



## **UNIVERSAL HEALTH SYSTEMS LIMITED**

### **TERMS AND CONDITIONS**

Applicable to:

- Universal Health Systems Website
- Health Access Website
- Health Access Mobile Application
- National Health Number (NHN) Services
- Telemedicine Services
- Ambulance Coordination Services

- Healthcare Referral Services
- Toll-Free Healthcare Support Services
- Laboratory Coordination Services
- Pharmacy Coordination Services
- Family Health Accounts
- Medical Supply & Distribution
- Health Systems Development
- Health Strategy & Advisory

Effective Date: 4th May 2026

Version: 1.0

Last Updated: 4th May 2026

## **1. ACCEPTANCE OF TERMS**

These Terms and Conditions ("Terms") govern the use of Health Access and all related services provided by Universal Health Systems Limited ("UHS", "we", "our", or "us").

By accessing, registering for, downloading, or using Health Access, you agree to be legally bound by these Terms.

If you do not agree to these Terms, you must not use the platform or any associated services.

## **2. ABOUT HEALTH ACCESS**

Health Access is a digital health platform operated by Universal Health Systems Limited.

The platform may provide:

- Telemedicine Services
- Healthcare Navigation Services

- Healthcare Referrals
- Ambulance Coordination Services
- Toll-Free Healthcare Support Services
- Digital Health Records
- National Health Number (NHN) Services
- Laboratory Coordination Services
- Pharmacy Coordination Services
- Community Health Support Services
- Family Health Account Services

The platform serves as a healthcare access and coordination solution and is not a substitute for emergency medical services.

### **3. ELIGIBILITY**

To use Health Access, you must:

- Be at least 18 years old; or
- Have a parent or legal guardian register on your behalf.

You must provide accurate and complete information during registration.

### **4. ACCOUNT REGISTRATION**

Users may be required to provide:

- Full Name
- Date of Birth

- Mobile Number
- Email Address
- National Identification Number (NIN)
- Other information reasonably required for healthcare delivery

The National Identification Number (NIN) is used to:

- Verify identity
- Prevent duplicate registrations
- Improve patient safety
- Support accurate healthcare records
- Reduce fraud and impersonation

Users are responsible for maintaining the accuracy of their information.

## **5. NATIONAL HEALTH NUMBER (NHN)**

Upon successful registration, users may be assigned a National Health Number (NHN).

The NHN serves as a unique healthcare identifier within the Health Access ecosystem.

The NHN remains the property of Universal Health Systems Limited and may only be used for authorised healthcare purposes.

## **6. USER RESPONSIBILITIES**

Users agree to:

- Provide accurate information;
- Keep login credentials secure;
- Maintain confidentiality of account information;

- Use the platform lawfully;
- Refrain from impersonating another individual;
- Refrain from submitting false information;
- Cooperate with healthcare professionals during consultations.

Users remain responsible for decisions made based on information they provide.

## **7. TELEMEDICINE SERVICES**

Health Access may facilitate virtual consultations between users and licensed healthcare professionals.

Users acknowledge that:

- Telemedicine has limitations compared to physical examinations;
- Healthcare professionals rely on information provided by users;
- Diagnosis may be limited by available information;
- Certain conditions require in-person assessment.

Healthcare professionals may recommend physical consultations, laboratory investigations, emergency care, or specialist referrals where necessary.

## **8. NO EMERGENCY MEDICAL GUARANTEE**

Health Access is not an emergency response service.

Where a user experiences a medical emergency, they should immediately contact emergency services or attend the nearest healthcare facility.

Although the platform may assist in coordinating ambulance services, Universal Health Systems Limited does not guarantee ambulance availability, response times, or outcomes.

## **9. AMBULANCE COORDINATION SERVICES**

Health Access may facilitate communication between users and ambulance providers.

Universal Health Systems Limited acts as a coordinator and does not own or operate ambulance fleets unless otherwise stated.

Availability of ambulance services may depend on:

- Location
- Partner availability
- Operational circumstances
- External service providers

## **10. HEALTHCARE REFERRALS**

The platform may facilitate referrals to:

- Hospitals
- Clinics
- Specialists
- Laboratories
- Pharmacies

Universal Health Systems Limited does not guarantee acceptance, appointment availability, treatment outcomes, or healthcare decisions made by third-party providers.

