

Terms & Conditions:

Student Tribe is an educational platform that facilitates access to wellness and risk-mitigation services in partnership with licensed third-party providers. *Student Shield* is not an insurance product, but a process that connects students to insurance solutions offered by IRDAI-licensed insurers through authorized brokers.

Student Tribe does not underwrite, sell, or manage insurance policies, nor does it handle premiums or claims. All insurance-related matters are governed solely by the respective insurers and brokers. Student Tribe bears no responsibility or liability for policy terms, claims, or decisions made by third-party providers.

By using our platform, you acknowledge and accept these terms. All services are subject to change and applicable laws.

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Student Tribe uses cookies and similar technologies to enhance your experience on our platform. Cookies help us understand user behaviour, improve functionality, and ensure a smoother browsing experience.

We use:

- **Essential cookies** for site performance and security.
- **Analytics cookies** to understand how users interact with our platform and to improve our services.
- **Third-party cookies** (like from analytics or embedded content) which may be set by external services we work with.

By using our platform, you consent to the use of cookies in accordance with this policy. You can control or disable cookies through your browser settings, though doing so may affect site functionality.

This policy may be updated from time to time. Continued use of our platform implies acceptance of the current version.

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