

## Disclaimer

**Effective Date:** 29/12/2024

The information and services provided by **Adduri Healthcare Solutions Private Limited** ("Company", "we", "our", or "us") through the **Affipay** platform ([www.affipay.in](http://www.affipay.in)) are intended solely for general information and healthcare access facilitation. By using our website or subscribing to our services, you acknowledge and agree to the terms of this disclaimer.

### 1. No Medical Advice

Affipay does **not provide medical diagnosis, treatment, or emergency care**. All content on our website — including articles, descriptions, features, and offers — is **for informational purposes only** and should not be considered medical advice, diagnosis, or a substitute for consultation with a qualified healthcare provider.

### 2. Third-Party Services

Affipay **does not own or operate hospitals, insurance companies, or diagnostics providers**. All healthcare services and hospitalization refund assistance are delivered through third-party partnerships or via independent **affiliates**, who are solely responsible for supporting referred subscribers.

### 3. Hospitalization Refund

Affipay only **logs pre-hospitalization intimation** for administrative purposes. We are **not responsible** for:

- Document collection
- Verification of medical bills
- Coordination with hospitals or insurance companies
- Disbursement or denial of refund amounts

These responsibilities lie entirely with the **referring affiliate**.

### 4. Limitation of Liability

Adduri Healthcare Solutions Private Limited is **not liable** for:

- Any direct or indirect loss or damage due to use or misuse of our services.
- Delays, denials, or disputes arising from third-party healthcare or refund providers.
- Errors or omissions by affiliates in managing hospitalization refund claims.

### 5. Accuracy of Information

While we strive to ensure the accuracy and reliability of the content and services on Affipay, we do not warrant that all information is complete, accurate, or up to date. We may update or modify information without prior notice.

### 6. User Responsibility

You are responsible for verifying the suitability of our services for your specific health and financial needs. We recommend consulting a licensed medical professional before making any healthcare-related decisions.

### 7. Changes to the Disclaimer

This disclaimer may be updated periodically. The latest version will always be available on the Affipay website. Continued use of our services after updates indicates your acceptance of the changes.

### 8. Contact Information

For questions related to this disclaimer:

**Adduri Healthcare Solutions Private Limited**

CIN: U86100AP2024PTC117215

Email: support@affipay.in

Phone: 9652977800

Address:

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Krishna District, Andhra Pradesh – 521225, India

---

## **Service Description Disclaimer**

**Effective Date:** 29/12/2024

All services, features, and benefits described on the **Affipay** platform, including but not limited to the **Afficare subscription**, affiliate program, insurance benefits, and hospitalization refund support, are provided for **general informational purposes only** and **do not constitute a legal or medical guarantee**.

### **1. Subject to Availability & Partner Policies**

Service delivery is subject to:

- Availability of third-party partners (e.g., hospitals, insurers)
- Affiliate support for refund assistance
- Regional or partner-specific terms, conditions, and limitations

The **hospitalization refund**, **insurance coverage**, and **foreign trip eligibility** are subject to specific referral milestones and conditions. Adduri Healthcare Solutions does **not guarantee access or approval** for any third-party services.

### **2. Illustrative Descriptions Only**

Descriptions, infographics, videos, or testimonials on this website are intended to illustrate potential user experiences and service benefits. They should not be interpreted as promises of performance, outcomes, or coverage.

### **3. Changes Without Notice**

We reserve the right to:

- Modify or discontinue any feature, benefit, or pricing
- Add or remove partner hospitals, affiliates, or insurance offerings
- Update service eligibility criteria and terms

Such changes may be made **without prior notice**, and continued use of the platform constitutes acceptance of those changes.

### **4. No Substitute for Professional Advice**

The services described on this website are **not a replacement for professional healthcare, legal, or financial advice**. Always consult licensed professionals for such matters.

### **5. No Legal or Financial Liability**

Adduri Healthcare Solutions Private Limited is **not liable** for:

- Errors or delays in third-party services
- Misinterpretation of service descriptions
- Any losses resulting from reliance on promotional material

## **Contact for Clarification**

For the most accurate and updated service details, please contact our support team:

Email: support@affipay.in  
Phone: 9652977800

---

## Medical Disclaimer

**Effective Date:** 29/12/2024

The information provided by **Adduri Healthcare Solutions Private Limited** ("Company", "we", "our") on the **Affipay** platform (www.affipay.in) and through related services is intended for general informational purposes only and is **not a substitute for professional medical advice, diagnosis, or treatment**.

