PRIVACY POLICY

THIS PRIVACY POLICY ("POLICY") DOCUMENT IS AN ELECTRONIC RECORD IN TERMS OF THE INFORMATION TECHNOLOGY ACT, 2000 AND RULES MADE THEREUNDER. THIS ELECTRONIC RECORD IS GENERATED BY A COMPUTER SYSTEM AND DOES NOT REQUIRE ANY PHYSICAL OR DIGITAL SIGNATURES.

THIS DOCUMENT IS PUBLISHED IN ACCORDANCE WITH THE PROVISIONS OF INFORMATION TECHNOLOGY ACT, 2000 AND RULES MADE THEREUNDER AND CONSUMER PROTECTION (E-COMMERCE) RULES, 2020 THAT REQUIRES PUBLISHING THE RULES AND REGULATIONS, PRIVACY POLICY AND TERMS OF USE FOR ACCESS OR USAGE OF THIS PLATFORM.

We are happy to have you here at Bharosa. Please note that we provide our intermediary services of enabling our user or customer ("**User(s)**") to write review/feedback of various doctors, medical practitioners, clinics and hospitals etc. on the platform and share their experience with other Users through this application ("**Platform**").

The Platform is owned by Bharosa Healthtech Private Limited, a company incorporated under the Indian laws and/or its affiliates ("hereinafter may be referred to as the "**Company**" "**We**" "**Us**", and "**Our**"). The Company is committed to respecting your online privacy and recognizes your need for appropriate protection and management of any information you share with the Company on and through the Platform. This Policy explains how the Company will collect, use, share and process information in relation to the intermediary services provided on the Platform.

This Policy shall be deemed to be incorporated into the terms of use of the Platform (the "**Terms of Use**") and shall be read in addition to the Terms of Use. In the event of any conflict between this Policy and the Terms of Use, the interpretation placed by the Company shall be final and binding on you.

This Policy is being framed in view of the Information Technology Act, 2000 read with Regulation 4 of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and Regulation 3(1) of the Information Technology (Intermediaries Guidelines and Digital Media Ethics Code) Rules, 2021 and the Digital Personal Data Protection Act, 2023.

By accessing, browsing or otherwise using the Platform and/or by giving the Company your information and/or by explicitly giving your consent (as indicated and recorded on the Platform), you expressly agree to be bound by the terms of this Policy. If you do not agree with the terms mentioned herein, please exit this Platform and restrict your access. By accepting this Policy, you understand and agree to the collection, use, sharing and processing of personal information as described herein. If you provide the Company with personal information about someone else, you confirm that (a) such information is accurate and up-to-date; (b) such person is aware that you have provided their information; and (c) they consent to both the disclosure and the use/processing of their information in accordance with this Policy. This Policy applies to all the current and former visitors, Users and others who access this Platform.

If you are unwilling or unable to be legally bound by this Policy, please do not use the Platform. You cannot accept this Policy if: (a) you are not lawfully entitled to use the Platform; or (b) if you are not of legal age to form a binding agreement with the Company in accordance with the applicable laws.

1. SCOPE OF THIS POLICY

1.1. This Policy is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder. This Policy does not require any physical, electronic or digital signature.

1.2. By accessing or using the Platform or otherwise giving Us your information, you undertake that you have the capacity to enter into a legally binding contract vide this Policy, which

constitutes a legally binding document between you and the Company under the applicable laws, in particular, the Indian Contract Act, 1872 and Digital Personal Data Protection Act, 2023. The Company will collect and process your personal and third-party data carefully, only for the purposes described in this Policy and only to the extent necessary as defined herein and within the scope of the applicable legal regulations. This Policy seeks to ensure that any personal information or third-party information handled by the Company is managed in a way that is ethical, compliant and adheres to best industry practices.

1.3. Please read the terms and conditions of this Policy carefully, before accessing or using this Platform. By accessing or using the Platform including its intermediary services, you agree to the terms of this Policy. If you are accepting this Policy on behalf of another person or company or other legal entity, you represent and warrant that you have full authority to bind such person, company or legal entity to these terms.

1.4. This Policy describes the types of information the Company collects, why and how the Company uses the information, with whom the Company shares it, and the choices you can make about the Company's use of the information. This Policy also describes the measures the Company takes to protect the security of the information and how you can contact the Company about its privacy practices.

