

Terms of Service

Healy Telemedicine Platform

Last Updated: April 8, 2026

Effective Date: April 8, 2026

1. Acceptance of Terms

By accessing, registering for, or using the Healy telemedicine platform (“Platform”), you agree to be bound by these Terms of Service (“Terms”), our Privacy Policy, and all applicable laws and regulations. If you do not agree to these Terms, you may not access or use our Platform.

1.1 Platform Overview

Healy is an AI-powered telemedicine platform that connects patients with qualified healthcare providers in Nigeria and across Africa. Our services include virtual consultations, AI-powered symptom assessment, prescription management, and health monitoring.

1.2 Eligibility

- You must be at least 18 years old to create an account
- You must have the legal capacity to enter into contracts
- You must provide accurate and complete information during registration
- You must not be prohibited from receiving healthcare services under applicable laws

2. Account Registration and Security

2.1 Account Creation

When you create an account, you agree to: - Provide truthful, accurate, and complete information - Maintain and update your information to keep it accurate - Create a strong password and keep it confidential - Be responsible for all activities under your account

2.2 Account Security

You are solely responsible for: - Maintaining the confidentiality of your login credentials - All activities that occur under your account - Notifying us immediately of any unauthorized use - Ensuring your device and internet connection are secure

2.3 Account Termination

We reserve the right to: - Suspend or terminate accounts for violations of these Terms - Remove content that violates our policies - Disable access to the Platform for any reason

3. Medical Services and Limitations

3.1 Service Description

Healy provides: - **Virtual consultations** with licensed healthcare providers - **AI-powered triage** for symptom assessment and urgency classification - **Prescription services** through licensed pharmacies - **Health monitoring** and vital sign tracking - **Medical record management** and storage

3.2 Medical Emergency Limitation

CRITICAL: Healy is NOT for medical emergencies. - For life-threatening emergencies, call your local emergency number immediately - We are not equipped to handle emergency medical situations - Our providers cannot provide emergency care or interventions

3.3 AI Triage Disclaimer

Our AI triage system: - **Provides symptom assessment only, not medical diagnosis** - **Classifies urgency levels to guide appropriate care** - **Does not replace professional medical judgment** - **May not detect all serious medical conditions**

3.4 Provider-Patient Relationship

- A healthcare provider-patient relationship is formed only during consultations
- Providers exercise independent professional judgment
- We are not responsible for provider decisions or treatment recommendations
- You may choose your preferred providers within our network

4. User Responsibilities and Conduct

4.1 Accurate Information

You agree to: - Provide complete and accurate medical history - Disclose all relevant health conditions and medications - Update your information as it changes - Not misrepresent your identity or medical condition

4.2 Communication Standards

When using our Platform, you must: - Communicate respectfully with providers and staff - Not use abusive, threatening, or inappropriate language - Not share explicit or offensive content - Follow professional communication guidelines

4.3 Prohibited Activities

You may not: - Use the Platform for illegal activities - Attempt to gain unauthorized access to our systems - Interfere with or disrupt Platform functionality - Share your account credentials with others - Use the Platform to practice medicine without proper licensing

5. Payment and Subscription Terms

5.1 Service Fees

- Subscription plans offer discounted rates for frequent users
- All prices are displayed in Nigerian Naira (NGN) unless otherwise specified
- Prices are subject to change with prior notice

5.2 Payment Processing

- Payments are processed securely through Paystack
- You must provide valid payment information
- Failed payments may result in service interruption
- Refunds are subject to our refund policy

5.3 Subscription Management

- No refunds for partial subscription periods

6. Intellectual Property Rights

6.1 Platform Content

All content on the Platform, including: - Text, graphics, logos, and designs - Software, algorithms, and source code - Medical content and educational materials - User interface and user experience elements

Are owned by Healy or our licensors and protected by copyright, trademark, and other intellectual property laws.

6.2 User-Generated Content

You retain ownership of content you provide, but you grant us: - A license to use, modify, and display your content for service provision - The right to analyze anonymized data for service improvement - Permission to share content with healthcare providers for your treatment

6.3 Restrictions

You may not: - Copy, modify, or distribute our proprietary content - Reverse engineer our software or algorithms - Use our trademarks without permission - Create derivative works based on our Platform

7. Privacy and Data Protection

7.1 Privacy Commitment

We protect your privacy in accordance with: - Nigeria Data Protection Regulation (NDPR) - Our Privacy Policy - International healthcare privacy standards - Professional medical ethics

7.2 Health Information

Your health information is: - Encrypted and stored securely - Shared only with authorized providers - Used only for healthcare purposes - Protected by industry-standard security measures

7.3 Consent and Disclosure

- You consent to the collection and use of your health information
- We disclose information only as necessary for your care
- You can access and correct your health information
- We comply with legal requirements for information disclosure

8. Disclaimers and Limitations of Liability

8.1 Medical Service Disclaimer

- Our Platform does not replace in-person medical care
- We do not guarantee specific medical outcomes
- Providers are independent contractors, not our employees
- We are not responsible for provider errors or omissions

8.2 Platform Availability

- We do not guarantee uninterrupted service
- Technical issues may temporarily affect availability
- We are not liable for service interruptions
- We strive to maintain high service standards

8.3 Limitation of Liability

To the fullest extent permitted by law: - Our liability is limited to the fees you paid for the affected service - We are not liable for indirect, consequential, or punitive damages - We are not responsible for third-party service failures - Some jurisdictions do not allow limitation of liability, so these may not apply to you

9. Indemnification

You agree to indemnify and hold Healy harmless from: - Claims arising from your use of the Platform - Violations of these Terms by you - Harm to others resulting from your actions - Legal costs and expenses related to such claims

10. Dispute Resolution

10.1 Governing Law

These Terms are governed by the laws of the Federal Republic of Nigeria, without regard to conflict of law principles.

