TERMS AND CONDITIONS

INTRODUCTION:

Welcome to the website/ mobile application ("Application") of Livlong Protection and Wellness Solutions Limited ("Livlong" or "Livlong 365", or "We", or "Our", or "Us").

The terms "You", "Your" or "User" refer to you as the user (irrespective of whether You are a Registered User, Health Service Provider (HSP) Registered User or a Non-Registered User). In the event the Application / Website is being used by a third party from your device/user ID (with or without Your consent), the expression "You", "Your" or the "User" shall apply to such person as well.

These Terms and Conditions manifest the way Livlong provides its services which includes but not limited to facilitating Telemedicine Consultations, Diagnostic Lab Tests, Doctor Consultations, and Dietary Guidance, Wellness Services (hereinafter collectively referred to as the **"Services"**), the responsibility and liability of Livlong, and the terms and responsibility of You as a User. The Privacy Policy is part of these Terms and Conditions, thus, We encourage You to read the Privacy Policy to better understand how Livlong uses and protects the Personal Data and Medical Information ("Personal Information") shared by You.

For the purpose of these Terms and Conditions, Personal Data means any data about You that helps Us identify You or is in relation to You and can include Your financial data, health data, etc. The Personal Data that will be processed by Us is specified in Annexure I of this Terms & Conditions, and Medical Information refers to any data related to your health or healthcare, including but not limited to medical records, prescriptions, doctors' notes, medical certificates, laboratory reports, radiology and other diagnostic investigations, telemedicine session recordings, outpatient and discharge summaries, drug delivery records, electronic medical records, billing and accounting information, inventory details, and other relevant health history or notifications, as well as recordings of any messages, in any medium, exchanged between you and any Healthcare Practitioner via the LWPSL Site. Additionally, it covers information such as your blood group, details regarding your physical, physiological, and mental health condition (whether provided by you or accessed through your medical records), personal medical records and history, lab reports, and prescriptions or doctors' notes submitted by you or retrieved from your medical records.

Understanding these Terms and Conditions is important because, by using Our Services, You are agreeing to these Terms and Conditions. If You do not agree to any of these Terms and Conditions, please do not access or use the Application / Website and the Services any further.

If there is any inconsistency in any terms of these Terms and Conditions, the specific terms that relate to a Service would prevail over the general terms.

The defined terms are provided under the Glossary towards the end of this page.

These Terms and Conditions include the following:

A. Website/ Application's Terms of Use;

B. Terms and Conditions of Services;

1. Doctor Consultation;

2. One Circle Health Plan;

3. Home Care;

4. Lab Test; and

5. Elder Care.

A. WEBSITE / APPLICATION'S TERMS OF USE:

PLEASE READ THESE TERMS OF USE CAREFULLY. BY CONTINUING TO ACCESS AND USE THIS WEBSITE/ MOBILE APPLICATION, YOU CONFIRM THAT YOU ACCEPT OUR TERMS AND CONDITIONS DESCRIBED HEREIN. IF YOU DO NOT AGREE WITH THE TERMS OF USE, DO NOT USE THIS WEBSITE/ MOBILE APPLICATION.

These Terms of Use, Privacy Policy, together with any additional Service-specific terms and conditions, other policies which may be applicable to specific portions of the Application / Website and any disclaimers which may be present on the Application / Website are jointly referred to as "Agreement" and constitute the terms of Your access and use of the Application / Website and the Services. Where any part of the Agreement is modified in accordance with the terms of the Agreement, the Agreement shall be enforceable in its modified form. The Agreement supersedes all previous oral and written terms and conditions (if any) communicated to You.

1. Application / Website:

Livlong owns and operates the website (www.Livlong.com) and mobile application (Livlong 365). The Application/ Website may be used by Users to avail Services and/or to fitnd, access, manage and organize information including but not limited to personal or non-personal information.

2. Access and Usage Rights of Users:

a. Non - Registered User: A Non - Registered User is not permitted to access or make use of the Application/ Website for any purpose other than the following permitted use:

i. To browse the Application / Website without accessing any Services

ii. To use the 'Self-Assessment Tool'.

iii. To share the Application/ Website Link via social media applications.

b. HSP Registered Users: A HSP Registered User is only permitted to access and use the Services provided through a particular clinic or hospital only or any other limitations and restrictions as are prescribed under the Agreement or may be otherwise communicated to HSP Registered User from time to time through any contact information shared by HSP or HSP Registered User at the time of registration.

c. Registered User: A Registered User is specifi cally permitted to:

i. Enjoy all the access and usage rights of a Non-Registered User;

ii. Access and use the Services subject to such limitations and restrictions as are prescribed under the Agreement or may be otherwise communicated to Registered User from time to time through any contact information shared by such User at the time of registration.

d. Primary User: Shall refer to such person, who is above 18 Years of age, and of valid capacity to contract, who shall access, and enjoy the Application / Website and the various services provided therein, and in certain cases provide access to other persons. Such person will have control over the features and functions of the Application / Website, and associated services that may be accessed, either by them, or the Secondary User(s).

e. Secondary User: Shall refer to such person, ordinarily a minor, or person who may not have the capacity to give consent but may also simply refer to the dependent of a Primary User, who has been designated as such and accesses and enjoys the services of and on the Application / Website at the behest and pleasure of the Primary User.

3. Content:

The data and information available on the Application/ Website may be categorized as follows:

a. Data and information generated or provided by Unregistered Users, HSP Registered Users and Registered Users on the Application / Website ("User Content").

b. Data and information which Livlong (through itself or its contractors) has generated or procured for the Application / Website and includes data and information generated or provided by HSP ("Livlong Content").

The data and information available to Livlong, from the Services may be categorized as follows:

a. Personal Information that is necessary for use of Application/ Website but non-specific to the Service provided.

b. Service specific Personal Information that is provided by the user in course of availing the Service.

4. General Terms of Use:

a. As required by law, You must be at least 18 years of age or older, have a sound mind and not debarred under any law to contract in order to access and use the Application / Website and Services as a Primary User. In case the Application / Website or Services are to be accessed or used by a minor (i.e., a person less than 18 years of age), then only the legal guardian/representative of such person shall register himself/herself as a Primary User and create/add the profile of the minor as a Secondary User. In case of minor, the Application / Website will be accessed by the minor as Secondary User with limited rights provided by Livlong.

b. All Services will be requested for and provided to the Primary User only. A Secondary User may avail the Services rendered to the Primary User only as a beneficiary. The Primary User will be entirely responsible and accountable for the Secondary User's activity on the Application / Website as if the Application / Website and Services were being accessed and used by the Primary User. However, this shall not discharge the Secondary User who is adult and of sound mind from liability towards Livlong or its contractors or agents and Livlong shall have the right to proceed against such Secondary User and Primary User, either jointly or severally, for acts and omissions of Secondary User that violate the Agreement.

c. You will not share Your log-in details with anyone. You are responsible for maintaining the confidentiality of Your account access information and password. You shall be responsible for all usage of Your account and password, whether or not authorized by You. You shall immediately notify Livlong of any actual or suspected unauthorized use of the Your account or password. Livlong will not be liable for Your losses or damages caused by any unauthorized use of Your account. You may be liable for the losses or damages to Livlong or others due to such unauthorized use.

d. You will use the Application / Website and the features provided on the Application / Website only in relation to and in compliance with all applicable Indian laws. You will not use this Application / Website, or any feature provided on the Application / Website for any purposes not intended under the Agreement.

e. You should limit the use of this Application / Website to India only. We

are not responsible if You avail any Service from outside India. You must have the advice and/or prescription given by such HSP validated tby a local registered medical practitioner.

f. Certain Services are location specific. Depending on Your location, certain Services may not be available to You.

g. You will not deliberately use the Application / Website in any way that is unlawful or harms Livlong, its directors, employees, affiliates, distributors, partners, service providers and/or any User and/or data or content on the Application / Website.

h. You will not use the Application / Website for any illegal, immoral, offensive purpose or for any other purpose that may infringe or violate any applicable laws and regulations.

i. You will not interfere, disrupt or hamper with the proper functioning of the Application / Website.

j. You understand that as part of Your registration process as well as in course of Your use of the Application / Website, You may receive communication from Livlong on Your registered contact information. These communications will relate to Your registration, Services provided by Livlong, transactions that You carry out through the Application / Website and any such information found suitable for Your attention by Livlong.

k. Not with standing anything to the contrary contained elsewhere herein, You represent that You are not a person barred from receiving the Services under the laws as applicable in India.

Please note that Livlong will send the communications only to the contact details that You provide on the Application / Website. It is Your responsibility to ensure that You provide the correct contact details for the transaction You wish to enter. Further, Livlong may also send notifications and reminders to You for the features that You may be using on the Application / Website.

By accepting these Terms of Use, You provide Us with Your consent to collect Your Medical Information from HSP. Livlong may also share the dynamic password/OTP with You in order to facilitate the online delivery of your Medical Information. You hereby consent to receive such communications from Livlong

5. Livlong's Rights to the Application / Website and Livlong Content:

Livlong respects the intellectual property rights of others, and We expect the same from You. The Application / Website, User Content and Livlong Content are protected by applicable intellectual property laws.

All intellectual property in and to the Application / Website and all software, techniques and processes used in connection with the aforesaid, belongs exclusively to Livlong or its licensors. As a User, You are granted a limited, non-exclusive, non-transferable license to access and use the Application / Website as per the terms of the Agreement. Through Your use of the Application / Website, by no means are any intellectual property rights impliedly or expressly granted by Livlong to You in respect of such works.

Livlong and/or its licensors assert all proprietary rights in and to all names and trademarks contained in the Application / Website. Notwithstanding the generality of the foregoing, the name and logo of 'Livlong' is/are the trademarks and copyright (inclusive of any other applicable intellectual property right) of Livlong and/or its licensors. Any use of such name or logo, unless otherwise authorized in a written agreement, will constitute an infringement upon the trademark and copyright (or any other such intellectual property right) of Livlong and/or its licensors and may be actionable under applicable laws.

When You use the Application / Website in accordance with the Agreement, a limited royalty-free right is granted to You by Livlong to use Livlong Content only for Personal and non-commercial use in India for the term of the Agreement.

Unless explicitly stated herein, nothing in the Agreement shall be construed as conferring on You any license to intellectual property rights, whether by estoppel, implication, or otherwise.

Unless expressly authorized by Livlong, You agree not to reproduce, modify, sell, distribute, mirror, frame, republish, download, transmit, or create derivative works of the Livlong Content, in whole or in part, by any means. You must not remove or modify any copyright or trademark notice, or other notice of ownership.

6. Rights in User Content:

You agree that You are the sole owner of all rights (including all intellectual property rights) in the User Content that You post on the Application / Website or provide to Livlong.

To the extent permissible by law, You hereby grant Livlong a perpetual, non-revocable, worldwide, royalty-free license to make use of such User Content including the right to copy, distribute, display, reproduce, modify, adapt, the User Content, and create derivate works of the User Content.

7. User Consent & Privacy:

Through the course of Your interaction with the Application / Website or the Service offered by Livlong, there will be situations where certain identifiable private information is/will be required to be shared by You. The usage and processing of such information is governed by the terms of these Terms and Conditions and the Privacy Policy, and the applicable Data Collection Notice.

You have the option of uploading Your identifiable health information including physical, physiological and mental health condition, and Medical Information on the Application / Website which may be accessed by Livlong and/or HSPs using the Application / Website, during the course of availing Our Services. If You are a Secondary User, Your information may be provided to Us by the Primary User under whose account You are using and accessing the Application / Website and Services. If You have not lawfully authorized the Primary User to do so, kindly reach out to Us immediately mail at support@Livlong.com or call on +91 1800 2020 600.

We may collect Personal Information from You when You use the Application / Website and for the features provided by the Application / Website. Our Privacy Policy and Data Collection Notice set out the terms with respect to the collection, storage, use, processing, transfer, and disclosure of any such Personal Information.

In the course of providing You with access to the Application / Website and Services provided, You may generate, and be required to provide, the following categories of information:

a. Patient/caregiver/doctor/health care professional name;

b. Address (including country and pin/postal code);

c. Location information, including Your GPS location;

d. Phone number/mobile number;

e. Email address;

f. Physical, physiological and mental health condition, provided by You and/or Your health care professional or accessible from Your Medical information;

g. Personal Information, and Medical Information. You submit or that becomes accessible during Your use of the Services.

h. Valid financial information at time of purchase of product/Services and/or online payment;

i. Livlong login ID and password;

j. User details as provided at the time of registration or thereafter;

k. Records of interaction with Livlong representatives;

l. Your usage details such as time, frequency, duration and pattern of use, features used and the amount of storage used;

m. Master and transaction data and other data stored in Your user account;

n. Internet Protocol address, browser type, browser language, referring URL, files accessed, errors generated, time zone, operating system and other visitor details collected in Our log files;

o. User's tracking Information such as, but not limited to the device ID, Google Advertising ID and Android ID; and

p. Any other information that is willingly shared by You.

When You click on the 'I accept' tab at the time of registering or accessing the Application / Website or otherwise provide Your Personal Information for availing any service, You specifically consent to Our Terms and Conditions, Privacy Policy, and Data Collection Notice, and thereby authorize the collection and Processing of Your Personal Information for the specified purposes.

Livlong is required by law to maintain the privacy and confidentiality of Your Personal information. We assure You to take Your privacy seriously and to maintain privacy and confidentiality of the information provided by You to Us. We, however, do not represent, warrant or guarantee that Our safeguards to prevent unauthorized access to Your Personal Information is foolproof.