1.5. This Policy describes the Company's current data protection policies and practices and may be amended/updated from time to time. Any changes to this Policy will become effective upon posting of the revised Policy on the Platform. It is recommended that you regularly check this Policy to apprise yourself of any updates. Your continued use of Platform or provision of data or information thereafter will imply your unconditional acceptance of such updates to this Policy.

2. TYPES OF INFORMATION COLLECTED BY THE COMPANY

2.1. **Personal Information**: Personal Information means any information that may be used to identify an individual, including, but not limited to, the first and last names, billing/alternate address, state, ZIP/Postal code, city, telephone number, mobile number, date of birth, age, gender, e-mail address, or any other information. The Company limits the collection of Personal Information which is necessary for its intended purpose.

2.2. **Heath Information**: Health Information refers to any data, records, or information related to an individual's physical or mental health, medical history, medical conditions, diagnoses, treatments, medications, test results, medical procedures, healthcare provider information, insurance information, and any other information associated with the provision of healthcare services or the individual's health status. This includes, but is not limited to, information contained in electronic health records, paper records, digital medical images, medical billing records, and any other form of health-related documentation. Health Information encompasses both Personal Information and de-identified data related to an individual's health.

2.3. **Sensitive Personal Information**: Sensitive Personal Information of a person means Personal Information about that person relating to: passwords, financial information (bank accounts, credit and debit cards or other payment instruments), biometric information, physical information including GPS location, device ID.

2.4. **Non-Personal Information**: Non-personal information means information that does not specifically identify an individual or business, but includes information from you, such as your browser type, the URL of the previous Platforms you visited, your internet service provider (ISP), operating system & version and your internet protocol (IP) address, devise

location, information about your mobile devise including hardware model, preferred language, unique devise identifier, information you provide us when you contact Us for help; information you enter into our system when using the Platform, such as while asking doubts, participating in discussions and taking tests and any other information you may give on and through the Platform. The Company may gather any non-personal information regarding how many people visit the Platform, the pages you visit, how long you visited our Platform, the date and time you used the Platform. The Company may also collect Non-Personal Information that you voluntarily provide, such as information included in response to a questionnaire or a survey conducted by the Company.

2.5. **Business Information**: Business Information means any information that may be used to identify an individual's business, profession, practice including but not limited to the name and address of the entity, date of incorporation, e-mail address of the entity, contact information of the registered office, financial information including bank account details, professional certificates, qualifications, practice skills and such other information (hereinafter referred to as "**Business Information**").

2.6. **Usage Information**: Usage Information includes without limitation all data and information collected automatically through the Platform (or through the third party analytics service providers), by use and access of the Platform in the nature of system administrative data, statistical and demographical data, and operational information and data generated by or characterizing use of the Platform including without limitation, Non-Personal Information, cookies, your search queries, comments, search results selected, number of clicks, pages viewed and the order of those pages, error logs, Platform traffic, time spent on the Platform, number of visits to the Platform and other similar information and behaviour indicating the mode and manner of use of the Platform.

2.7. Personal Information, Health Information, Business Information, Sensitive Personal Information, Non-Personal Information and Usage Information hereinafter shall be referred to as "**Information**". The Company limits the collection of Information which is necessary for its intended purpose.

3. CONSENT

3.1. By mere use of the Platform, you expressly consent to the Company's use, access, processing and disclosure of your Information and third-party information in accordance with this Policy. If you do not agree with the terms of this Policy, please do not use this Platform.

3.2. In case you wish to avail any or all of the intermediary services provided by the Company on the Platform, the Company shall provide a username and password to you ("**Login Credentials**") as set out in the Terms of Use. You may be required to fill in the Information on the Platform including full name, email address, mobile number and/or a one-time password sent on your mobile number to set up your account on the Platform. You hereby explicitly agree that your use and access of the Login Credentials shall be governed by the Terms of Use read with the terms of this Policy and any other agreement that you may enter into with the Company. You should not share your Login Credentials, one-time password or other security information for your account with anyone. If we receive instructions using your Login Credentials, we will consider that you have authorized the instructions.

