

Terms and Conditions

Effective Date: [Insert Date]

Last Updated: [Insert Date]

Welcome to Adduri Healthcare Solutions. These Terms and Conditions govern your use of our services offered through **Affipay**, **Afficare**, and the **Affiliate Program**. By accessing or using our website or services, you agree to comply with these terms.

1. Definitions

- **“Affipay”** – Digital platform for managing Afficare subscriptions, affiliate tracking, and refunds.
 - **“Afficare Subscriber”** – Individual who has subscribed to Afficare services.
 - **“Affiliate”** – A subscriber who refers others and earns commissions.
 - **“You” or “User”** – Refers to any subscriber, affiliate, or website visitor.
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2. Eligibility

- Must be 18 years or older.
 - Must reside in India.
 - Must provide accurate and complete information at the time of registration.
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3. Afficare Subscription

- Cost: ₹1000 + 18% GST
 - Benefits include up to 40% refund on hospitalization at partnered hospitals, free medical camps, and discounts on healthcare services.
 - Only the subscriber (not family members) can avail these benefits.
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4. Hospitalization Refund Policy

- Refunds are available only at **partner hospitals**.
- Maximum refund: **up to 40%** of the hospitalization bill.
- Affiliates retain 10% of the refund and transfer 90% to the hospitalized subscriber.

- Proper documentation must be submitted for processing.
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5. Affiliate Program

- Only Afficare Subscribers can become Affiliates.
 - Commission: ₹526.32 gross per referral. ₹26.32 is deducted as TDS, and ₹500 is paid to the affiliate.
 - Insurance benefits based on referrals upgraded to affiliate subscriptions:
 - 5: Personal Accident Insurance
 - 10: Term Insurance
 - 40: Family Health Insurance
 - 80: Critical Illness Insurance
 - Affiliates must comply with ethical and legal promotional practices.
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6. Payment Terms

- Payouts are made monthly to verified bank accounts.
 - PAN details must be provided to receive commission and insurance benefits.
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7. Termination

- You may cancel your subscription within 24 hours.
 - We reserve the right to suspend or terminate your account if you breach these terms.
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8. Limitation of Liability

- Adduri Healthcare Solutions is not an insurance provider.
 - Refunds are subject to hospital cooperation and are not guaranteed in all cases.
 - We are not liable for third-party services or errors beyond our control.
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9. Data & Privacy

- We collect personal and medical data to process subscriptions and refunds.

- Refer to our [Privacy Policy] for full details.
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10. Changes to Terms

- We may update these Terms at any time. Continued use implies acceptance of changes.
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11. Governing Law

These Terms shall be governed by the laws of India. Disputes shall be subject to the exclusive jurisdiction of the courts of Hyderabad, Telangana.

For Questions or Concerns:

Email: [your support email]

Phone: [support number]

Privacy Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

At Adduri Healthcare Solutions, we value your privacy. This Privacy Policy outlines how we collect, use, share, and protect your personal information when you use our services through **Affipay**, **Afficare**, and our **Affiliate Program**.

1. Information We Collect

a. Personal Information:

- Name, address, contact number, email
- Date of birth, gender
- Aadhaar/PAN (for KYC, commissions, and insurance eligibility)

B. Financial Information:

- Payment transaction details (via payment gateway)
 - Bank account info (for affiliate payouts)
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2. How We Use Your Information

- To process Afficare subscriptions
 - To facilitate hospitalization refunds
 - To calculate and release affiliate commissions
 - To determine eligibility for insurance benefits
 - To improve and personalize your experience
 - To comply with legal and regulatory requirements
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3. Sharing of Information

We **do not sell** your personal data. We share information only:

- With partnered hospitals (for refund verification)
 - With insurance partners (for benefits eligibility)
 - With government authorities if required by law
 - With payment and service providers (for secure transactions)
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4. Data Retention

We retain your information as long as your account is active or as needed for legal and audit purposes.

5. Data Security

We use industry-standard security practices including:

- Encrypted data transmission (SSL)
- Role-based access control
- Regular system audits

However, no system is 100% secure. Users are advised to protect their own login credentials.

6. Your Rights

You may:

- Request access or correction to your data
- Withdraw consent (may limit service usage)
- Request deletion of your account

Write to us at **[support email]** for any privacy-related requests.

7. Cookies

We use cookies to improve website performance and user experience. You may control cookies through your browser settings.

8. Third-Party Links

Our website may contain links to third-party sites. We are not responsible for their privacy practices.

9. Policy Updates

We may revise this policy periodically. Changes will be posted on this page with an updated “Effective Date.”

10. Contact Us

For questions or concerns related to this policy:

Adduri Healthcare Solutions

Email: [support email]

Phone: [support number]

Address: [Your company address]

Disclaimer

Effective Date: [Insert Date]

Last Updated: [Insert Date]

Welcome to the website of Adduri Healthcare Solutions. By using this website and our services through **Affipay**, **Afficare**, and the **Affiliate Program**, you acknowledge and agree to the following disclaimers:

1. No Medical Advice

The content provided on this website, including information related to medical camps, health services, and hospitalization refunds, is for informational purposes only. It does **not** constitute professional medical advice, diagnosis, or treatment. Always seek the advice of a qualified healthcare provider for any medical concerns.

2. Not an Insurance Provider

Adduri Healthcare Solutions is **not an insurance company**. Any insurance benefits or hospitalization refunds are facilitated **through third-party partners** and are subject to their respective terms and eligibility requirements.

3. Refund Policy Limitations

Hospitalization refunds are provided **only at partnered hospitals** and subject to proper documentation and approval. The maximum refund available is **up to 40%**, and is not guaranteed for all claims.

4. Commission & Payouts

Affiliate commissions are paid only upon successful verification of referrals and may be subject to TDS deductions and banking delays. Participation in the Affiliate Program is governed by specific eligibility and conduct guidelines.

5. Third-Party Services

We may link or connect to third-party platforms (e.g., hospitals, insurance providers, payment gateways). Adduri Healthcare Solutions is not responsible for the availability, accuracy, or reliability of services provided by these third parties.

