

NAMMA HEALTH

Family Membership – Terms & Conditions

Effective Date: 01 April 2026

Last Updated: 01 April 2026

These Terms and Conditions govern the **Family Membership under the Namma Health Healthcare Access Membership Program**, owned and operated by **Vinayaka Health Tech Ventures**, Bengaluru, Karnataka, India.

By purchasing, activating, or using the Membership, the **Primary Member and registered family members agree to comply with the following terms.**

1. Definition of Family Membership

1.1 Family Membership allows **multiple family members to be registered under a single Membership ID.**

1.2 The **Primary Member** is the individual who purchases, manages, and is responsible for the Family Membership.

1.3 Eligible family members must be **declared and registered at the time of enrollment or as permitted by company policy.**

1.4 Services and benefits remain **similar to Individual Membership**, with the only difference being the **number of covered members.**

2. Nature of Services

2.1 Namma Health is a **healthcare access facilitation platform** and is not a hospital, clinic, insurance company, or Third Party Administrator (TPA).

2.2 The Company **does not provide medical diagnosis, treatment, hospitalization, reimbursement, insurance coverage, or emergency medical services.**

2.3 Services are limited to **coordination and facilitation of access to empanelled partner healthcare providers.**

3. Membership Benefits

3.1 Family Membership provides **access to discounted healthcare services and service coordination only.**

3.2 No free medical treatment, hospitalization coverage, reimbursement, or financial medical protection is included.

3.3 Benefits are applicable **only at empanelled partner healthcare providers within the Namma Health network.**

4. Primary Member Responsibility

4.1 The Primary Member is responsible for **providing accurate information of all registered family members.**

4.2 The Primary Member confirms that all registered individuals are **eligible family members under the selected plan**.

4.3 The Primary Member is responsible for **ensuring compliance with these Terms by all registered family members**.

4.4 Any misuse or violation of terms by any registered member **may result in suspension or termination of the entire membership**.

5. Mandatory Appointment & Coordination

5.1 Members must **inform and coordinate with Namma Health before availing services**.

5.2 Namma Health will assist in **appointment booking and provider coordination**.

5.3 Walk-in visits without prior coordination **may not be eligible for membership benefits**.

5.4 Valid membership verification may be required for **each registered family member**.

6. Discount Policy

6.1 Discount percentages **are not fixed**.

6.2 Discounts may vary depending on:

- Service provider policies
- Type of healthcare service
- Market conditions
- Partner agreements

6.3 Final discount eligibility and billing **are determined solely by the healthcare provider**.

6.4 Namma Health **does not guarantee specific discount percentages**.

7. Member Payment Responsibility

7.1 All medical consultations, diagnostics, hospital services, medicines, or other healthcare expenses must be **paid directly by the Member to the respective healthcare provider**.

7.2 Namma Health **does not process or control provider billing** unless explicitly stated for coordination purposes.

8. Non-Transferability

8.1 Family Membership is **non-transferable outside the registered family members**.

8.2 Benefits may only be used by **members listed under the Family Membership ID**.

8.3 Addition or replacement of family members **is subject to company policy**.

8.4 Misuse of membership benefits **may result in termination without refund**.

9. Membership Validity

9.1 Membership is **valid for one (1) year from the date of activation**, unless otherwise specified.

9.2 Renewal is **subject to company policies prevailing at the time of renewal**.

9.3 The Company reserves the right to **suspend or terminate membership in cases of misuse, fraud, or violation of these Terms**.

10. Liability Limitation

10.1 Namma Health acts solely as a **healthcare facilitation and coordination platform**.

10.2 The Company shall not be liable for:

- Medical outcomes
- Diagnosis or treatment decisions
- Hospital service quality
- Diagnostic errors
- Billing disputes
- Provider delays or refusal of service

10.3 All medical decisions remain **solely between the patient and the healthcare provider**.

11. Emergency Services Disclaimer

11.1 Namma Health **does not operate ambulance services or emergency medical facilities**.

11.2 In case of a medical emergency, Members must **immediately contact the nearest hospital or emergency services**.

11.3 Upon request, Namma Health may **assist in suggesting or coordinating nearby healthcare providers**.

11.4 Such assistance is **facilitative only and does not guarantee hospital admission, availability, or treatment outcomes**.

12. Refund Policy

12.1 Membership fees are **non-refundable once activated**.

12.2 Any refund, if permitted, shall be **solely at the discretion of the Company**.

13. Data Privacy

13.1 Member information may be **used for service coordination, communication, and operational purposes**.

13.2 Information may be shared with **partner healthcare providers only for facilitating services**.

13.3 Namma Health shall **handle member data in accordance with applicable Indian data protection laws**.

14. Force Majeure

14.1 The Company shall not be liable for failure or delay in performance due to events beyond its reasonable control, including **natural disasters, pandemics, government regulations, strikes, or technical disruptions**.

15. Indemnity

15.1 The Primary Member and registered family members agree to **indemnify and hold harmless Namma Health and Vinayaka Health Tech Ventures from any claims, damages, or disputes arising from misuse of membership or services obtained through partner providers**.

16. Governing Law & Jurisdiction

16.1 These Terms shall be **governed by the laws of India**.

16.2 Any disputes arising from this Membership shall be **subject to the exclusive jurisdiction of courts in Bengaluru, Karnataka, India**.

Official Contact Information

Namma Health

Healthcare Access Membership Program

Operated by:

Vinayaka Health Tech Ventures

Bengaluru, Karnataka, India

Customer Support: **+91-6360108440**

Email: **info.nammahealth@gmail.com**

Website: www.nammahealthassist.in

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