## **11. TOLL-FREE HEALTHCARE SUPPORT**

Health Access may provide toll-free support services to assist users with:

- Healthcare Navigation

- Healthcare Referrals
- Community Health Support
- Application Support
- Administrative Support

Support staff do not replace licensed healthcare professionals and shall not provide medical diagnoses unless appropriately authorised.

## **12. PRESCRIPTIONS AND MEDICATIONS**

Healthcare professionals may issue prescriptions where clinically appropriate.

Users acknowledge that:

- Prescriptions remain subject to professional judgement;
- Pharmacies may require verification;
- Medication availability cannot be guaranteed;
- Users remain responsible for following professional medical advice.

## **13. SUBSCRIPTION SERVICES**

Certain features may require subscription payments.

Subscription fees, billing cycles, and benefits shall be displayed before purchase.

Universal Health Systems Limited reserves the right to modify subscription offerings.

## **14. PAYMENT TERMS**

Where payments are required:

- Fees shall be displayed before payment;
- Payment must be completed before service activation where applicable;
- Users are responsible for providing accurate payment information.

Refunds shall be governed by the applicable Refund Policy.

## **15. FAMILY HEALTH ACCOUNTS**

Users may manage healthcare information for eligible dependants.

The primary account holder warrants that they have lawful authority to manage the information of dependants linked to their account.

## **16. DATA PROTECTION AND PRIVACY COMPLIANCE**

Universal Health Systems Limited is committed to protecting the privacy, confidentiality, integrity, and security of personal data processed through Health Access.

All personal data shall be collected, processed, stored, transferred, retained, and protected in accordance with:

- Nigeria Data Protection Act 2023 (NDPA)
- General Application and Implementation Directive 2025 (GAID)
- Applicable healthcare regulations
- Universal Health Systems Limited Privacy Policy

Users acknowledge that certain services provided through Health Access require the processing of personal information, including Special Category Personal Data such as health information. By using the platform, users consent to the processing of their information as described in the Privacy Policy and applicable consent documentation.

Users retain all rights available under the NDPA 2023, including rights relating to access, rectification, erasure, restriction, objection, portability, withdrawal of consent, and complaints.

## **17. INTELLECTUAL PROPERTY**

All content, trademarks, logos, software, designs, graphics, databases, and materials available through Health Access remain the property of Universal Health Systems Limited or its licensors.

Users may not:

- Copy;
- Modify;
- Reverse engineer;
- Reproduce;
- Distribute;
- Commercially exploit

any platform content without prior written consent.

## **18. PROHIBITED ACTIVITIES**

Users shall not:

- Use the platform for unlawful purposes;
- Upload malicious software;
- Interfere with platform operations;
- Attempt unauthorised access;
- Submit fraudulent information;
- Harass healthcare professionals or staff.

Violations may result in suspension or termination.

## **19. LIMITATION OF LIABILITY**

To the maximum extent permitted by law:

Universal Health Systems Limited shall not be liable for:

- Indirect losses;
- Consequential damages;
- Loss of profits;
- Third-party service failures;
- Network disruptions;
- Delays caused by external providers;
- Healthcare outcomes beyond its control.

Nothing in these Terms excludes liability where exclusion is prohibited by law.

## **20. INDEMNITY**

Users agree to indemnify and hold harmless Universal Health Systems Limited, its officers, employees, healthcare professionals, and partners against claims arising from:

- Breach of these Terms;
- Misuse of the platform;
- False information provided by users;
- Unlawful activities.

## **21. SUSPENSION AND TERMINATION**

Universal Health Systems Limited may suspend or terminate access where:

- False information is provided;
- Fraud is suspected;
- Security concerns arise;
- These Terms are violated;

- Continued access presents a risk to the platform or other users.

## **22. CHANGES TO SERVICES**

We reserve the right to:

- Modify features;
- Add services;
- Remove services;
- Upgrade systems;
- Introduce new functionality

at any time.

## **23. MEDICAL DISCLAIMER**

Health Access is a healthcare access and coordination platform that facilitates healthcare services through licensed healthcare professionals and authorised healthcare partners.

Universal Health Systems Limited does not guarantee:

- Any specific diagnosis;
- Any treatment outcome;
- Recovery from any illness;
- Cure of any medical condition;
- Accuracy of information provided by users;
- Availability of particular healthcare professionals;
- Availability of specific medications;
- Availability of particular healthcare facilities.