6. Limitation of Liability

Adduri Healthcare Solutions will not be liable for any direct, indirect, incidental, or consequential damages arising out of:

- Use or inability to use our services
 - Delays in refunds or payouts
 - Errors or omissions in provided information
 - Third-party actions or inactions
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7. Changes to Disclaimer

We reserve the right to modify or update this Disclaimer at any time without prior notice. Continued use of our website implies acceptance of the latest version.

8. Contact Information

If you have any questions about this Disclaimer, please contact us at:

Adduri Healthcare Solutions

Email: [support email]

Phone: [support number]

Address: [Your business address]

Refund Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

Refund Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

This Refund Policy governs refund procedures for **Afficare Subscribers, Affiliates, and partnered hospitals** under the **Affipay platform**, operated by **Adduri Healthcare Solutions**.

1. Subscription Fee Refunds

- The **Afficare subscription fee** (₹1,000 + 18% GST = ₹1,180) is **eligible for a full refund if cancelled within 24 hours** of successful payment.
 - No refunds will be provided **after 24 hours**, even if services remain unused or subscription is voluntarily cancelled.
 - Refunds (if eligible) will be processed to the original payment method within **7–10 working days**.
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2. Hospitalization Refunds (Via Affiliates)

a. Eligibility:

- The subscriber must have an **active Afficare subscription** at the time of hospitalization.
- Hospitalization must take place in a **partnered hospital** listed under Affipay.
- Hospital bills, discharge summary, and valid ID proof must be submitted within **15 days** of discharge.

b. Refund Process:

1. The **partnered hospital** issues a refund of **up to 40%** of the eligible bill directly to the **referring Affiliate**.
2. The **Affiliate** is responsible for:
 - Retaining **10%** of the total refund as service commission.
 - Transferring the remaining **90%** of the refund to the **Afficare Subscriber** who was hospitalized.

c. Disqualification:

Refunds may be denied if:

- The hospital is not on the partner list.
 - Incomplete, forged, or late-submitted documentation.
 - Subscriber was not referred by any affiliate.
 - Affiliate fails to disburse the subscriber's portion (subject to investigation).
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3. Processing Timelines

- Hospitals may take **7–21 working days** to process refunds to affiliates.
 - Affiliates must forward the subscriber's 90% share within **7 days** of receipt.
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4. Dispute Handling

Adduri Healthcare Solutions may assist in resolving disputes, but will not be liable for delays or failures by affiliates to transfer funds.

5. Policy Changes

We may update this Refund Policy at any time. The latest version will always be posted on our official website.

6. Contact Us

For any refund-related inquiries or claims:

Email: [Insert support email]

Phone: [Insert helpline number]

Address: [Insert office address]

Grievance Redressal Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

At **Adduri Healthcare Solutions**, we are committed to providing excellent service to our **Afficare subscribers** and **Affiliates**. We take all grievances seriously and aim to resolve any issues in a fair and transparent manner.

This **Grievance Redressal Policy** outlines the procedures and timelines for resolving complaints related to **Afficare services**, including subscription, referrals, refunds, insurance, and more.

1. Scope of the Policy

This policy applies to all grievances raised by:

- **Afficare Subscribers** regarding services, billing issues, hospitalization refunds, or medical camp access.
 - **Afficare Affiliates** regarding commission payments, referral issues, or any other affiliate-related concerns.
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2. Grievance Categories

The following categories of grievances will be addressed under this policy:

- **Subscription Issues:** Any disputes or concerns regarding subscription payments, cancellation, or refund requests.
 - **Refund Disputes:** Issues related to hospitalization refunds or the distribution of refunds.
 - **Affiliate Complaints:** Concerns raised by Affiliates regarding commission payments, referrals, or eligibility for benefits.
 - **Service-Related Issues:** Complaints regarding the quality or availability of medical camps, consultations, or other services.
 - **Data Privacy Concerns:** Issues regarding the handling of personal or medical data.
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3. How to File a Grievance

If you are an **Afficare subscriber** or **Affiliate** and have a grievance, please follow the steps below to file a complaint:

1. Contact Support:

You can reach out to our **Customer Support Team** via the following channels:

- **Email:** [Insert Email Address]

- **Phone:** [Insert Phone Number]
- **Website Contact Form:** [Insert Website URL]

2. **Provide Details:**

Please include the following information in your complaint:

- Your **full name**
- **Subscription ID** (for subscribers)
- **Affiliate ID** (for affiliates)
- A **clear description** of the issue or grievance
- Any **relevant documents** or evidence supporting your claim (e.g., payment receipts, hospital bills, etc.)

3. **Acknowledgement:**

Once your grievance is received, we will acknowledge your complaint within **2 business days** via email or phone.

4. Grievance Resolution Process

1. **Initial Review:**

Our team will review your grievance and contact you for any additional information if necessary. We aim to resolve all complaints within **7 business days** of receipt.

2. **Investigation:**

For complex grievances (e.g., disputes over refunds or commission payments), an **investigation** may be required. We will keep you informed of the progress and resolution timeline. The investigation will be completed within **14 business days**.

3. **Resolution & Response:**

After the investigation, we will provide a detailed response outlining the resolution, including:

- The outcome of the grievance
- Any corrective actions or compensatory measures (if applicable)

4. **Escalation:**

If you are not satisfied with the resolution, you may request an **escalation** to a higher authority within our organization. The escalation process will be initiated, and the matter will be reviewed by senior management. An escalation should be addressed within **7 business days**.

5. Timelines for Redressal

- **Grievance Acknowledgement:** Within **2 business days**
 - **Initial Resolution:** Within **7 business days**
 - **Investigation (if applicable):** Within **14 business days**
 - **Escalation Resolution:** Within **7 business days** after escalation
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6. Contact Information

For any grievances, please contact us through the following channels:

- **Email:** [Insert Email Address]
- **Phone:** [Insert Phone Number]
- **Website:** [Insert Website URL]
- **Address:** [Insert Company Address]

Our Customer Support Team is available from **[Insert working hours]**.