3.3. Your acceptance to this Policy signifies your acceptance and consent to the processing of your Information by the Company and forms a valid and binding agreement between you

and the Platform/Company for Information processing as per the terms of this Policy (as per Section 6 (1) of the Digital Personal Data Protection Act, 2023).

4. USER'S INFORMATION

4.1. As a User, you can create an account by giving us information regarding your [name, mobile number, email address], and such other information as requested on the registration page.

4.2. You can use the Platform without registering for an account, but to post any content on the Platform, you may be asked certain information (including your mobile number, email, and such other information as requested when you choose to use the services without registration) to confirm the appointment.

5. COLLECTION OF INFORMATION

5.1. The Company may collect Information from you when you (a) register on the Platform; (b) update or change personal details in your account; (c) use the Platform for any of the intermediary services being offered thereon; (d) voluntarily participate in campaigns conducted by the Company on the Platform or respond to questionnaires published by the Company on the Platform (if any); (e) voluntarily complete a customer survey or provide feedback on any of our message boards or via e-mail in relation to the products and intermediary services provided on the Platform; and (f) when you carry out transactions on the Platform.

5.2. You hereby acknowledge and agree that all Information is provided by you to the Company voluntarily and the Information provided by you is not subject to any undue influence.

5.3. The Company may use cookies to monitor the Platform usage including, without limitation, to provide useful features to simplify your experience when you return to the Platform, like remembering your Login Credentials, Information and to deliver relevant content based on your preferences, usage patterns and location.

5.4. You may also required to provide your billing address as well as debit card details which may be aligned with third party payment wallets/gateways. The Company will use this Information only for processing billings. For your convenience, the Company saves the billing information and remembers certain details of the payment choices made by you in the event you would like to carry out any other transaction on the Platform again.

5.5. The Company may also collect Non-Personal Information or Usage Information based on your browsing activity and in relation to your use or access to the Platform which may or may not be publicly accessible.

5.6. Information collected by the Company from a particular browser or device may be used with another computer or device that is linked to the browser or device on which such information was collected.

5.7. You may use the Platform without providing the Company any Information about yourself. However, you may not be able to access certain intermediary services of the Platform in case you choose to do so.

6. USE OF INFORMATION

6.1. The Company uses the Information you provide to: (a) manage your account; (b) fulfil your requests for the services offered on the Platform (including to manage payments, fees and charges and collect and recover money owed to the Company); (c) respond to your inquiries about its offerings and the transactions carried out on the Platform; (d) provide you with information about products and intermediary services available on the Platform and offer you other services that the Company believes may be of one interest to you; (e) resolve any glitches on the Platform including addressing any technical problems; (f) improve the intermediary services and content on the Platform and your experience of navigating through the Platform and carrying out transactions on the Platform; (g) administer the Platform; (h) learn about each User's learning patterns and movements around the Platform; (g) manage the Company's relationship with you (h) To provide you with a personalized shopping experience, such as by showing you products that are relevant to your interests or preferences and (i) to conduct research and analysis to improve our products, services, and Platform.

6.2. The Company may use the Information to monitor your use of the Platform and may review and analyse the Information to provide you with customized service.

6.3. The Company may use your Non-Personal Information or Usage Information for internal business purposes, such as data analysis, research, developing new products and/or features, enhancing and improving existing products and intermediary services and identifying usage trends.

6.4. Subject to and in accordance with applicable laws, the Company has the right to use your Information for the purpose of conducting promotional/marketing related activities on the Platform, including but not limited to, using your Personal Information for making posters/banners to promote the services of the Company.

6.5. When you send an email message or otherwise contact the Company through its Platform, the Company may use the Information provided by you to respond to your communication. The Company may also archive such Information and/or use it for future communications with you to inform you regarding updates, newsletters, offers, new services and promotions.

7. DUTIES OF USERS

7.1. Each of the Users of the Platform are bound by certain obligations while sharing their Information as per the provisions of the Digital Personal Data Protection Act, 2023 and such obligations include (apart from the obligations prescribed under the Terms of Use of the Platform):

(a) comply with the provisions of all applicable laws for the time being in force while exercising rights under the provisions of the Digital Personal Data Protection Act, 2023;

(b) to ensure not to impersonate another person while providing their own personal data/Information for a specified purpose;

(c) to ensure not to suppress any material information while providing their personal data/Information for any document, unique identifier, proof of identity or proof of address issued by the State or any of its instrumentalities;

(d) to ensure not to register a false or frivolous grievance or complaint with the Company or the Data Protection Board of India; and

(e) to furnish only such information as is verifiably authentic, while exercising the right to correction or erasure under the provisions of Digital Personal Data Protection Act, 2023.

