KINSHIP MEMBER CARE TERMS · LEGAL

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Kinship Member Care Terms

Your Kinship membership

Someone who cares about you has set up a Kinship Plan for you. Saying yes makes you a Kinship member. This agreement is between you and **Kinship Management Service Limited** (RC 9651688), a Nigerian company - we'll call ourselves **Kinship Nigeria**. The app itself comes from Legacy FS Limited (UK) under its own Platform Terms; your **health benefits** come from the **Benefit Provider** named in your plan documents - in your own name.

1. Saying yes costs you nothing

The heart of it: accepting is agreeing to be looked after. It's free to you.

Your agreement with us forms when you approve your Plan in the app. Your membership is paid for by the people supporting you, and it stays that way for as long as they do. If you ever choose to take over paying yourself, that's your decision to make, with its own terms shown to you at the time. We keep a record of what you agreed and when.

Putting your own money towards your plan. If you'd like to, you can pay towards your own plan in naira, through Kinship Nigeria, where the app offers it. Your payment is applied to your plan's next charge, and anything beyond it goes to your plan's Kin Fund pocket held with us, for extras for you. The app shows what your money did as time covered - "your plan is paid up to a date" - not as a balance.

2. What you get

The heart of it: your care manager, your visits, your doctor - as your Plan says.

Depending on your Plan: a named care manager who checks in and is your person at Kinship; care visits at your Plan's frequency, scheduled with you, delivered by our staff under Nigerian registration requirements; doctor consultations (section 3); and your health benefits (section 5). If we can't make a scheduled visit, we rearrange it or make sure it's credited - time not delivered is never charged to anyone. Your Plan only ever changes with your approval.

3. Your doctor, whenever you need one

The heart of it: unlimited consultations, for anything - with a fair-use conversation, never a cut-off.

Consultations, through our teleconsultation partner, are there whenever you need them - you don't have to be unwell. Fair use means use consistent with your own care; if a pattern suggests something's wrong we'll talk to you before anything changes, and nothing is ever restricted without telling you first.

4. Your choices, always yours

The heart of it: everything about sharing starts OFF. You switch things on - and off again - whenever you like.

When you approve, you choose, each with its own untouched control: whether Kinship may visit you at home; whether the person who manages your Plan (or someone else you name) may see and manage your Plan for you; and what your kin can see of your visit notes, check-ins and wellbeing - every sharing option is off until you turn it on, and every choice can be changed any time in the app. Someone you authorise can manage Plan settings, but can never accept documents for you, change this agreement, or touch your relationship with the Benefit Provider.

If a time comes when you can't make decisions for yourself. Your care continues under the consents you gave while you could decide, and anyone you authorised keeps their role. Spending from your plan's Kin Fund pauses, except extras linked to your care plan that your care manager proposes and your delegated manager approves.

5. Your health benefits

The heart of it: yours, in your name, from the Benefit Provider - who deals with you directly.

We hold a group arrangement with the Benefit Provider. When you approve, we put you forward; the Benefit Provider enrols you, sends your member ID and benefit documents in its own name, and is solely responsible for eligibility, authorisations and claims. Anything about your benefits is between you and them, through their member line. Your care manager will help you practically - finding documents, sitting with you while you call - and that's the whole of our role. We never collect money from you for benefits, and never decide a claim. What the app shows about benefits is the Benefit Provider's own content; their documents always win. Some hospital benefits build in over your first year - including treatment for existing conditions like blood pressure and diabetes - and your everyday care from us never waits.

6. Leaving - and the hardest day

The heart of it: leave any time, owing nothing. The hardest day is handled personally - and unspent family money goes back to the people who gave it.

You can decline or end your membership any time in the app; leaving costs you nothing either way. If the Plan's funding stops, we'll tell you what changes and when, before anything ends. If you die, your membership ends that day. These are moments we handle personally, family by family. Once we're told, nothing more is ever collected, and anything sitting unspent in your plan's Kin Fund goes back to the people who put it there.

7. Your information

The heart of it: your care records stay under Nigerian data law, and your family sees only what you switch on.

We're the data controller for your care and health information under the Nigeria Data Protection Act 2023 - our Privacy Notice explains it. What your kin see is governed only by your section 4 choices.

8. If things go wrong, and the legal bits

Nothing limits our responsibility for death or personal injury caused by our negligence or anything Nigerian law says can't be limited. Beyond that, our responsibility to you is limited to the amounts paid for your membership in the twelve months before the event, or since your membership began if that is shorter. Complaints go to complaints@withkinship.ai - one front door for everything Kinship, handled under our shared complaints procedure - and your right to go to the Federal Competition and Consumer Protection Commission or any other body is never affected. This agreement is governed by the laws of the Federal Republic of Nigeria, with the jurisdiction of the Nigerian courts. If a heart-of-it line and its section ever seem to disagree, the section is the term.