7. Customer Rights

- You have the right to raise any concerns or complaints regarding the services provided by **Adduri Healthcare Solutions**.
 - You are entitled to a **timely resolution** of any grievances according to the process outlined above.
 - You have the right to escalate unresolved grievances for further review by senior management.
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8. Feedback and Continuous Improvement

We value your feedback and use it to improve our services. If you have suggestions or further comments after your grievance has been resolved, please feel free to share them with us. We aim to continually enhance our services to better meet the needs of our subscribers and affiliates.

Note: This policy may be updated periodically. The latest version will always be available on our website.

Terms of Use

Effective Date: [Insert Date]

Last Updated: [Insert Date]

Welcome to **Adduri Healthcare Solutions**. By accessing or using our website [Insert Website URL] (the "Website") and our services (the "Services"), you agree to be bound by these **Terms of Use** (the "Terms"). If you do not agree to these Terms, please do not use our Website or Services.

1. Acceptance of Terms

By using the Website, you agree to comply with and be bound by these Terms, our **Privacy Policy**, and other applicable policies. These Terms apply to all visitors, users, and others who access or use the Website and Services (collectively, "Users").

2. Changes to the Terms

We reserve the right to update, amend, or modify these Terms at any time. When changes are made, the new version of the Terms will be posted on the Website with the updated **Effective Date**. Your continued use of the Website after the changes will constitute your acceptance of the modified Terms.

3. Use of the Website

You agree to use the Website only for lawful purposes and in accordance with these Terms. You may not use the Website:

- In any way that violates applicable local, state, national, or international laws or regulations.
 - To transmit any harmful or offensive content, including viruses, malware, or other code that could damage or disrupt the functionality of the Website or other systems.
 - To harass, abuse, or harm other Users, or engage in any behavior that disrupts the Website's normal functioning.
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4. User Accounts

To access certain features or Services on the Website, you may be required to create an account. You agree to:

- Provide accurate, current, and complete information when registering an account.
 - Maintain the security of your account login credentials and immediately notify us of any unauthorized access.
 - Be fully responsible for all activities under your account.
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5. Subscription Services

Afficare Subscribers and **Affiliates** may access premium services, including but not limited to hospitalization refunds, medical camps, and affiliate commissions. By subscribing to these services, you agree to:

- Pay the subscription fees associated with your chosen service.
 - Abide by the terms outlined in the **Subscription Agreement**, **Refund Policy**, and other relevant documents.
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6. Prohibited Activities

You agree not to:

- Attempt to reverse-engineer, decompile, or disassemble any portion of the Website.
 - Engage in any activity that imposes an unreasonable or disproportionately large load on our infrastructure.
 - Use any robot, spider, scraper, or other automated means to access the Website or collect information from it.
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7. Intellectual Property

The content on the Website, including text, images, logos, videos, and software, is the property of **Adduri Healthcare Solutions** or its licensors and is protected by intellectual property laws. You may not use, reproduce, or distribute any content from the Website without our prior written permission, except as permitted by these Terms.

8. Third-Party Links

The Website may contain links to third-party websites or services that are not owned or controlled by **Adduri Healthcare Solutions**. We are not responsible for the content, privacy policies, or practices of any third-party websites. By using these links, you acknowledge and agree that we are not liable for any damages or losses caused by your use of third-party websites.

9. Limitation of Liability

To the fullest extent permitted by applicable law, **Adduri Healthcare Solutions** will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenue, data, or use, resulting from:

- Your use or inability to use the Website or Services.
 - Any unauthorized access or alteration of your data or account.
 - Any content provided through third-party links.
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10. Indemnification

You agree to indemnify, defend, and hold harmless **Adduri Healthcare Solutions**, its affiliates, officers, employees, and agents from any claims, liabilities, damages, and expenses (including legal fees) arising out of your violation of these Terms or your use of the Website or Services.

11. Termination

We reserve the right to suspend or terminate your access to the Website or Services at our sole discretion, without notice, for any reason, including if you breach these Terms. Upon termination, your right to use the Website will immediately cease, and any provisions of these Terms that should survive termination (e.g., Intellectual Property, Limitation of Liability, Indemnification) will continue in full force and effect.

12. Dispute Resolution

Any disputes or claims arising out of or relating to these Terms or your use of the Website will be resolved through binding arbitration in accordance with the laws of **[Insert Country/State]**. You agree to submit to the exclusive jurisdiction of the courts located in **[Insert Jurisdiction]** for any actions not covered by arbitration.

13. Privacy Policy

Your use of the Website is also governed by our **Privacy Policy**, which outlines how we collect, use, and protect your personal information. By using the Website, you agree to our Privacy Policy.

14. Governing Law

These Terms are governed by and construed in accordance with the laws of **[Insert Country/State]**, without regard to its conflict of law principles.

15. Severability

If any provision of these Terms is held to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions will remain in full force and effect.

16. Contact Information

If you have any questions about these Terms of Use or the Website, please contact us at:

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Address: [Insert Company Address]

Cookie Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

At **Adduri Healthcare Solutions**, we use cookies and similar tracking technologies to enhance your experience on our website [Insert Website URL] (the "Website"). This **Cookie Policy** explains what cookies are, how we use them, and how you can manage your cookie preferences.

By using our Website, you agree to the use of cookies in accordance with this policy. If you do not agree to the use of cookies, please adjust your browser settings accordingly or refrain from using the Website.

1. What Are Cookies?

Cookies are small text files that are stored on your device (computer, smartphone, or tablet) when you visit a website. They are commonly used to improve website functionality, provide website analytics, and remember your preferences and settings.

