

BIMA Family Telemedicine

OVERVIEW

An affordable and comprehensive Family Telemedicine service for your family's well-being!

Milvik Bima's Family Telemedicine product is an affordable mHealth service tailored to provide families with comprehensive healthcare support, with an emphasis on preventive care and chronic disease management. Subscribers gain access to a dedicated team of doctors who offer initial health assessments, ongoing medical advice, and follow-up consultations to ensure continuous care and effective chronic disease prevention.

FEATURES AND BENEFITS:

- 24/7 unlimited teleconsultations with qualified doctors via a dedicated helpline 042 111 11 9878.
- Appointment-based access to specialist doctors, including Expert Nutritionists, Gynecologists, Pediatricians, and Mental Health Expert
- Health screening to assess your health, review medical history, lifestyle, and risks, with immediate personalized advice and doctor's recommendations
- Regular health tips to improve your daily life.
- Doorstep delivery of discounted medicines (Up to 10% discount)
- Doorstep home sampling with Discounted Lab tests (Up to 40%)
- Personalized diet & workout plans.
- Coaching from mental health expert.
- Access to family health.

DISCLAIMER/ TERMS OF USE OF BIMA FAMILY TELEMEDICINE

TERMS OF USE

THIS DOCUMENT IS AN AGREEMENT BETWEEN YOU AND MILVIK, WHICH CONTAINS THE TERMS AND CONDITIONS YOU AGREE TO WHEN YOU USE THE BIMA FAMILY TELEMEDICINE PRODUCT. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, YOU ARE NOT AUTHORIZED TO ACCESS OR USE OUR SERVICES. WE MAY UPDATE THESE TERMS OF USE FROM TIME TO TIME. WE ENCOURAGE YOU TO REVIEW THESE TERMS PERIODICALLY. YOUR CONTINUED USE OF OUR SERVICES (AS DEFINED BELOW) INDICATES YOUR ACCEPTANCE OF THE CHANGED TERMS OF USE.

Any reference to "MILVIK", "our", "us", or "we" are references to MILVIK Mobile Pakistan (Pvt.) Limited, a private company registered in Pakistan (company number 90585), the registered office being 3rd Floor, New Liberty Tower, Model Town Link Road, Model Town, Lahore, Pakistan.

1. Services Provided:

MILVIK provides real-time medical consultations with licensed physicians ("BIMA Doctors") through telephone, video, SMS, apps or other means for the purpose of providing advice and/or recommendations on medical and health issues ("Services"). MILVIK may also offer other health-related services provided in partnership with local providers, which may include hospitals, diagnostic laboratories or pharmacies (together with the BIMA Doctors, the "Providers").

MILVIK facilitates access to Providers who have agreed to provide medical and health advice and services to customers. It does not interfere with the practice of medicine or other licensed profession

by BIMA Doctors and MILVIK does not impose any guidelines or protocols that restrict the actions of BIMA Doctors.

2. Use of MILVIK health Services is NOT FOR EMERGENCIES:

Our Services are NOT for use in potential or actual medical emergencies or if you have a condition that you know will require a physical examination. If this is the case, you should visit your nearest emergency room. You must not delay your visit to the emergency room in anticipation of obtaining medical advice from a BIMA Doctor through MILVIK.

3. Relationship with your Primary Care Physician:

Your interaction with the BIMA Doctors through our Services is not intended to replace your relationship with your existing primary care physician or other healthcare professional or be your permanent medical access point. You should seek emergency help or follow-up care when recommended by a BIMA Doctor or when otherwise needed and continue to consult with your primary care physician and other health care professionals as necessary. Consult your primary care physician or health care professional as relevant if you have any questions about any symptoms or medical condition, and before starting or stopping any treatment by your physician or health care professional.

4. Medication Policy:

MILVIK will provide you with access to BIMA Doctors that are appropriately qualified and experienced to practice medicine. Subject to all applicable laws, such BIMA Doctor may recommend a medication as deemed appropriate. BIMA Doctors cannot guarantee the availability, effectiveness, authenticity, reliability, safety, legality or quality of the recommended medicine. MILVIK does not guarantee that a BIMA Doctor will recommend or issue medication, and does not endorse, recommend or make any representation or warranty about the medicines recommended or prescribed by the BIMA Doctor.

