

Terms and Conditions

RHealthCircle T & C

- “Year” shall mean the period of 12 months, starting from 1st January to 31st December.
- “Month” shall mean clear calendar month.
- “Quarter” shall mean a consecutive period of 3 months, starting on the first day of January, April, July or October in a calendar year.
- “Reward” shall mean specific items for which programme points can be redeemed.
- “Wellbeing Points” means the member will earn on valid transaction / activity.
- Membership into the RHealthCircle entitles members to earn points, which can be redeemed for rewards from a catalogue or for specific items it may be communicated to the member from time to time, in accordance with the terms and conditions of the RHealthCircle Programme.
- Health policy members above 18 years of age will be qualified by Reliance General Insurance
- Members will subscribe for a pre-defined wellbeing package which will offer select programme benefits.
- Each member is responsible for remaining knowledgeable about the RHealthCircle Programme terms and conditions and the number of points in his or her account.in his or her account.
- Reliance General Insurance will send correspondence to active members to advise them of matters of interest, including notification of RHealthCircle Programme, changes and points Updates. However, Reliance General Insurance will not be liable for any failure to do so and will not be responsible for correspondence lost or delay in the mail.
- All communication will be deemed to have been received by the member unless communicated by the member.
- Any change in the name, email ID, address, or other information relating to the Member must be notified to Reliance General Insurance via the helpdesk/ email, as soon as possible.
- Reliance General Insurance reserves the right to add, modify, delete or otherwise change any of the rules, conditions, definitions, membership processes, benefits, rewards or reward level pertaining to the programme at its sole discretion, with or without notice, even though changes may affect the value of points already accumulated. For example, Reliance General Insurance may increase or decrease the points required for a benefit or particular reward.
- Member declares and confirms that the information provided in the enrolment form, is the member’s authentic information and that the member consents to and authorizes Reliance General Insurance to use such information for the purposes of contacting or communicating with the member via e-mail, SMS and/ or telephone in connection with RHealthCircle Programme.
- Any points, or benefits, which the Reliance General Insurance deems to have been transferred, sold or assigned in violation of the RHealthCircle Programme, T&C may be confiscated or cancelled.
- All rewards-related communication will be mailed to the mailing address that currently exists in the Reliance General insurance database, as specified in the RGI corporate portal.
- Points earned in the program do not have any monetary value and cannot be sold or transferred by members in any manner at any point of time, or be redeemed for cash. These points can be redeemed for rewards on offer through Reliance General Insurance only.
- The points earned by members are valid as long as members have an enrolled in the RHealthCircle program by Reliance General Insurance. In case of termination of membership, for whatever reason, all points shall lapse/expire.

- All benefits offered by RGICL are on a best effort basis. In case a member is not offered a particular benefit or if RGICL does not make a particular benefit available, RGICL will not be liable to compensate in any way. A similar service with equivalent specifications will be provided to the member in such cases.

RGIT & C

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Customer Contact

You authorize Reliance General Insurance Co. Ltd. to call on the contact number (made available by you on our website with a specific request to call back) and offer you information and services for the product you have opted for.

We will also use your contact details information to:

- Send you information about products and services offered by Reliance General Insurance and its Affiliates,
- To contact you for policy reminder notices, claims processing and
- To keep you updated on the insurance sector and Reliance General Insurance through our newsletters.

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I hereby authorize Reliance general Insurance to access my personal health reports/certificates/documents for the purpose of reviewing them in order to credit/earn points under the Reliance General Insurance R Health Circle Program. I also understand that I have the right to revoke this authorization at any time by contacting Reliance General Insurance

I hereby consent to the tracking of my daily steps by the RHealth Circle Program. I understand that my steps will be tracked using the latest device that I am operating with.

Reservation of Rights

We reserve the right to change, modify, add to, portions of these terms of use at any time subject to IRDAI regulations as amended time to time & company policy.

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