Cookies can be classified into two types:

- **First-party cookies:** These are set by the Website you are visiting.
 - **Third-party cookies:** These are set by external services or websites that provide additional functionality on the Website (e.g., social media buttons, advertising services).
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2. Types of Cookies We Use

We use the following types of cookies on our Website:

- **Essential Cookies:** These cookies are necessary for the Website to function properly. They enable basic features like security, authentication, and account management.
 - Example: Cookies that remember you are logged in to your account.
 - **Performance Cookies:** These cookies collect information about how visitors use the Website, such as which pages are visited most frequently. They help us improve the Website by understanding how users interact with it.
 - Example: Google Analytics cookies that track visitor activity.
 - **Functionality Cookies:** These cookies allow the Website to remember choices you make (such as your preferred language or region) to provide a more personalized experience.
 - Example: Cookies that store language preferences.
 - **Targeting/Advertising Cookies:** These cookies are used to deliver advertisements relevant to your interests. They track your browsing activity and may be used by third-party advertisers to serve ads based on your behavior.
 - Example: Cookies set by ad networks like Google Ads.
 - **Social Media Cookies:** These cookies allow you to share content from our Website on social media platforms like Facebook, Twitter, or Instagram.
 - Example: Cookies related to sharing buttons or embedded social media content.
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3. How We Use Cookies

We use cookies for several purposes, including:

- To enhance and personalize your experience on our Website.
 - To provide analytics and track the performance of our Website.
 - To show personalized content and advertisements to users.
 - To remember your preferences and settings across sessions.
 - To ensure the Website's functionality and security.
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4. Managing Cookies

You have the option to manage or delete cookies at any time. You can set your browser to refuse all cookies or to alert you when a cookie is being sent. However, please note that disabling cookies may affect your ability to use certain features of our Website.

- **Browser Settings:** Most browsers allow you to control cookie settings through their settings or preferences menu. You can choose to disable cookies or to receive notifications when cookies are being used. For more information, check your browser's help section or the following links:
 - Google Chrome: <https://support.google.com/chrome/answer/95647?hl=en>
 - Mozilla Firefox: <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>
 - Safari: <https://support.apple.com/en-us/HT201265>
 - Microsoft Edge: <https://support.microsoft.com/en-us/help/17442/windows-internet-explorer-delete-manage-cookies>
 - **Third-Party Cookies:** If you prefer not to be tracked by third-party advertisers, you can visit the **Network Advertising Initiative (NAI)** or the **Digital Advertising Alliance (DAA)** websites to learn how to opt-out of targeted advertising.
 - NAI: <http://www.networkadvertising.org/choices/>
 - DAA: <http://www.aboutads.info/choices/>
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5. Cookies on Mobile Devices

If you are using a mobile device, we may use cookies to enhance your experience on our mobile site or app. You can disable cookies by adjusting the settings on your mobile browser. However, please note that disabling cookies may limit the functionality of the Website on your mobile device.

6. Changes to This Cookie Policy

We may update this Cookie Policy from time to time. Any changes will be posted on this page with an updated **Effective Date**. We encourage you to review this policy periodically to stay informed about how we use cookies.

7. Contact Us

If you have any questions or concerns about this Cookie Policy or how we use cookies, please contact us at:

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Address: [Insert Company Address]

By using our Website, you acknowledge and agree to the use of cookies in accordance with this policy.

User Agreement for Website and Service Use

Effective Date: [Insert Date]

Last Updated: [Insert Date]

This **User Agreement** ("Agreement") is between you ("User" or "You") and **Adduri Healthcare Solutions** ("Company," "We," "Us," or "Our"), and governs your use of the website [Insert Website URL] (the "Website") and the services provided therein (the "Services"). By accessing, browsing, or using the Website or Services, you agree to comply with and be bound by this Agreement, our **Privacy Policy**, and other applicable policies. If you do not agree to these terms, please refrain from using the Website or Services.

1. Acceptance of Terms

By using the Website or Services, you agree to the terms of this Agreement. If you do not agree to these terms, please do not use the Website or Services. We may update or modify this Agreement from time to time, and your continued use of the Website or Services constitutes your acceptance of such changes.

2. Eligibility

To use the Website and Services, you must be at least 18 years old and capable of forming legally binding contracts under applicable law. By using the Website, you represent and warrant that you meet these eligibility requirements.

3. Registration and Account

- **Account Creation:** To access certain features or Services on the Website, you may be required to create an account. You agree to provide accurate, current, and complete information during the registration process and to maintain the accuracy of such information.
 - **Security and Confidentiality:** You are responsible for maintaining the confidentiality of your account credentials, including your username and password. You agree to notify us immediately of any unauthorized use of your account.
 - **Account Termination:** We reserve the right to suspend or terminate your account at any time, for any reason, including but not limited to violation of this Agreement.
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4. Subscription Services

If you choose to subscribe to any of our paid Services (e.g., **Afficare** subscription), you agree to the terms outlined in the **Subscription Agreement**. By subscribing to these services, you commit to paying the subscription fees and agreeing to the corresponding policies, such as the **Refund Policy** and **Termination Policy**.

5. Use of the Website and Services

- **Permitted Use:** You agree to use the Website and Services solely for lawful purposes. You may not use the Website in any way that violates applicable laws or regulations.
 - **Prohibited Activities:** You may not engage in activities such as:
 - Disrupting the functioning of the Website or Services;
 - Attempting to gain unauthorized access to the Website or related systems;
 - Using the Website for any fraudulent or illegal purpose;
 - Uploading, posting, or transmitting content that is unlawful, defamatory, obscene, or otherwise offensive.
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6. Intellectual Property

- **Ownership:** All content on the Website, including but not limited to text, graphics, logos, images, and software, is the property of **Adduri Healthcare Solutions** or its licensors and is protected by intellectual property laws.
 - **License:** You are granted a limited, non-exclusive, non-transferable license to access and use the Website and Services for personal, non-commercial purposes. You may not copy, modify, distribute, or otherwise exploit any part of the Website without our express written consent.
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7. Payment and Fees

- **Payment Terms:** If you subscribe to any of the Services, you agree to pay the applicable subscription fees and any taxes or additional charges. Subscription fees are generally paid upfront, and payments will be processed through our secure payment gateway.
 - **Refunds:** Refunds for subscriptions will be processed in accordance with our **Refund Policy**. You may be eligible for a refund under certain conditions, as specified in the policy.
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8. Third-Party Links and Services

The Website may contain links to third-party websites or services that are not owned or controlled by **Adduri Healthcare Solutions**. We are not responsible for the content, privacy policies, or practices of any third-party websites. By using these links, you acknowledge and agree that we are not liable for any damages or losses arising from your use of third-party websites.

