

Refund Policy

Effective Date: [Insert Date]

This Refund Policy outlines the terms and conditions under which **Mobikoo** ("we," "us," or "our") provides refunds for insurance policies purchased through our platform. By purchasing a Mobikoo insurance policy, you agree to the terms of this Refund Policy. If you do not agree with this policy, please do not proceed with the purchase.

1. Eligibility for Refund

Refunds are applicable only if the following conditions are met:

- The insurance policy is canceled within **4 days** of the purchase date.
 - No claims have been filed under the policy during this 4-day period.
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2. Cancellation Process

To request a refund, the policyholder must:

1. Contact Mobikoo's customer support team within **4 days** of the policy purchase date.
 2. Provide the necessary details, including the policy number and proof of purchase.
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3. Refund Processing

- Once the cancellation request is received and verified, Mobikoo will process the refund within **14 business days**.
 - The refund will be issued to the original payment method used for the purchase.
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4. Non-Refundable Scenarios

Refunds will not be provided in the following cases:

- If a claim has been filed and processed under the policy.
 - If the policy is canceled after **4 days** from the purchase date.
 - For promotional or discounted insurance plans, unless explicitly stated in the promotion terms.
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5. Partial Refunds

Mobikoo does not offer partial refunds for insurance policies. Only full cancellations within the eligible period are considered for refunds.

6. Refund Confirmation

- After the refund is processed, the policyholder will receive a confirmation email detailing:
 - The refund amount.
 - The date the refund was processed.
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7. Administrative Fees

- A nominal administrative fee may be deducted from the refund amount to cover processing costs. This fee will be communicated to the policyholder during the cancellation process.
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8. Documentation

- Policyholders may be required to provide proof of purchase and other relevant documents to process the refund request.
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9. Notification of Cancellation

- Policyholders will be notified via email once their cancellation request has been processed and the refund initiated.
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10. Disputes

- In case of any disputes regarding the refund policy, the decision of Mobikoo management will be final and binding.
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11. Policy Amendments

- Mobikoo reserves the right to amend this Refund Policy at any time. Any changes will be:
 - Updated on the official website.
 - Communicated to existing policyholders via email or other appropriate channels.
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12. Compliance

- This Refund Policy is compliant with applicable consumer protection laws and regulations.
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13. Customer Agreement

- By purchasing a Mobikoo insurance policy, policyholders agree to the terms outlined in this Refund Policy.
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14. Contact Information

For any refund-related queries, policyholders can contact Mobikoo customer support:

- **Email:** [Insert Support Email]
 - **Phone:** [Insert Support Phone Number]
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15. Exclusions

- Refunds are not applicable for:
 - Policies canceled after the 4-day eligibility period.
 - Policies with filed or processed claims.
 - Promotional or discounted insurance plans, unless explicitly stated otherwise.