Mymeds247.com – MSO Terms and Conditions

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The following terms and conditions apply to <u>MSO (Medical Second Opinion)</u> services availed through Mymeds247.com platform and such terms and conditions shall apply to the members of Mymeds247.com in addition to our *Standard Terms and Conditions*. The MSO services are provided through top physicians and medical professionals who practice at world-leading medical centers. These centers are renowned for their medical research advancements, cutting-edge treatments and the overall quality of their clinical outcomes.

<u>DISCLAIMER</u>: MSO is not intended to address emergency or life-threatening medical conditions. For any emergency issues, please contact your physician/doctor immediately.

1. SERVICES

MSO services provided through Mymeds247.com are anticipated to be remote diagnostic consultations. Physicians providing services using a remote connection do not have the same type or amount of information that would normally be available during an in-person visit with the patient. You acknowledge that you understand the limitations of the remote diagnostic and treatment options provided, and you agree that you assume the risk of the limitations. Medical Second Opinion under this cover is facilitated by the Service Provider and not by us. We reserve the right to change, alter or cancel this service without prior notice.

Please note that activation of MSO services shall be at the sole discretion of our in-house doctors. They will review each request in detail and will proceed for MSO only if all the medical criteria are met.

2. COVERAGE AND ELIGIBILITY

Once your membership is activated, a waiting period of 3 (three) months shall apply from the date of activation of your membership in order to make you eligible to avail MSO services through Mymeds247.com. Hospitalisation for serious or critical ailment or medical condition for not less than 24 (twenty-four) hours is required to be eligible to avail MSO services through Mymeds247.com.

Medical Second Opinion in respect of illnesses for which the Insured member is undergoing treatment at the time of taking the policy will not be covered.

Any Medical Second Opinion provided hereunder shall not be valid for any medico-legal purposes or any insurance claim purposes.

3. DISCLOSURE OF MEDICAL INFORMATION

We take seriously the privacy of your medical records and personal information. Accordingly, we have taken all reasonable restrictions necessary to protect your confidentiality in accordance with all applicable laws. Mymeds247.com shall collect and store your personal information and data as per the terms of our *Privacy Policy*.

In addition, you authorize us and the respective physicians, employees, service provider, contractors, business associates and/or agents to access, review, research, analyse, discuss and copy your medical

and personal information as may be necessary to provide the medical second opinion upon your request.

4. NO DOCTOR PATIENT RELATIONSHIP

NO LICENSED MEDICAL PROFESSIONAL/PATIENT RELATIONSHIP IS CREATED BY USING INFORMATION PROVIDED BY OR THROUGH THE USE OF THE SITE, LINKS TO OTHER SITES OR ANY ASSISTANCE WE MAY PROVIDE TO HELP YOU FIND AN APPROPRIATE MEDICAL PROFESSIONAL OR SPECIALIST IN ANY FIELD.

5. RELIANCE ON SERVICES

We do not make any representation as to the adequacy or accuracy of the Medical Second Opinion or the Insured's or any other person's reliance on the same or the use to which the Second Opinion is put. We are not liable for any claims due to any errors or omission or consequences of any action taken or not taken in reliance of the Medical Second Opinion provided under this arrangement.

6. LIMITATION OF LIABILITY

You further release and hold Mymeds247.com harmless and its/their respective physicians, employees, contractors, service provider, business associates and/or agents for any harm, claim, injury or damages of any kind including, but not limited to, compensatory, direct, indirect or consequential damage, directly or indirectly, as result of any and all uses of the services hereunder and any review, interpretation or analysis or and/or reliance on any and all medical second opinions.

We shall not be responsible for and disclaim all liability for any loss, liability, damage (whether direct, indirect or consequential), personal injury or expense of any nature whatsoever which may be suffered by you, as a result of or which may be attributable, directly or indirectly, to your access and use of the services and benefits on the Platform, any information contained on the Platform.

For any further service-related information or query, please write to *care@mymeds247.com*.