

Introduction

Thank you for visiting the Website of INF and its affiliates (together, “INF”, “we” or “us”). By accessing this Website (the “Site”), you acknowledge and agree to accept the following Terms and Conditions pertaining to the use of the Site, which constitute a legal agreement between you and INF.

Your visit to this Site is subject to these Terms and Conditions and our Policies. By visiting the Site, you agree to these Terms and Conditions, which may be updated by us at any time. If we update our Terms and Conditions, we will post the updated Terms and Conditions here. Any such changes will be effective upon posting. You should consult the “Terms and Conditions” bar on this Site each time you visit the Site. If you do not agree with the Terms and Conditions, you should not use the Site.

Depending on what Services you sign up for, and/or how you use or receive our Services, you may be asked to acknowledge and agree to certain Supporting Documents, including but not limited to a Health Attestation. All policy related documents and verifications must be executed and are a condition precedent for coverage. The Website and Services are offered and available to users who are 18 years of age or older. By using the Website or Services, you represent and warrant that you are of legal age to form a binding contract with the Company and meet all the foregoing eligibility requirements. If you do not meet all of these requirements, you must not access or use the Website or Services.

Our Services

INFplans.com is a service that enables users to obtain travel coverage through certain insurance carriers with whom we partner to allow you to sign up for a policy directly with such carriers through our Website. In addition, please note that coverage will be effective and begins only when the Insured leaves his/her Home Country, all required policy documents have been executed, and full payment received by INFPlans.com Insurance (FL License # L116931). It is the applicant's responsibility to enroll for coverage prior to the Trip Start Date or extend coverage prior to plan termination. **Policies are non-refundable once coverage has begun, on the effective date of the Policy.**

The Applicant warrants that the above statements and particulars, together with any attached or appended documents or materials ("this Application"), are true and complete and do not misrepresent, misstate or omit any material facts. The undersigned Applicant warrants that the representations and information supplied are specifically relied upon in the determination of the applicant's eligibility and insurability, which are material to the risk to be insured, and will be a part of any policy issued. The undersigned Applicant understands that any misrepresentation or omission of any information in any part of this Application shall constitute grounds for immediate cancellation of coverage and denial of claims, if any. It is further understood that the applicant is under a continuing obligation to immediately notify INF of any material alteration of the information given.

Regardless of whether you sign up for our Services directly through us or through a Partner, these Terms and Conditions apply to the Services we offer and your relationship with us.

When you sign up for INFplans.com, we or a Partner may ask you to provide certain information about yourself, and to acknowledge certain terms that govern your relationship with us, the Partner and your insurance provider. It is important to understand that although we provide the Services to allow you to find and sign up for insurance coverage through our Website or via your Partner, We are not your insurance provider or carrier, and your insurance coverage is subject to certain agreements and terms that you must

enter into directly with your carrier at the time you sign up for coverage through our Services. In certain cases, we will act as the facilitator of your claims; however, this does not mean that we are your insurance carrier, and we do not assume responsibility for the payment of your claims, or the policies for which you sign up. Accordingly, it is imperative that you read all forms, documents and disclosures so that you understand the terms of your coverage and with whom you are obtaining coverage. Prior to filing a claim through our Services, you must acknowledge and agree to these Terms and Conditions.

The total plan cost for each enrollment due is inclusive of a **non-refundable INF membership fee of \$10 and non-refundable \$5 administration fee**. An extension request will incur an additional \$5 administration fee. By providing your contact information, including but not limited to your phone number and email address, you consent to being contacted by the Company, the insurance carrier, TPA, or any other authorized party via text message, email, and phone call. These communications may be necessary for policy management, claims processing, and any other services related to your insurance coverage. You understand and agree that these communications may include automated messages, and that message and data rates may apply.

If you wish to opt-out of receiving certain communications, you may do so by contacting our customer service at 408-222-1110, or by emailing support@infplans.com. However, please note that certain communications, especially those related to the administration and servicing of your policy, are essential and may not be subject to an opt-out clause.

