

## **Terms of Service**

**Last updated: October 24, 2025**

### **1. Agreement to Terms**

**By accessing and using StemMagix Technologies' services, you agree to be bound by these Terms of Service. If you do not agree to these terms, please do not use our services.**

### **2. Our Services**

**StemMagix Technologies provides:**

- INSTAVERIFY - Real-time insurance eligibility verification**
- INSURMAGIX - Comprehensive claims management system**
- Healthcare technology solutions for hospitals**
- Support and consultation services**

### **3. User Responsibilities**

**When using our services, you agree to:**

- Provide accurate and complete information**
- Comply with all applicable healthcare regulations**
- Maintain the confidentiality of patient data**
- Use our services only for legitimate healthcare purposes**
- Report any security incidents or data breaches immediately**

### **4. Service Limitations**

**Our services are technology tools and do not replace professional medical advice, diagnosis, or treatment. Always consult with qualified healthcare professionals for medical decisions.**

- Services are provided 'as is' without warranties**
- We do not guarantee 100% uptime or error-free operation**
- Third-party integrations may have their own limitations**

### **5. Payment Terms**

- Payment terms will be specified in separate service agreements**
- Late payments may result in service suspension**
- Refund policies are outlined in individual contracts**

### **6. Termination**

- Either party may terminate service agreements with written notice
- Termination does not relieve obligations for services already rendered
- Data access may be retained for legal or regulatory compliance

#### **7. Limitation of Liability**

**StemMagix Technologies is not liable for indirect, incidental, or consequential damages arising from service use. Our maximum liability is limited to the amount paid for services in the preceding 12 months.**

#### **8. Privacy and Data Protection**

**Your privacy is important to us. Please review our Privacy Policy to understand how we collect, use, and protect your data.**

#### **9. Intellectual Property**

**All software, content, and materials provided by StemMagix Technologies are protected by intellectual property rights and remain our property.**

#### **10. Changes to Terms**

**We may update these Terms of Service from time to time. Continued use of our services after changes constitutes acceptance of modified terms.**

#### **11. Contact Information**

**For questions about these Terms of Service, contact us at:**

**Email: [stemmagixtechnologies@gmail.com](mailto:stemmagixtechnologies@gmail.com)**

**Phone: +91-9791522080**