**Privacy Policy**

MediEnsure Private Limited (hereinafter referred to as**"ME"** / **“we”** / **“us”**) is committed towards protecting your personally identifiable information, including sensitive personal data (“Personal Information”) that’s collected by MediEnsure from you whilst you use our website and/or mobile application (collectively referred to as the “Website”).

MediEnsure collects, processes and treats the Personal Information of its users in compliance with the provisions of the Information Technology Act, 2000 and the Information Technology (Reasonable Security and Procedures and Sensitive Personal Data or Information) Rules, 2011 (“Data Protection Laws”), to the extent applicable for such Personal Information.

This Privacy Policy represents the complete statement of MediEnsure ‘s practices with respect to the collection of Personal Information through the Website and how it’s used.

Please read this Privacy Policy carefully before proceeding to use our Website. By using the Website, you agree to be legally bound by the terms and conditions of this Privacy Policy, which shall take effect immediately on your first use of the Website. If you don’t agree, then please do not continue to access or use the Website and do not complete the registration process on the Website.

**1. SCOPE OF THE PRIVACY POLICY**

The purpose of this Privacy Policy is to outline and help you understand the various procedure followed by MediEnsure when collecting, storing, utilising, disclosing or otherwise dealing with any Personal Information.

Further, the Website may contain hyperlinks to third-party websites or social media websites operated by parties other than MediEnsure which are developed by people that MediEnsure has no control over, this includes social media plug-ins. This Privacy Policy does not apply to the practices of such websites. Such other websites may place their own cookies on your computer/electronic device, collect data or solicit Personal Information. MediEnsure is accordingly not and shall not be deemed to be responsible in any way for the privacy practices of such websites.

Any summary of this Privacy Policy generated by third party software or otherwise shall have no legal effect, shall not be binding on MediEnsure, shall not be relied upon in substitute for this Privacy Policy, and neither supersede nor modify this Privacy Policy.

**2. INFORMATION COLLECTED BY MEDIENSURE**

MediEnsure primarily collects, receives and stores the Personal Information, as may be provided by you in the course of creating your account as well as accessing and using the services provided through the Website. With regard to creating an account and registering on the Website, MediEnsure would generally process your name, phone number, e-mail address, age, date of birth, medical information such as your health status, medical reports history, medication history, account information like user name, password, payment preferences, and device information such as time zone, uploaded images, location data, etc.

Additionally, in the course of your visit to the Website, MediEnsure and/or the third parties with whom MediEnsure has contracted to provide services, may collect certain anonymous information from sources such as server log files, cookies and pixel tags. MediEnsure and/or the third parties may collect information concerning your access to and use of the services provided through the Website such as what buttons/options you click on, devices you use to access the Website, the device’s unique identifying number, operating system, device language, device region, device time zone, mobile network information, etc. MediEnsure uses cookies or other similar software to provide a safe, efficient and customized experience to our users, and provide services and features that most likely meet your needs. You can change your privacy preferences regarding the use of cookies and similar technologies if your browser/device permits, but certain features on the Website may be restricted, unavailable or unusable if you choose not to provide certain information.

MediEnsure and/or third-party service providers and/or our partners may also use cookies to manage and measure the performance of advertisements displayed on or delivered through the Website. This helps MediEnsure as well as service providers and partners to provide more relevant advertising.

MediEnsure also automatically receives and records information on MediEnsure’s web server logs from user’s device including the Internet Protocol (IP) address. MediEnsure records IP addresses for anonymous statistical purposes, administration of this Website and associated servers, and to improve MediEnsure’s services.

If you do not wish to provide the Personal Information requested or provide consent for use of your Personal Information, where required, or withdraw your consent for use of the Personal Information collected, MediEnsure reserves the right not to provide services or to withdraw the services for which the information was sought/collected from you.

**3. PAYMENT RELATED INFORMATION**

All payment transactions happen using Secure Server Software through third party payment gateways. MediEnsure does not have end to end control over such transactions, and shall in no way be responsible or liable for any loss or damage due to any disclosure of your payment related information.

MediEnsure hereby disclaims all its liability and shall in no way be liable or responsible for any loss or damage caused to you on account of intentional or unintentional disclosure of any Personal Information concerning your account and/or any information with respect to any online payment transaction handled by third party payment gateways using the credit card/debit card/cash card/net-banking/mobile wallet/UPI, etc. and/or the payment verification process.

**4. USE AND DISCLOSURE OF COLLECTED INFORMATION**

When any Personal Information is provided by you to MediEnsure in the course of your access to the Website, that information provided shall be used by MediEnsure and its service providers and partners, including hospitals and other healthcare providers, for the purposes of providing MediEnsure’s services (online and offline), fulfil our service obligations, conducting background screening, facilitating any customer requests, and carrying out activities connected with the running of our business such as personnel training, quality control, and service monitoring.

