

REFUND & CANCELLATION POLICY

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1. General Rule

Refunds and cancellations are handled according to the applicable insurance policy terms, the purchased medical tourism support package, and the laws of Georgia.

2. Cancellation Before Service Starts

If the client requests cancellation before the service has started, before the insurance policy has been issued or activated, and before any third-party costs have been incurred, the client may be eligible for a full or partial refund according to the applicable policy terms and legal requirements.

3. Service Starts After Payment

The client agrees that IGG Medical Tourism Support may start immediately after payment.

If the service has already started, IGG may deduct the cost of services already provided, administrative costs, payment processing fees, third-party costs, costs related to issuing or activating the insurance policy, and any other costs already incurred for the client's order.

4. Insurance Policy Refund

If an insurance policy has already been issued or activated, refund eligibility depends on the applicable insurance policy terms, cancellation rules and legal requirements.

Refund of the insurance premium, if available, is handled according to the Policy Wording and IGG procedures.

5. Package-Based Services

The scope of medical tourism support depends on the package purchased by the client.

If a client cancels after IGG has already started providing package-related support, IGG may deduct the value of the support already provided and any related expenses.

6. Client Cancellation Or No-Show

If the client cancels the trip, does not attend an appointment, does not provide required documents, gives incorrect information, changes plans or stops responding, this does not automatically create a right to a full refund.

7. Refund Request Process

To request a refund, the client must contact IGG at info@igg.ge and provide the order number, full name, reason for cancellation and payment confirmation.

Refund requests are reviewed within 14 calendar days.

8. Processing Time

If a refund is approved, IGG will process the refund within 14 calendar days, unless a different period is required by the applicable insurance policy terms, payment provider rules or Georgian law.

The actual transfer time may depend on the bank, card provider or payment system.

9. Rescheduling

Where possible, IGG may offer to reschedule the service instead of issuing a refund.

10. Governing Law

This Refund & Cancellation Policy is governed by the laws of Georgia.