

1. Scope of Service

These Terms & Conditions govern the Emergency Travel Medical Assistance service ("Service") provided by KS T.M.A. TRAVEL MEDICAL ASSISTANCE LTD ("T.M.A.", "we", "us"). The Service provides 24/7 access to telemedicine support and, where available, coordination of a licensed doctor visit at the customer's accommodation (hotel, Airbnb, marina). T.M.A. Ltd is not an insurance company, the Service Policy is not an insurance product and does not replace travel insurance.

1.1 Nature of Service

Travel Medical Assistance Ltd. is a medical coordination and assistance service provider. TMA is not an insurance company and does not underwrite, broker, or sell insurance products. This service provides access to telemedicine consultations and coordination of in-person medical visits through independent healthcare providers. All medical costs incurred are paid directly by the customer to the healthcare provider."

2. What the Service Includes

- 24/7 telemedicine access (video/audio/text), subject to availability and local regulations.
- Coordination of a licensed doctor visit at accommodation, where feasible.
- Guidance on next steps (prescriptions, tests, referrals) as advised by the attending doctor.
- Assistance liaising with the customer's travel insurer (if any).
- Information on local healthcare options when a home visit is not possible.

3. What the Service Does Not Include

- It is not health or travel insurance and provides no financial indemnity or coverage of medical costs.
- It does not guarantee hospital admission, ambulance dispatch, or any particular clinical outcome.
- The Service does not cover the doctor's fee. Any in-person visit is paid directly by the customer to the doctor (pay-per-use).
- Medical acts are performed solely by independent, locally licensed doctors under local law; they provide only primary care as permitted in each jurisdiction.
- Telemedicine prescriptions may not be legally permitted in many countries; in such cases prescriptions are issued only by local, physically present doctors. T.M.A. is not responsible for pharmacy acceptance of telemedicine prescriptions.
- Any third-party provider fees (doctors, labs, clinics, pharmacies) are paid by the customer or their insurer.

4. Eligibility & Term

- The Service is available to travelers who purchase it for the duration of their trip.
- Maximum duration of the Service is 45 days (1.5 months) per policy.
- The term of the Service equals the trip dates specified at purchase; date changes may be requested via email.
- A 10% discount applies when the Service is purchased at least three (3) months before the trip start date.

5. How to Use the Service

- Contact details are provided in your Policy email/PDF after purchase.
- Customer must follow exactly the instructions in the second accompanying document (Telemedicine & Emergency Contact Guide), including login procedures, telephone numbers and emails per country/provider.
- You may be asked to verify identity and booking details for security.
- The customer must present their passport or official travel document to the visiting doctor for identity verification; the passport number must match the one provided during purchase. If verification fails, the doctor may refuse the visit without refund.
- Response times may vary by destination, time of day, and local regulations.
- In life-threatening emergencies, call local emergency numbers first.

6. Geographic Availability & Transparency

- Customer confirms they have reviewed the Coverage Page and are aware that in-person doctor visits are only available in listed cities.
- In all other areas, telemedicine is the sole service provided.
- Coverage varies by country/city and evolves over time; see the Coverage Page for current locations.
- In destinations with limited coverage, we will transparently inform you of any constraints and provide the best available alternative.

7. Prices, Payment & Taxes

- Prices are displayed in EUR unless otherwise noted. Amounts may include applicable taxes and statutory charges as required by law.
- T.M.A. Ltd is registered in Cyprus (T.I.C. 6013375U).
- For in-person doctor visits, advance electronic payment (credit/debit card, PayPal, or other accepted method) is required. If prepayment is not completed, no doctor will be dispatched.

8. Cancellations & Refunds

Payment: The full policy fee must be paid at the time of purchase via our secure payment platform.

Cancellation before travel: If you cancel at least 7 days before your travel period begins, you will receive a full refund.

- Refunds are permitted as follows:
 - 100% refund if the Policy email has not been sent.

