



REFUND & CANCELLATION POLICY

Effective Date: 03/12/2025

Issued by: Cendata Analisolu Tech Pvt. Ltd. (brand name **Claimstant**), Chennai, India.

1. Nature of Services

Claimstant provides:

1. **Vehicle Subscriptions** (annual, per vehicle), and
2. **Service Charges** for Claimstant Service Requests (CSR),
3. **Listing Fees** for Garage partners,
4. **Other digital services and processing charges** displayed on the Claimstant Platform.

All payments are digital and linked to immediate activation or processing of services.

2. No Cancellation After Successful Payment

Once a payment is successfully completed for:

- **Subscription Fee**, or
- **Service Charge**, or
- **Listing Fee**,

the order **cannot be cancelled** by the user for any reason, as the service is activated instantly and is non-reversible in nature.

3. No Refund Policy

All fees paid to Claimstant are **non-refundable**, including but not limited to:

- Subscription Fees (per vehicle)
- Service Charges for CSRs
- Listing Fees for Garages
- Any platform or processing fees charged by Claimstant

Even if the Customer chooses not to use the service after payment, or if the insurance claim is later reduced, repudiated, or delayed by the Insurance Company, **no refund will be provided**.

4. Duplicate or Failed Transactions

Refunds will be issued **only** in the following limited circumstances:

4.1 Duplicate Payment

If a Customer or Garage has accidentally paid **twice** for the same Subscription / Service Charge / Listing Fee:

- Claimstant will verify the duplicate transaction in its system,
- Refund the excess amount to the same source account within **7–10 working days**.

The user must email **support@claimstant.com** with:

- Registered mobile number
- Transaction ID(s)
- Payment screenshot (optional)

4.2 Failed Transaction / Payment Debited but Not Captured

If the user's account is debited but the payment did not reflect as successful on Claimstant:

- Claimstant will check the payment status with Cashfree,
- If the gateway confirms failure, the refunded amount will automatically return to the user's source account within **5–7 working days**.

The refund timeline may vary depending on the user's bank.

5. No Cash or Third-Party Refunds

All refunds, where applicable, are issued **only to the original source payment method**.

Claimstant does not issue refunds in cash, UPI to another number, or to any third-party account.

6. Contact Information for Refund Queries

For clarifications or refund eligibility checks, users may contact:

Claimstant Support Team

Email: **support@claimstant.com**

Phone: **+91-6385050952** (Business Hours 10am to 5pm, Monday to Friday)

Claimstant typically responds within **48 hours**.

7. Changes to Policy

Claimstant reserves the right to update this Refund & Cancellation Policy at any time.

Updates will be posted on the Claimstant Platform and will apply prospectively.