Further, Livlong may itself have to access Your Medical information in order to address any deficiencies, service complaints, grievances, or compliance requirements. You hereby authorize Livlong to access and Process Your data in such instances.

Once You have provided this information to Us, We have the right to, within the confines of applicable law, share the same with the concerned HSP, affiliates, service providers, or such other third party, sharing with whom is necessitated in course of Service delivery and where legally required. Such parties will be contractually bound to maintain the same level of confidentiality and data protection. We do not share Your Medical Information without the necessary requirement and strictly restrict the sharing for providing necessary services.

Depending on the nature of the information itself, refusal to share the same with Livlong may result in the discontinuation of Services by Us.

8. **Other Websites / Mobile Applications:**

You may be provided with links on the Application / Website that direct You to third party websites / applications / content or service providers (collectively "Third Party Content").

Livlong does not make any representations regarding the availability and performance of any of the external sites. We are not responsible for the content, terms of use, privacy policies and practices of such third party websites.

Links to such third party Application / Websites are provided for Your convenience only. Please exercise Your independent judgment and prudence when visiting / using any Third Party Content via a link available on the Application / Website. Should You decide to click on the links to visit such Third Party Content, You do so on Your own volition. Your usage of such Third Party Content is subject to the terms of use of the respective Third Party Content and Livlong is not responsible for Your use of any Third Party Content.

We do not extend the Agreement to any other websites/applications except for Our Application / Website. We do not make any warranty or give any security to the Personal Information disclosed by You to the other websites/applications, even if such websites/applications are linked to Our Application / Website or they are using Our Application / Website link.

Livlong does not endorse any Third Party Content that You may be directed to from the Application / Website.

9. **Livlong's Responsibilities:**

a. HSP's Credibility:

i. Livlong will make available qualified HSPs to render Services after carrying out appropriate background and reference checks.

ii. It is hereby clarified that Our obligation to carry out appropriate background and reference checks and to validate qualification of HSPs does not go beyond ensuring that the HSPs were registered with relevant state professional councils or central professional council at the time of engagement.

You are free to flag and inform Livlong of any outstanding issues, and/or deficiencies concerning the HSP. The presence of such deficiency will be sufficient grounds for Your to request an alternative HSP for Services opted by You.

b. Service Levels:

Subject to applicable law, Livlong will use commercially reasonable efforts to make the Application / Website available to Registered Users and their beneficiaries 24 hours a day, 7 days a week, except for:

i. Services that involve product delivery including but not limited to medicines/drugs;

ii. Planned downtime that will be communicated in advance to Registered Users;

iii. Any unavailability caused by circumstances beyond Our reasonable control, including without limitation, cyber-attacks, acts of God, acts of government or regulatory authority, any mandate under applicable law, flood, fire, earthquakes, civil unrest, acts of terror, strikes or other labour problems, or internet service provider or/and web hosts failures or delays, denial of service attack, and/or Your acts or omissions, equipment, software or any other technology of Your, or any third party acting on Your behalf.

iv. When such Service is rendered under a time-schedule, in which case, the obligation of Livlong under provisions of these Terms and Conditions shall be limited to making available such Service during the time-schedule. This obligation will also be subject to (ii) and (iii) above;

v. When the Registered User is outside the operational coverage of Service.

Livlong has no responsibility towards Non-registered User for providing Services.

For the avoidance of doubt, it is hereby clarified that Livlong's responsibility towards Registered User will be limited to the provision of the Services as per the terms and conditions of the Agreement.

If Livlong suspects any illegal, wrongful or fraudulent activity on the Application / Website by any User, notwithstanding any other rights Livlong may have against such User, Livlong reserves the right to inform the relevant government or law enforcement authorities. Livlong will cooperate in all investigative procedures or requests for access / information initiated by any such government or law enforcement authorities. Livlong reserves the right to refuse Service at any time without providing any reasons.

Livlong reserves the right to add new functionality, remove existing functionality, and modify existing functionality to its Services as and when it deems fit, and make any such changes available in newer versions of Application / Website at its discretion. All Users of its Services will be duly notified upon release of such newer versions and Livlong reserves the right to automatically upgrade all Users to the latest version of its Services as and when it deems fit.

The Application / Website and Services may be subject to certain limitations, such as, limits on storage space, limit on bandwidth, unexpected downtime, unavailability of HSPs due to unforeseen circumstances, etc.

Livlong reserves the right to schedule/reschedule/cancel appointments and swap HSPs at any time without prior intimation. The terms applicable to refund and cancellation are specified below.

10. **Legal Compliances:**

Livlong will strictly adhere to and adopt all reasonable measures to ensure compliance to all central and state government regulations and directives as applicable from time-to-time.

You may consequently be required to carry out certain tasks, or verifications. In accepting these Terms and Conditions, You accept that You will carry out these obligations and verifications when requested of You.

However, You will still remain free, to refuse to carry out the requested verification and obligation at the time, and give Livlong the right to refuse service, or re-evaluate the relationship between You and Livlong.

11. **Data Collection Recording, Storage, Encryption & Usage:**

The information stored on the Application / Website may be entered by You or by a HSP in the course of Services provided by Livlong. The information collected as part of the Services may be stored on Your mobile device as well as on a third-party cloud platform ("Cloud Service Provider") or server ("Storage Service Provider").

You understand that all information that You are providing to Livlong in the course of your usage of the Application / Website, or the Services offered, is information that You are authorised to provide and that You do not cause harm in providing, and is provided with full knowledge and understanding that the same shall be processed.

You provide Livlong access to information for collection and/ or storage in the following explicit manner:

a. When You register on Our Application / Website,

b. When You provide Your Personal Information to Us,

c. During the course of Services provided to You by Us,

d. When You use the features on Our Application / Website,

e. Through Your device, once You have granted permissions to Our Application / Website (discussed below),

f. By the use of cookies (also discussed below).

You provide informed, free and unconditional consent to Livlong to use the information collected and stored, in all legally acceptable manner to meet the following ends:

a. To operate and improve the Application / Website;

b. To provide effective Services and personalized services to You;

c. To perform studies, research and analysis for improving Our information, analysis, Services and technologies; and ensuring that the content and advertising displayed are customized to Your interests and preferences;

d. To contact You via phone, SMS, email or third party communication services such as WhatsApp, etc. for appointments, technical issues, payment reminders and other security announcements;

e. To send promotional mailings from Us or any of Our channel partners via SMS, email, snail mail or third party communication services such as WhatsApp, Facebook etc.;

f. To advertise products and Services of Livlong and third parties;

g. To transfer information about You if We are acquired by or merged with another company;

h. To share with Our affiliates, business partners, or vendors for fulfilling contractual or operational requirements of Services requested by You;

i. To administer or otherwise carry out Our legal and regulatory obligations in relation to any agreement You have with Us;

j. To build Your profile on the Application / Website;

k. To respond to summons, court orders, or legal process, or to establish or exercise Our legal rights or defend against legal claims;

l. To investigate, prevent, or take action regarding illegal activities, suspected fraud, violations of Our Terms and Conditions, breach of Our agreement with You or as otherwise required by law; and

m. To aggregate (anonymized) Personal Information for research, statistical analysis and business intelligence purposes, and to sell or otherwise transfer such research, statistical or intelligence data in an aggregated or non-personally identifiable form to third parties and affiliates.

Livlong shall retain all such Personal Information for a minimum period of three (3) years from the date of last interaction, or as long as

required to fulfil legal, regulatory, or operational purposes, whichever is longer. Transaction and engagement history shall be maintained for a period of seven (7) years post termination of Your account or cessation of Services.

A record of all Your communication with Livlong and all its service providers, and associates will be retained for the duration of Your engagement with Us and 7 years after the termination of Your engagement of Livlong services, and/ or Your account on the Application / Website.

All video-consultations / IM chat consultations / text messages / audios / videos / transcripts / prescriptions / email and hard copy correspondences between Users and HSP acquired Users who are patients, and HSPs engaged by Livlong shall be recorded, saved and stored for record purposes in the event such records are required to be produced as evidence on the direction of a court of law. Livlong may review this data from time to time for quality evaluation purposes.
However, under normal circumstances, Livlong will not access any information that identifies You and shall either omit, mask or anonymize Your Personal Information at the time of quality evaluation.

In the event of any Personal Information Breach, We will notify You at the earliest reasonable opportunity, specifying the nature of the breach, the data compromised, and the corrective measures taken.

You acknowledge that We may have to exchange, transfer, share, part with all or any of Your Personal Information, across borders and from Your country to any other countries across the world with Our affiliates / agents / third party service providers / partners / banks and financial institutions for the Purposes specified under these Terms and Conditions or as may be required by applicable law. Such transfers shall be subject to contractual obligations ensuring adequate levels of protection equivalent to Indian data protection standards.

In the course of doing so Livlong shall ensure that such third parties that receive information, will store and analyze the information with the same standard of care as Livlong. However, Livlong shall not be liable for any breach caused by cyberattacks, force majeure, or events ttbeyond its reasonable control.

It is hereby clarified that Livlong does not have the obligation to pre-screen or monitor User Content at any time. However, Livlong may elect to monitor any User Content and may modify or remove any User Content from the Application / Website if Livlong determines in its sole discretion that such User Content is in violation of the Agreement or any applicable law and best practices. Where Livlong removes any User Content from the Application / Website, Livlong will make reasonable efforts to inform the Registered User who had posted such User Content.

All User Content shall be recorded, saved and stored electronically on a secure cloud database/server managed by the Cloud Service Provider / Storage Service Provider. Livlong shall take best efforts to ensure that the Cloud Service Provider/ Storage Service Provider uses appropriate levels of encryptions to protect data and takes all necessary precautions. Livlong will however not be responsible for any cyber data theft from its Application / Website or the Cloud Service Provider's/ Storage Service Provider's databases.

Livlong shall maintain a detailed transaction & purchase history of Users online.

Livlong reserves the right to permanently delete User Content in case the User does not avail a Service for a period of ten years.

12. User Responsibilities:

Your use of this Application / Website shall be subjected to the following terms and conditions:

a. You will observe and comply with the terms and conditions of the Agreement in letter and spirit;

b. You will provide full and accurate information about Your health, medical history and personal care needs;

c. You will strictly adhere to the advice and instructions given by HSPs from time to time;

d. You will not delete or modify any content of the Application / Website including but not limited to, legal notices, disclaimers or proprietary notices such as copyright or trademark symbols, logos, that You do not own or have express permission to modify;

e. You will not decipher, decompile, reverse engineer, or disassemble the Livlong content;

f. You will not use any engine, software, tool, agent or other device or mechanism (such as spiders, robots, avatars or intelligent agents) to navigate or search the Application / Website;

g. You will not remove any copyright, trademark registration, or other proprietary notices from the Application / Website. You further agree not to access or use this Application / Website in any manner that may be harmful to the operation of this Application / Website or its content;

h. You will not frame or hotlink or deeplink any Livlong Content;

i. You will not use the Application / Website and / or Services in any way that is unlawful, or harms Livlong or any other person or entity, as determined in the Livlong's sole discretion;

j. You will not engage in any form of antisocial, disrupting, or destructive acts, including "flaming", "spamming", "flooding", "trolling", "phishing" and "griefing" as those terms are commonly understood and used on the internet;

k. You will not host, display, upload, modify, publish, transmit, update or share any information that:

unlawful, or harms Livlong or any other person or entity, as determined in the Livlong's sole discretion;

- belongs to another person and over which You do not have sufficient legal rights;
- harm minors in any way;
- infringes any patent, trademark, copyright or other proprietary rights(se), violates any law for the time being in force;
- deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- impersonate another person;
- contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
- threatens the unity, integrity, defense, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation.

l. Without prejudice to the rights that Livlong may have under other provisions of the Agreement, where Livlong has reasons to believe that a User has violated a term or condition of the Agreement, the Livlong shall, in its sole discretion:

a. Suspend provision of Services;

b. Suspend the account of the User until there is enough information available with Livlong to determine whether the User had violated a term or condition of the Agreement;

c. Suspend or terminate the account of the User where Livlong has determined that the User had violated a term or condition of the Agreement;

d. Approach User to make good that loss or damage caused to Livlong as a precondition to revoke the suspension;

e. Take any such action against the User as it permissible under law;

f. Raise invoice of Services availed by the User; and/or

g. Disable and/or delete such User Content that is in contravention of the Agreement while preserving such information and associated records for the purpose of production to governmental authorities for investigation purposes.

13. Payment, Fees and Taxes:

You agree to pay all Service fees, consulting fees, reasonable out of pocket expenses and other fees applicable to Your use of the Services. While Livlong will strive to give You a fair estimate of fees in advance, the actual fee may be dependent on the type of Services that You purchase and may vary based on the number or duration of the Services subscribed to.

You are solely responsible for payment of all taxes, legal compliances, statutory registrations and reporting. Livlong is in no way responsible for any of the taxes except for its own income tax.

The fees could be paid online through the facility made on the Application / Website. Third party payment service provider support and services are required to process online fee payment. Livlong is not responsible for any loss or damage caused to User during this process as these third parties are beyond the control of Livlong.

All fees are exclusive of taxes. The payment process would be complete only on receipt of the amount to Livlong's designated bank account.

An invoice for fees against Services received by You will be generated periodically and will be intimated to You on the Application / Website and/or on Your contact details. You may be requested to make the payment immediately or on a deferred basis, at the sole discretion of Livlong. In case the fees against Services are not received within the requested time frame, Livlong reserves the right to stop provision of Services on immediate basis, permanently delete Your account and all information stored against Your account and, suspend or terminate the Agreement. You will be solely responsible for the consequences of non-payment for the fees within the requested time frame and have no right of recovery in any form against Livlong.

