.

10.2 Promotional offers may have validity periods, eligibility requirements and usage restrictions.

10.3 Unless expressly stated otherwise, promotional benefits cannot be exchanged for cash.

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11. USER ACCOUNT AND SECURITY

11.1 Members are responsible for maintaining the confidentiality of their account information and OTPs.

11.2 Members must not share their account or membership credentials with unauthorised persons.

11.3 Any suspected unauthorised access should immediately be reported to CLIQIN.

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12. PERSONAL AND HEALTH INFORMATION

12.1 CLIQIN may process personal information and health-related information necessary to provide requested Services.

12.2 Such processing shall be undertaken in accordance with applicable data-protection law and the CLIQIN Privacy Policy.

12.3 Members are responsible for providing accurate information and obtaining appropriate consent where they submit information relating to another person.

12.4 Members may exercise applicable data rights in accordance with the CLIQIN Privacy Policy and applicable law.

12.5 CLIQIN may use service providers, technology providers and healthcare partners to facilitate requested Services, subject to applicable law and contractual safeguards.

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13. USER RESPONSIBILITIES

Members agree to:

a. provide truthful and accurate information;

b. maintain account security;

c. use CLIQIN only for lawful purposes;

d. comply with Healthcare Provider requirements;

e. not misuse membership privileges;

f. not submit fraudulent claims or documents; and

g. promptly notify CLIQIN of inaccurate account information or suspected misuse.

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14. PROHIBITED USE

Members shall not:

a. impersonate another person;

b. create fraudulent accounts;

c. share membership benefits without authorisation;

d. misuse discounts or promotional benefits;

e. attempt to manipulate appointments or provider systems;

f. upload malicious software;

g. attempt unauthorised access;

h. reverse engineer the App;

i. copy CLIQIN content or intellectual property; or

j. use the platform for unlawful or fraudulent purposes.

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15. INTELLECTUAL PROPERTY

All trademarks, logos, software, designs, content, databases, text, graphics and other intellectual property associated with CLIQIN are owned by or licensed to CLIQIN.

Membership does not grant the Member ownership or any intellectual-property rights in the CLIQIN platform.

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16. PLATFORM AVAILABILITY

CLIQIN will make reasonable efforts to maintain platform availability but does not guarantee uninterrupted access.

The App may temporarily become unavailable due to maintenance, upgrades, technical failures, network problems, cyber incidents, force majeure or circumstances beyond CLIQIN's reasonable control.

17. LIMITATION OF LIABILITY

17.1 To the maximum extent permitted by applicable law, CLIQIN shall not be liable for:

a. medical outcomes;

b. decisions made by independent healthcare professionals;

c. acts or omissions of third-party Healthcare Providers;

d. delays, cancellations or changes made by Healthcare Providers;

e. inaccurate information supplied by Members;

f. unauthorised account access caused by Member negligence; or

g. circumstances beyond CLIQIN's reasonable control.

17.2 Nothing in these Terms excludes or limits liability that cannot legally be excluded or limited.

17.3 Subject to applicable law, CLIQIN's liability shall be limited to the amount paid by the Member for the applicable CLIQIN membership during the twelve months immediately preceding the event giving rise to the claim.

18. INDEMNITY

To the extent permitted by law, the Member agrees to indemnify and hold harmless CLIQIN, its directors, officers, employees and representatives against claims arising from the Member's:

a. breach of these Terms;

b. fraudulent or unlawful use of the platform;

c. misuse of membership;

d. violation of third-party rights; or

e. violation of applicable law.

19. SUSPENSION AND TERMINATION

CLIQIN may suspend or terminate an account where reasonably necessary due to fraud, misuse, unlawful activity, security concerns, material breach of these Terms or legal requirements.

Termination shall not affect rights and obligations that accrued before termination.

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20. CHANGES TO SERVICES

CLIQIN may update, modify, suspend or discontinue features, participating providers or certain membership benefits from time to time.

Where required by law, Members shall be provided appropriate notice of material changes.

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21. FORCE MAJEURE

CLIQIN shall not be liable for delays or failure caused by circumstances beyond its reasonable control, including natural disasters, epidemics, pandemics, government restrictions, war, civil unrest, strikes, telecommunications failures, infrastructure failures or cyber incidents.

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22. GOVERNING LAW

These Terms shall be governed by the laws of India.

Subject to applicable law, courts having jurisdiction at **Hyderabad, Telangana** shall have jurisdiction over disputes arising from these Terms.

Nothing in these Terms shall restrict any statutory rights available to consumers under applicable law.

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23. GRIEVANCE REDRESSAL

For support or complaints:

CLIQIN Health Tech Private Limited
Website: **www.cliqin.health**
Email: **info@cliqin.health**
Phone: **+91 8885559717**

CLIQIN shall endeavour to address complaints within the applicable legal timeframe.

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24. SEVERABILITY

If any provision of these Terms is held invalid or unenforceable, the remaining provisions shall continue to apply to the extent permitted by law.

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25. ENTIRE AGREEMENT

These Terms, the CLIQIN Privacy Policy, applicable membership plan and other policies expressly incorporated into the Services constitute the agreement between CLIQIN and the Member concerning the membership.

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26. ELECTRONIC ACCEPTANCE

By clicking **"I Agree"**, **"Subscribe"**, **"Proceed to Payment"**, registering an account, making payment or using CLIQIN Services, the Member confirms that they have read, understood and accepted these Terms electronically.

CLIQIN Health Tech Private Limited
AI POWERED & HUMAN FOCUSED
Your AI Health Navigator

Website: www.cliqin.health
Email: info@cliqin.health
Hyderabad, Telangana, India