



Virtual Doctor from AXA Terms & Conditions (“T&Cs”)

These terms and conditions apply to your use of the Virtual Doctor from AXA service offered to you by the AXA entity who insures your global healthcare plan, as stated in your membership handbook (“AXA”) and provided by Advance Medical Health Care Management Services, S.A., part of the Teledoc Health Inc group of companies. (“Virtual Doctor Service”). Please read these terms and conditions carefully and make sure you understand them. By registering to use the Virtual Doctor Service you will be deemed to have read and accepted these terms and conditions.

In addition to these T&C’s, the Virtual Doctor Service is governed by the Advance Medical terms and conditions and privacy policy, details of which can be found at <https://axaglobalhealthcare.com/doctor> (“Advance Medical T&Cs”). By registering for the Virtual Doctor Service you will be deemed to have read and accepted the Advance Medical T&Cs.

Virtual Doctor Service

The Virtual Doctor Service is provided by Advance Medical Health Care Management Service, S.A., a company incorporated in Spain whose registered office is at Via Augusta 252, 08017, Barcelona, Spain (“Advance Medical”).

The purpose of the Virtual Doctor Service is to make routine, non-emergency communication more convenient and to provide you with fast and secure access to Advance Medical’s doctors. In case of a medical emergency, do not use the Virtual Doctor Service. Please dial the local emergency medical response number immediately from the country you are in and then contact your treating doctor.

Neither AXA nor any member of the AXA Group shall be liable for any loss, damage or personal injury whatsoever suffered from using the Virtual Doctor Service or for consequences arising from any action or inaction you may take in reliance on the information provided by the Virtual Doctor Service, except for any liability which cannot be excluded by law (including the fraud of a member of the AXA Group or for the death or personal injury caused by a member of the AXA Group’s negligence).

The “AXA Group” for this purpose is AXA SA and any other company which is for the time being its direct or indirect subsidiary including (but not limited to) AXA PPP healthcare Limited, AXA Insurance DAC, AXA General insurance Hong Kong Limited, AXA PPP healthcare Administration Services Limited, AXA Insurance (Gulf) B.S.C. (c), AXA Cooperative Insurance Company, AXA Global Healthcare (UK) Limited, AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.

Your use of the Virtual Doctor Service will not affect any of the standard terms and conditions that apply to any agreement you may have with any member of the AXA Group.

These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales. In the event of legal proceedings or actions in relation to the Virtual



Doctor Service, you hereby submit to the exclusive jurisdiction of the courts of England and Wales and expressly waive the right to bring such proceedings or action in any other jurisdiction.