In order to process the payments, Livlong might require details of Your bank account, credit card number etc. Please check Our Privacy Policy on how Livlong uses the confidential information provided by You.

Livlong shall send an intimation of fee receipt through an email and/or Your contact details within seven (7) working days of fee receipt from You.

Where any of Your Personal Information are stored or analysed as part of the Service, no additional fee will be charged to You solely for the retention of such reports, unless otherwise agreed upon as part of paid packages or

value-added services.

14. **EMI and Buy Now Pay Later Payment Method:**

The following terms apply to any and all transactions made on the Application / Website using the EMI or buy now pay later payment option ("BNPL"):

a. BNPL is a payment option available to Users to make payments on the Application / Website. BNPL option may only be available for availing the Services on the Application / Website.

b. If a User chooses to paying using BNPL, the User will transact with one of our lenders ("Lending Partner" and the co-lender, if any, engaged by Lending Partner from time to time). Under the BNPL option, Lending Partner will provide a credit facility to the User to make purchases on the Application / Website and make payments for the same on a deferred basis in instalments ("Facility"). Prior to providing the Facility, Lending Partner and/or its co-lender may (in its discretion) conduct credit approval checks for the User.

c. Livlong has no role to play pertaining to the offering of the Facility or the terms on which the Facility is provided by Lending Partner and its co-lender, including but not limited to its issuance, approval, extension, pre-closure or closure of the Facility and such matters are solely determined by Lending Partner.

d. Availing and repayment of the Facility is governed by the terms notified by the Lending Partner from time to time. Livlong and its Lending Partners may make various modes and mediums available for repayment of the Facility, which may be made using the Application / Website and/or other mechanism, as made available.

e. By using BNPL, by availing the Facility provided by Lending Partner along with its co-lender, each User hereby fully and unconditionally releases and completely discharges Livlong and its affiliates against any claims (howsoever arising) in respect of availing of the Facility, and all such claims (if any) will levy only against Lending Partner.

15. **Offers and Promotions:**

Livlong and HSP may occasionally promote their Services and make available for You to purchase such Services on the Application / Website. We try to encourage HSP to offer good quality Services and materials at competitive prices, but We have no control over them, We do not endorse the Services they offer, or give You any assurance that they will be suitable for Your needs. It is Your responsibility to satisfy Yourself in this regard and We have no liability in connection with the same. All promotions are for a limited period and subject to special terms and conditions, which are in addition and not to the Terms and Conditions stated herein.

For the avoidance of any doubt, it is hereby clarified that any reference of the term 'offer/offered for sale by the HSP', as appearing in the Agreement, shall be construed solely as an 'invitation to offer for sale' by any such HSP.

16. **Reimbursement of Claims and Availments against OPD Services included in Purchased Packages:**

Livlong may occasionally define a specific coverage amount or a service quantity that can be reimbursed or availed against OPD services as part of its packages. Customers need to adhere to the below terms and conditions while raising claims or availing these OPD services:

General terms and Conditions applicable to claims against all type of OPD Services:

1. All claims will need to be supported by appropriate documentation that proves:
    a. The existence of underlying disease condition as permitted within the package.
    b. Validity of payment made to the respective service provider for availing the said service.
2. The reimbursement claims processing time for uncontested cases, free of any queries, is stipulated at 7 days from the date of submission of claim. This turnaround time is applicable under the condition that the submitted cases do not require additional clarifications or corrections. Any deviations from this stipulation may result in delays in the claim processing timeline.
3. The cashless claim processing time for uncontested cases, free of any queries, is stipulated at 3 hours from the date and time of submission of claim. This turnaround time is applicable under the condition that the submitted cases do not require additional clarifications or corrections. Any deviations from this stipulation may result in delays in the claim processing timeline.
4. Depending on the specific inclusions within your package, claims can be raised either for a cashless mode of availment of service or for reimbursement of service where the service has been provided by a service provider other than Livlong 365.
5. Where both reimbursement as well as cashless claim benefits are included in the package, Livlong 365 will attempt to first provide fulfilment of claim in a cashless mode within its network. Only if Livlong 365 is unable to fulfil the claim through its network of service providers, can the customer avail the service in a reimbursement mode.
6. Unless otherwise specified in the policy benefit details, the date of service mentioned in any of the documents tagged within the claim, needs to be after the package purchase date. This applies to all prescriptions, reports, bills and any other documents submitted as part of the claim.
7. Unless otherwise specified, a mandatory waiting period of 7 days will apply from the date of purchase of package before a claim can be raised.
8. All supporting physician prescription and clinical notes should contain:
    a. The prescribing doctor's name, medical registration number, contact information, and address;
    b. The Patient's full name;
    c. Diagnosis for the visit;
    d. Date of consultation;
    e. Prescribed medication names, dosage, the frequency and duration that the medicines need to be taken;
    f. Any laboratory or diagnostic investigations that need to be undertaken for the patient wherever clinically required;
    g. Prescribing Physician's signature.
9. Customers expecting a reimbursement should ensure submission of KYC documents for Bank account verification. For the purpose of KYC verification, customers will need to submit their PAN card details as well as a cancelled cheque in the name of the Primary subscriber.
10. Reimbursement against claims will be credited only to KYC approved bank accounts of the Primary subscriber of the package. Reimbursement of claims raised against family members will also be credited to the Primary subscriber's account.
11. Customers should update bank account details if there is a change in KYC or account details prior to submission of claims.
12. Readable scans of only original documents will be accepted as supporting documents. Claims with photocopies shared as supporting documents will be rejected.
13. Prescription, clinical notes and the bills submitted as evidence against a claim should mention the same patient's name.
14. Claims initiated in the name of family members will only be acceptable where the purchased package allows for more than one member coverage. For claims made on behalf of a family member, the prescription, clinical notes and the bills should be in the name of the family member against whom the claim is made.
15. If a claim is found to be fraudulent, Livlong 365 reserves the right to blacklist the subscriber. A blacklisted subscriber will not be allowed to raise further claims against their purchased package.
16. A subscriber could be backlisted for reasons including but not limited to, editing, tampering, modifying, forging, digitally manipulating, or overwriting a bill, clinical note or prescription.
17. Livlong 365 maintains a list of blacklisted providers. Any services availed from blacklisted providers as indicated by the claim documents, will be rejected.
18. Family members of subscribers can be tagged against a package only once in a policy period. Once tagged, members cannot be changed or removed from the package until the package expires. Claims can be raised only against family members tagged within the package.
19. If additional evidence is needed against a claim, Livlong may request for more documentation from the subscriber.
20. Livlong 365 reserves the right to reject a claim at its sole discretion for reasons including, but not limited to:
    a. Claims related to non-healthcare expenses;
    b. Claims that are clinical but unrelated to the underlying disease condition mentioned in the prescription or clinical note;
    c. Claims not supported by valid documentation;
    d. Claims incurred before the effective start date of the purchased package;
    e. Prescription or clinical note being outdated i.e. Older than 15 days of the bill date for acute ailments and older than 90 days of the bill date for chronic ailments;
    f. Date of service mentioned in the Prescription, clinical note or bill being prior to the package purchase date;
    g. Member name mentioned on any or all of the documents being different from the subscriber's name or tagged family member's name;
    h. Incomplete documents tagged to a claim;
    i. Amount claimed being different from the amount mentioned in the bill;
    j. Amount available in the package or the specific sub-limit against which the claim is raised has been exhausted;
    k. Claim crosses the available threshold of frequency as defined within the package;

l. Missing clinical or other details in the documentation as defined under each claim category;

m. Prescription or clinical note is generated by a non-allopathic doctor. Claims raised by doctors other than the following degrees (MBBS, MD, MS, McH, DM, DNB, Post MBSS diplomas, Post MBBS CPS certifications) will be considered as non-allopathic.

21. Ailment/Illness – Ailment/Illness means a sickness, or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

22. Acute Condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

23. Chronic Condition - A chronic condition is defined as a disease, illness or injury that has one or more of the following characteristics:
    a. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests.
    b. It needs ongoing or long-term control or relief of symptoms.
    c. It requires rehabilitation of the patient or for the patient to be specially trained to cope with it.
    d. It continues indefinitely.
    e. It recurs or is likely to recur.

24. If a subscriber would like to dispute a rejected claim, they can raise a claim review by sending the necessary documentation explaining the dispute along with the claim details to the email ID support@livlong.com.

25. The amount defined under the package benefit is non-transferable and non-refundable. In the event that a particular amount of benefit lies unclaimed at the time of expiry of the package, such amount cannot be transferred even if an additional package is purchased. Benefit amount defined under the package cannot be converted in monetary format or withdrawn.

26. Some packages may apply a co-pay or a co-deductible amount as part of the claim process. Respective amount will be deducted against the claimed amount before processing the claims.

27. Livlong 365 reserves the right to reinvestigate a historically approved case if it is suspected to be fraudulent subsequently. Subscribers are liable to repay the claimed amount if such approved claims have been subsequently proven to be fraudulent or wrongly approved. Livlong 365 can also adjust these amounts against any subsequent claims raised by the subscriber.

28. Livlong 365 reserves the right to modify or update these terms and conditions at any time during the policy period. Livlong 365 reserves the right to terminate or suspend the OPD benefits against a specific package at its sole discretion. Customers will be notified of any changes.

29. Outpatient benefits will not cover any services associated with IPD or inpatient treatment, procedures, or follow-ups.

30. If included within your purchased plan, only those consultations conducted by BAMS, BHMS physicians registered with MCI/NMC registries will be eligible for AYUSH-related claims.

31. Unless otherwise specified, costs related to cosmetic body modifications, treatments necessitated due to criminal acts by the insured, and travel or transportation expenses are not covered.

32. A specific listing of documentation guidelines applicable for different category of claims is indicated below. These are applicable over and over the general terms and conditions listed above. For any category of service other than those listed below, the general terms and Conditions listed above will be applicable:
    a. Medicine Claims Requirements:
        i. Both, the bill as well as the doctor prescription needs to be uploaded against any medicine claim;
        ii. Bills must include the GSTIN number and drug license number of the pharmacy;
        iii. Bills should clearly display the invoice number, date of service and patient's name;
        iv. Prescribed medicines must be clearly visible on the bill;
        v. Bills must state the total bill amount.
        vi. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
        vii. For acute ailments, date of prescription should be within 7 days of the date of purchase of medicines.
    b. Consultation Claims Requirements:
        i. Along with a prescription note a bill or receipt of the amount received by the attending physician should be attached;
        ii. The attending doctor's name on the prescription and the consultation bill should match;
        iii. Only prescriptions from allopathic doctors are permissible.
        iv. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
    c. Lab and diagnostics Claims Requirements:
        i. Lab and diagnostics reports must bear an authorized signature of the attending physician;
        ii. The lab report must indicate the NABL (National Accreditation Board for Testing and Calibration Laboratories) number.
        iii. The lab and diagnostics bill must include the name, address, contact details and GSTIN number of the facility;
        iv. Prescribed tests should be clearly indicated on the bill.
        v. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
    d. Vision Claims requirements:
        i. Vision claims cover expenses related to eye examinations, vision correction procedures, and ophthalmological treatments prescribed by qualified ophthalmologists;
        ii. All claims made under the Vision services category must be supported by appropriate medical documentation and bills which include legible bills and receipts, prescriptions and clinical procedure details from qualified eye care professionals;
        iii. Unless otherwise specified, vision claims do not cover cosmetic procedures, lenses, frames, sunglasses, goggles or associated equipment.
        iv. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
    e. Dental Claims Requirements:
        i. Dental claims wherever appliable cover only routine check-ups, cleanings, preventive treatments, fillings, extractions, root canals, and dental crowns associated with a root canal or a clinically mandate procedure;
        ii. Any cosmetic dental procedures are not covered under the packages unless otherwise specific. These include but are not limited to teeth whitening, bridges, crowns, alignment corrections.
        iii. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
    f. Home-care Claims Requirements:
        i. Home Care claims cover expenses related to home-based healthcare services, including attendants, nurses, and physiotherapists;
        ii. For any home healthcare claims, an attending physician's prescription of the relevant clinical specialty mandating requirement of home service is needed;
        iii. All claims require proper documentation, including invoices, receipts, and service reports from qualified home healthcare providers.
        iv. Home-care claims will not cover any services associated with inpatient treatment.
        v. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
    g. Vaccine Claims Requirements:
        i. Vaccine claims exclusively cover for preventive vaccines and immunization-related expenses and do not cover non-vaccination healthcare costs;
        ii. For any vaccine related claims, an attending physician's prescription of the relevant clinical specialty mandating requirement vaccine is needed.
        iii. Only vaccines endorsed by the Ministry of Health and Family Welfare of the Government of India, through the Universal Immunization Program, will be permitted for reimbursement.
        iv. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.
    h. Ambulance Claims Requirements:
        i. Unless otherwise specified in your package, Ambulance claims are available only in a cashless mode of fulfilment;
        ii. Our ambulance service is available in specific pincodes only and cover a radius of 20 kms from the specified pincode;
        iii. Ambulance services are available only in cases of emergency and include transportation from the place of residence to the nearest Hospital suited to the medical emergency;

iv. Before availing any further service, it is mandated to share clinical documents with respect to the previous ambulance usage proving the emergency nature of the situation. Livlong is liable to turn down an ambulance request if a previous request's documentation has not been submitted;

v. The turn around time for our ambulance service is up to 60 minutes from the time of request.

vi. Ambulance request can be rejected if Livlong deems a situation to not be of an emergency nature.

vii. Patients with pre-existing disabilities rendering them immobile, prior to the purchase date of policy will not be eligible for availing ambulance services.

i. Infertility Claim Requirements:

i. When covered within your policy, infertility claims will be restricted to consultations, diagnostics and medications focused on infertility related treatments.

ii. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.

j. Imaging/Scans:

i. When covered within your policy, for imaging/scans claims, it is mandatory to provide a doctor's prescription, along with the images of scans, X-rays, diagnostic films and reports with the corresponding bills to process the claim.

ii. Unless otherwise specified, claims should be submitted within 30 days from the date of prescription.