### 1. No Medical Advice

- The content on Affipay, including but not limited to subscription benefits, wellness tips, health camps, and referral services, is **not intended to replace consultation with a qualified healthcare professional**.
- Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition or treatment.

### 2. No Doctor-Patient Relationship

- Use of the Affipay platform does not create a doctor-patient or professional relationship between you and Adduri Healthcare Solutions or its affiliates.
- For personalized medical advice, diagnosis, or treatment, please consult a licensed medical practitioner.

### 3. Limitations on Services

- Affipay facilitates connections and referrals to healthcare providers but does **not provide medical treatment or clinical services** directly.
- Hospitalization refund facilitation and health camps are managed in partnership with third parties; the Company does not guarantee outcomes or specific medical results.

### 4. Risks and Responsibility

- You acknowledge that any reliance on the information or services provided through Affipay is at your own risk.
- Adduri Healthcare Solutions disclaims all liability for any injury, loss, or damage resulting from the use or misuse of information, services, or products accessed through the platform.

### 5. Emergency Situations

- In case of a medical emergency, please contact emergency services or visit the nearest hospital immediately.
- Do not delay seeking urgent medical care by relying solely on Affipay information.

### 6. Changes to Medical Content

- The Company may update or modify health-related content periodically but does not guarantee the accuracy or completeness of such information at all times.

## Contact for Medical Queries

If you have questions regarding the use of Affipay services, please contact:

✉ support@affipay.in

☎ 9652977800

Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

---

## Insurance Non-Guarantee Disclaimer

**Effective Date:** 29/12/2024

**Adduri Healthcare Solutions Private Limited** ("Company," "we," "our") provides subscription-based healthcare benefits through the **Affipay** platform. However, **Affipay subscriptions and services do not constitute an insurance policy** and do **not guarantee insurance coverage or payment**.

### 1. No Insurance Coverage

- The services offered under Affipay, including hospitalization refunds and medical camps, are **not insurance products**.
- They do not replace or provide insurance coverage under any health, life, or accident insurance policy.

### 2. No Guarantee of Claims or Payments

- The Company does not guarantee reimbursement, refunds, or claims approval by any third-party insurance providers.
- Any insurance-related benefits are subject to terms and conditions of the respective insurance policies managed by third parties.

### 3. Independent Insurance Advice

- Subscribers seeking insurance coverage should consult licensed insurance professionals or providers for appropriate policies.
- Affipay may facilitate or partner with insurance providers but does not underwrite or guarantee insurance services.

### 4. Limitation of Liability

- The Company is not responsible for any losses or damages resulting from misunderstanding Affipay services as insurance.
- Users acknowledge and accept that Affipay is a healthcare benefit subscription service, not an insurer.

### 5. Contact for Clarifications

For questions regarding insurance or related benefits:

✉ support@affipay.in

☎ 9652977800

Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

---

## Mental Health and Sensitive Information Disclaimer

**Effective Date:** 29/12/2024

**Adduri Healthcare Solutions Private Limited** ("Company," "we," "our") is committed to supporting the well-being of our users. However, the **Affipay** platform and its affiliated services are **not a substitute for professional mental health care or counseling**.

### 1. Nature of Information Provided

- Any information, content, or services related to mental health, emotional well-being, or sensitive personal topics available through Affipay are intended for **general informational purposes only**.
- This content is not designed to diagnose, treat, or provide clinical advice for any mental health condition.

## 2. No Professional Relationship

- Use of the platform does **not create a therapist-client or professional counseling relationship**.
- Users experiencing mental health issues or crises are strongly advised to seek help from qualified mental health professionals or emergency services immediately.

## 3. Sensitive Information Handling

- Users may share sensitive health information as part of the subscription or service use. We handle all such information with strict confidentiality in accordance with our Privacy Policy.
- The Company does not share sensitive data with unauthorized third parties.

## 4. Limitations and Risks

- Reliance on information or self-help tools provided by Affipay is at the user's own risk.
- The Company disclaims any liability for adverse outcomes resulting from use or misuse of mental health-related content or services.

## 5. Emergency Situations

- If you or someone you know is in crisis or at risk of harm, please contact emergency services or mental health crisis helplines immediately.
- The Company is not equipped to respond to emergencies or provide crisis intervention.

