

1. Terms

By accessing this website, you agree to be bound by the following Terms and Conditions of Use, all applicable laws, and regulations. If you do not agree with any of these terms, you are prohibited from using or accessing this website. The materials contained in this website are protected by applicable copyright and trademark laws.

2. Use License

Permission is granted to temporarily download one copy of the materials (information or software) of Narayana Health Insurance Limited website for personal, non-commercial transitory viewing only. This is the grant of a license, not a transfer of title and under this license you may not:

- Modify or copy the materials;
- Use the materials for any commercial purpose or for any public display (commercial or non-commercial);
- Attempt to decompile or reverse engineer any software contained on Narayana Health Insurance Ltd.'s website;
- Remove any copyright or other proprietary notations from the materials; or
- Transfer the materials to another person or 'mirror' the materials on any other server.

This license shall automatically terminate if you violate any of these restrictions and may be terminated by Narayana Health Insurance Ltd. at any time. Upon terminating your viewing of these materials or upon the termination of this license, you must destroy any downloaded materials in your possession whether in electronic or printed format.

3. Disclaimer

The materials on Narayana Health Insurance Ltd.'s website are provided on an 'as is' basis. Narayana Health Insurance Ltd. makes no warranties, expressed or implied and hereby disclaims and negates all other warranties including without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose or non-infringement of intellectual property or other violation of rights. Further, Narayana Health Insurance Ltd. does not warrant or make any representations concerning the accuracy, likely results or reliability of the use of the materials on its website or otherwise relating to such materials or on any sites linked to its website.

4. Confidentiality

Narayana Health Insurance Limited (NHIL) does not collect any Personal Information through the website. In the event of collection or processing of personal data in the future, NHIL shall take all reasonable steps to preserve the confidentiality and prevent any corruption or loss, damage or destruction of the data and information provided by you. All personal information including any claim related or medical information will be kept confidential. It shall only be disclosed at the time of processing your claims. NHIL shall also take reasonable steps to ensure the security of and to prevent unauthorized access to the services on the website.

5. Privacy

Use of this website is subject to the Privacy Notice. You agree that you have read the Privacy Notice and your continued use of the site serves as an acknowledgement for having read and understood the details provided therein.

6. Limitations

In no event shall Narayana Health Insurance Ltd. or its suppliers be liable for any damages (including without limitation, damages for loss of data or profit or due to business interruption) arising out of the use or inability to use the materials on Narayana Health Insurance Ltd.'s website, even if Narayana Health Insurance Ltd. or a Narayana Health Insurance Ltd.'s authorized representative has been notified orally or in writing of the possibility of such damage. As some jurisdictions do not allow limitations on implied warranties or limitations of liability for consequential or incidental damages, these limitations may not apply to you.

7. Revisions and Errata

The materials appearing on Narayana Health Insurance Ltd.'s website could include technical, typographical or photographic errors. Narayana Health Insurance Ltd. does not warrant that any of the materials on its website are accurate, complete or current. Narayana Health Insurance Ltd. may make changes to the materials contained on its website at any time without notice. Narayana Health Insurance Ltd. does not however, make any commitment to update the materials.

8. Site Terms of Use Modifications

Narayana Health Insurance Ltd. may revise these terms of use for its website at any time without notice. By using this website, you are agreeing to be bound by then current version of these Terms and Conditions of Use.

9. Governing Law

Any claim relating to Narayana Health Insurance Ltd.'s website shall be governed by the laws of the State of Karnataka without regard to its conflict of law provisions as may be applicable.

10. Permission to Contact

By clicking the Submit button, I hereby authorize Narayana Health Insurance Ltd. or any of its authorized service providers to call or communicate to me with respect to insurance products and services requested by me at the given telephone number/ whatsapp number/ email id duly registered in my name, irrespective of whether the number is registered with National Do Not Call/ Do Not Disturb Registry or not.