33. Scope and Availability of Services

The benefits and services made available under the Product shall be subject to the specific coverage, sub-limits, eligibility criteria, network availability, operational feasibility, and terms applicable to the relevant Product. Certain services may be available only in select cities, locations, PIN codes, or through empanelled / network service providers, and shall not be available outside India. Livlong shall not be responsible where any service is unavailable due to geographic, operational, regulatory, or network limitations.

34. Non-Transferability of Benefits

All Product benefits are personal to the Primary Subscriber and the enrolled / tagged eligible member(s), as applicable under the Product. Benefits, services, discounts, entitlements, and claim values under the Product are non-transferable and may be availed only by the eligible member(s) covered under the Product during the applicable policy/ benefit period.

35. Teleconsultation and Remote Services

Any teleconsultation, doctor-on-call, virtual assistance, remote monitoring, app-based advisory, or other remotely delivered service is intended only as a facilitative healthcare service and shall not be construed as emergency care or a substitute for physical medical examination wherever clinically required. In the event of a medical emergency, the member must immediately seek appropriate in-person medical assistance, call an ambulance, or visit the nearest hospital. Livlong shall not be liable for any loss, delay, deterioration, or adverse medical outcome arising from delay in seeking emergency or physical medical care.

36. Additional Exclusions

Unless expressly included in the Product, the following shall not be covered, payable, or reimbursable:

a. cosmetic or aesthetic treatments, procedures, or body modifications;

b. non-medically necessary services;

c. expenses arising out of or attributable to criminal acts of the insured / member; and

d. travel, lodging, conveyance, transportation, or other incidental non-medical expenses.

Further, for Products offering Specialists Consultations, the following specialty consultations are excluded from the offer (unless specified otherwise):

a. Psychiatry

b. Psychology

c. Sexology

d. Physiotherapy

37. Fair Usage and Misuse of Services

Any service described as "unlimited" or otherwise open-ended shall remain subject to fair usage, reasonable utilisation thresholds, abuse controls, and internal misuse-monitoring criteria as may be prescribed by Livlong for the relevant Product from time to time. Livlong reserves the right to restrict, suspend, or decline access to any service where, in its reasonable assessment, there is misuse, overutilisation inconsistent with intended personal usage, commercial use, fraudulent use, or use for unintended purposes.

All plans offering unlimited consultations shall be subject to Fair Usage Policy (FUP) which shall be imposed as per the following capping:

a. Unlimited GP / Doc-on-call consultations plans: Maximum of Sixty consultations.

b. Unlimited Specialty consultations plans: Maximum of Sixty consultations.

Livlong may, in specific cases, allow usage beyond the above-mentioned threshold, post evaluation of the clinical necessity of such usage.

38. Fraud, Misrepresentation, and Non-Disclosure

Without prejudice to any other rights available to Livlong, Livlong reserves the right to reject claims, suspend services, restrict benefits, terminate access, cancel Product benefits, and/or recover amounts fabrication of documents, impersonation, misuse of services, material misrepresentation, or non-disclosure of information that is relevant for claim assessment, eligibility determination, service delivery, underwriting, or compliance purposes. In such cases, Livlong may also blacklist the subscriber / member and/or report the matter to the relevant authorities, if required under applicable law or internal fraud-control processes.

39. Service Modification, Rescheduling, or Withdrawal

Livlong reserves the right, at its discretion and subject to applicable law, to add, withdraw, replace, reschedule, suspend, modify, or discontinue any benefit, feature, process, provider arrangement, appointment, service channel, or operational workflow under the Product, whether due to business reasons, provider availability, technical issues, force majeure, legal or regulatory requirements, quality concerns, or operational constraints. Wherever reasonably practicable, Livlong shall endeavour to notify customers of material changes.

40. Home Care / Scheduled Service Conditions

Where home care, home sample collection, home visit, attendant, nurse, physiotherapy, doctor visit, elder care, or any other scheduled at-home service is included under the Product, such service shall be provided only to the eligible covered member, at the registered or confirmed location, and subject to availability, appointment scheduling, operational coverage, and provider availability. Livlong reserves the right to reschedule or refuse such service in the event of address mismatch, operational infeasibility, unsafe conditions, unavailability of the member, or suspected misuse.

41. Ambulance and Emergency Response Conditions

Where ambulance and/or emergency response support is included under the Product, such service shall be available only for medical emergencies, and subject to Product coverage, operational availability, geographic coverage, location accuracy, and service feasibility. Unless otherwise specified, ambulance dispatch shall ordinarily be limited to transfer from the member's location to the nearest medically appropriate hospital and may be available only within defined PIN codes and radius limits. Requests outside covered geographies, multiple transfers, non-emergency use, false alarms, repeated misuse, or services beyond Product coverage may be declined or may be chargeable. Livlong shall provide such service on a best-effort basis and shall not be liable for delays caused by traffic, weather, access restrictions, calamities, force majeure events, network issues, or circumstances beyond its reasonable control.

42. Charges Beyond Covered Entitlements

Any service, consultation, transport, diagnostic, device, consumable, home-care support, emergency support, or other fulfilment that exceeds the covered entitlement, limit, frequency, sub-limit, geographic scope, or other conditions of the Product may, at Livlong's discretion, either be declined or provided on a chargeable basis. Any such additional charges shall be borne solely by the subscriber/member.

43. Payment, Cancellation, and Refund Principles

Any fees, co-payments, deductibles, non-covered charges, additional service charges, or out-of-pocket expenses, wherever applicable, shall be payable by the subscriber / member in the manner prescribed by Livlong. Cancellation, rescheduling, forfeiture, and refund of any booked service shall be governed by the applicable service-specific rules, timelines, and operational policies communicated by Livlong from time to time. No refund shall ordinarily be payable in respect of services already availed, fraud / misrepresentation cases, or cancellations made outside the applicable cancellation window, unless otherwise expressly stated or required by law.

44. Right to Amend

Livlong reserves the right to amend, update, revise, supplement, or replace these terms and conditions, product rules, service workflows, provider arrangements, and operational processes from time to time. The updated version shall apply from the effective date communicated by Livlong or made available through the relevant customer communication channel, website, application, or policy documentation, as applicable.

17. Representations and Warranties:

By Using This Application, You hereby represent and warrant that:

a. You are 18 years of age or older and that Your use of the Application / Website shall not violate any applicable law or regulation;

b. Where a minor may access or use the Application / Website or Service, You will ensure that such access or use happens through

Your account and under Your personal supervision. Further, You accept to be accountable and liable for the activity of the minor on the Application / Website, including in respect of the Services availed on the Application / Website;

c. All registration information You submit is truthful and accurate and that You agree to maintain the accuracy of such information;

d. You as a Registered User will use the Application / Website solely for Your personal and non-commercial use; and

e. Any use of this Application / Website or its content other than for personal purposes is strictly prohibited.

f. You represent that You have read and understood the Data Collection Notice and have provided Your free, informed, and unconditional consent to the collection, storage, and processing of Your Personal Information for the purposes outlined therein

Livlong represents and warrants that:

a. It is a company duly organized under the Companies Act, 2013 and has the power and authority to provide the Services and the Application / Website;

b. It has all permits, approvals and licenses necessary to carry out the Services and in fulfilling its obligations hereunder;

c. By entering into the Agreement, Livlong does not violate any of the previous arrangements entered into with other entities to which it is a party.

18. User Account Suspension:

In the event where a User has breached the Agreement in Livlong's sole judgment or when Livlong is unable to verify or authenticate any information provided by the User to Livlong or when or User fails to provide the consents necessary or desirable for Livlong to provide the Services (or after providing such consent, later revokes), Livlong reserves the right to suspend and / or terminate the User's account and/or access to the Application / Website by blocking Your IP address or email id with or without notice to the User. Any suspected illegal, fraudulent or abusive activity may be grounds for suspending and / or terminating User account and/or User access to the Application / Website and/or Services. Upon suspension or termination, Your right to use the features on the Application / Website including Services shall immediately cease and Livlong may permanently remove or delete Your information that is available with Livlong, including but not limited to login and account information.

Livlong shall not be liable to User or any third party for any claims or damages arising out of any termination or suspension of User's account or any other actions taken by Livlong in connection with such account termination or suspension.

Once User's account has been temporarily or indefinitely suspended or terminated, User may not continue to use the Application / Website under the same account, a different account or re-register under a new account.

B. TERMS AND CONDITIONS OF SERVICES:

Through the Application / Website, the Users are able to access various features and functions that are offered and available on the Application / website. The specifics of the Services that are available on the Application / Website are subject to variation and change by Us. We reserve the right to alter the nature of these available and advertised Services, with or without notice to You. The following are the primary strata of Services that are available to the User upon accessing the Application / Website:

a. Telemedicine Consultation: User is able to access and schedule a consultation with a registered Healthcare Service Practitioner of the required speciality, which will be facilitated by Us.

b. Home Health Services: User will be able to engage the services of associated specialized personnel for home-based healthcare Services from the Application / Website itself.

c. Laboratory Testing: User is able to register for certain tests on the Application / Website, and the testing may be carried out at laboratories associated with Us.

d. One Circle Health Plan: We offer a comprehensive healthcare service plan, that the User is able to access, alter, and edit on the Application / Website.

Use of Services

a. The Application / Website may be used to access a variety of healthcare and wellness related Services. Depending on the status of Your registration and subject to the limitations and restrictions imposed by the Agreement or by Livlong, You may avail the Services as provided by Livlong.

b. Built-in Application / Website features are provided such as health trackers, medicine reminders, storage and display of Your Medical Information by using the Application / Website.

c. The Services are non-transferable and only cover the Registered User, and such of the beneficiaries that have been identified at the time of registration. Livlong reserves the right to alter the rights of these beneficiary Secondary Users, and the Services they may have access to.

Fair Usage Policy:

The Services provided by Livlong cannot be used for personal gains or in conjunction with any commercial activity. Livlong reserves the right to limit, suspend, disable or discontinue any Service to You in the event that it is discovered that the Service is being used in conjunction with any commercial activity or for commercial gains or misuse of Service for not intended purposes.

The Application / Website is constantly reviewed by Our internal teams to ensure that We deliver the right benefits to Our Users and avoid any misuse of Services.

Without limiting any other provisions of these Terms and Conditions, You may not use this Application / Website for any purpose that is unlawful or prohibited by these Terms and Conditions and/or any applicable additional terms. Your access of this Application / Website shall be terminated immediately, in Our sole discretion, with or without notice, if You fail to comply with this provision.

All plans offering unlimited consultations shall be subject to Fair Usage Policy (FUP) which shall be imposed as per the following capping:

a. Unlimited GP / Doc-on-call consultations plans: Maximum of Sixty consultations

b. Unlimited Specialty consultations plans: Maximum of Sixty consultations

Additionally, for Products offering Unlimited Specialists Consultations, the following specialty consultations are excluded from the unlimited offer:

a. Psychiatry

b. Psychology

c. Sexology

d. Physiotherapy

The Fair usage policy may be amended by Livlong from time to time, at its sole discretion.

1. Doctor Consultation:

As part of its roster, Livlong provides telemedicine Services to its Registered Users and their beneficiary Secondary Users. The below terms will outline the relationship between the Registered User (or beneficiary) and Livlong, in the course of You accessing the telemedicine Services (which may alternatively be known as "Teleconsultation(s)").

Livlong reserves the right to accept or deny Teleconsultations to any User, for reasons stated. Upon rejecting request, You shall be notified of the same, with an explanation for the rejection of the Teleconsultation request.

The Teleconsultations offered through the Application / Website are not for emergency situations. In case of an emergency, please call an ambulance or visit the nearest hospital. We do not bear any responsibility, or liability for any injury, death or disability caused due to HSP rejecting or not addressing an emergency situation that a User may be facing.

You understand that, while Teleconsultation will be provided to You in consideration of Your situation and time-sensitivity thereof, Livlong does not guarantee, or advertise any set timelines for when Teleconsultation may be offered once requested.

Livlong will not be responsible or liable for any harm or loss that You may suffer as a result of the delay, if You elect to access those Services.

All Users, who are patients, and who opt for Teleconsultation, may be required to undergo an initial medical examination to ascertain and record medical history, medication history and medical status before video-consulting support can be provided. The initial information gathering will happen over a medium of communication of the choice of Livlong depending on the information required to be communicated.

You further assure, that the medical history and health information provided by You during the preliminary call is accurate and up to date. You promise to not hold Livlong accountable for any deficiency as a product of using (only) the information provided during the preliminary telephonic call.

At the time of such information-collection, or at the time of Teleconsultation, if the HSP is of the opinion that Teleconsultation is not the appropriate medium of medical analysis and diagnosis for Your situation, such HSP may inform You of the same at that stage and terminate the consultation. This will not be deemed a dereliction of service, and You will not be entitled to costs in such an event.

Teleconsultations are provided at the express consent by the User and the same shall not be construed as a replacement for physical consultation and the Services are meant for general consultation only. After online consultation, if it is recommended to undergo any diagnostic tests or if You are issued with a prescription, the same are provided based on the information and preliminary examination, hence the same shall not be treated as accurate, final and conclusive. HSP reserves their rights to modify the prescription or recommended

diagnostic tests if the User provides any additional information in future consultation.

