

Namma Health

Individual Membership Terms & Conditions

Namma Health – Individual Membership Terms & Conditions

Effective: 2026

These Terms and Conditions govern the Individual 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 member agrees to comply with the following terms.

1. INTRODUCTION

These Terms and Conditions (“Terms”) govern the Individual Membership under the **Namma Health Healthcare Access Membership Program** (“Program”), owned and operated by **Vinayaka Health Tech Ventures., Bengaluru, Karnataka, India** (“Company”).

By purchasing, activating, or using the Membership, the Member agrees to be legally bound by these Terms.

2. NATURE OF SERVICES

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

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 The Individual Membership provides access to discounted healthcare services and coordination of healthcare services only.

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

3.3 Benefits are applicable only at empanelled partner service provider network facilities.

4. MANDATORY APPOINTMENT & COORDINATION

4.1 Prior appointment and mandatory pre-intimation to Namma Health is required before availing any service.

4.2 Walk-in visits without prior coordination shall not be eligible for Membership benefits.

4.3 Members must present a valid Membership ID and active status verification before availing services.

5. DISCOUNT POLICY

5.1 Discount percentages are not fixed.

5.2 Discounts may vary from time to time depending on:

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

5.3 Final discount eligibility and billing shall be determined solely by the respective service provider.

5.4 Namma Health does not guarantee any specific discount percentage.

6. NON-TRANSFERABILITY

6.1 The Individual Membership is strictly non-transferable.

6.2 Benefits may be used only by the registered Member.

6.3 Sharing, lending, resale, or misuse of Membership benefits is strictly prohibited.

6.4 Misuse may result in immediate termination without refund.

7. MEMBERSHIP VALIDITY

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

7.2 Renewal shall be subject to Company policies prevailing at the time of renewal.

7.3 The Company reserves the right to suspend or terminate Membership in case of:

- Misuse of benefits
 - Fraudulent activity
 - Violation of Terms
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8. LIABILITY LIMITATION

8.1 Namma Health acts solely as a facilitation and coordination platform.

8.2 The Company shall not be liable for:

- Medical treatment outcomes
- Clinical decisions or diagnosis

- Hospital service quality
- Diagnostic errors
- Billing disputes
- Provider delays, refusal, or denial of service

8.3 All medical decisions remain solely between the Member and the healthcare provider.

9. PARTNER NETWORK DISCLAIMER

9.1 Healthcare services are delivered by independent third-party providers.

9.2 Namma Health does not guarantee:

- Availability of specific providers
- Appointment slots
- Hospital admission
- Continuity of partner network

9.3 The Company is not responsible for service refusal or withdrawal by any partner provider.

10. REFUND POLICY

10.1 Membership fees are non-refundable once activated.

10.2 Refunds, if any, shall be processed solely at the discretion of the Company.

11. DATA PRIVACY

11.1 Member information will be used for service coordination and communication purposes.

11.2 Information may be shared with partner providers strictly as required for facilitation of services.

11.3 Data handling shall comply with applicable laws in India.

12. EMERGENCY SERVICES DISCLAIMER

12.1 Namma Health does not provide emergency medical or ambulance services.

12.2 In case of a medical emergency, Members must immediately contact the nearest hospital or local emergency services directly.

12.3 Upon request, Namma Health may assist in suggesting or coordinating with nearby hospitals. Such assistance is purely facilitative in nature.

12.4 Namma Health does not guarantee hospital admission, availability, or treatment outcomes. The final choice of hospital and medical decisions remain solely with the Member.

13. FORCE MAJEURE

13.1 The Company shall not be liable for any delay or failure in performance due to events beyond its reasonable control, including natural disasters, government restrictions, pandemics, strikes, technical failures, or other unforeseen circumstances.

14. INDEMNITY

14.1 The Member agrees to indemnify and hold harmless Namma Health and Vinayaka Health Tech Ventures., its directors, employees, and partners from any claims, liabilities, damages, losses, or expenses arising out of misuse of Membership or disputes with healthcare providers.

15. MODIFICATION OF TERMS

15.1 Namma Health reserves the right to modify, update, suspend, or withdraw Membership benefits and these Terms without prior notice.

16. GOVERNING LAW & JURISDICTION

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

16.2 Any disputes shall be subject to the exclusive jurisdiction of the courts in Bengaluru, Karnataka, India.

OFFICIAL CONTACT INFORMATION

Namma Health

Healthcare Access Membership Program

Operated by:

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