Our services

* Health insurance companies
* Insurance plans
* Health insurance act
* Healthcare providers
* Customer service
* Health tips

Terms and conditions

We welcome you and thank you for your interest in HEALTHCOVER LTD. These terms and conditions of use are a legally binding contract between you and HEALTHCOVER regarding your use of the website.

Please read the following terms carefully. By clicking any button on the site to submit your information to us or by otherwise using the website, you acknowledge that you have read, understood, and agree to be bound by the following terms and conditions. If you do not agree to the terms and conditions, then you do not have our permission to use the website.

These terms provide that in the event that a dispute arises between you and HEALTHCOVER Ltd, it will be resolved by arbitration. You agree to give up your right to go to court to assert any rights under this contract. Your rights will be determined by a neutral arbitrator, and your claims cannot be brought as a class action.

You also agree that HEALTHCOVER may

(1) call and text you regarding our services, and

(2) monitor and record any telephone calls made or received by HEALTHCOVER for our business purposes, including for quality assurance purposes.

1. **Service overview**. HEALTHCOVER provides a market place for insurance companies, healthcare providers, and consumers, where consumers can shop for various insurance products. HEALTHCOVER is not an insurance company. It connects users to insurance and related products offered by third parties.
2. **Eligibility**. By agreeing to these terms, you represent and warrant to us that:

(a) you are at least 18 years of age;

(b) if you are using the service on behalf of an organization, or company, you warrant that you have the authority enter a binding contract on behalf of that organization, and you agree to be bound by these terms individually and on behalf of that organization or company.

1. **Accounts and registration**. In order to view or purchase any product, you must create an account. You may be required to provide us with some basic information about yourself including your contact information. You consent that the information you provide is correct and that you will keep it correct and up-to-date at all times. When you create an account, you will have a password. You are exclusively answerable for preserving the privacy of your account and password, and you accept responsibility for all activities that occur under your account. If for any reason you believe that your account is no longer secure, then you must immediately notify our customer service. (make this a link to customer service)
2. **Electronic communications**: Part of the information that HEALTHCOVER will require you to submit is your mobile contact information. You consent to receive communications via-email, text messages and calls, (including prerecorded voice message), from or on behalf of HEALTHCOVER at the email address or telephone number you provided. HEALTHCOVER may, without prior notice, monitor and/or record telephone conversations for our business purposes, such as quality assurance and training purposes and to protect our rights and the rights of others.
3. **Updating information:** You may correct or update your contact information and password by clicking on the "my account" or "log in" or similar link on this website and signing in using your email address and password.
4. **Payment**. Payment for a product is made via the website. Payment is made directly to the insurance company which plan you intend to purchase.
5. **User content**
   * **Limited license grant to HEALTHCOVER and to other users**: This website may permit you to post content on the site for which you retain copyright and any other proprietary rights. You however grant HEALTHCOVER and other users, a worldwide, non-exclusive, royalty-free, fully paid right and license (with the right to sublicense) to host, store, transfer, display, perform, reproduce, modify for the purpose of formatting for display, and distribute your user content, in whole or in part, in any media formats and through any media channels now known or hereafter developed.
   * **User content representations and warranties**. You are solely responsible for the content you post on the site and by posting, you warrant that:

1. you are the creator and owner of the user content, or have the necessary authorizations, rights, permissions, and approvals to authorize HEALTHCOVER and users of the service to use and distribute your user content.

2. your user content, and the use of your user content as contemplated by these terms, does not and will not:

(i) infringe, violate, or misappropriate any third-party right, including any copyright, trademark, patent, trade secret, moral right, privacy right, right of publicity, or any other intellectual property or proprietary right;

(ii) slander, defame, libel, or invade the right of privacy, publicity or other property rights of any other person;

(iii) cause HEALTHCOVER to violate any law or regulation.

* + **User content disclaimer**. We are under no obligation to edit or control user content that you or other users post or publish, and will not be in any way responsible or liable for user content. However, HEALTHCOVER may, at any time and without prior notice, screen, remove, edit, or block any user content that in our sole judgment violates these terms. You recognize that when using the website, you will be open to user content from a variety of sources and accept that user content may be erroneous, belligerent, rude, or unpleasant. You agree to ignore, and do abandon any legal or equitable right or remedy you may have against HEALTHCOVER with respect to user content. We expressly disclaim any and all liability in connection with user content. HEALTHCOVER does not permit copyright-infringing activities on the service.
  + **Repeat infringers**. HEALTHCOVER will promptly delete the accounts of users who repeatedly infringe on these terms without notice. This applies to any user who has been notified of infringing activity or has had user content removed from the service at least twice.