You agree that any medication recommended to you from a BIMA Doctor shall be solely for your personal use. You agree to fully and carefully read all product information and labels before use and to contact a physician or pharmacist if you have any questions regarding the medicine. You agree that you are using our Services only for yourself, or on behalf of a child under 18 in your capacity as his/her parent or legal guardian, provided that you supervise the child's use of the Services at all times. MILVIK may suspend services or terminate customer accounts if we reasonably suspect that such accounts are being used in breach of the restrictions in this section.

5. Privacy:

When you sign up for the Services, you agree that the Providers will communicate with you, by sending information, messages and notices to you. These messages may be conveyed or sent via email, SMS, notifications, etc, using the contact information associated with your account, which includes the information you provide when you register or update information in your account settings. You also agree that MILVIK may retain your medical records and that such records will be held in compliance with all applicable laws. MILVIK may record calls and other communications with you for quality assurance purposes.

6. Intellectual Property Rights:

You may communicate materials containing our copyrights, trademarks, trade secrets, patents, or other intellectual property rights ("IPR") to your physician or health care professional only. You are not permitted to copy, distribute or make any business use of our IPR.

7. Informed Consent:

Tele-health is the delivery of health care services using interactive audio and/or video technology, where the patient and the BIMA Doctor are not in the same physical location. During your tele-health consultation with a BIMA Doctor details of your medical or health history and personal health information may be discussed through the use of interactive audio, video, and/or other telecommunications technology, and the BIMA Doctor may perform a physical exam through these technologies. Depending on your medical or health history and/or specific complaint, you may be asked to provide information through other electronic means and verify your identity with a national identity card or other legal document.

8. Limitations of Tele-Health:

There are potentials risks associated with the use of tele-health, including, but not limited to:

- a. In some instances, the information transmitted may be of insufficient quality to allow for appropriate medical or health care decision making by the BIMA Doctor (i.e., poor call quality, poor resolution of images, etc.);
- b. Delays in evaluation or treatment could occur due to failure of the electronic equipment or technical failures outside of our control. We are not responsible to you if this happens, but if it does, we will notify you as soon as we can and take the steps that we reasonably can to minimize the interruption to the Services;
- c. In some instances, a lack of access to your complete medical records and incomplete or inaccurate disclosure by the patient may result in adverse drug reactions or allergic reactions or other judgment errors;
- d. Although the electronic systems we use will incorporate networks and software security protocols to protect the privacy and security of health information, in some instances, security protocols may fail and cause a breach of privacy and/or personal health information.

9. Complaints and Disputes:

You can always give us feedback on our Services by calling 042-111-119-878 or emailing us at Customer.Care@milvikpakistan.com

If you have a complaint about our Services, we would like to resolve it as soon as possible. Please tell us about your complaint as soon as you can so that we can do this. We may ask you for certain details about you and your complaint in order to address it. Please provide these as soon as you can so that we can resolve your complaint quickly. We will tell you the outcome of our investigation into your complaint and give you the chance to discuss it with us. If we find that we have broken any of these terms and you suffer loss or damage, we are responsible for compensating you for that loss or damage if it was a foreseeable result of our breaking of these terms. We are not responsible for compensating you for indirect, incidental, special or consequential damages.

These terms are governed by Pakistani laws and the Pakistani courts shall have exclusive jurisdiction to hear any claim arising out of or in connection with these terms or the use of our products and services.

10. Acceptance of these terms of use:

By using the Services, you acknowledge that you understand and agree with the following:

- While benefits may be expected from the use of tele-health, no results can be guaranteed or assured, my situation may not be addressed or improved, and in some cases, it can get worse;
- If you think you have a medical emergency or if you have a condition that you know will require a physical examination, you are responsible for visiting your nearest emergency room;
- The Services are not suitable for unsupervised use by persons under 18;
- Subject to all applicable laws, our BIMA Doctor may decide that tele-health services are not appropriate for some or all of your treatment needs and, accordingly, may elect not to provide tele-health services to you through MILVIK.