

## Terms and Conditions

### IndusInd Health Care Circle T & C

- “Year” shall mean the period of 12 months, starting from 1st January to 31st December.
- “Month” shall mean clear calendar month.
- “Quarter” shall mean a consecutive period of 3 months, starting on the first day of January, April, July or October in a calendar year.
- “Reward” shall mean specific items for which programme points can be redeemed.
- “Wellbeing Points” means the member will earn on valid transaction / activity.
- Membership into the Health Circle entitles members to earn points, which can be redeemed for rewards from a catalogue or for specific items it may be communicated to the member from time to time, in accordance with the terms and conditions of the IndusInd Health Circle Programme.
- Health policy members above 18 years of age will be qualified by IndusInd General Insurance
- Members will subscribe for a pre-defined wellbeing package which will offer select programme benefits.
- Each member is responsible for remaining knowledgeable about the Health Circle Programme terms and conditions and the number of points in his or her account.in his or her account.
- IndusInd General Insurance will send correspondence to active members to advise them of matters of interest, including notification of Health Circle Programme, changes and points Updates. However, IndusInd General Insurance will not be liable for any failure to do so and will not be responsible for correspondence lost or delay in the mail.
- All communication will be deemed to have been received by the member unless communicated by the member.
- Any change in the name, email ID, address, or other information relating to the Member must be notified to IndusInd General Insurance via the helpdesk/ email, as soon as possible.
- IndusInd General Insurance reserves the right to add, modify, delete or otherwise change any of the rules, conditions, definitions, membership processes, benefits, rewards or reward level pertaining to the programme at its sole discretion, with or without notice, even though changes

**IndusInd General Insurance Company Limited**  
(Formerly Reliance General Insurance Company Limited)

Registered & Corporate Office: 6<sup>th</sup> Floor, Oberoi Commerz - 1, International Business Park, Oberoi Garden City, Goregaon (E), Mumbai-400063, Maharashtra, India

Tel: +91 22 4173 2000 | Fax: +91 22 4173 2158 | Website: [www.indusindinsurance.com](http://www.indusindinsurance.com)

Corporate Identification Number (CIN) U66603MH2000PLC128300  
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may affect the value of points already accumulated. For example, IndusInd General Insurance may increase or decrease the points required for a benefit or particular reward.

- Member declares and confirms that the information provided in the enrolment form, is the member's authentic information and that the member consents to and authorizes IndusInd General Insurance to use such information for the purposes of contacting or communicating with the member via e-mail, SMS and/ or telephone in connection with Health Circle Programme.
- Any points, or benefits, which the IndusInd General Insurance deems to have been transferred, sold or assigned in violation of the Health Circle Programme, T&C may be confiscated or cancelled.
- All rewards-related communication will be mailed to the mailing address that currently exists in the IndusInd General insurance database, as specified in the IGI corporate portal.
- Points earned in the program do not have any monetary value and cannot be sold or transferred by members in any manner at any point of time, or be redeemed for cash. These points can be redeemed for rewards on offer through IndusInd General Insurance only.
- The points earned by members are valid as long as members have an enrolled in the Health Circle program by IndusInd General Insurance. In case of termination of membership, for whatever reason, all points shall lapse/expire.
- All benefits offered by IGICL are on a best effort basis. In case a member is not offered a particular benefit or if IGICL does not make a particular benefit available, IGICL will not be liable to compensate in any way. A similar service with equivalent specifications will be provided to the member in such cases.

## IGI T & C

This website is created in the interest of general public who shall have access to the contents of this website. By accessing this website (the "IndusInd General Insurance Website") and using its content, you acknowledge and you agree that you have read and understood the following terms of use and you agree to be bound by them. These terms and conditions may be revised at any time by updating this posting. You are bound by any such revisions and therefore we advise you to review these terms and conditions every time you use this web site.

## Customer Contact

You authorize IndusInd General Insurance Co. Ltd. to call on the contact number (made available by you on our website with a specific request to call back) and offer you information and services for the product you have opted for. We will also use your contact details information to:

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- Send you information about products and services offered by IndusInd General Insurance and its Affiliates,
- To contact you for policy reminder notices, claims processing and
- To keep you updated on the insurance sector and IndusInd General Insurance through our newsletters. In event you do not wish to receive such information, you may unsubscribe through the facility in the email message you receive.

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I hereby authorize IndusInd general Insurance to access my personal health reports/certificates/documents for the purpose of reviewing them in order to credit/earn points under the IndusInd General Insurance Health Circle Program. I also understand that I have the right to revoke this authorization at any time by contacting IndusInd General Insurance.

I hereby consent to the tracking of my daily steps by the Health Circle Program. I understand that my steps will be tracked using the latest device that I am operating with.

### Reservation of Rights

We reserve the right to change, modify, add to, portions of these terms of use at any time subject to IRDAI regulations as amended time to time & company policy.

### Disclaimer

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This web site is controlled and operated by IndusInd General Insurance from its offices within the India. Any claim relating to, and the use of, this web site is governed by the Indian laws.

### Jurisdiction

All Disputes arising out of these terms or this website shall be litigated in, and only in, courts located in Mumbai, India, and you agree to submit to the exclusive jurisdiction of those courts.

### Severability

If any part of these Terms and Conditions are determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the Terms and Conditions shall continue in effect.

### Entire Agreement

This Agreement constitutes the entire agreement between you and IndusInd General Insurance with respect to your access to and/or use of this web site.

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