1. **Prohibited conduct**. By using the website, you agree not to:
   * Use the service for any illegal purpose or in violation of any local, state, national, or international law;
   * Violate, or encourage others to violate, any right of a third party, including by infringing or misappropriating any third-party intellectual property right;
   * Post, upload, or distribute any content (including by chatting with customer service) that is unlawful, defamatory, libelous, inaccurate, or that a reasonable person could deem to be objectionable, profane, indecent, pornographic, harassing, threatening, embarrassing, hateful, or otherwise inappropriate;
   * Interfere with security-related features of the service, including by: (a) disabling or circumventing features that prevent or limit use or copying of any content; or (b) reverse engineering or otherwise attempting to discover the source code of any portion of the service except to the extent that the activity is expressly permitted by applicable law;
   * Interfere with the operation of the service or any user’s enjoyment of the service, including by: (a) uploading or otherwise disseminating any virus, adware, spyware, worm, or other malicious code; (b) making any unsolicited offer or advertisement to another user of the service; (c) attempting to collect personal information about another user or third party without consent; or (d) interfering with or disrupting any network, equipment, or server connected to or used to provide the service, or violating any regulation, policy, or procedure of any such network, equipment, or server;
   * Perform any fraudulent activity including impersonating any person or entity, claiming a false affiliation, accessing any other service account without permission, or falsifying your age or date of birth;
   * Sell or otherwise transfer the access granted under these terms or any materials (as defined in section 13) or any right or ability to view, access, or use any material;
   * Use data mining, robots, or other data gathering devices on or through the service;
   * Attempt to do any of the acts described in this section 8, or assist or permit any person in engaging in any of the acts described in this section 8.
2. **Termination of use; discontinuation and modification of the service**. If you violate any provision of these terms, your permission from us to use the service will terminate automatically. In addition, HEALTHCOVER may in its sole discretion terminate your user account on the service or suspend or terminate your access to the service at any time for any reason or no reason, with or without notice. We also reserve the right to modify or discontinue the service at any time (including by limiting or discontinuing certain features of the service), temporarily or permanently, without notice to you. You agree we will have no liability whatsoever on account of any change to the service or any suspension or termination of your access to or use of the service.
3. **Privacy policy:** Please read the HEALTHCOVER [privacy policy](https://www.ehealthinsurance.com/about-ehealth/privacy-policy) carefully for information relating to our collection, use, storage and disclosure of your personal information. The privacy policy is hereby made a part of these terms.
4. **Modification of these terms**. We reserve the right, at our discretion, to change these terms on a going-forward basis at any time. Please check these terms periodically for changes. If a change to these terms materially modifies your rights or obligations, you may be required to indicate your assent to the modified terms. Notwithstanding the foregoing, any use of the service after the terms are modified constitutes your acceptance of the modified terms.
5. **Feedback**. If you choose to provide input and suggestions regarding problems with or proposed modifications or improvements to the service then you hereby grant HEALTHCOVER an unrestricted, perpetual, irrevocable, non-exclusive, fully-paid, royalty-free right to use the feedback in any manner and for any purpose, including to improve the website.
6. **Limitation of liability**

To the fullest extent permitted by law, in no event will the HEALTHCOVER be liable to you for any form of damages arising out of your access to or use of, or your inability to access or use, the website or any content on the website, whether or not HEALTHCOVER has been informed of the possibility of damage.

To the fullest extent permitted by law, the total possible obligation of HEALTHCOVER to you for all claims arising under these terms, whether in contract, tort, or otherwise, is limited to $100.

1. The health information provided on this website are for informational purposes only. No information is intended to substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. Never disregard professional medical advice or delay in seeking it because of something you have read on this website. Reliance on any information provided by HEALTHCOVER or its employees, is solely at your own risk.
2. **Governing law**. These terms are governed by the laws of the Federal Republic of Nigeria.
3. These terms and conditions are the complete agreement between you and HEALTHCOVER regarding your use of the website. You may not assign or transfer your rights under these terms, in whole or in part, save by operation of law, without our prior written consent. We may assign these terms at any time without notice or consent. The failure to insist on a performance will not affect our right to insist on performance at any other time after that, and a waiver by us of any breach of these terms, is not a waiver of any subsequent breach or a waiver of the provision itself. Use of section headers in these terms is for convenience only and will not have any impact on the interpretation of any provision. If any part of these terms is held to be invalid or unenforceable, the unenforceable part will be given effect to the fullest extent permitted by law, and the remaining parts will remain in full force and effect.