**REFUNDS and CANCELLATIONS Policy**

In an event you wish to cancel any of the services being availed on an individual basis, you shall pay such cancelation fee as may be intimated to you by our representative at the time of booking of such service or as stipulated in the terms of such specific service.

In case of a subscription plan/ voucher, if You wish to cancel/ terminate the subscription, You may do so by sending an email to MediEnsure Helpdesk within the first 10 (ten) calendar days of the purchase of such subscription plan/ voucher. You shall further be required to return the vouchers, and all documents and items provided to You by mailing the above to MediEnsure Helpdesk at

MediEnsure Pvt Ltd,  Dodda Banaswadi Main Rd, Shamanna Layout, Subaiya Reddy Layout, Banaswadi, Bengaluru, Karnataka 560043.

On receipt of such intimation and mailed documents, MediEnsure shall verify the details of your subscription and request for cancelation placed by You. On MediEnsure satisfaction that your request is in accordance with the Terms of this Agreement, MediEnsure shall 1) discontinue the Subscribership issued to You; and 2) issue a refund of the amount paid as Subscribership fee.

No refund shall be initiated if You have in any way availed any of the benefits prior to the cancelation of your subscription plan/ voucher and/ or if the cancellation request is placed after 10 calendar days of buying the subscription plan/ voucher. In the event the request for cancellation is received by MediEnsure after the dispatch of the welcome kit, an amount of Rs. 800 or 10% of the Subscribership fee, whichever is higher, shall be deducted and the balance shall be refunded to You, subject to conditions mentioned above in this Clause. For calculation of aforesaid period of 10 days, the records of dispatch, delivery and communications available with MediEnsure shall be considered final. No cancellation shall be carried out if You have purchased the Subscribership under any easy monthly instalment (EMI) option offered by MediEnsure.

Coupons / voucher /offers/services issued to you by MediEnsure as part of the Services shall under no circumstances be redeemed for cash at any time.

Post the above 10 days, MediEnsure shall not refund any amounts paid as a matter of policy, unless amount paid is in excess of the subscription amount. Refunds in such cases shall be done within 45 days from the date of such excess payment. Claims for refunds for unsatisfactory services or requests to not consider usage of any element under the subscription shall strictly not be entertained considering the subjectivity of individual experiences and other factors that may contribute to the same.

MediEnsure shall not co-ordinate for any unsuccessful payments through merchant payment routes nor be responsible for failed payments.

Payments if any applicable to home collection charges, couriers, etc. at lumpsum or extra charges if applicable, shall be made by you prior to the receipt of the service.

Payments and subscription plans cannot be appropriated to non-subscribers and no transfer requests shall be entertained by MediEnsure.

MediEnsure shall not be obliged to issue any tailor made receipts or bills besides its normal bills for any purposes of taxation, or any other reason.

Any voucher offered by MediEnsure may be issued in such manner and form, whether paper, electronic or otherwise, as MediEnsure deems fit. The right to utilize the voucher shall vest with an active subscriber, subject to a condition that the voucher is utilized before its expiry date. In exceptional cases, some vouchers/ offers/services may be redeemed by/ made available by customers who are not subscribers; subject to the sole discretion of MediEnsure. In such case, the non-subscriber is deemed to have agreed and accepted the Terms of the Agreement.