Teleconsultations may be provided via the following communication channels call center helplines / telephones / mobile devices / tabs/IM chats / online chats / WhatsApp/ SMS & text chats/app with and/or without camera and video facilities at the sole discretion of Livlong. Reasonable efforts will be made to protect Your privacy and confidentiality across Teleconsultation Services.

a. **User Responsibilities and Rights:**
You understand that, in addition to the risks associated with the treatment being administered through Teleconsultation itself, Teleconsultations also bears certain risks. The following are certain affirmations required from You, understanding the risks:

- You agree that, You have the opportunity to request an alternative medium of communication for the Teleconsultation. If You proceed with the medium allocated to you, You acknowledge all limitations of that medium.
- You assure that You have access to the appropriate means of technology and telecommunication to attend the Teleconsultation. You agree that You have the option and opportunity to inform Livlong of deficiency in this regard.
- The inability to have direct, physical contact with the patient may impact the quality of service and treatment being rendered. The HSP may choose to inform You of this limitation, and if You proceed with the Teleconsultation, You acknowledge and accept any deficiency in quality as a result.
- In certain cases, information transmitted may not be sufficient (e.g. poor resolution of images) to allow for appropriate medical decision making by the HSP(s). You agree to share any such information required by HSP to provide the appropriate medical decision.
- In cases where the information gathered through the Teleconsultation, and preliminary call are not sufficient, You may be required to undergo testing at such laboratory that may be recommended by Livlong or the HSP.
- In very rare instances, security protocols could fail, causing a breach of privacy of personal medical information; In that instance, You will receive a notification of the incidence, and information that may have been lost/ accessed. You agree that, best practices and protocols have been followed by Livlong.
- In certain cases, a lack of access to complete medical records or information may result in adverse drug interactions or allergic reactions or other judgment errors. You acknowledge and agree that if such an event occurs where You have failed to provide the appropriate information or medical history, HSP shall not be held liable. In any case, Livlong shall not be liable for the consultation made on behalf of the HSP.
- You understand that the diagnosis and treatment plan determined during the Teleconsultation could change based on Your condition, and that You should visit a medical professional for an in-person consultation if Your clinical condition worsens.
- You understand that there are inherent risks involved in receiving medical services over a mobile/computer platform, which include:
    i. Information transmitted may not be sufficient (e.g., poor resolution of images) to allow for appropriate medical decision making by a HSP;
    ii. Your HSP may neither be able to provide medical treatment to You nor provide for or arrange for care that You may require in the case of an emergency;
    iii. You acknowledge to not depend upon any other service provider You are/ may be engaging, in events of emergency. In such event of an emergency, You will be required to make your own arrangements for treatment and costs.
    iv. Delays in medical evaluation and treatment could occur due to deficiencies or failures of the Application / Website;
    v. Security protocols could fail, causing a breach of privacy of Your confidential medical information.
    vi. A lack of access to complete medical records may result in errors in medical judgment.
- Users may expect the anticipated benefits from the Services provided by Livlong, HSPs and its authorized representatives, but no results can be guaranteed. User's condition may not be cured or improved, and in some cases, may get worse.
- Livlong does not guarantee any outcome, from the Teleconsultation, nor does Livlong bear any responsibility for any medical emergency that may occur, and any expenses incurred as a result of the same, unless negligence and gross misconduct are established.

You have the following rights with respect to the Teleconsultation:

- You have the right to withhold or withdraw consent at any time without affecting Your right to future care or treatment.
- The laws that protect the confidentiality of Your medical information also apply to this Teleconsultation, however the same is not the case for the preliminary call.
- You also understand that the dissemination of any personally identifiable images or information from the telemedicine interaction to researchers or other entities shall not occur without Your written consent.

However, non-identifying information may be shared with third-party sources, such as data aggregators, medical journals, and researchers.

b. **No Doctor–Patient Relationship:**

Livlong is not involved in providing any healthcare or medical advice or diagnosis and hence is not responsible for any outcome between You and the HSP, or the HSPs' You engage with. Your relationship with Livlong in accessing healthcare and diagnostic services, extend only so far as Livlong being a platform facilitator for the HSPs to carry out their trade.

You understand and agree that any interactions and associated issues with the HSPs on the Application / Website, including but not limited to the medical outcomes and service issues, is strictly between You and the HSP. You shall not hold Livlong responsible for any such interactions and associated issues.

You further understand that in facilitating the HSP services, Livlong does not make any assurance of process or outcome of any manner whatsoever. If there is a desired, or promised outcome, it is understood that Livlong does not bear any liability for neither the creation nor the realization of these (desired/ expected) outcomes.

In no case will Livlong have liability pertaining to error in clinical findings, Teleconsultation provided, and all other Services listed, provided by HSP.

Please note that some of the content, text, data, graphics, images, information, suggestions, guidance, and other material (collectively, "Information") that may be available on the Application / Website (including information provided in direct response to Your questions or postings) is generated by HSPs. The provision of such Information does not create a doctor-patient relationship between Livlong and You. Such Information does not constitute an opinion, medical advice, or diagnosis or treatment of any particular condition, but is only provided to assist You with locating appropriate advice from a qualified HSP.

c. **HSP's Services:**

Livlong is a transaction facilitator that facilitates the interactions that take place through the Application / Website by You.

In facilitating these interactions between You and the HSP, Livlong, does not make any advertisement of the nature of services rendered by the HSP, or the quality thereof. Livlong merely ensures that all HSPs You interact with using Our platform are duly qualified under law to carry out their profession and provide the advice and diagnosis that is required of them.

You understand that these Services offered by Livlong on the Application / Website are governed separately by their own terms and conditions available on the Application / Website, the individual service providers, and the customer service representatives of Livlong. Your assent to these Terms and Conditions does not automatically make You party to those more specific terms and conditions.

Through the Application / Website, Livlong facilitates the purchase of Services offered for sale by HSP. You understand and agree that Livlong merely provides hosting Services to You. All Services offered on the Application / Website are rendered by HSP. Livlong has no control over HSP services, and does not originate or initiate the transmission or select the sender/recipient of the transmission. The authenticity and genuineness of the Services made available by HSP through the Application / Website shall be the sole responsibility of HSP.

You understand and agree that We shall have no liability, direct or indirect, with respect to the authenticity of the Services being facilitated through the Application / Website

d. **Information Regarding HSP and Services**:

Information regarding HSP and Livlong Services is intended for general reference purposes only. Such information often changes frequently and may become out of date or inaccurate. You are encouraged to independently verify any such information You see on the Application / Website with respect to a HSP that You seek to engage through the Application / Website.

e. **Prescription Drugs:**
Livlong offers to facilitate purchase of prescription drugs on the Application / Website, which are either prescribed by HSPs associated with it, or third party registered medical practitioners. The process for accessing the prescription drug dispensary system put in place is outlined below:

- In order to access a purchase of prescription drugs, from the Application / Website, You are required to upload a scanned and clean copy of the valid prescription on the Application / Website or email the same to Livlong. You shall, ensure that HSP, as far as possible, prescribes drugs with generic /trade names, if the prescription uploaded by You does not meet these requirements, You will notify Your concerned HSP and rectify the same.
- The order would not be processed by Livlong until We receive a copy of a valid prescription. HSP will verify the prescription shared by You and in case HSP(s) observe any discrepancy in the prescription uploaded by You, the HSP(s) will cancel the order immediately. You may also be required to make the original prescription available at the time of receipt of delivery of the prescription drugs.
- You further acknowledge and accept that, in the absence of the above, Livlong would not facilitate fulfilling the order with a substitute drug in place of the prescription drugs.

LIVLONG DISCLAIMS ANY REPRESENTATION AND/OR WARRANTY FOR THE SECURITY, RELIABILITY, QUALITY, TIMELINESS, AND PERFORMANCE OF (I) THE APPLICATION / WEBSITE AND ITS FEATURES; (II) HSP INFORMATION ON THE APPLICATION / WEBSITE; (III) ANY SERVICE INFORMATION, CONTENT OR ADVICE AVAILABLE ON OR RECEIVED THROUGH THE APPLICATION / WEBSITE (IV) ACCESS TO OR ALTERATION OF USER CONTENT OR LIVLONG CONTENT (V) TRANSMISSIONS OR DATA AND (VI) ANY OTHER MATTER RELATING TO THE APPLICATION / WEBSITE AND / OR SERVICES. LIVLONG ASSUMES NO RESPONSIBILITY AND/OR LIABILITY WITH RESPECT TO ANY INFORMATION WHICH YOU OR A HSP MAY POST ON THE APPLICATION / WEBSITE AND YOU ARE SOLELY RESPONSIBLE FOR SUCH USER CONTENT POSTED ON THE APPLICATION / WEBSITE.

2. One Circle Health Plan:

a. Group Health Insurance Policy:
You understand that all the Services that will be available to You on the Application / Website are a component of the group health insurance policy ("Health Plan") that is being offered to You, by Livlong, and an IRDAI approved Insurance company. You understand that this Health Plan, will provide You access to the Services availed on the Application / Website, as well as certain other facilities. Livlong explicitly declares that it is not an Insurance company.

b. Wellness Services
The following benefits and wellness services ("Wellness services") are available to the You, as a member of the Health Plan. It is understood that the enjoyment of these services is independent of each other.

These are the Wellness services that are offered directly by Livlong, which are available to Yourself and any of your beneficiaries named in the Health Plan. It is important to note that these below Wellness services need to be availed in 1 (one) year of commencement of the Health Plan:

- Consultations: You may avail Consultations, either physical or conducted through remote means, either with General Practitioners or Specialist Doctors for Yourself. You will be entitled to a specific count of such consultations free of charge in the 1 (one) year duration of the Health Plan.
- Comprehensive Health Check-Up: You will be entitled to a free-of-charge annual general full-body check-up, and such other specific condition and organ monitoring check-ups such as (1) liver function test, (2) kidney function test, (3) lipid profile, (4) diabetes profile, (5) urine routine etc. Which of these tests may be authorized for You will depend entirely on Your specific plan coverage.
- Yoga Sessions: You will have access to solo or group yoga sessions, free-of-charge for the duration of the Health Plan.
- Counselling: You will have access to a set number of counselling sessions depending on Your needs, throughout the duration of the Health Plan.
- Nutritional Specialist: You will be able to avail the services of a health coach/ nutrition specialist, depending on Your requirements. You will be able to receive these services at a 50% discount.
- Laboratory and Diagnostics: You will receive 50% discount on prescribed laboratory and diagnostic testing, at facilities on the network of Livlong. You are free to use the Services of the laboratory and diagnostics for prescriptions by physicians outside the Livlong network.
- Medication: You may be able to purchase medication from Livlong on the Application / Website, at a discount of 50%. You may purchase the medication, upon receiving any valid prescription.
- Home-Care Services: If recommended by a physician, You may avail home-care services, including physiotherapy at a hourly charge on nursing services, living assistance etc. of 20% discount.
- Physical OPD Services: If prescribed, You may be able to attend physical OPD consultations with persons on the network of Livlong, availing a 15% discount, and non-network consultations may be reimbursed for a determined amount.

Terms for Wellness Services:

You agree that all of the Services described above are not directly available to You upon enrolment, and, that there are different tiers of Health Plan, and depending on your selection You may either receive Services in addition, or in detriment of what is described above, and elsewhere in these Terms and Conditions.

You further understand that, in the event You are unable to access the specific "Wellness services" listed above and described elsewhere in these Terms and Conditions, You cannot request Wellness services not listed above, even if they are covered by any other general Insurance policy that is maintained and offered either by Livlong, or the IRDAI approved Insurance company partnering in servicing the plan.

You further acknowledge that You are warned adequately, that, the Wellness Services available to You under the Health Plan need to be availed by You before the expiry of 1 (one) year from the date of commencement of Your enrolment in the Health Plan.

You understand that after completion of the Health Plan, any renewal of policy will be at the sole discretion of Livlong. You may or may not be offered the same features or components that were part of Your existing plan.

These Terms and Conditions will now provide a detailed description of the conditions surrounding the access and availment of each of the Wellness services, above. Note that these Services will be governed by their own separate agreements, and consent forms and You will be required to provide your acknowledgement and consent to such forms and agreements. Your assent to these Terms and Conditions shall not be sufficient acknowledgement of the individual terms and conditions surrounding the Wellness services offered by Livlong. We suggest You to also read the policy document of our Insurance partners from their website. for more information about the policy.

Livlong reserves the right to reject any medical claims made by You as a main policy holder, if it is brought to Our knowledge that You have failed to disclose or declare any pre-existing diseases and medical conditions at the time of taking the Health Plan.

c. Cancellation of Plan:

You may cancel this Health Plan at any time upon giving a notice in writing to us at support@livlong.com in case any of the Services as mentioned in the Health Plan is not availed by You.

Livlong reserves the right to cancel Your plan at any time on grounds of misrepresentation, non-disclosure material facts, or if You commit, or We have a reason to believe that You have committed, fraud. In such cases, there will be no refund of the amount paid by You.

Partial cancellation of the Health Plan shall not be permitted. The Wellness Services cannot be clubbed with any other insurance policy.

d. Process for availing Wellness Services:

The Wellness services shall be accessible and administered exclusively through Application / Website.