10.2 Dispute Resolution Process

1. **Informal Resolution:** Contact our support team first
2. **Mediation:** If informal resolution fails, we agree to mediation
3. **Arbitration:** Unresolved disputes go to binding arbitration
4. **Court Action:** Only for injunctions or enforcement of arbitration awards

10.3 Arbitration Details

- Arbitration conducted under Nigerian Arbitration Act
- Single arbitrator agreed upon by both parties
- Arbitration held in Lagos, Nigeria
- Costs shared equally unless otherwise determined

11. Service Modifications and Termination

11.1 Service Changes

We may: - Update, modify, or discontinue features - Change pricing with 30 days notice - Update these Terms with prior notice - Improve services based on user feedback

11.2 Platform Termination

We may suspend or terminate: - Individual accounts for violations - The entire Platform with 90 days notice - Services in specific regions - Features that are no longer viable

11.3 User Termination

You can: - Close your account at any time - Request deletion of your personal data - Download your medical records before closing - Stop using the Platform without penalty

12. Healthcare Provider Terms

12.1 Provider Requirements

Healthcare providers using our Platform must: - Hold valid medical licenses in Nigeria - Maintain professional liability insurance - Follow medical ethics and standards - Comply with all applicable laws and regulations

12.2 Provider Responsibilities

Providers agree to: - Provide professional, competent care - Maintain patient confidentiality - Use the Platform appropriately - Respond to patient inquiries promptly

12.3 Provider Compensation

- Providers set their own consultation fees
- We process payments and handle billing
- Providers receive payment after service completion
- We retain a commission for platform services

13. Compliance and Regulatory Requirements

13.1 Healthcare Regulations

We comply with: - Medical and Dental Council of Nigeria guidelines - National Health Act requirements - Pharmacy Council of Nigeria regulations - Other relevant healthcare laws

13.2 Data Protection Compliance

- Nigeria Data Protection Regulation (NDPR)
- International privacy standards
- Healthcare data security requirements
- Patient rights protections

13.3 Financial Regulations

- Central Bank of Nigeria payment regulations
- Anti-money laundering requirements
- Consumer protection laws
- Tax compliance obligations

14. Specific Service Terms

14.1 Prescription Services

- Prescriptions issued only by licensed providers
- Valid prescriptions filled at partner pharmacies
- We do not guarantee prescription acceptance
- Controlled substances subject to additional regulations

14.2 AI Services

- AI triage provides guidance, not diagnosis
- AI recommendations reviewed by human providers
- AI systems do not replace medical judgment
- AI services may be unavailable during maintenance

14.3 Video Consultations

- Video quality depends on internet connection
- Recordings stored securely with consent
- Consultations may be interrupted by technical issues
- Alternative communication methods available

15. User Rights and Remedies

15.1 Right to Information

You have the right to: - Understand our services and limitations - Access your medical records - Know how your data is used - Receive clear pricing information

15.2 Right to Quality Care

You deserve: - Professional, competent medical care - Respectful treatment from providers
- Timely responses to inquiries - Clear explanations of treatment options

15.3 Right to Complaint Resolution

If you have concerns: - Contact our support team immediately - We will investigate and respond promptly - You can escalate serious complaints to regulators - We maintain a formal complaint resolution process

16. Contact Information

16.1 General Inquiries

- **Email:** support@healy.ng
- **Phone:** +234-806-3055-417
- **Address:** Zaria kaduna, Nigeria
- **Hours:** Monday-Friday, 9:00 AM - 5:00 PM WAT

16.2 Legal and Compliance

- **Email:** support@healy.ng
- **Phone:** +234-806-3055-417

16.3 Emergency Contacts

- **Medical Emergency:** Call your local emergency number
- **Mental Health Crisis:** Available mental health hotlines
- **Poison Control:** National poison control center

17. Miscellaneous Provisions

17.1 Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and Healy regarding the Platform.

17.2 Severability

If any provision of these Terms is found to be unenforceable, the remaining provisions continue in full force and effect.

17.3 No Waiver

Our failure to enforce any provision does not waive our right to enforce it in the future.

17.4 Assignment

You may not assign your rights or obligations under these Terms without our prior written consent.

17.5 Notices

All legal notices should be sent to our legal department at legal@healy.ng

18. Acknowledgment and Agreement

By using Healy, you acknowledge that: - You have read, understood, and agree to these Terms - You understand the limitations of telemedicine services - You will not use the Platform for medical emergencies - You consent to our privacy practices and data handling - You will use the Platform responsibly and ethically

IMPORTANT MEDICAL DISCLAIMER: Healy is a telemedicine platform and not a substitute for emergency medical care. In case of medical emergency, call your local emergency number immediately or go to the nearest emergency department.

These Terms of Service are a binding legal agreement. Please read them carefully and keep a copy for your records.

For questions about these Terms, contact our legal team at support@healy.ng or call +234-806-3055-417.