8. INFORMATION SHARING

8.1. The Company maintains your Information in electronic form on its devices and equipment including any form of physical or offline records. The Information is made accessible to employees, agents or partners and third-parties only on a need-to-know basis.

8.2. The Company does not rent, sell, or share Information with third parties or with other non-affiliated entities, except with your consent.

8.3. The Company may engage third party vendors and/or contractors to perform certain services such as shipping companies, and email marketing providers, who may have limited access to Information.

8.4. In order to process your transactions, the Company may direct you to a payment gateway service provider of its own choice, which may have access to the Information provided by you while making such payment.

8.5. The Company may share Information with government authorities in response to subpoenas, court orders and/or other legal process, to establish or exercise legal rights; to defend against legal claims; and/or as otherwise required by law. This may be done in response to a law enforcement agency's request.

9. THIRD PARTY SERVICE PROVIDERS

9.1. Notwithstanding anything contained hereinto the contrary, it is clarified that the Company is merely an intermediary and facilitator between Service Provider and the Service Recipient listed on the Platform. The Company takes no responsibility for the actions and/or inactions including any negligence, fraud, breach of confidentiality, violation of applicable laws, of such Service Provider and the Service Recipient listed on the Platform. This Policy only regulates and governs the Information shared by you on and through the Platform and not the Information shared by you directly with the Service Provider and/or the Service Recipient, as the case may be, listed on the Platform. You are hereby advised to disclose any Information to the Service Provider or the Service Recipient, as the case may be, listed on the Platform at your own risk. As a result of which, to the extent permitted under the applicable laws, the Company disclaims any and all liabilities towards any losses, damages, costs, compensation, loss of goodwill, reputation and/or any expenses incurred by you as a result of the Service Provider or the Service Recipient, as the case may be, misuse of your Information, breach of safety and security of the Information and/or any unlawful action in relation to the Information.

9.2. The Company may engage third party vendors and/or contractors to perform certain support services for the Company, including, without limitation, software maintenance services, advertising and marketing services, web hosting services and such other related services which are required by the Company to provide its intermediary services efficiently. These third parties may have limited access to Information. If they do, this limited access is provided so that they may perform these tasks for the Company and they are not authorized by the Company to otherwise use or disclose Information, except to the extent required by law. The Company does not make any representations concerning the privacy practices or policies or terms of use of such Platforms/third parties, nor does it control or guarantee the accuracy, integrity, or quality of the information, data, text,

software, music, sound, photographs, graphics, videos, messages or other materials available on and with such Platforms/third parties.

9.3. The Platform may contain links and interactive functionality interacting with the Platforms of third parties or third parties including without limitation the payment gateways, advertisements, social media Platforms. The Company is not responsible for and has no liability for the functionality, actions, inactions, privacy settings, privacy policies, terms, or content of any such Platforms or third parties. Before enabling any sharing functions to communicate with any such Platforms or otherwise visiting any such Platforms, the Company strongly recommends that you review and understand the terms and conditions, privacy policies, settings, and information-sharing functions of each such third-party Platforms.

10. DISCLOSURE TO ACQUIRERS

The Company may disclose and/or transfer Information to an investor, acquirer, assignee or other successor entity in connection with a sale, merger, or reorganization of all or substantially all of the equity, business or assets of the Company.

11. CONTROL OVER YOUR PERSONAL INFORMATION

11.1. You have the right to withdraw your consent given for the Personal Information at any point under the provisions of Section 6 (4) of the Digital Personal Data Protection Act, 2023, provided such withdrawal of the consent is intimated to the Company in writing through an email at legal@bharosa.life requesting the same or as may be indicated on the Platform. If you at any time wish to rectify your Personal Information, you may write to the Company as per the terms of this Policy.

11.2. Once you withdraw your consent to share the Personal Information collected by the Company, the Company shall have the option not to fulfil the purposes for which the said Personal Information was sought and the Company may restrict you from using the services on the Platform and/or the Platform itself.