You can avail lab tests, medicines, physical OPD consultations, lifestyle management, home care, general practitioner teleconsultation, specialists teleconsultation and full body checkup services with following steps:

- Raise a request using request icon on the Application / Website or call Livlong customer service number 1800 2020 600 (Mon-Sun) to raise a service request.
- Verify Your registered mobile number and policy details.
- Our representatives will explain the availment process, pricing as well as schedule for required service. You will receive the Service details and proceed with availment of the Service.

e. Process for onboarding customers and initiating coaching sessions:

- Livlong customer service representative will call You within 7 days from purchase of the policy. He/she will brief You of the policy components and benefits as well as the availment process. He/she will schedule Your first annual health check which is included as part of Your plan based on Your availability. You may choose to avail the health check at a later time as well.
- If You agree to schedule the health check, the Livlong lab partner will collect the samples for the lab tests.
- You will receive a digital copy of Your test results on email/SMS.
- Health coach will get in touch with You and consult based on the test reports. The coach will schedule follow-up coaching sessions based on the prescribed calendar.

3. Home Care:

Livlong offers a wide range of home-based services. You are able to access the same through the Application / Website, either directly or

through partners. Your relationship with Livlong is bound by the terms expressed below.

The User has the option to choose the range and nature of Services that will be offered to him, on the Application / Website. Livlong will then be responsible to ensure Service delivery either through own agents or third-party personnel.

You understand that, the Services once chosen on the Application / Website cannot be altered, or scope expanded. You further understand that the home-based services chosen will be provided to the persons that are identified on the Application / Website, and only at the location and address that is mentioned on the Application / Website.

You agree that only the person in whose name the test/health package(s) is assigned at the time of registration will be eligible to avail the Services. Livlong reserves the right to refuse the Services if comes to it knowledge that some other person is availing the Services.

In engaging the home-based services, You are bound by, and to the following obligations:

- You are required to, accept the offered Services of the home-health assistant, at the appointed time, or during the normal working hours of the home-health assistant. In case You are unable to do so, Livlong reserves the right to reschedule the date of offer of Services at a later date.
- You shall not give any instruction to the home-health assistant that may in any way, alter or expand the scope of engagement for which Application / Website has been made.
- You shall not attempt to solicit the independent services of the home-health assistant during the term of your engagement with him/her, and after.
- You shall refrain from making any threats or entreaties that may be construed as such during, and after the term of engagement with the home-based assistant.
- If You are dissatisfied with the quality of Service, or the conduct of the home-health assistant, You may make a note of the same on the Application / Website. Whereupon You will have the right to request an alternative home-health assistant. However, such a request may only be made once during Your time of engagement with Livlong.
- If the beneficiary of Service is required to travel, then You will be solely responsible for making travel arrangements for both the beneficiary and the home-health assistant.
- Livlong reserves for its personnel that are deployed, certain powers of autonomous action, especially in emergencies. They shall have the right to make bona fide decisions for the beneficiary in the event of You or the designated physician being unreachable.
- If You or the beneficiary, in any emergency situation are not able to give consent for treatment in sufficient time, the decision of the home-health assistant shall prevail and the same shall be considered to be bona-fide.

Livlong agrees to provide the following services under home care plan:
Basic Homecare Services:

- Bedside attendant - 12-hour shift;
- Nurse - 12-hour shift;
- Nurse - Episodic visits;
- 24-hour attendant;
- Physiotherapist sessions;
- Doctor home visit (8am to 8pm only);
- Elder care services;
- Medical & non-medical care packages for the elderly;
- Health monitoring;
- Accompanying the elderly to doctors and other locations;
- Errand services for the elderly living alone;
- Dementia care (management and evaluation);
- Emergency services;
- Ambulance facilitation services;
- Hospitalization help services;
- Hospital discharge services;
- "One-stop" Services for all after hospital discharge needs -- nursing, bedside attendant, mobility products, oxygen & respiratory supplies, medical furniture, medicines and more.

Hospitalization Help Services:

For certain care package plans, Livlong provides a best effort basis service to Users of the plan, supported by a helpline, in providing help during hospitalization needs. The help relates to Livlong personnel personally or over phone, attending to the admission of the User at one of the partner hospitals. The help can also extend to visiting the patient during visiting hours over subsequent days of hospitalization, of liaison activities with the doctor or hospital, of helping the patient during the transition back home. Livlong however does not take liability or responsibility for the failure of partner hospitals to admit patients due to lack of available beds, to administer the appropriate treatment as and when needed, or any other internal problems that may compromise the care provided. Under the hospitalization help services, Livlong is not responsible for paying any medical bills, advances, or other incidentals. The User of the plan is responsible for organizing financing and settling all bills directly with the hospital and any other health provider.

Health Monitoring:

The Users with chronic conditions or those returned home from a hospital stay, often require regular health monitoring. Livlong can help check Users' vitals, manage their medication, accompany them on hospital visits, and help them access elder & home care products.

The following caveats are reserved by Livlong in providing the home-health services to You or Your beneficiary:

- Livlong carries out a background check of all the personnel that are engaged for the Services, however it shall provide no guarantee concerning the nature and conduct of the assistant.
- Livlong undertakes that it shall use its reasonable endeavors to undertake the Services in accordance with good professional practice and within the agreed time period and at all times exercising reasonable skill and care.
- All assistance services are provided on a best effort basis, especially where services are being delivered in association with a third-party.
- Livlong is not liable or responsible for inaction, incompetence, or other Service failure.

You understand that, the engagement of home-health assistant, is a Service that is being provided in consideration of Your participation in the One Circle Health Plan, and the term and termination of these Services will be consistent therewith. However, Livlong retains the power and ability to terminate the engagement of the home-health assistant at any time.

4. Lab Test:

The use of the Application / Website entitles You to avail the Services (subject to completion of registration process) in the following manner:

- To view the test/health package(s) being offered on the Application / Website and book the test/health package(s) which suit Your requirements.
- Select any of the options: (i) visiting at any of our testing facility(ies) to give sample; or (ii) home service (if available, at the nearest testing facility) in which case Livlong shall send its representative(s) to Your home for collection of the sample.
- After collection of Your sample, You will receive Your order ID and other details by e-mail on Your registered e-mail ID or by SMS/WhatsApp on Your registered mobile number.
- Once Your test report is ready, You will receive a link to download Your test report by e-mail on Your registered e-mail ID –or by SMS/WhatsApp on Your registered mobile number.

Terms of Lab Tests:

- The Services are non-transferable i.e. only the person in whose name the test/health package(s) is assigned at the time of booking will be eligible to avail the Services.
- For availing the Services, booking is to be done at least a day in advance before 5 p.m. on a business day. In case a booking is done after 5 p.m. on a business day, the sample will be collected only on the business day following the next business day.
- You are required to carry a photo-identification card and Your Order ID at the time of the visit to the testing facility or at the time of availing home service.
- You will be required to follow strictly the instructions/guidelines that is provided by Livlong on the Application / Website before giving a sample for the test/health package(s).
- Livlong reserves the right to change the nature of Services as mentioned above at its sole discretion and by notifying the same on the Application / Website.
- You should take all the responsibility for Your actions in availing the Services though use of the Application / Website and Livlong shall not be liable for any such action.
- You confirm and acknowledge that Livlong shall not be liable or responsible for any deficiency in payment of consideration payable towards the Services booked by You through use of the Application / Website. In case of any deficiency in payment of consideration by You, Livlong is not bound to provide You a test report.
- Livlong shall not offer any refund against the Services already

booked through use of the Application / Website unless any error has occurred during the booking of Services.

Delivery of Test Report(s):

Once Your test report(s) is(are) ready, You will receive a link to download Your test report(s) by e-mail on Your registered e-mail ID or by SMS/WhatsApp/App/Website on Your registered mobile number. In case, You have opted for delivery of test report(s) in physical form, the same shall be delivered to You in physical form in the following manner:

- In case the sample is given by You at the testing facility, You can collect it in person from the testing facility on the date and time informed to You at the time of collection of the sample.
- In case You availed Home Service for collection of the sample, the test report(s) shall be delivered at Your home on the date informed to You at the time of collection of the sample.
- The test report(s) shall take a time of 1-14 days (excluding Sundays) depending on the nature of the test/health package(s) except some tests which may take longer time if results are not clear or there is any event of force majeure, or which are done by international testing agency. Any additional information may be required from You during testing process which needs to be furnished by You within 24 hours by You from the time it was informed to You to get testing results on time. All attempts will be made to deliver on the preferred date of delivery, but Livlong will not be held liable if the delivery does not take place on that day due to any unforeseen reasons or circumstances.

Cancellation and Refund Policy:

a. In case You wish to cancel a booking made by You, You can do so in the following manner:
   - In case a booking is done before 5 p.m. on a business day for collection of sample on the next business day, You can cancel it or defer it to another business day within the next 5 business days, by exercising any of the two options any time before 9 p.m. on the day of Your booking.
   - In case a booking is done after 5 p.m. on a business day for collection of sample on the business day following the next business day, You can cancel it or defer it to another business day within the next 5 business days, by exercising any of the two options any time before 5 p.m. on the next business day.

b. In case You do not exercise any of the two options as stated in para 1 above within the time limit mentioned therein, Your right to claim for Services shall stand forfeited and the Fee paid by You shall be forfeited by Livlong. If, on the booking date or the deferred date, as the case may be, You failed to visit the testing facility or failed to provide the sample at the time of availing Home Service, Your right to claim for Services shall stand forfeited and the Fee paid by You shall be forfeited by Livlong.

c. If the Cancellation is done by You within the time limit mentioned in para 1 above, the amount paid by You shall get refunded to You within 7-10 working days after the deduction of 2.5% cancellation charges on the total amount of the invoice.

d. The refund amount shall be paid only by way of credit to the same credit card/bank account from where the payment was made by You.

5. Elder Care:

Elder Care services ensure seniors' health and safety through periodic assessments, emergency support, and advanced monitoring devices. Misuse of resources or false alarms may result in service restrictions.

a. Health Care Manager (HCM): A Healthcare professional will be available to the Beneficiary to assist with health-related concerns. Depending on the Beneficiary's Product Coverage, the Beneficiary may be entitled to:
   1. Periodic Monthly health assessments by the HCM including a Medical summary of the Subscriber's Health status.
   2. HCM assistance extends to coordinating with other service providers to enable health condition monitoring at home, during emergencies, and/ or the hospital, to provide comprehensive care. The actual services provided by these service providers may be chargeable based on the plan subscription.

b. Fall and Health Vitals Monitoring Devices: If available within your device and based on Product Coverage, Livlong 365 shall provide an option to assist in fall and vitals monitoring using the remote monitoring device (either through a Watch, pendant, AI camera, bedside monitor, Health ring, etc.) to the Beneficiary.
   a. In the event of an emergency the device triggers a call to the Livlong toll-free communicating a need for emergency assistance. The emergency call can be triggered either by way of a fall detection by the device or if the user triggers an SOS call manually.
   b. Any data that is collected from the Beneficiary during any emergency event, that leads to initiation of Emergency Response Services, may be shared with You or any other person nominated at the time of enrolment.

c. Emergency Response Services: Ambulance services can be triggered by calling to the Livlong Emergency helpline. If available within your device, this can also be triggered by the phone, etc. via Health Vitals Watch, phone call, or fall detection. Ambulance dispatch is limited to emergencies and subject to location accuracy and prior home address specification. Misusing emergency triggers (e.g., false alarms) may lead to service restrictions.

POTENTIAL RISKS AND COMPLIANCE MEASURES:

You understand that Livlong 365 does not guarantee any specific outcome to any of the benefits that are provided to the Beneficiary. You also understand that accessing the Benefits may have certain inherent risks.

A. Emergency Response Service: Emergency Response Service availability may vary depending on the Beneficiary's geographic location and volume of demand at the time.
   1. The Beneficiary may be responsible for any additional charges incurred beyond the amount covered in the Product Coverage for Emergency Response Service. Livlong 365 reserves the right to alter or modify conditions of availability of Emergency Response Service based on operational needs and changes in any service agreement.
   2. Based on the clinical severity of the Patient's symptoms, Livlong 365 may either send an Advanced Life support (ALS) or a Basic Life support (BLS) ambulance.
   3. Unless otherwise indicated in your plan, ambulance services are available only for Emergency medical situations impacting the Primary Subscriber of the plan. Any ambulance services delivered for non-emergency situations will be chargeable.
   4. An ambulance visit from the subscriber's emergency location to the Hospital will be considered as one visit. Any subsequent visits from the Hospital to other hospitals or other locations may be chargeable based on plan coverage.
   5. Ambulance services will be provided to a radius of up to 20 km from the Primary address of the Subscriber, as indicated in the Subscriber on boarding form at the time of plan purchase. Any coverage of ambulance services (origin or destination) outside the area of coverage, will be supported on a best-effort basis and may be chargeable.

B. Fall and Health Vitals Monitoring Devices: The Health Vitals monitoring device is integral for providing Emergency Response Services determining the Beneficiary's location and deploying an Ambulance. In the event of its loss, Beneficiary understands that it will be difficult for Livlong 365 or (as the case may be) its service providers to dispatch an Ambulance to the location of the Beneficiary in the event of an emergency. Therefore, the Beneficiary is solely responsible for the safekeeping and care of the provided Health Vitals Monitoring Devices.
   1. In case of damage or loss of the device due to negligence, misuse, or accident, You will be responsible for the cost of replacement. Depending on availability and urgency Livlong 365 may offer replacement options at a discounted rate or the current market price of the device.
   2. Users are responsible for regularly charging their devices to ensure uninterrupted service. A fully charged device is crucial for its proper functioning.
   3. If available within your device, users are responsible for purchasing and maintaining an active SIM card for the fall detection devices to ensure proper operations. SIM procurement and ensuring monthly bill payments for data and telephony services are the subscriber's responsibility. Livlong 365 will not be held liable for any non-performance of emergency triggers if the SIM card is deactivated due to billing or other issues.
   4. Emergency response toll-free services can be utilized without using remote monitoring devices by dialling the toll-free helpdesk number directly using a phone. It is recommended to also communicate the emergency by dialling the toll-free number rather than only relying on the remote monitoring device to trigger an emergency response.
   5. As part of the emergency response, the Livlong 365 helpdesk team will try to reach out to the patient or his/ her relatives indicated in the on boarding form. If neither the patient nor the patient's relatives are contactable, the Livlong 365 team will try to contact all the above 3 more times every 15 minutes. After the fourth unsuccessful

attempt to contact the patient or the relatives, the Livlong team will notify by email/ WhatsApp and SMS about the unsuccessful emergency response attempt and will close the event trigger without sending an ambulance.