Medical advice provided through Health Access is based on information supplied by users and the professional judgement of the healthcare professional involved.

Healthcare information provided through the platform is intended to support healthcare access and should not be interpreted as a guarantee of medical outcomes.

Users are encouraged to seek immediate in-person medical attention where clinically appropriate.

## **24. CLINICAL INDEPENDENCE OF HEALTHCARE PROFESSIONALS**

Healthcare professionals providing services through Health Access remain independently responsible for their professional judgement, diagnosis, treatment decisions, prescriptions, referrals, recommendations, and clinical opinions.

Universal Health Systems Limited does not interfere with, direct, or control the independent clinical judgement of healthcare professionals.

Nothing within the Health Access platform shall be interpreted as requiring a healthcare professional to provide a particular diagnosis, treatment, prescription, referral, or medical recommendation.

Clinical decisions remain solely the responsibility of the healthcare professional providing care.

## **25. EMERGENCY SERVICES AND AMBULANCE COORDINATION**

Health Access is not an emergency medical response provider.

In the event of a medical emergency, users should immediately contact the relevant emergency services or attend the nearest healthcare facility.

Where available, Health Access may facilitate ambulance coordination services through authorised ambulance providers, healthcare facilities, or emergency response partners.

Universal Health Systems Limited does not warrant or guarantee:

- Ambulance availability;
  
- Ambulance response times;
  
- Emergency response outcomes;
  
- Hospital admission availability;
  
- Availability of emergency healthcare professionals;
  
- Clinical outcomes arising from emergency situations.

Users acknowledge that ambulance and emergency services may be affected by circumstances beyond the control of Universal Health Systems Limited, including traffic conditions, weather conditions, healthcare facility capacity, telecommunications disruptions, public emergencies, and third-party provider limitations.

## **26. TOLL-FREE HEALTHCARE SUPPORT LIMITATION**

The toll-free healthcare support service is intended to improve access to healthcare information, healthcare navigation, referrals, administrative assistance, community health support, and Health Access platform support.

Customer service personnel and support staff operating the toll-free service are not healthcare professionals unless expressly identified as such.

Support staff shall not diagnose medical conditions, prescribe medications, or replace professional medical consultations.

Where medical advice is required, callers may be referred to a licensed healthcare professional or an appropriate healthcare facility.

## **27. TECHNOLOGY AND AI-ASSISTED SERVICES**

Universal Health Systems Limited may from time to time deploy technology-assisted healthcare tools, digital health systems, decision-support tools, triage systems, analytics systems, artificial intelligence tools, or automated technologies to support healthcare operations and service delivery.

Such technologies are intended to assist healthcare delivery and operational efficiency and shall not replace professional clinical judgement.

Users acknowledge that healthcare decisions affecting diagnosis, treatment, referrals, prescriptions, and clinical management shall remain subject to review by appropriately qualified healthcare professionals where applicable.

Any processing of personal data through such technologies shall be conducted in accordance with the Nigeria Data Protection Act 2023 (NDPA), the General Application and Implementation Directive 2025 (GAID), and applicable healthcare regulations.

## **28. FORCE MAJEURE**

Universal Health Systems Limited shall not be liable for delays, interruptions, failures, or inability to provide services resulting from events beyond its reasonable control, including:

- Natural disasters;
- Floods;
- Fire;
- Epidemics or pandemics;
- Telecommunications failures;
- Internet service interruptions;
- Cybersecurity incidents;
- Government actions;
- Labour disputes;
- Civil unrest;
- Power failures;
- Failure of third-party service providers.

The Organisation shall take reasonable steps to minimise disruption and restore services as soon as reasonably practicable.

## **29. CHANGES TO THESE TERMS**

Universal Health Systems Limited may amend these Terms periodically.

Updated versions shall be published on the website and application.

Continued use constitutes acceptance of revised Terms.

### **30. GOVERNING LAW**

These Terms shall be governed by the laws of the Federal Republic of Nigeria.

Any dispute arising under these Terms shall be subject to the jurisdiction of the courts of Nigeria.

### **31. CONTACT INFORMATION**

Universal Health Systems Limited

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### **ACKNOWLEDGEMENT**

By registering for, accessing, or using Health Access and any services operated by Universal Health Systems Limited, you confirm that you have read, understood, and agreed to these Terms and Conditions.