9. Privacy and Data Collection

Your use of the Website and Services is governed by our **Privacy Policy**, which describes how we collect, use, and protect your personal data. By using the Website, you consent to the practices described in the Privacy Policy.

10. Limitation of Liability

To the fullest extent permitted by applicable law, **Adduri Healthcare Solutions** will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenue, data, or use, resulting from:

- Your use or inability to use the Website or Services;
 - Any unauthorized access to or alteration of your data or account;
 - Any content provided through third-party links.
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11. Indemnification

You agree to indemnify, defend, and hold harmless **Adduri Healthcare Solutions**, its affiliates, officers, employees, and agents from any claims, liabilities, damages, and expenses (including legal fees) arising out of your violation of this Agreement, your use of the Website, or your breach of any applicable law or third-party right.

12. Termination

We may suspend or terminate your access to the Website and Services at our sole discretion, without notice, for any reason, including if you breach this Agreement. Upon termination, your right to access and use the Website and Services will immediately cease.

13. Dispute Resolution

Any disputes or claims arising out of or relating to this Agreement will be resolved through binding arbitration in accordance with the laws of **[Insert Country/State]**. You agree to submit to the exclusive jurisdiction of the courts located in **[Insert Jurisdiction]** for any actions not covered by arbitration.

14. Governing Law

This Agreement is governed by and construed in accordance with the laws of **[Insert Country/State]**, without regard to its conflict of law principles.

15. Severability

If any provision of this Agreement is held to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions will remain in full force and effect.

16. Changes to This Agreement

We reserve the right to update or modify this Agreement at any time. When changes are made, the updated version of the Agreement will be posted on the Website with an updated **Effective Date**. Your continued use of the Website after such changes will constitute your acceptance of the revised Agreement.

17. Contact Information

If you have any questions about this User Agreement or the Website, please contact us at:

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Address: [Insert Company Address]

By using the Website and Services, you acknowledge that you have read, understood, and agree to this **User Agreement**.

Data Protection Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

At **Adduri Healthcare Solutions** ("Company," "We," "Our"), we are committed to protecting and respecting your privacy. This **Data Protection Policy** explains how we collect, use, store, and protect your personal data when you access or use our website [Insert Website URL] (the "Website") and services (the "Services").

By using our Website or Services, you agree to the collection and use of your personal data in accordance with this policy.

1. Types of Data We Collect

We may collect the following types of personal data from users who visit our Website or use our Services:

- **Personal Identification Information:** Name, email address, phone number, postal address, date of birth, and any other information you provide when registering or subscribing to our services.
- **Payment Information:** Payment details (e.g., credit/debit card number, billing address) required to process payments for subscriptions and services.

- **Usage Data:** Information about how you interact with our Website, such as IP address, browser type, device information, pages visited, and other usage statistics.
 - **Health Data:** If you are a subscriber to our healthcare services, we may collect health-related information to provide personalized services (subject to applicable data protection laws).
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2. How We Use Your Data

We collect and use your personal data for the following purposes:

- **To Provide Services:** To process your subscription, provide healthcare services, and manage your account.
 - **To Improve the Website and Services:** To analyze how you use the Website, troubleshoot, and improve user experience.
 - **To Communicate with You:** To send you relevant updates, newsletters, promotional offers, or other information related to the Website and Services.
 - **To Comply with Legal Obligations:** To comply with applicable laws, regulations, and contractual obligations.
 - **For Payment Processing:** To process transactions related to subscription fees and other services.
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3. Legal Basis for Processing Your Data

We process your personal data based on the following legal grounds:

- **Consent:** We process your data with your explicit consent when you register or subscribe to our Services.
 - **Contractual Necessity:** We may process your data to fulfill our contractual obligations with you (e.g., subscription services).
 - **Legal Obligation:** We may need to process your data to comply with legal requirements (e.g., tax reporting, health regulations).
 - **Legitimate Interests:** We may process your data based on our legitimate interests, such as improving services, marketing, and user support.
-

4. How We Protect Your Data

We take the security of your personal data seriously. We implement appropriate technical and organizational measures to protect your data from unauthorized access, alteration, disclosure, or destruction. These measures include:

- **Encryption:** We use encryption to protect sensitive data during transmission (e.g., SSL/TLS for website data).
 - **Access Controls:** Only authorized personnel have access to your data.
 - **Regular Audits:** We conduct regular security audits to ensure compliance with our data protection policies.
-

5. Data Retention

We retain your personal data only for as long as necessary to fulfill the purposes outlined in this policy, including for the purposes of satisfying legal, accounting, or reporting requirements. Once your data is no longer needed, we will securely delete or anonymize it.

6. Your Rights

You have the following rights in relation to your personal data:

- **Right to Access:** You have the right to request a copy of the personal data we hold about you.
- **Right to Rectification:** You have the right to request corrections to any inaccurate or incomplete data we hold about you.
- **Right to Erasure:** You may request that we delete your personal data under certain circumstances, subject to legal restrictions.
- **Right to Restrict Processing:** You may request that we limit the processing of your personal data in certain situations.
- **Right to Data Portability:** You may request a copy of your personal data in a structured, commonly used, and machine-readable format for transfer to another service provider.
- **Right to Object:** You may object to the processing of your data for certain purposes, such as direct marketing.

To exercise any of these rights, please contact us at the contact details provided below.

