

TERMS OF SERVICE

Last updated: 17 June 2026

Company: JSC Insurance Group of Georgia
Brand: IGG Medical Tourism
Department: IGG Medical Tourism Department
Address: N22, Panjikidze str., Tbilisi, Georgia
Website: iggmedicaltourism.com
Email: info@igg.ge
WhatsApp: +995551026682

1. Service Description

IGG provides insurance coverage according to the applicable insurance policy terms and organizational medical tourism support through IGG Medical Tourism Department.

The service is provided under the name IGG Medical Tourism Support.

Depending on the purchased package, medical tourism support may include consultation coordination, clinic selection assistance, appointment booking, WhatsApp support, document assistance, translation assistance, transfer coordination, accommodation coordination, insurance claim assistance, and general support before, during and after the medical visit.

IGG Medical Tourism Support is available only for the following treatment areas:

Hair transplant
Dental care
Aesthetic surgery

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

2. Medical Services

IGG is not a clinic, hospital, doctor or emergency medical service.

IGG does not provide medical diagnosis, treatment, prescriptions, medical opinions or guarantees of medical results.

All medical services are provided by independent licensed clinics, doctors, laboratories and other medical providers.

3. Insurance Coverage

Insurance coverage is provided by JSC Insurance Group of Georgia according to the applicable insurance policy terms.

Coverage, claim approval, reimbursement, exclusions, limits, deductibles, waiting periods, pre-existing condition rules and medical eligibility are determined according to the insurance policy, Policy Wording and IGG claims procedures.

Medical tourism support does not change, expand or override the insurance policy terms.

4. Client Responsibility

The client must provide accurate, complete and up-to-date information.

The client is responsible for checking all documents after receiving them, including full name, date of birth, passport or ID details, travel dates, policy dates, selected package and insurance details.

IGG is not responsible for consequences caused by incorrect, incomplete or late information provided by the client.

5. Start Of Service

The client agrees that the service may start immediately after payment.

The service may be considered started once IGG processes the order, issues or activates the insurance policy, sends documents to the client, contacts clinics, doctors, assistance providers or other partners, provides support or coordination, or performs any action related to the client's request.

6. Support Hours

IGG Medical Tourism Department provides support on business days from 10:00 to 19:00 Georgia time.

Messages received outside support hours will be processed during the next business period.

For urgent coordination, the client may contact IGG via WhatsApp at +995551026682. IGG Medical Tourism Department is not an emergency medical service.

7. Third Parties

Clinics, doctors, laboratories, assistance providers, translators, transport providers, hotels and other partners may be independent third parties.

IGG is not responsible for their medical decisions, actions, omissions, prices, availability, delays, service quality or treatment outcomes, except where responsibility is expressly required by applicable law or the insurance policy terms.

8. Limitation Of Liability

IGG's insurance obligations are governed by the applicable insurance policy terms.

To the maximum extent permitted by law, IGG's liability for organizational medical tourism support is limited to the amount paid by the client for that support service.

IGG is not liable for medical outcomes, complications, diagnosis or treatment decisions, travel disruptions, missed appointments, delays caused by third parties, indirect losses or

consequential losses, except where responsibility is expressly required by applicable law or the insurance policy terms.

9. Governing Law

These Terms of Service are governed by the laws of Georgia.

10. Acceptance

By placing an order and making payment, the client confirms that they have read, understood and accepted these Terms of Service, the Refund & Cancellation Policy, the Privacy Policy & Medical Data Consent and the applicable Insurance Terms or Policy Wording.