6. Unless available in your package, an Ambulance would be dispatched only if payment is received by Livlong. Post payment confirmation of an ambulance, the Livlong Emergency response team will attempt to ensure that an ambulance reaches the patient's location within 30-60 minutes' subject to local traffic conditions. This turn-around time may be breached under exceptional circumstances beyond our control (e.g. In the event of natural disasters or calamity, traffic diversions or restrictions implemented by local municipal or government bodies, or physical access issues to vehicular movement due to road traffic accidents, etc.)

   Ambulance services are available only in predefined pin codes. Please check if your pin code is covered by visiting the Livlong 365 website.

OTHER TERMS:

1. **Cancellation and Refund Policy:**

   Inspite of anything previously mentioned or written herein above You understand and confirm that Livlong shall not be liable for refunding back any amount to You, if You fail to cancel within thirty (30) days of making payment for subscribing Our Services. Further, Livlong shall also not be liable to refund any amount to You, if You have availed the Services of Livlong, at any point of time.

2. **Sub-contracting:**

   Nothing in these Terms and Conditions shall prevent Livlong from sub-contracting the Services or part of Services to any third party, or procure new services from any third party, as it deems appropriate, to perform its obligations and ultimately provide Services to User(s); provided, however, that Livelong shall remain primarily liable to its User(s) for the performance of Services.

3. **Confidentiality:**

   Livlong assures that it shall not, during the term of engagement of Services, or enrolment in the Health Plan, or for the duration of retention of the information, directly or indirectly, divulge, use, furnish, exploit or make any disclosure to any person or entity, that is not for a purpose outlined here in these Terms and Conditions, the Application / Website, or the terms and conditions for the respective Services.

   In the event that Livlong is requested or required by due legal process to disclose any confidential information, Livlong shall, before divulging such confidential information, give You, a prompt written notice of such request or requirement so that You may seek an appropriate protective order or other remedy and/or waive Your rights surrounding that particular confidential information.

   In the event that You haven't sought a protective order, or a response is not provided by You to the notice of demand referred above within a reasonable time, Livlong shall be free to furnish that confidential information which is legally required to be disclosed and We will use Our reasonable efforts to obtain assurances that confidential treatment will be accorded to such information.

4. **Limitation of Liability:**

   To the fullest extent permitted by law, in no event will Livlong or its contractors or agents (including HSPs) or any of their directors, officers, employees, agents or content or service providers (collectively, the "Protected Entities") be liable for any direct, indirect, special, incidental, punitive, exemplary or consequential damages (including, without limitation, loss of business, revenue, profits, goodwill) arising from, or directly or indirectly related to, the use of, reliance on, or the inability to use or rely on, the Application / Website or the Services, materials and functions related thereto whether or not Livlong has been warned of the possibility of such damages or could have reasonably foreseen such damages.

   Under no circumstances will Livlong have any liability for inaction, incompetence, or other failures by a third-party provider, either in the form of information accessed on the Application / Website, or in the form or services of out-of-network healthcare service providers that You choose to visit.

   Livlong does not bear any liability in the event that any service provider engaged by Livlong, either directly or incidentally, engages in any illegal or criminal activity. You are free to pursue action of Your own accord against the particular service provider.

   Livlong shall not be compelled to produce any records, books, or documents in connection to the Application / Website, Health Plan, or any of the Wellness Services offered unless otherwise under the authority of the appropriate court, tribunal or governmental authority.

5. **Indemnification:**

   You hereby agree to indemnify, defend, and hold Livlong, its contractors, agents, representatives and other authorized users (Registered and Non-Registered Users, Patients, HSPs), and each of the foregoing entities' respective contractors, agents, representatives, service providers and suppliers, and all of the foregoing entities' respective officers, directors, owners, employees, agents, representatives, harmless from and against any and all losses, damages, liabilities and costs arising from (i) Your use of the Application / Website or Service; (ii) Your breach of terms, conditions or provisions of the Agreement, or violation of any law, rules or regulations by the User, or due to such other actions, omissions or commissions of the User that gave rise to the claim; (iii) any negligent or intentional wrongdoing on Your part; (vi) misrepresentations or fraudulent feedback that has adversely affected Livlong or its Users; (v) User's actions resulting from the User's viewing of Content on Livlong Application / Website, (vi) any legal or third party intellectual property right claim that may arise from the User Content; and (vii) any such claim or liability arising out of unauthorized use of Application / Website and content within the Application / Website.

6. **Termination:**

   The Agreement will remain in full force and effect while You use the Application / Website in any manner or capacity.

   You can terminate Your relationship with Livlong at any time by providing ninety (90) days' prior written notice at support@livlong.com. We need this period to inactivate the User account, only after verifying if there are any ongoing or pending Services. Livlong may require User to continue until the completion of an on-going Service should the situation warrant.

   You understand that by sending out the notice in the manner prescribed above, You forgo Your relationship not only with the Application / Website and Application / Website bound information and Services, but also all Wellness services that You have been receiving during the term of the Agreement.

   Livlong may terminate its relationship with You after providing 30 (thirty) days' prior written notice to Your registered email address. However, it does not prejudice Livlong's right to refuse Service to You without providing any reason.

   Livlong may terminate the Services for You without notice and with immediate effect where, in the sole opinion of Livlong:

   a. Any material relating to Personal Information furnished by a User appears to be untrue;
   b. A User is critical or unstable or dead;
   c. Provision of Services poses a risk to life of HSPs;
   d. Financial dues have not been paid by a User within requested time frame;
   e. User fails to cooperate with HSPs or Livlong; or
   f. HSPs and/or other Livlong resources are no longer adequate, available and/or suitable to accommodate User's health requirements.

   Even after termination of Services, these General Legal Terms and payment terms will continue and survive termination.

7. **Modifications:**

   Livlong reserves the right to suspend or withdraw any non-paid version of any variant, tool, edition, add-on, and ancillary product or service of the Application / Website from You personally or all Users temporarily or permanently at any time and without notice. Livlong may also impose restrictions on the length and manner of usage of any non-paid version of any variant, tool, edition, add-on, and ancillary product or service of the Application / Website for any reason. Livlong may change or update the non-paid version of any variant, tool, edition, add-on, and ancillary product or service of the Application / Website without notice to You. If the need arises, We may suspend access to such part of the Application / Website or close it indefinitely.

   When Livlong updates these Terms and Conditions, We will notify You through an email. Alternatively, Livlong may cause Your account to be logged-off in and make Your subsequent account log-in conditional on acceptance of these Terms and Conditions. If You do not agree to the changes, please do not access or use the Application / Website and the Services any further.

   You will be notified of any changes to the Application / Website, or the Service delivery system on the Application / Website. Receiving these updates and acknowledging the same shall constitute consenting to these changes and continuing to use the Application / Website and associated Service(s).

   Any modification, development, maintenance or updating of the Application / Website and any modification, transfer, license or assignment of the rights in the Application / Website shall be done by Livlong as per its sole judgment and in its sole discretion.

8. **Applicable Law, Jurisdiction of Courts and Dispute Resolution:**

   The information provided under the Application / Website and these

Terms and Conditions therein are governed by and to be interpreted in accordance with laws of India.

All the parties to the Agreement shall be bound to submit all disputes and differences howsoever arising out of or in connection with these Terms and Conditions to arbitration by one (1) arbitrator, mutually appointed by such parties. The arbitration shall be governed by the Arbitration and Conciliation Act, 1996 as amended from time to time. The seat and venue of arbitration shall be Mumbai, Maharashtra. Subject to the aforesaid, the competent courts of Mumbai, Maharashtra shall have jurisdiction to grant urgent interim reliefs to the parties.

The parties shall have the right to apply to a court of competent jurisdiction to obtain interim injunctive relief in respect of any dispute, pending resolution of such dispute in accordance with these Terms and Conditions.

9. Miscellaneous:

If any provision of the Agreement is held by a court of competent jurisdiction or arbitral tribunal to be unenforceable under applicable law, then such provision shall be excluded from the Agreement and the remainder of the Agreement shall be interpreted as if such provision were so excluded and shall be enforceable in accordance with its terms; provided however that, in such event the Agreement shall be interpreted so as to give effect, to the greatest extent consistent with and permitted by applicable law, to the meaning and intention of the excluded provision as determined by such court of competent jurisdiction or arbitral tribunal.

All notices and other communications required or permitted hereunder to be given to a party to the Agreement shall be in writing, in the English language, and shall be sent e-mail, or mailed by prepaid internationally-recognized courier or otherwise delivered by hand or by messenger, addressed to such party's address as set forth below or at such other address as the party shall have furnished to the other party in writing in accordance with this provision:

- If to Livlong: At the registered address.
- If to You: at the email address provided by You to Us when You registered as a User.

No term of the Agreement shall be deemed waived and no breach excused, unless such waiver or consent shall be in writing and signed by the party to the Agreement claimed to have waived or consented. Any consent by any party to, or waiver of a breach by the other, whether expressed or implied, shall not constitute consent to, waiver of, or excuse for any other different or subsequent breach.

The Agreement contains the entire understanding of the parties, and there are no other written or oral understandings or promises between the parties other than those contained or referenced in the Agreement.

Livlong shall not be liable for any downtime or delay, or unavailability of the Application / Website caused by circumstances beyond Livlong's reasonable control, including without limitation, cyber-attacks, acts of God, acts of government, floods, fires, earthquakes, civil unrest, acts of terror, strikes, pandemic or other labour problems, internet service provider failures or delays, or denial of service attacks.

Livlong shall have the right to place advertisements and publicity materials of its choice, including that pertaining to parties other than itself for commercial use through electronic means on the Application / Website.

You may not assign or sub-license, without the prior written consent of Livlong, the rights, duties or obligations under the Agreement, in whole or in part, to any person or entity.

You consent to receive communications from Livlong by way of e-mails, phone calls, and SMS's with respect to Your transactions on our Website. Users will be required to register their valid phone numbers and e-mail addresses to facilitate such communication. Livlong may also use your e-mail address to send You updates, newsletters, changes to features of the Service, and the like to provide You better Services.

Livlong reserves the right to modify any part of these Terms and Conditions and Privacy Policy at any time without giving You prior notice.

10. Grievance Redressal Mechanism:

We have appointed a Grievance Officer to address any concerns or grievances that You may have regarding the Application / Website, Services, HSPs, payment issues, and queries or requests relating to Your Personal Information (as governed by the Privacy Policy).

If You have any such grievances, please write to Our Grievance Officer, Azim Memon at grievance@livlong.com and Our officer will attempt to resolve Your issues in a timely manner.

Livlong's registered office is situated at IIFL House, Sun Infotech Park, Road No 16V, Plot B -23, MIDC, Wagle Industrial Area, Wagle Estate, Thane – 400604, Maharashtra.

GLOSSARY:

1. "Application / Website" means the website (www.Livlong.com) and mobile application (Livlong 365).
2. "Counselor" means a qualified counseling or clinical psychologist.
3. "Doctor" means, individually and collectively, a General Practitioner and a Specialist.
4. "General Practitioner" means a doctor possessing an MBBS degree and licensed to practice medicine in India.
5. "Healthcare Service Providers" or "HSPs" are third parties including but not limited to clinic or hospital listed on the Application / Website, also, includes their duly qualified doctors, nurses, paramedical staff, physiotherapists, consultants, medical equipment suppliers, laboratory service providers, phlebotomist, pharmacist other incidental and ancillary healthcare service providers listed on the Application / Website and who interacts with Users as part of the Services.
6. "Health check up" A thorough physical examination; includes a variety of tests depending on the age and sex to make sure that there is nothing wrong with your health.
7. "HSP Registered Users" are Registered Users whose profile has a unique identifier attached to it including but not limited to a professional body registration number, UHID (unique health identification) or UMR (unique medical record). HSP Registered Users may not be permitted to access to certain areas of the Application / Website.
8. "Network Provider" means physician, hospital, clinic, diagnostic center or other health provider enlisted by Livlong to provide medical services to a product member.
9. "Non-Registered Users" are users who have not registered themselves on the Application / Website. Non-Registered Users may not be provided access to certain areas of the Application / Website.
10. Nutritionist: A person who is expert in nutrition who helps people form healthy eating habits to improve health and prevent disease.
11. "Personal Information" shall have the same meaning as ascribed under the Privacy Policy.
12. "Platform" means the website www.livlong.com and/or mobile application named 'Livlong 365: Products for all' , owned and operated by Livlong 365.
13. "Registered Users" are users who have successfully registered themselves with Livlong through the Application / Website by providing information that is true and accurate, and who can log on to their account on the Application / Website by providing their username and password ("Primary User") or whose profile has successfully been created on the Application / Website under the account of a Primary User, by providing information that is true and accurate ("Secondary User").
14. "Services" means the services provided by Livlong which are Telemedicine Consultation, Home Health Services, Laboratory Testing, and One Circle Health Plan.
15. "Specialist" means a doctor possessing, at the least, an M.D., M.S., or equivalent qualification and licensed to practice medicine in India.
16. "Teleconsultation" or "Telemedicine Services" means the video or phone appointments between a You and the HSPs.
17. "Users" - Registered Users, HSP Registered Users and Non-Registered Users shall be individually or collectively referred to as Users.
18. Wellness Services means the services made available to you by Livlong 365 on or through the Platform.
19. "**Healthcare Manager (HCM)"** means a Paramedical Healthcare professional who coordinates with Patients and plans subscribers to record and update their health parameters. The HCM may get involved with activities including visiting the patient's home to capture the medical history and vital parameters or collect blood samples to share for Laboratory testing.
20. "**Healthcare Concierge"** means a Healthcare professional who virtually assists in resolving a patient's healthcare queries and can facilitate scheduling appointments across Livlong network of care providers. A concierge will be accessible through the Livlong Helpdesk toll-free number.
21. "**You (including its grammatical variations)"** means the individual(s) who purchase(s) the Product, as well as any family members named as beneficiaries at the time of purchasing the Product and allowed as part of the purchased Product.
22. "**Product Brochure"** includes the Product purchase documents, brochure, and all other documents that have been provided to the Beneficiary at the time of enrolling for the Product and includes flyers, inclusions and exclusions, other terms and conditions, etc.