Cancellation during travel: Once your travel period has started, the policy becomes active and refunds are not available.

No refund if the Service has been used (telemedicine session or doctor visit).

- No refund if the customer refuses a doctor who has already been dispatched, or fails to attend a scheduled telemedicine session.
- Our Refund & Cancellation Policy applies and forms part of these Terms; please refer to the dedicated page.

If you have questions about your cancellation, please contact
cancelation@travelmedicalassist.com

9. Customer Responsibilities

- Provide accurate and complete information about your condition and location.
- Follow the instructions of healthcare professionals and local authorities.
- Ensure you have access to a stable internet/phone connection for telemedicine sessions.
- Inform us promptly of any changes to your travel dates (for term adjustments).
- Maintain valid travel insurance; T.M.A. complements but does not replace travel insurance.

10. Privacy & Data Protection

We process personal data in accordance with our Privacy Policy (GDPR compliant). Health-related information shared for the purpose of receiving the Service is handled with strict confidentiality and only by authorized personnel and providers. For privacy requests, contact: info@travelmedicalassist.com

11. Intellectual Property & Ownership

- This Service, including the contract, branding, trademarks, and know-how, are the exclusive property of KS T.M.A. TRAVEL MEDICAL ASSISTANCE LTD.
- Customers acquire only the right to use the Service for personal travel during the term; no rights are transferred.
- The Service is non-transferable and may not be resold, copied, or used commercially without written consent.

12. Right to Refuse or Terminate

- T.M.A. reserves the right to refuse or terminate the Service in cases of fraud, false information, abuse, or breach of these Terms.

13. Medical Disclaimer & Third-Party Responsibility

- T.M.A. does not provide medical advice itself. Telemedicine consultations and in-person doctor visits are performed exclusively by independent, licensed healthcare professionals under the laws of their country.
- T.M.A. and its staff are not responsible for the medical advice, diagnosis, treatment, prescriptions, or outcomes provided by telemedicine platforms, local coordinators, or doctors.
- The customer acknowledges that the role of T.M.A. is limited to coordination and facilitation, not medical practice.
- Any issues, negligence claims, or disputes related to the quality of medical advice must be addressed directly with the healthcare professional.

14. Indemnity & Liability

- T.M.A. provides coordination and telemedicine access. Medical acts and clinical decisions are performed by independent licensed doctors who bear sole professional responsibility under local law. To the maximum extent permitted by law, T.M.A. is not liable for medical outcomes, insurer decisions, or events beyond its reasonable control.
- Customers agree to indemnify and hold harmless T.M.A. from claims, damages, or liabilities arising from the acts of third-party providers.
- Liability of T.M.A. is strictly limited to the amount paid by the customer for the Service.

15. Force Majeure

- T.M.A. shall not be held liable or deemed in breach of these Terms if performance is prevented or delayed due to events beyond reasonable control, including but not limited to natural disasters, pandemics, wars, riots, strikes, telecommunications or power failures, or local legal restrictions. In such cases, T.M.A. will notify the customer and endeavor to provide the best available alternative.

16. Complaints and Dispute Resolution

If you are not satisfied with our service, please contact us at [sales@travelmedicalassist.com] with details of your concern.

We will acknowledge your complaint within 2 business days and provide a full response within 10 business days.

If you are not satisfied with our response, you may escalate the matter to the Cyprus Consumer Protection Service or pursue alternative dispute

resolution through the European ODR platform."

Information on the consumer's Right of Cancellation & Refunds according to E.U. Legislation

https://consumer-redress.ec.europa.eu/index_en

17. Governing Law & Jurisdiction

These Terms are governed by the laws of the Republic of Cyprus. Any dispute arising from or relating to these Terms shall be subject to the exclusive jurisdiction of the competent courts of Limassol, Cyprus.

18. Entire Agreement & Severability

These Terms (together with documents referred to herein, including the Refund & Cancellation Policy and Privacy Policy) constitute the entire agreement regarding the Service. If any provision is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.