Eligibility and Jurisdiction

Our services and insurance products offered are available only in jurisdictions where they may be legally sold. Nothing on this Website constitutes an offer or solicitation to buy or sell any insurance product in any jurisdiction where such offer, solicitation, purchase, or sale would be unlawful. Not all products are available to all persons in all locations at all times. Please check eligibility requirements and applicable restrictions before purchasing.

Insurance Products and Disclaimers

The insurance products described on this Website are provided by third-party insurers. All coverage is subject to the terms, conditions, limitations, and exclusions of the actual insurance policy issued. Please carefully review your policy.

We strive to provide accurate and up-to-date information, but we do not guarantee that product descriptions or other content we make available are complete, reliable, current, or error-free.

Only the terms and conditions of coverage and benefits listed in the insurance policy are binding. Please review the evidence of coverage and insurance plan documents carefully before purchasing.

Insurance Fraud Notice

Filing a claim for an injury sustained prior to the time and date your coverage became active is considered fraud under State, Federal, local and international law. By signing up for our Services, you acknowledge and agree that your coverage does not extend to injuries or sicknesses sustained prior to the date and time you signed up for coverage, including any medical treatment for injuries or sickness that are sustained prior to coverage, even if treatment occurs after the date your coverage becomes active. You hereby acknowledge

and agree that attempting to use or using our Services in connection with a Pre-Existing Event is considered fraud and is punishable by law.

When You file a claim, we reserve the right in our sole discretion to request any, and all information required to verify that you signed up for coverage prior to the date and time of your injury or sickness.

Release of Medical Information

When signing up for insurance, it is important that you understand and agree that certain information, including sensitive medical and personal information, needs to be accessed and shared in connection with your use of our Services and the filing of a claim, if applicable. Accordingly, to the fullest extent permitted by law, you hereby authorize us, your carrier and your Partner, to release and exchange any information necessary to accomplish the purposes set forth in these Terms and Conditions, including but not limited to full copies of your medical records, hospital records, insurance records, policy coverage, medical history, treatments, medical services, consultations, prescriptions, and all copies thereof. The foregoing authorization contained herein shall be considered valid and effective as the original authorization.

Refunds

Cancellation of coverage is governed by your carrier's terms, not by INFplans.com, as outlined in the policy coverage document made available to you by your insurer and displayed on your account page on our Website. To cancel an individual policy and receive a refund of your premium, you must cancel prior to your policy being active, **POLICIES ARE NON-REFUNDABLE ONCE THEY ARE ACTIVE**. By signing up for our Services, you acknowledge that all cancellations are determined by the insurance carrier, not INFplans.com, and you agree to the terms of cancellation set forth in your policy.

I understand and agree that a refund of the plan cost, less the enrollment fee and membership fee, will be considered only if a written cancellation form with a \$25 payment authorization is received by the INF office prior to the effective date of the Policy.

Unauthorized Charges, Allegations of Fraud on Your Account

If you believe that your credit card or account has been accessed without your permission, you must notify us immediately by contacting escalations@infplans.com, but in any event no later than five (5) days from discovering such unauthorized use.

If you initiate a chargeback on the basis of fraud through us or our third party payment provider, you agree to cooperate with us in determining the accuracy of your claim, and you grant us the right to use any and all information in our possession to resolve and/or dispute the claim with our payment processor, including but not limited to evidence that your account was accessed from your IP address, details of your account activity, including the naming of beneficiaries within your account, evidence that you opened an email communication from us and/or took action based on such email, and confirmation that your credit card information was input on our Website.

Severability

If any provision of these Terms is found to be unlawful, void, or unenforceable, that provision will be deemed severable and will not affect the validity and enforceability of any remaining provisions.

Entire Agreement

These Terms constitute the entire agreement between you and INFplans.com regarding your use of the Website and supersede any prior agreements or understandings, whether written or oral.

Acceptance of Terms

By checking the attestation box, you acknowledge the following: You have carefully read, understand, and agree to the terms and conditions of the coverage, including limitations and exclusions and elects to enroll.

Contact Information

If you have questions about these Terms, please contact us at escalations@infplans.com.