## 6. Contact for Support

For questions or concerns regarding sensitive information or mental health content:

✉ support@affipay.in

📞 9652977800

Adduri Healthcare Solutions Private Limited

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,

Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

---

## Telemedicine Liability Disclaimer

**Effective Date:** 29/12/2024

**Applies To:** All users, subscribers, affiliates, and third-party medical professionals engaged through the Affipay platform

### 1. Purpose

This disclaimer outlines the **limited role and liability** of **Adduri Healthcare Solutions Private Limited** ("Company") with regard to any **telemedicine or virtual consultations** made accessible via the **Affipay** platform, including those at medical camps or partner-led sessions.

### 2. Scope of Services

Affipay may facilitate or host:

- **Telemedicine sessions** by licensed doctors
- **Virtual health camps** or preliminary consultations
- **Third-party medical professional participation** (via NGOs, hospitals, or health partners)

These services are intended for **informational or preliminary diagnostic purposes only**, and are **not a substitute for in-person medical treatment**.

### 3. No Medical Responsibility or Liability

Adduri Healthcare Solutions Private Limited:

- ⓧ Does **not offer direct medical advice, diagnosis, or treatment**
- ⓧ Is **not responsible for medical outcomes**, decisions, or complications resulting from teleconsultations
- ⓧ Does **not assume liability for medical negligence, misdiagnosis, or delayed treatment** by the consulted professionals
- ⓧ Is **not involved** in prescription decisions, medication dispensation, or clinical judgment

All medical advice is **exclusively between the patient and the healthcare provider**.

### 4. Responsibility of the User

Users are advised to:

**Cross-verify medical credentials** of any professional consulted

Seek **in-person care for emergencies, chronic conditions, or post-consult follow-up**

Share complete and accurate medical history during the consultation

Understand that **telemedicine has inherent limitations**, including the inability to conduct physical examinations or diagnostic tests

### 5. Third-Party Medical Providers

- Any medical professionals engaged via Affipay are either **independent providers, partner hospitals, or volunteers**
- Affipay only serves as a **facilitator of access** and does not control or supervise their clinical conduct
- Users must read and agree to the **provider's own terms and disclaimers** (if applicable)

### 6. Emergencies & Urgent Care

**Telemedicine is not suitable for emergencies.**

If you experience serious symptoms (e.g., chest pain, shortness of breath, bleeding, or loss of consciousness), please contact **emergency medical services (108)** or visit the nearest hospital immediately.

### 7. Indemnity Clause

By participating in any teleconsultation facilitated by Affipay, the user agrees to:

"Indemnify and hold harmless Adduri Healthcare Solutions Private Limited, its officers, affiliates, and employees from any and all claims, damages, or liabilities arising out of or related to telemedicine services provided by third-party medical professionals."

### 8. Contact for Support or Complaints

✉ [support@affipay.com](mailto:support@affipay.com)

🏢 Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

---

### Not a Government Scheme Disclaimer

**Effective Date:** 29/12/2024

**Issued By:** Adduri Healthcare Solutions Private Limited

#### 1. Purpose

This disclaimer is issued to clarify that **Affipay** and all related services, including the **Afficare health subscription plan**, are **private sector initiatives** and **not affiliated with any government scheme, subsidy, or welfare program**.

#### 2. Nature of the Platform

- **Affipay** is a product of **Adduri Healthcare Solutions Private Limited**, a **privately owned healthcare facilitation company** incorporated under the Companies Act, 2013.

- The platform is designed to provide **affordable, accessible health support services** through **voluntary subscription-based programs**, independent of any public health scheme.

### 3. No Government Affiliation or Endorsement

⊗ **Affipay is not part of any Central or State Government healthcare scheme**, such as:

- Ayushman Bharat / PMJAY
- AarogyaSri
- EHS / CGHS / APGLI
- National Health Mission (NHM) or State-run insurance schemes

⊗ **No government subsidies, grants, or endorsements** have been received or claimed by the company for its operations.

⊗ The use of terms like **"healthcare access," "refund," or "medical camp"** is strictly private in nature and does **not imply government support or funding**.