11.3. If you wish to delete your account, and thereby discontinue using the intermediary services provided by the Company on the Platform, you may do so at any time, in accordance with the Terms of Use and/or any other agreement that you may enter into with the Company. In other cases, you may discontinue using the services provided by the Company on the Platform by writing to the Company at legal@bharosa.life.

12. COMPLIANCE WITH LAWS FOR USERS OUTSIDE INDIA

12.1. While we strive to ensure compliance with applicable laws and regulations, it is not feasible for us to address the specific laws of every region. However, we are committed to protecting the privacy and Personal Information of all our Users.

12.2. **Acceptance of Privacy Policy**: By accessing and using our services as a User outside India, you acknowledge and agree to the terms of this Policy and our data practices.

12.3. **Data Subject Rights**: As a User outside India, you may have certain rights regarding your Personal Information under the applicable laws of your region. While we strive to respect these rights to the extent required by law, please note that our ability to fully address specific legal requirements may be limited. We will, however, make reasonable efforts to assist you in exercising your rights as permitted by applicable laws.

12.4. **Compliance with Local Laws**: While we endeavour to comply with applicable laws and regulations, including privacy and data protection laws, in all regions we operate, it is important to note that certain laws may have extraterritorial application. We encourage Users outside India to familiarize themselves with the local laws that may apply to their Personal Information and to assess the risks associated with using our services.

13. RECTIFICATION/CORRECTION OF PERSONAL INFORMATION

13.1. You shall have a right to access the Personal Information and/or Sensitive Personal Information that you have provided to the Company through the use of the Platform. Further, the Company shall provide a copy of the Personal Information and/or Sensitive Personal Information, free of charge, in an electronic format, upon such request.

13.2. You shall have the right to review your Personal Information and/or Sensitive Personal Information (as the case may be) submitted by you on the Platform and to modify or delete any Personal Information and/or Sensitive Personal Information (as the case may be), provided by you directly on the Platform. You hereby understand that any such modification or deletion may affect your ability to use the Platform. Further, it may affect the Company's ability to provide its intermediary services to you.

13.3. The Company reserves the right to verify and authenticate your identity and your account Information and/or payment Information in order to ensure accurate delivery of services. Access to or correction, updating or deletion of your Personal Information and/or Sensitive Personal Information (as the case may be) may be denied or limited by the Company if it would violate another person's rights and/or is not otherwise permitted by applicable law.

13.4. If you need to update or correct your Personal Information and/or Sensitive Personal Information that the Company may have collected to offer you personalized services and offers, you may send updates and corrections to the Company at legal@bharosa.life citing the reason for such rectification of Personal Information and/or Sensitive Personal Information. The Company will take all reasonable efforts to incorporate the changes within a reasonable period of time.

14. TERM OF STORAGE OF PERSONAL INFORMATION

14.1. The Company shall store your Information at least for such period as may be required and permitted by law or for a period necessary to satisfy the purpose for which the Information has been collected. These periods vary depending on the nature of the Information and your interactions with the Company.

14.2. You agree that you will not submit any false Information or any illegal or damaging content to the Platform. The Company reserves the right to terminate access to or the ability to interact with the Platform in response to any concerns the Company may have about false, illegal, or damaging content submitted by you, or for any other reason, in its sole discretion.

15. COOKIES

15.1. To enhance your experience with the Platform, many of the web/application pages use "cookies" and pixel tags and clear gifts on certain pages of the Platform. Cookies are text files the Company places in your computer's/mobile's browser to maintain your log-in and session details. Company uses three types of cookies, necessary session cookies (including username, email ID, user access information) which enables Company to recognise you and makes it easier for you to return to Platform and interact with the Company's services without signing in again, and/or preference cookies (including search and browsing

history) which are stored for the maximum duration permitted by law, and/or statistics cookies (including Usage Information such as unique request ID, statistical data) which are stored for 30 days or the maximum duration permitted by law (collectively referred to as the "**Cookies**").