7. Sharing Your Data

We do not sell, rent, or trade your personal data. However, we may share your data with third parties in the following circumstances:

- **Service Providers:** We may share data with third-party service providers (e.g., payment processors, email services) who assist in delivering our services. These providers are required to use your data only for the purposes for which it was shared and are bound by confidentiality agreements.
 - **Legal Compliance:** We may disclose your personal data if required by law or to respond to legal requests (e.g., a subpoena or court order).
 - **Business Transfers:** In the event of a merger, acquisition, or asset sale, your data may be transferred to the acquiring entity.
-

8. International Transfers

If your personal data is transferred outside of your country of residence, we will ensure that appropriate safeguards are in place to protect your data in accordance with applicable data protection laws. This may include using standard contractual clauses or ensuring compliance with other international data protection frameworks.

9. Cookies and Tracking Technologies

We use cookies and similar tracking technologies to enhance your experience on our Website and analyze usage patterns. For more information, please see our **Cookie Policy**.

10. Changes to This Policy

We may update this Data Protection Policy from time to time. When we do, the updated version will be posted on this page with an updated **Effective Date**. We encourage you to review this policy periodically to stay informed about how we protect your data.

11. Contact Us

If you have any questions or concerns about this Data Protection Policy or the way we process your personal data, please contact us at:

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Address: [Insert Company Address]

By using our Website and Services, you acknowledge that you have read, understood, and agree to this Data Protection Policy.

Service Level Agreement (SLA)

Effective Date: [Insert Date]

Last Updated: [Insert Date]

This **Service Level Agreement (SLA)** outlines the services, performance standards, and responsibilities between **Adduri Healthcare Solutions** ("Company," "We," "Our") and its affiliates and subscribers. By engaging with our services, you agree to the terms specified in this SLA.

1. Overview

This SLA is designed to provide clarity on the level of service that **Adduri Healthcare Solutions** will deliver to its **Affiliates** and **Afficare Subscribers**. The agreement outlines the scope of services, expected response times, uptime commitments, and resolution processes.

2. Services Covered

This SLA applies to the following services:

- **Afficare Subscription Services:** Health services, including discounts on medical consultations, hospitalization refunds, and access to free medical camps.
 - **Affiliate Program:** Affiliate commission payouts, referral tracking, and support services.
-

3. Service Availability

Adduri Healthcare Solutions commits to providing the following availability levels for services:

- **Website and Affiliate Platform:** 99.5% uptime per month, excluding scheduled maintenance.
- **Referral System:** 98% uptime per month for the affiliate referral tracking system.
- **Customer Support:** Our support team will be available Monday through Friday, from 9:00 AM to 6:00 PM IST, excluding public holidays.

4. Performance Metrics

Adduri Healthcare Solutions commits to the following performance standards:

Afficare Subscription Services:

- **Service Activation:** Activation of Afficare subscriptions will occur within 24 hours of subscription confirmation and payment receipt.
- **Refund Processing:** Hospitalization refunds will be processed within 14 business days after the hospitalization bill is submitted.
- **Free Medical Camps:** Access to free medical camps will be available as per the schedule published on the website, with at least one medical camp held every quarter.

Affiliate Program:

- **Commission Processing:** Commissions for referred subscribers will be processed within 24 hours of subscription confirmation. Payouts will be transferred directly to the affiliate's account within 7 working days after the processing window.
- **Affiliate Support Response Time:** Affiliate support inquiries will be responded to within 1 business day.

5. Response Times and Support

Adduri Healthcare Solutions offers the following support response times:

- **Technical Issues:** Critical technical issues related to the website or affiliate platform will be acknowledged within 1 hour and resolved within 24 hours, excluding weekends and public holidays.
- **General Inquiries:** General support inquiries will be addressed within 1 business day.
- **Affiliate Commission Queries:** Any issues or disputes regarding affiliate commissions will be addressed within 3 business days.

Support can be contacted via:

- **Email:** [Insert Email Address]
 - **Phone:** [Insert Phone Number]
 - **Live Chat:** Available on the website during business hours.
-

6. Escalation Procedures

If a service issue is not resolved within the agreed timelines, the following escalation procedures will be followed:

1. **First Escalation:** If the issue is not resolved within 24 hours, the affiliate or subscriber can escalate to the **Customer Support Manager** via email at [Insert Escalation Email].
 2. **Second Escalation:** If the issue remains unresolved within 48 hours, it will be escalated to the **Head of Operations** for final resolution.
 3. **Third Escalation:** In extreme cases, issues can be escalated to the **CEO**, who will provide final arbitration.
-

7. Exclusions

This SLA does not apply to:

- **Force Majeure Events:** Any events outside the control of **Adduri Healthcare Solutions**, such as natural disasters, acts of terrorism, government actions, or technical failures beyond the company's control.
 - **Unscheduled Maintenance:** Periodic maintenance of services, which may occur outside of business hours. Customers will be notified in advance of any scheduled downtime.
-

8. Penalties for Non-Compliance

In the event that **Adduri Healthcare Solutions** fails to meet the agreed service levels, affiliates and subscribers may be entitled to the following compensation:

- **Affiliate Program:** If commission payouts are delayed beyond the stated processing time, affiliates may be compensated with a 5% bonus on their commission for the delay period.
 - **Service Availability:** If website uptime falls below 95% in a given month, affiliates will receive a credit equivalent to 10% of the subscription fee for the affected period.
-

9. Review and Termination

This SLA is subject to periodic reviews and may be amended or terminated by either party with a 30-day notice. If significant issues are identified that hinder the proper delivery of services, either party may request a review meeting to discuss improvements or adjustments to this agreement.

10. Contact Information

For support or inquiries related to this SLA, please contact:

- **Customer Support:** [Insert Email Address], [Insert Phone Number]
 - **Affiliate Support:** [Insert Email Address], [Insert Phone Number]
-

11. Agreement Acknowledgment

By using **Adduri Healthcare Solutions** services, both affiliates and subscribers acknowledge and agree to the terms of this Service Level Agreement.