### 4. Communication Guidelines

All users, affiliates, and promotional partners are **strictly prohibited** from:

- Misrepresenting Affipay as a "government-approved" or "government-sponsored" program
- Using logos, flags, or names of any Indian government departments in marketing materials
- Promising government benefits, reservations, or entitlements as part of Affipay

Such actions may lead to **legal consequences, blacklisting, or termination from the platform**.

### 5. Public Advisory

Affipay is a **transparent, paid service** and is meant to **complement—not replace—public healthcare schemes**. Users are encouraged to verify the platform through:

🌐 [www.affipay.in](http://www.affipay.in)

✉ [support@affipay.in](mailto:support@affipay.in)

📞 9652977800

🏢 Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

---

### Free Medical Camp Liability Waiver

**Effective Date:** 29/12/2024

**Adduri Healthcare Solutions Private Limited** ("Company", "we", "our") organizes free medical camps as part of its Afficare subscriber benefits to promote accessible healthcare.

By participating in any free medical camp ("Camp") organized or facilitated by the Company, you ("Participant") agree to the following terms:

#### 1. Voluntary Participation

- Participation in the Camp is **completely voluntary**.
- The Participant acknowledges that the Camp is intended for basic health check-ups, consultations, and awareness only.

## 2. No Medical Diagnosis or Treatment Guarantee

- The Company and its partners do **not guarantee any diagnosis, treatment, or medical outcomes** from the Camp.
- The Camp is **not a substitute for professional medical care**.
- Participants are advised to seek follow-up care from qualified healthcare providers as needed.

## 3. Assumption of Risk

- The Participant understands and accepts that participation involves inherent risks.
- The Company, its employees, volunteers, and partner healthcare professionals are **not responsible for any injury, illness, or adverse effects** arising directly or indirectly from participation in the Camp.

## 4. Medical Information Disclosure

- Participants voluntarily share medical history and health information for the purpose of the Camp.
- The Company will treat all personal health information **confidentially** as per applicable privacy laws.

## 5. Release and Waiver

- To the fullest extent permitted by law, the Participant **hereby releases and holds harmless** Adduri Healthcare Solutions Private Limited, its affiliates, employees, volunteers, and partners from any liability for injury, loss, or damage incurred as a result of participation.

## 6. Consent to Medical Procedures

- The Participant consents to routine non-invasive procedures such as blood pressure measurement, blood sugar testing, BMI measurement, and general physical examination performed at the Camp.
- For any invasive procedures, prior explicit consent will be obtained.

## 7. Emergency Situations

- In case of a medical emergency during the Camp, the Company will attempt to provide or arrange necessary assistance but is **not liable for emergency medical care outcomes**.

## 8. Governing Law

- This waiver is governed by the laws of India, and any disputes will be subject to the jurisdiction of courts in **Krishna District, Andhra Pradesh**.

---

### Doctor and Free Medical Camp Liability Waiver

**Effective Date:** 29/12/2024

**Adduri Healthcare Solutions Private Limited** ("Company," "we," "our") organizes free medical camps ("Camps") through the **Affipay** platform to provide accessible healthcare services to subscribers and the community.

#### 1. Voluntary Participation

- Participation in any free medical camp is entirely voluntary.
- By attending, you acknowledge and accept the risks associated with medical examinations and consultations.

#### 2. Medical Disclaimer

- Medical professionals providing services at the camps are qualified but operate on a voluntary or limited-service basis.
- The services offered do **not** substitute for full medical diagnosis, treatment, or emergency care.
- You should seek follow-up care with your personal healthcare provider as needed.



### 3. Limitation of Liability

- The Company, its employees, affiliates, volunteers, and partner doctors are **not liable** for any injury, illness, or adverse effects resulting from participation in the camp or use of medical advice given during the camp.
- The Company does not guarantee results or outcomes from any consultations or tests performed.

### 4. Personal Responsibility

- You agree to provide accurate health information and disclose any relevant medical history during camp consultations.
- You understand that any decisions regarding your health remain your responsibility.

### 5. Consent

- By participating, you consent to basic health screenings and data collection for camp purposes.
- Your information will be handled confidentially as per the Company's Privacy Policy.

### 6. Emergency Situations

- The camps are not equipped for medical emergencies. In case of urgent health issues, you agree to seek immediate emergency care.

### 7. Contact Information

For questions or concerns related to medical camps:

✉ support@affipay.in

📞 [Insert contact number]

Adduri Healthcare Solutions Private Limited

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,

Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India.