15.2. Cookies, by themselves, do not tell Company your e-mail address or other personally identifiable information unless you choose to provide this information to Company by, for example, registering on the Platform and/or by availing the services provided by Company. Cookies are designed to hold a marginal amount of data specific to a particular User and Platform and can be accessed either by the web server or the User device. However, once you choose to furnish the Platform with personally identifiable information, this information may be linked to the data stored in the Cookies. Company uses Cookies to understand site usage and to improve the content and offerings on the Platform. For example, Company may use Cookies to personalize your experience on the Platform (e.g., to recognize you by name when you return to the Platform). Company also may use Cookies to offer you products, programs, or services. Cookies may be placed on the Platform by third-parties as well, the use of which Company does not control. You are free to accept or refuse the use of Cookies via the cookie banner that appears when you open/access the Platform.

15.3. Cookies are retained in your browser unless specifically deleted, depending on the type of Cookies. If you decline the Cookies, you may be unable to use certain features on the Platform and you may be required to re-enter your password frequently. By using or accessing the Platform and/or the services provided by Company, you hereby explicitly authorise Company and give your consent to Company to store, use and access Cookies for the purposes outlined in this Policy. Most browsers allow you to control Cookies through their settings, which may be adapted to reflect your consent to the use of Cookies, and they may also enable you to review and erase Cookies.

15.4. You can manage browser Cookies through your browser settings. The 'Help' feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive Cookies, how to disable Cookies, and when Cookies will expire. If you disable all Cookies on your browser, neither we nor third parties will transfer Cookies to your browser. If you do this, however, you may have to manually adjust some preferences every time you visit the Platform and some features and services may not work.

16. PROTECTION OF INFORMATION

16.1. The Company has taken adequate measures to protect the security of Information and to ensure that your choices for its intended use are honoured. The Company takes robust precautions to protect your data from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

16.2. The Company considers the confidentiality and security of your information to be of utmost importance. It, therefore, uses industry standards, and physical, technical and administrative security measures to keep Information confidential and secure and the Company will not share your Information with third parties, except as otherwise provided in this Policy. Please be advised that, however, while the Company strives to protect Information and privacy, the Company cannot guarantee or warranty its absolute security when Information is transmitted over the internet into the Platform. The Company will annually evaluate this necessity considering your privacy and our relation while keeping the applicable legislation in mind. Non-Personal Information will be retained indefinitely.

16.3. Access to your online account on the Platform is via. your Login Credentials which is password protected and this helps to secure your account information. You are solely responsible for maintaining the confidentiality of your Login Credentials. To ensure safety of your Information, you are advised against sharing your Login Credentials with anyone. If you suspect any unauthorized use of your account, you must immediately notify the Company by sending an email to vj@bharosa.life. You shall be liable to indemnify the Company for any loss suffered by the Company due to such unauthorized use of your account.

16.4. For any loss or theft of Information, due to unauthorized access to your device through which you use the Platform or other reasons solely attributable to you, the Company shall not be held liable or responsible under any circumstance whatsoever. Further, the Company shall not be responsible for any breach of security or for any actions of any third parties/vendors or events that are beyond the Company's reasonable control including but not limited to acts of government, computer hacking, unauthorised access to computer data and storage device, computer crashes, breach of security and encryption, poor quality of internet service or telephone service of the User, etc.

17. MINOR

The Company does not intend to attract anyone under the relevant age of consent to enter into binding legal contracts under the laws of their respective jurisdictions. The Company does not intentionally or knowingly collect Personal Information through the Platform from anyone under that age. The Company encourages parents and guardians to be involved in the online activities of minor to ensure that no Personal Information is collected from a minor without their prior consent. If you are using the Platform on behalf of someone else, including but not limited to, on behalf of your minor child/children/employer, you represent and warrant that you are authorised by such person to accept this Policy on their behalf and to consent on behalf of such person to the Company's use of such person's Personal Information as described in this Policy.

18. DISCLAIMER

18.1. We provide the Platform for Users to share their experiences, feedback, and information related to hospitals, doctors, medicines, staff, and treatments. However, it is important to note that the information shared by Users on this Platform is solely their own perspective and does not necessarily reflect the views or opinions of the Company.

18.2. By using the Platform, you acknowledge and agree to the following disclaimer regarding information shared about third parties:

(a) User-Generated Content: The content posted by Users on the Platform is generated by individuals based on their personal experiences. The Company does not endorse or verify the accuracy, completeness, or reliability of any user-generated content.

(b) No Liability: The Company shall not be held responsible or liable for any information, opinions, or content shared by Users about third parties, including but not limited to hospitals, doctors, medicines, staff, or treatments. Users are solely responsible for the content they submit.