Compliance Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

1. Purpose

The purpose of this **Compliance Policy** is to ensure that **Adduri Healthcare Solutions** ("Company," "We," "Our") operates in full compliance with applicable laws, regulations, and ethical standards in all areas of our business, including affiliate marketing, subscriber services, and customer interactions. This policy applies to all employees, affiliates, partners, and contractors of the Company.

2. Compliance with Laws and Regulations

Adduri Healthcare Solutions is committed to complying with all applicable laws, regulations, and industry standards relevant to our operations, including but not limited to:

- **Data Protection and Privacy:** Compliance with the **Data Protection Act** and regulations such as the **General Data Protection Regulation (GDPR)**, **Indian Data Protection Laws**, and other applicable data privacy laws.
- **Consumer Protection Laws:** Compliance with the **Consumer Protection Act**, applicable healthcare regulations, and related consumer rights and responsibilities.
- **Affiliate Marketing Regulations:** Adherence to all laws and guidelines related to affiliate marketing, including transparency in commissions, advertising, and affiliate disclosures.

- **Tax Compliance:** Compliance with tax regulations, including the correct application of the **Goods and Services Tax (GST)** and other relevant taxes.
 - **Health & Safety Regulations:** Adherence to medical, health insurance, and healthcare-related compliance standards and ethical guidelines.
-

3. Ethical Standards

We are committed to conducting our business with the highest ethical standards, ensuring honesty, integrity, and fairness in all interactions with customers, affiliates, and business partners. The Company will not engage in deceptive, misleading, or unethical practices in its marketing, sales, or operational activities.

4. Responsibilities of Employees and Affiliates

All employees, affiliates, and stakeholders associated with **Adduri Healthcare Solutions** are expected to:

- **Act with Integrity:** Demonstrate honesty and integrity in all interactions.
 - **Comply with Legal Requirements:** Ensure compliance with all applicable laws and internal policies at all times.
 - **Report Violations:** Promptly report any violations or suspected violations of laws, regulations, or this Compliance Policy. Reports should be directed to the designated **Compliance Officer**.
 - **Avoid Conflicts of Interest:** Employees and affiliates must avoid any situation where personal interests conflict with those of the Company.
 - **Confidentiality:** Protect and maintain confidentiality of any sensitive or proprietary information regarding customers, affiliates, and the business.
-

5. Compliance with Marketing and Advertising Standards

Affiliates and marketing partners of **Adduri Healthcare Solutions** must ensure that all marketing and promotional materials:

- Accurately represent **Adduri Healthcare Solutions'** services and benefits, such as **Afficare subscriptions**, affiliate commissions, and benefits.
- Are in line with the ethical marketing guidelines, ensuring transparency and avoiding misleading statements or exaggerated claims.

- Adhere to all applicable advertising and disclosure requirements, including the proper disclosure of affiliate relationships when promoting services.
-

6. Data Protection and Privacy

Adduri Healthcare Solutions is committed to protecting the personal data and privacy of its affiliates and subscribers. We comply with all relevant data protection laws, including:

- **Data Collection:** Personal data will only be collected for legitimate business purposes, such as facilitating subscription services and affiliate payouts.
 - **Data Security:** We implement appropriate technical and organizational measures to safeguard personal data.
 - **Data Usage:** Personal data will be used strictly for the purposes it was collected for, and affiliates and subscribers will be informed about how their data is used through our **Privacy Policy**.
 - **Third-party Sharing:** We will not share personal data with third parties without the consent of the individual, except where required by law or for the purpose of service delivery (e.g., hospital refunds, commission processing).
-

7. Anti-Bribery and Corruption

Adduri Healthcare Solutions prohibits any form of bribery, corruption, or improper payments. Employees and affiliates must not offer, promise, or accept bribes or engage in corrupt practices in the course of business. All business dealings should be conducted in an ethical and transparent manner.

8. Compliance Training and Awareness

To ensure that all employees, affiliates, and stakeholders understand the requirements of this Compliance Policy, **Adduri Healthcare Solutions** will provide regular training on:

- **Legal Compliance:** Ensuring adherence to relevant laws, including tax, data protection, and consumer rights laws.
 - **Ethical Conduct:** Encouraging ethical business practices and how to report unethical behavior.
 - **Affiliate Marketing Best Practices:** Educating affiliates on proper marketing and advertising standards and ethical practices.
-

9. Monitoring and Auditing

The Company will conduct periodic monitoring and audits to ensure compliance with this policy and all applicable laws and regulations. These audits will include:

- Reviewing the performance of affiliate marketing activities to ensure adherence to the standards set in this policy.
 - Conducting internal audits of financial processes and tax compliance.
 - Evaluating data protection practices and ensuring compliance with privacy regulations.
-

10. Reporting Violations

Any employee, affiliate, or third-party partner who becomes aware of a potential violation of this Compliance Policy or any applicable laws or regulations is encouraged to report the matter promptly to the **Compliance Officer** or through other channels provided by the Company. All reports will be treated confidentially, and retaliation for reporting violations is strictly prohibited.

11. Consequences of Non-Compliance

Failure to comply with this policy can result in disciplinary action, including termination of employment, suspension of affiliate status, or legal action. The severity of the consequences will depend on the nature of the violation.

12. Periodic Review

This Compliance Policy will be reviewed periodically and updated as necessary to ensure ongoing compliance with changing laws and regulations. Any amendments or revisions to this policy will be communicated to all employees, affiliates, and stakeholders.

13. Contact Information

For any questions or concerns related to compliance or this policy, please contact:

Compliance Officer

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Acknowledgment

By engaging with **Adduri Healthcare Solutions**, all employees, affiliates, and stakeholders acknowledge and agree to abide by the terms outlined in this Compliance Policy.

KYC & AML Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

1. Introduction

Adduri Healthcare Solutions is committed to preventing any misuse of its platform for fraudulent or illegal purposes, including money laundering, terrorism financing, or other criminal activities. This KYC & AML Policy outlines the procedures and safeguards adopted to comply with legal obligations under applicable Indian laws and best global practices.