23. "**Product Coverage"** refers to the extent and nature to which the bundle of Benefits that will be available to the Beneficiary as part of the Product are available to the Beneficiary.
24. "**Physical OPD Consultations"** refer to consultations that take place upon the Patient Beneficiary's visits to Doctors and which are conducted in person with a Doctor or a Specialist at a clinic or an Out-patient department of a hospital.
25. "**Livlong Wallet Points"** means non-cash tokens present in Livlong 365 Wallet which may be exchanged for availing Livlong Benefits, or availing discounts on Livlong Benefits, subject to applicable terms and conditions in a manner similar to cash.
26. "**Home Care"** shall mean health care or supportive care provided by a professional caregiver in the individual home or place of residence where the patient/ Beneficiary resides or is residing as opposed to care provided in group accommodations like clinics or nursing homes.
27. "**Product and Product Coverage"** refers to the bundle of elder care services offered by Livlong 365, which are described in these Terms and Conditions and/or the Product Brochure provided to You.

DISCLAIMER:

Livlong hereby disclaims any responsibility towards Users in terms of development, maintenance and updating of the Application / Website.

The Application / Website and Services provided by Livlong is provided "as-is," as available, and without any warranties or conditions (express or implied, including the implied warranties of merchantability, accuracy, fitness for a particular purpose, title and non-infringement, arising by statute or otherwise in law or from a course of dealing or usage or trade). To the fullest extent permitted by law, Livlong disclaims all liability arising out of the User's use or reliance upon the Application / Website, the Services, the Livlong Content, representations and warranties made by Livlong or any opinion or suggestion given or expressed by Livlong or its contractors and agents (including HSPs).

Specifically, Livlong disclaims any liability arising out of:

1. Any pre-existing medical condition; or
2. Any adverse drug reaction (due to any act or omission based on information found on the Application / Website, or provided to Livlong at any stage); or
3. Sudden escalation of a prior medical condition or medical situations that occur on account of omission of critical and material health information by a User; or
4. Any medical emergency that occurs, during the course of treatment, where the underlying cause is not traced directly to the negligence, or incompetence of the service provider.

Livlong assumes no responsibility and shall not be liable for ways in which Your personal data is used. It is the responsibility of You alone to ensure that Your Personal Information and User Content is used in compliance to applicable privacy laws.

Livlong assumes no responsibility, and shall not be liable for, any damages to, or viruses that may infect User's equipment on account of User's access to, use of, or browsing the Application / Website or the downloading of any material, data, text, images, video content, or audio content from the Application / Website. If a User is dissatisfied with the Application / Website, User's sole remedy is to discontinue using the Application / Website.

Neither Livlong nor its contractors and agents (including HSPs) shall be liable to a User, monetarily or otherwise, for an occurrence wherein no medical or procedural negligence of Livlong or its contractors and agents is proven.

Use of the Application / Website or any of the Services does not entail or include the provision of a computer or mobile device or other necessary equipment to access it. To use the Application / Website You will require internet connectivity and appropriate telecommunication links. Livlong shall not have any responsibility or liability for costs incurred in procuring any equipment or telephone or other costs You may incur in connection with the use of the Application / Website.

LIVLONG MAKES NO WARRANTY OR REPRESENTATION THAT ANY ERRORS IN THE APPLICATION/ WEBSITE WILL BE CORRECTED EXCEPT AS REQUIRED BY LAW.

YOU AGREE THAT THE OPEN AND REAL-TIME NATURE OF THE PLATFORM MAKE IT IMPOSSIBLE FOR LIVLONG TO VOUCH FOR THE VALIDITY, AUTHENTICITY AND HONESTY OF USER CONTENT. LIVLONG IS NOT RESPONSIBLE FOR ANY USER CONTENT ON THE APPLICATION/ WEBSITE, OR FOR THE CONSEQUENCES OF YOU READING OR RELYING ON SUCH CONTENT.

LIVLONG DOES NOT PROVIDE ANY GUARANTEE AND SHALL NOT BE HELD LIABLE OR RESPONSIBLE FOR THE FAILURE TO SEND ANY COMMUNICATION, NOTIFICATION OR REMINDER TO YOU WHETHER AS A FEATURE OF THE APPLICATION/ WEBSITE OR NOT.

LIVLONG SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY BREACH OR LOSS OF DATA INCLUDING PERSONAL INFORMATION CAUSED DUE TO EVENTS BEYOND THE CONTROL OF LIVLONG DUE TO TECHNICAL REASONS OR THIRD PARTY ACTIONS.

ANNEXURE- I

Personal Information includes

1. User's name;
2. Birth date/age;
3. Gender;
4. Address (including country and pin/postal code);
5. Location information, including Your GPS location;
6. Phone number/mobile number;
7. Email address;
8. Valid financial information at the time of purchase of Services and/or online payment;
9. LWPSL Login ID and password;
10. User details as provided at the time of registration or thereafter;
11. Records of interaction with LWPSL's representatives;
12. Your usage details such as time, frequency, duration and pattern of use, features used, and the amount of storage used;
13. Master and transaction data and other data stored in Your user account;
14. Internet Protocol address, browser type, browser language, referring URL, files accessed, errors generated, time zone, operating system, and other visitor details collected in Our log files;
15. User's tracking Information such as, but not limited to the device ID, Advertising ID etc.;
16. Any other information that is willingly shared by You.

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AVAILMENT PROCESS FOR ALL WELLNESS SERVICES

REFER YOUR POLICY BENEFITS FOR SERVICES AVAILABLE IN YOUR PLAN

HOW TO AVAIL DOCTOR TELECONSULTATION (GP & SPECIALIST)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner, go to the **Avail Products** tab, click on the **Services**, select **Doctor Consultation**
3. Click the **Avail Now** button for a speciality from the **Services** section, choose a doctor with **Included in your package** tag by clicking on **Book Now**
4. Select a time slot and proceed to the **Summary Page** (Edit details, apply/ modify package and select coupons, if any). Click on **Avail Now** to book an appointment
5. Upload documents from the **Homepage** or **Dashboard** (If Any)
6. Attend Your Video Consultation by Clicking on the **Connect button** available in the **Booking Section**. Upload, additional documents, if any, via link received through an SMS/Email
7. View your bookings and download **prescriptions** from the **Booking section** of the menu

HOW TO AVAIL IN-CLINIC DOCTOR CONSULTATION (GP & SPECIALIST)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner, go to the **Avail Products** tab, click on the **Services**, select **Doctor Consultation**
3. Select the **Specialty** under Service tab & Click on **Avail Now**
4. Click on the **Inclinic Consult** in the **Find your Doctor** page, choose a doctor with **Included in your package** tag by clicking on **Book Now**
5. Select a time slot and proceed to the **Summary Page** (Edit details, apply/modify package and select coupons, if any). Click on **Avail Now** to book an appointment
6. View your booking status from the **Booking section** of the menu. Visit the clinic before your scheduled time

HOW TO RAISE INSTA-CONNECT REQUEST

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Home Page** & select **Insta GP Connect**. Package benefits, if applicable, are applied automatically
3. To book an appointment, tap the **Avail Now button**
4. Proceed to the **Summary Page** (Edit details, apply/modify package and select coupons, if any). Click on **Avail Now** to book an appointment
5. Upload documents from the **Homepage** or **Dashboard** (If Any)
6. Attend Your Video Consultation by Clicking on the **Connect button** available in the **Booking Section**. Upload, additional documents, if any, via link received through an SMS/Email
7. View your bookings and download **prescriptions** from the **Booking section** of the menu

HOW TO AVAIL LAB TESTS & ANNUAL HEALTH CHECK-UPS

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner, go to the **Avail Products** tab & view Services. Select the tab **Lab Tests/AHC** on the Services page
3. Choose your desired test and click **Avail Now**. Select a time slot and enter your address to confirm the appointment
4. Receive an SMS/email confirmation post booking
5. A phlebotomist will visit your home at the chosen time to collect the blood sample
6. View/download your digital lab report from the **Booking section** of the menu

HOW TO SUBMIT REIMBURSEMENT CLAIMS REQUESTS (LAB TESTS, DOCTOR CONSULT, MEDS & MORE)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner & select the **Reimbursement** tab
3. To raise a claim, click on the **Claim Request** tab & add the claim request. Select the **package and benefit category**
4. Choose the member, enter the bank details and other mandatory information. Click **submit** to complete the request
5. You will receive an **SMS/Email** confirming your claim submission and completion
6. Check the claim status under the **track status** in the reimbursement section

HOW TO SUBMIT CASHLESS WALLET REQUESTS (LAB TESTS AND DOCTOR CONSULT)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Select **Doctor consult** from **Homepage**, choose a **Doctor Speciality** by clicking on **Book Now**, select Time Slot and proceed to the Summary Page
3. Apply the package benefit and submit the request. The amount will be deducted from your wallet, and any remaining amount must be paid separately
4. For lab tests, select **Lab Test Tab** from **Homepage** or **Dashboard**, submit a request by uploading the prescription on the **Summary page**. Receive Confirmation by SMS/email after booking
5. Check all raised requests under **Track Status** in the app

HOW TO AVAIL AMBULANCE SERVICES

1. Dial **1800 268 0120 (Emergency Response Team, available 24/7)** or tap the **SOS emergency button** in the bottom right corner of the Livlong 365 app
2. Select the **member details** who require the service. The emergency team will contact you immediately
3. Add the **Livlong 365 SOS widget** to your home screen for faster emergency access
4. Based on the diagnosis, the appropriate ambulance type is assigned. Expected arrival time: 30–60 minutes (best-effort basis)
5. Get **real-time updates**. Relatives can also track the progress and receive notifications

AVAILMENT PROCESS FOR ALL WELLNESS SERVICES

REFER YOUR POLICY BENEFITS FOR SERVICES AVAILABLE IN YOUR PLAN

HOW TO AVAIL DISCOUNTS COUPONS (LAB TESTS/DOCTOR CONSULT/IMAGING & SCANS)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Select **Doctor Cosultation / Lab Test**, follow the steps, and continue to the summary page
2. To apply a discount coupon on **Summary page**, select an available discount coupon from Package Benefit or Coupon Available section applicable to your service
3. The final price will be recalculated after applying the discount
4. Proceed with the transaction at the updated price

HOW TO RAISE ANCILLARY SERVICE REQUEST (FOR SERVICES OTHER THAN LAB TESTS, DOCTOR CONSULTATIONS AND MEDICINES)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner, go to the **Avail Products tab** & select **Ancillary Services**
3. To book a service, choose a category and click **Avail Now**. View service details and add optional comments (if needed), click on **Submit request**
4. Receive a **SMS/email** confirmation after booking
5. Go to the **Booking section** in the menu to check the status of your request/booking

HOW TO VIEW CURRENT PACKAGE DETAILS

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner, go to the **Avail Products tab** & toggle to **Packages**
3. Click on the Package from the available list to check your **OPD Benefits** and **Package details**
4. Click **Avail Now** to book **Services / Claim Requests** instantly

HOW TO RAISE A REQUEST (CLAIMS-RELATED, MEDICINES, DEMOGRAPHICS & MORE)

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. On the **Homepage**, go to **Raise a Request** section
3. Choose the relevant category and submit your request
4. Our telecaller team will contact you to collect your details and schedule a slot
5. Receive **SMS/email** confirmation with the booking details

HOW TO EDIT PROFILE AND UPDATE MEMBER DETAILS AND LINK ABHA

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Main Menu** in the top left corner, select **View & Edit Profile** option, click the **Edit button** to update member details. Add or update your address
3. Click on the **Main Menu** in the top left corner, select **ABHA** and click **Create ABHA**
4. To link **ABHA ID**, go to the Member Details page, click **Link ABHA**. Follow the on-screen instructions to link your ABHA ID successfully

HOW TO SYNC YOUR VITALS

1. Log in to the **Livlong 365 app/website** using your registered phone number
2. Click on the **Sync Your Tracker** button on the Home screen
3. Go to the **Profile page** and enable the Sync with **Health Connect** toggle
4. Make sure your device is synced with **Health Connect** during login and logout to ensure accurate health data
5. When a pop-up appears, select **Proceed** to allow tracking of your vitals

For any support or enquiry, please contact:

Email ID: Support@livlong.com

Tollfree Number: 1800 2020 600



DOWNLOAD LIVLONG 365 APP

ONE PLACE FOR ALL YOUR HEALTH NEEDS

- DOCTOR CONSULTATIONS
- LAB TESTS
- MEDICINES
- HEALTH PLANS & MUCH MORE...

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