(c) Data Security and Privacy: The Company does not guarantee the security or privacy of information shared by Users about third parties. Users should exercise caution when sharing personal or sensitive information on the Platform. The Company is not responsible for any unauthorized access, use, or disclosure of such information.

(d) No Extension of Privacy Policy: This privacy policy of the Platform pertains to the Platform's general practices and the protection of User's information alone. It does not extend protection to third parties mentioned or discussed on the Platform.

(e) Independent Verification: Users are encouraged to independently verify any information shared about third parties on the Platform before relying on it. The Platform is not a substitute for professional advice, diagnosis, or treatment.

18.3. By using the Platform, you agree to release the Company, its affiliates, and their respective officers, directors, employees, and agents from any claims or liabilities arising out of or in connection with User-generated content about third parties.

19. LIMITATION OF LIABILITY

19.1. The Company shall not be liable to you for any loss of profit, anticipated savings, goodwill, reputation or business opportunities or any type of direct or indirect, incidental, economic, compensatory, punitive, exemplary or consequential losses arising out of performance or non-performance of its obligations under this Policy.

19.2. The Company is not responsible for any actions or inactions of any third parties, that receive your Information.

19.3. Notwithstanding anything contained in this Policy or elsewhere, the Company shall not be held responsible for any loss, damage or misuse of your Information, if such loss, damage or misuse is attributable to a Force Majeure Event and/or any third party. The term "Force Majeure Event" shall mean any event that is beyond the reasonable control of the Company and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes, lockouts or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, civil disturbances, unauthorised access to computer data and storage device, computer crashes, breach of security and encryption, epidemic, pandemic or national/state lockdown due to any reason and any other similar events not within the control of the Company and which the Company is not able to overcome.

20. OPT-OUT

Once you register as a User on the Platform, you may receive multimedia text messages as SMS, WhatsApp, Facebook, Instagram, Email, and phone calls from the Company on the registered mobile number and e-mails on your registered e-mail address. These messages, e-mails and calls could relate to your registration, transactions that you carry out through the Platform and promotions that are undertaken by the Company. You have the option to 'opt-out' of all Company's newsletters and other general email marketing communications by way of links provided at the bottom of each mailer. The Company respects your privacy and in the event that you choose to not receive such mailers, the Company shall take all adequate steps to remove you from such lists. However, you will not be able to opt-out of receiving administrative messages, customer service responses or other transactional communications.

21. CHANGES TO THIS POLICY

The Company reserves the right to update, change or modify this Policy at any time. The Policy shall come to effect from the date of such update, change or modification. It is recommended that you regularly check this Policy to apprise yourself of any updates. Your continued use of the Platform or provision of data or Information thereafter will imply your unconditional acceptance of such updates to this Policy.

22. GOVERNING LAW

Without reference to any conflict of laws principles this Policy shall be governed by and interpreted and construed in accordance with the laws of India. The place of jurisdiction shall exclusively be in Mumbai, India. In the event of any dispute arising out of this Policy, the same shall be settled by binding arbitration conducted by a sole arbitrator, appointed jointly by both parties and governed by the Arbitration and Conciliation Act, 1996. The seat and venue of arbitration shall be Mumbai, India.

23. GRIEVANCE REDRESSAL MECHANISM

In accordance with the Information Technology Act, 2000 and Rules made thereunder along with Section 13 of the Digital Personal Data Protection Act, 2023, you have the right to readily available means of grievance redressal in relation to your Information collected by the Platform. Therefore, the Platform/Company respects your rights and are hereby furnishing the name and contact details of the Grievance Officer, as provided below:

Name: Legal Team

Address: WeWork DLF Two Horizon Centre, 5th Floor, DLF Phase 5, Sector 43, Golf Course Road, Gurugram, Haryana 122002

Cell: +91 97543 81998

E-mail: legal@bharosa.life

In case your grievance was not handled in compliance of the applicable laws by the Company, you have the right to file appropriate complaints (as per the prescribed rules) with the Data Protection Board of India under the provisions of the Digital Personal Data Protection Act, 2023.

24. CONTACT DETAILS

If you have any questions or concerns about this Policy, you may contact the Company at legal@bharosa.life.

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