

Website Terms of Use

Version 1.0

Effective Date: 09-09-2025

This website, located at <https://www.aayurcare.com> ("Site"), is owned and operated by **Aayur Care**, a medical disbursement company operating under **Aayur Enterprises**, which is **registered as a Micro, Small, and Medium Enterprise (MSME)** under the MSMED Act, 2006 in India.

The registered office is located at:

Crescent Workspace, next to Karnataka Bank, HRBR Layout 1st Block, Bank Avenue Colony, Banaswadi, Bengaluru, Karnataka – 560043, India.

These **Terms of Use ("Terms")** govern your access to and use of this Site. By accessing or using the Site, you acknowledge that you have read, understood, and agree to be bound by these Terms and all applicable Indian laws and regulations.

1. Eligibility

By using this Site, you confirm that you are at least 18 years of age and legally competent under the Indian Contract Act, 1872 to enter into a binding agreement. If you are accessing or using this Site on behalf of another person or entity, you represent that you have the authority to bind such person or entity to these Terms.

2. License to Use the Site

Aayur Care grants you a limited, non-transferable, revocable, non-exclusive license to use the Site for your personal, non-commercial use, in accordance with these Terms. This license does not allow any resale or commercial use of the Site or its contents.

3. Restrictions

You agree not to modify, copy, reproduce, republish, upload, post, transmit, or distribute any part of the Site; reverse engineer or attempt to derive the source code of any part of the Site; use the Site to violate any applicable law, regulation, or third-party rights; employ bots, crawlers, data mining tools, or other automated methods to access or interact with the Site; or attempt to disrupt the Site's functionality or gain unauthorized access to any part of the Site or its systems.

4. User Content

You may be required to upload certain documents to access or use Aayur Care's medical reimbursement services. You are solely responsible for the authenticity, accuracy, and legality of any documents you upload through the Site. You acknowledge that uploading forged, false, or unauthorized documents may result in rejection of services and potential legal action under applicable laws.

Aayur Care does not permit public posting, sharing, or interaction by users on the Site. All uploaded content is for internal processing only and remains confidential in accordance with our Privacy Policy.

We reserve the right to remove or reject any uploaded documents that violate our service policies, terms, or any applicable laws, or that appear fraudulent, misleading, or inappropriate.

5. Privacy Policy

Your use of the Site is governed by our Privacy Policy, which outlines how we collect, use, and protect your personal information in accordance with the Information Technology Act, 2000 and the SPDI Rules.

6. Intellectual Property

All intellectual property on the Site, including trademarks, service marks, logos, text, graphics, and software, are the exclusive property of Aayur Enterprises or its licensors and are protected under the Indian Copyright Act, 1957, the Trademarks Act, 1999, and other applicable laws. Aayur Care, a brand and operational entity under Aayur Enterprises, uses this intellectual property solely in accordance with the rights granted by Aayur Enterprises.

7. Medical Reimbursement Disclaimer

The Site provides access to medical reimbursement services and related information. Insurance-related services, where applicable, are facilitated through licensed intermediaries under arrangements compliant with the regulatory framework of the Insurance Regulatory and Development Authority of India (IRDAI). Use of this Site does not constitute a guarantee of claim settlement. All claims are subject to verification, documentation, and compliance with applicable laws, policies, and the terms of our service partners.

8. Cookies

We use cookies to enhance user experience and analyze site traffic. By using the Site, you consent to our use of cookies in accordance with our Privacy Policy.

9. Third-Party Links

The Site may contain links to external websites or third-party services for your convenience. Aayur Care does not control, endorse, or assume responsibility for the content, accuracy, or practices of any third-party websites or services. Accessing or using such third-party resources is at your own discretion and risk. Aayur Care shall not be liable for any loss or damage arising from your reliance on or interaction with third-party content. Users are advised to review the terms and privacy policies of such third-party platforms before use.

10. Legal & Compliance

All insurance-related services are provided through Vibe Insurance under IRDAI guidelines. Aayur Care acts as a support and advisory platform under the POSP (Point of Sales Person) framework. It does not underwrite or directly sell insurance policies.

11. Limitation of Liability

To the fullest extent permitted under applicable Indian law, Aayur Care (operating under Aayur Enterprises) shall not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages — including, but not limited to, loss of profits, data, business interruption, goodwill, or other intangible losses — arising out of or related to your access to, use of, or inability to use the Site or any of its services, even if we have been advised of the possibility of such damages.

12. Indemnity

You agree to indemnify, defend, and hold harmless Aayur Care (operating under Aayur Enterprises), its affiliates, officers, directors, employees, and agents from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising out of or related to:

your use or misuse of the Site or services,

your violation of these Terms of Use, or

your violation of any applicable laws, regulations, or rights of a third party.

13. Termination

Aayur Care (operating under Aayur Enterprises) reserves the right to suspend or terminate your access to the Site or its services at any time, without prior notice, if you violate these Terms of Use, applicable laws, or engage in any conduct that is unlawful, harmful, or otherwise inappropriate.

Upon termination, all rights granted to you under these Terms shall immediately cease, and you must discontinue all use of the Site.

14. Governing Law and Jurisdiction

These Terms shall be governed by and interpreted in accordance with the laws of India. Any disputes arising out of or in connection with these Terms, the Site, or its services shall be subject to the exclusive jurisdiction of the courts located in Bangalore, Karnataka.

15. Grievance Officer (as per IT Act, 2000)

For any complaints or concerns regarding content or services, you may contact our Grievance Officer:

Email: grievance@aayurcare.com

Address: Crescent Workspace, next to karnataka bank, HRBR Layout 1st Block, Bank Avenue Colony, Banaswadi, Bengaluru, Karnataka 560043

16. Modifications

Aayur Care (operating under Aayur Enterprises) reserves the right to modify, update, or revise these Terms of Use at any time, at its sole discretion, in accordance with applicable Indian laws.

In the event of any material changes, users will be notified through updates posted on the Site. It is your responsibility to review the Terms periodically. Continued use of the Site after such changes shall constitute your acceptance of the revised Terms.

Aayur Care does not guarantee separate or personal notifications for each user.

17. Copyright and Trademark Information

All content, text, graphics, software, and materials available on the Site are protected under the Indian Copyright Act, 1957 and other applicable intellectual property laws. Unauthorized use, reproduction, or distribution of any content from this Site may result in civil and/or criminal liability under Indian law. All trademarks, service marks, and logos displayed on the Site are the property of Aayur Enterprises or are used under valid license. Aayur Care, as a platform and brand, operates under Aayur Enterprises, and all rights are reserved accordingly.

18. Contact Information

Company Name: Aayur Care (powered by Aayur Enterprises)

Registered Address: Crescent Workspace, next to Karnataka Bank, HRBR Layout 1st Block, Bank Avenue Colony, Banaswadi, Bengaluru, Karnataka – 560043, India

Operating Address: BHIVE Premium Koramangala (Near Nexus Mall), Hosur Main Road, next to Forum Mall, Adugodi, Koramangala, Bengaluru, Karnataka – 560030, India

Official Email for Contact & Communication: info@aayurcare.com