2. Scope

This policy applies to:

- Afficare Subscribers
 - Affiliates
 - Business Partners (e.g., Hospitals, Service Providers)
 - Employees and Contractors handling customer information
-

3. Objectives

- Verify the identity of individuals/entities before onboarding.
 - Monitor transactions to detect and prevent suspicious activity.
 - Report suspicious transactions to relevant authorities as required.
 - Maintain and safeguard KYC records in accordance with the law.
-

4. KYC Process

a. For Afficare Subscribers

- **Name, Address, Contact Number**
- **Government-issued ID Proof** (Aadhaar, PAN, or Voter ID)
- **Selfie/Photo for verification (if needed)**

b. For Affiliates

- **Full Name, Address, Mobile Number, Email ID**
- **PAN Card and Aadhaar Card**
- **Bank Account Details (for payouts)**
- **Photograph and/or Selfie**

c. For Partners (Hospitals, Labs, etc.)

- **Entity Registration Certificate**
 - **GST Number**
 - **Authorized Signatory ID Proof**
 - **Bank Account Details**
-

5. Verification Methods

- Automated KYC document collection via Zoho Forms or secure upload portal
 - Manual verification of ID and address proof by internal compliance team
 - Third-party KYC/verification partner (if used)
-

6. AML Monitoring & Red Flags

Adduri monitors user behavior to detect and prevent money laundering. Red flags include:

- Sudden high-value or frequent affiliate payouts
- Unusual refund patterns
- Multiple accounts linked to one individual
- Inconsistencies in submitted documents

All suspicious activity will be internally escalated and reported as per law.

7. Record Keeping

All KYC data is securely stored and retained for a minimum of **5 years** after account closure or transaction end, whichever is later.

8. Confidentiality

All KYC documents are treated as confidential and shared only with authorized personnel or legal authorities as mandated.

9. Non-Compliance

Failure to provide valid KYC details or suspected fraudulent behavior may lead to:

- Suspension or termination of account
 - Withholding of payouts or refunds
 - Reporting to legal authorities
-

10. Policy Review

This policy is reviewed annually or whenever required by law or internal compliance needs.

Terms of Referral & Rewards Policy

Effective Date: [Insert Date]

Issued by: Adduri Healthcare Solutions ("AHS")

1. Overview

This policy governs the referral and rewards program for individuals (referred to as "Affiliates") who promote the Afficare subscription. The program rewards Affiliates for referring new subscribers to Afficare and incentivizes consistent promotion through commission payments and eligibility for additional benefits.

2. Eligibility

- Only individuals who have subscribed to Afficare are eligible to become Affiliates.

- Affiliates must agree to and sign the Affiliate Agreement to participate in the rewards program.
-

3. Referral Commission Structure

- For every successful Afficare subscription referred by an Affiliate, the Affiliate earns a **gross commission of ₹526.32**
 - After deducting **5% TDS (₹26.32)**, the Affiliate receives **₹500** directly.
 - Commissions are processed **after a 24-hour validation window** and typically **transferred within 7 working days**.
-

4. Payout Method

- All commissions are paid via direct bank transfer to the Affiliate's verified account.
 - Affiliates must provide complete KYC documents to receive payments.
-

5. Reward Milestones

Affiliates become eligible for **insurance benefits** based on the number of their referred Afficare subscribers who upgrade to Affiliate subscriptions:

- **5 upgrades** – Personal Accidental Insurance
 - **10 upgrades** – Term Life Insurance
 - **40 upgrades** – Family Health Insurance
 - **80 upgrades** – Critical Illness Insurance
-

6. Refund-Related Sharing

- When a referred Afficare subscriber is hospitalized, partnered hospitals refund **up to 40%** of the bill.
 - The refund is credited to the Affiliate, who must distribute **90% to the subscriber** and retain **10% as a service fee**.
-

7. Misuse and Fraud Prevention

- Referrals must be genuine. Fake accounts, self-referrals, or fraudulent activity will result in termination from the rewards program and forfeiture of pending commissions.
 - AHS reserves the right to withhold or reclaim rewards in case of policy violation.
-

8. Cancellation and Changes

- If a referred subscriber cancels their subscription within **24 hours**, no commission will be payable.
 - AHS may modify this policy at any time with prior notice on its official website.
-

9. Dispute Resolution

Any disputes relating to commissions or referral rewards will be resolved by AHS's internal affiliate support team. Final decisions rest with AHS management.

For questions or clarifications, please contact:

Email: support@addurihealth.com

Phone: [Insert Number]

Website: [Insert Website]

Cybersecurity Policy

Effective Date: [Insert Date]

Applies to: Employees, Affiliates, Partners, and Users of Affipay / Afficare Platforms

1. Purpose

To safeguard all digital assets and communications managed by Affipay while ensuring the privacy and security of affiliates, partners, and subscribers — without collecting or storing sensitive health data.

2. Scope

Applies to:

- Affipay staff and contractors
 - Affiliates and subscribers
 - Third-party vendors with technical access to Affipay systems
 - All platforms (web, mobile, admin portals) operated under Adduri Healthcare Solutions
-

3. Data Protection Commitment

- **No Collection of Health Data:**
Affipay does **not collect, process, or store** any sensitive personal health data of Afficare subscribers. Any health-related documentation is voluntarily submitted by the subscriber directly to their affiliate for hospital refund purposes.
 - **Minimal Data Collection:**
Only basic user data (e.g., name, phone, email, subscription status) required for subscription management and affiliate tracking is stored.
 - **Encryption:**
All stored and transmitted data (excluding health records) are protected using industry-standard encryption.
 - **Access Controls:**
Systems access is limited based on role, with multi-factor authentication for admin panels and affiliate dashboards.
-

4. Security Practices

- Regular audits and vulnerability testing
 - Prohibited access via unsecured/public Wi-Fi without VPN
 - Device compliance: antivirus, firewalls, and secure software usage
-

5. Incident Response

Cyber incidents must be reported within 24 hours. Affipay commits to transparent handling and mitigation of breaches, though no health records fall under its custody.
