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.
- 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.

RGI T & C

This website is created in the interest of general public who shall have access to the contents of this website. By accessing this website (the "Reliance General Insurance Website") and using its content, you acknowledge and you agree that you have read and understood the following terms of use and you agree to be bound by them. These terms and conditions may be revised at any time by updating this posting. You are bound by any such revisions and therefore we advise you to review these terms and conditions every time you use this web site.

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.

In event you do not wish to receive such information, you may unsubscribe through the facility in the email message you receive.

Use of the content

The content is available for informational purposes only. The posting of contents and access to this website does not render, either explicitly or implicitly, any provision of services or products by us. Information concerning financial products or services (including insurance, asset management and banking) is only available through the respective Reliance General Insurance.

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.

Disclaimer

TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, THE MATERIALS ON THIS WEBSITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND EITHER EXPRESSED OR IMPLIED AND RELIANCE GENERAL INSURANCE COMPANY LTD. AND ITS AND AFFILIATES, DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

Reliance General Insurance does not warrant that the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected, or that this website or the server that makes it available are free of viruses or other harmful components. Reliance General Insurance does not warrant or make any representations regarding the use or the results of the use of the materials on this website in terms of their correctness, accuracy, reliability, or otherwise. You (and not Reliance General Insurance) assume the entire cost of all necessary servicing, repair, or correction. The information and descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services, but are provided solely for general informational purposes.

This website may be linked to other websites which are not maintained by Reliance General Insurance. Reliance General Insurance is not responsible for the content of those websites. The inclusion of any link to such websites does not imply approval of or endorsement by Reliance General Insurance of the websites or the content thereof.

No warranty

Although the information contained in the Website has been carefully vetted, the use of this website shall be at your own risk. All contents on the Reliance General Insurance Website, including but not limited to graphics, text and hyperlinks or references to other sites, is provided "as is". Reliance General Insurance shall not give without warranty of any kind, express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, non-infringement and freedom from computer viruses or other harmful components. We shall not be responsible or liable for the authenticity, accuracy, completeness, errors, omission, typographic errors, disruption, delay, interruption, failure, deletion, defect of any information, research, reports, analysis, quotes etc in this Web Site or any part thereof. We assume no responsibility to update or amend the website. We do not warrant that the functions of the Reliance General Insurance website will be uninterrupted and/or error-free, that defects will be corrected or that the Reliance General Insurance website or the server that makes it available are free from computer viruses or other harmful components.

Limitation of Liability
Reliance General Insurance assumes no liability and shall not be responsible as to the errors or omissions which may occur sometimes. Reliance General Insurance expressly disclaim any liability, whether in contract, tort, strict liability or otherwise, for any direct, indirect, incidental, consequential, punitive or special damages arising out of or in any way connected with your access or use or inability to access or use of the Reliance General Insurance website or reliance on its content, or any failure of performance, interruption, defect, delay in transmission, computer viruses or other harmful components, or line or system failure associated with the Reliance General Insurance website, regardless of our knowledge thereof. Reliance General Insurance shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, or browsing in the website or your downloading of any materials, data, text, images, video, or audio from this website.

Copyright

All content of the Reliance General Insurance Website is protected by copyright with all rights reserved. All rights in the pages, site content and arrangement are owned by Reliance General Insurance Company Limited. You are prohibited from copying, modifying, displaying, distributing, transmitting, redelivering through the use of “framing” technology, publishing, selling, licensing, creating derivative works or using any site content for any purpose without the prior written approval of Reliance General Insurance Company Limited.

Governing Law and Jurisdiction

This web site is controlled and operated by Reliance General Insurance from its offices within the India. Any claim relating to, and the use of, this web site are governed by the Indian laws.

Jurisdiction

All Disputes arising out of these terms or this website shall be litigated in, and only in, courts located in Mumbai, India, and you agree to submit to the exclusive jurisdiction of those courts.

Severability

If any part of these Terms and Conditions are determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the Terms and Conditions shall continue in effect.

Entire Agreement

This Agreement constitutes the entire agreement between you and Reliance General Insurance with respect to your access to and/or use of this web site.