In addition, MediEnsure also reserves the right to use your Personal Information to contact you and deliver information targeted to your interests, such as banner advertisements, notices, service offerings, communications, newsletters, SMS messages, etc., relevant to your interests and use of the Website. By accepting the Terms of Use and this Privacy Policy, you expressly agree to receive such information and communications. In case you do not wish to receive such information and communications, then we request you to kindly unsubscribe/opt out of the receipt of such information and communications.

MediEnsure treats your Personal Information and your use of MediEnsure’s services as private and confidential and does not disclose your Personal Information to third parties, except as may be necessary to provide MediEnsure’s services, and under the following specific circumstances:

1. To insurance companies, hospitals, physicians or other healthcare providers that provide services directly to you on our behalf. To enable them to do this and related activities such as billing, we may need to share your Personal Information, including access to your medical reports for diagnosis, treatment etc;
2. To enforce the Terms of Use which are binding on all the users of the Website;
3. To respond to summons, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims;
4. To any governmental body as and when required under law.

In addition to the above, MediEnsure may record and share general statistical information of its users and the services used with selected clients, service providers and partners of MediEnsure, without disclosing individual names or personally identifying information of the users of the Website. In the MediEnsure that another company acquires all or substantially all of the assets of MediEnsure’s business through a consolidation, merger, asset purchase or other transaction, MediEnsure reserves the right to transfer all data (including any Personal Information) that is in its possession or under its control to such acquiring party and subsequently the privacy policy of the acquiring party shall govern all such data and any Personal Information that has been transferred.

**5. SECURITY OF PERSONAL INFORMATION**

MediEnsure takes all reasonable steps to comply with the applicable laws to ensure that the Personal Information provided by you is stored in a secure environment protected from unauthorised access, modification, destruction or disclosure. To protect Personal Information against accidental or unlawful destruction, loss or modification and against unauthorised disclosure or access, MediEnsure has implemented robust security practices and standards to guard your information. We take appropriate organisational and technical security measures, which are commensurate with the nature and sensitivity of the data being protected, to protect your data against unauthorised disclosure or processing. We use a secure server to store the information you give us when you use or create an account on the Website and any Personal Information you provide us online is securely encrypted.

While MediEnsure strives to protect your Personal Information at all times, MediEnsure cannot guarantee its absolute security and shall not be liable for any breach of security by an outside party. It is also important for you to protect against unauthorised access to your user name and password for your account and to your computer/electronic device. Be sure to sign off from your account on the Website in case you access your account from a shared computer/electronic device.

MediEnsure would also like to caution its users about phishing attacks, wherein unscrupulous third parties seek to extract sensitive and confidential information from you by posing as a genuine website or by sending an e-mail misrepresenting it to be from a genuine source. Please be careful while dealing with and/or responding to such e-mails. If you receive such a message claiming to be from MediEnsure, then please do not reply to it and immediately bring it to our attention by contacting the Grievance Officer.

MediEnsure does not sell, rent, loan, trade, lease or license any Personal Information collected from or provided by you for any commercial purposes.

**6. ACCESS TO YOUR PERSONAL INFORMATION**

For information collected through the Website, users can send an e-mail or letter to the Grievance Officer to:

* Access Personal Information that the Website has collected from the user through your access to and use of the services provided through the Website;
* Correct any factual errors in such Personal Information; or
* Request to have your Personal Information deleted from MediEnsure’s servers.
* To protect the privacy and security of our users, MediEnsure will take reasonable steps to verify your identity before granting you access to your Personal Information that is collected and maintained by MediEnsure

**7. INFORMATION WE COLLECT FROM THIRD PARTIES**

We will ordinarily collect your Personal Information from you directly. However, we may occasionally, request your Personal Information from certain third parties such as your physician, hospital, or any other healthcare provider, for purposes such as providing and improving our services, fulfilling our contractual obligations to you, billing, conducting background screening, and carrying out any other activity related or incidental thereto. By completing the registration process on the Website and the use of MediEnsure’s services, you hereby consent to such third parties sharing such Personal Information with MediEnsure, and MediEnsure collecting, processing and storing such information for the abovementioned purposes.

**8. AMENDMENTS TO THE POLICY**

This Policy is based on current laws and regulations applicable in India, and may be revised in view of any changes in law in India, as applicable to MediEnsure.

MediEnsure reserves the right to put out revisions/modifications to this Privacy Policy, and any of its other procedures concerning the treatment of information collected through the Website, without any prior notice. Any changes to this Privacy Policy will become effective upon posting of the revised Privacy Policy on the Website. Access/use of the Website following the posting of the Privacy Policy will be considered as your acceptance of the revised Privacy Policy.

**9. GRIEVANCE OFFICER**

For any queries related to this Privacy Policy, correction of any Personal Information provided by you or for making a complaint about breach of privacy, you can contact the following official of MediEnsure, E-mail id: grievance@mediensure.in

**10. GOVERNING LAW AND DISPUTE RESOLUTION**

This Privacy Policy shall be governed by the laws of India. Any and all disputes arising under or in relation to this Privacy Policy shall be subject to the exclusive jurisdiction of courts in Bengaluru.