INSpal — Terms & Conditions

Effective date: 28/10/2026
Operated by: Yallaa Technologies Private Limited, doing business as Yalla & Co.
Product: INSpal
Website: https://inspal.yallatechs.in/login
Contact: support@yallatechs.in

1. Introduction

These Terms & Conditions ("Terms") govern your access to and use of INSpal ("INSpal", the "Service" or the "Platform"), operated by Yallaa Technologies Private Limited ("Company", "we", "us" or "our"), doing business as Yalla & Co.

By registering for, accessing or using INSpal, you agree to these Terms and our Privacy Policy. If you do not agree, you must not use the Service.

These Terms apply to individual insurance agents, brokers and other individual users who use INSpal to manage insurance-policy records and related follow-up activities.

2. Intended Use and Scope of the Service

INSpal is a software tool designed to help users maintain insurance-policy records and manage related operational activities. Depending on the features made available to your account, the Service may include:

- Recording and organising insurance-policy information.
- Uploading and accessing policy PDF documents.
- Tracking policy renewals and preparing renewal call lists.
- Viewing follow-up dashboards and reports.
- Generating policy-related management information and summaries.

Features may change as the product develops. We may add, modify, suspend or discontinue features, subject to applicable law and any obligations that cannot lawfully be excluded.

INSpal is a record-management and workflow-support tool. It is **not an insurer, insurance intermediary, broker, financial adviser, legal adviser or official insurance-record repository** merely by virtue of providing the Service. Unless expressly stated otherwise in a separate written agreement, INSpal does not issue insurance policies, determine coverage, process claims or guarantee renewal or policy outcomes.

3. Eligibility and Account Registration

You must provide the information requested during registration and use the Service only for lawful purposes.

You agree to:

- Provide accurate information to the best of your knowledge.
- Use an email address you control and can access.
- Complete the email one-time password (OTP) verification process where required.
- Keep your account credentials and access devices secure.
- Notify us promptly if you suspect unauthorised access to your account.

Your account is associated with the full name and email address provided during registration. The email OTP process verifies access to the email address; it does not independently verify your legal identity, professional licence or insurance-agent status.

The full name and email address associated with an account cannot currently be edited through the account interface. If you need a correction, contact support@yallatechs.in. We may request reasonable information to assess the request and protect the account.

A registration using the same full name but a different email address may be treated as a separate account. Each account is independent and may require its own subscription and payments. This does not mean that we guarantee or certify the uniqueness of each user's real-world identity.

You are responsible for activity carried out through your account, except to the extent applicable law provides otherwise.

4. Free Trial and Paid Subscription

INSpal may offer a free trial so that users can try the Service before activating a paid plan.

Free-trial period and conditions: Free-trial includes 5 free processed policies.

The trial's duration, available features and any applicable restrictions will be communicated to users before or during trial registration. Do not assume that the free trial continues indefinitely or includes every feature available on a paid plan.

To continue using paid-plan features after the trial, you must complete the applicable payment and activation process.

5. Fees and Payment

The current pricing for the paid plan is:

- **One-time signup fee:** ₹3,000.
- **Monthly subscription:** ₹500 per month.

The applicable fees and taxes, if any, will be displayed or communicated during the purchase process. If the pricing or tax treatment changes, we will communicate the applicable changes in accordance with law.

Payments are processed through the integrated Razorpay payment gateway or another payment method that we may make available. Payment processing may be subject to the payment provider's terms and policies.

Under the current arrangement, monthly subscriptions must be renewed **manually** by the user. INSpal does not automatically renew or automatically charge the monthly subscription.

You are responsible for ensuring that the payment details and information you submit are accurate and for completing the payment process.

6. Subscription Suspension and Renewal

If a subscription payment becomes overdue or a paid subscription expires without renewal, access to paid subscription features may be suspended until the required payment is successfully received and the subscription is reactivated.

Suspension for non-payment does not, by itself, mean that your account or stored data will automatically be deleted. We will retain account information and data in accordance with our Privacy Policy, applicable law and our operational retention practices.

The Service may remain unavailable during a suspension, maintenance period, technical failure or other interruption. We do not guarantee uninterrupted access.

7. Refunds and Cancellation

Users are encouraged to try INSpal during the available free trial before purchasing a paid plan.

Once the paid plan starts, the ₹3,000 signup fee and ₹500 monthly subscription payments are **non-refundable**, except where a refund or other remedy is required under applicable law.

You may choose not to renew the monthly subscription for a subsequent month. Because renewal is manual, you should not need to cancel an automatic renewal under the current arrangement.

If you believe you were charged incorrectly, paid more than once for the same transaction, or experienced a payment issue, contact support@yallatechs.in with relevant transaction details.

We will review the matter and address it in accordance with applicable law and the circumstances of the transaction.

Nothing in these Terms excludes any consumer right, statutory remedy or refund obligation that cannot lawfully be excluded.

8. Your Responsibilities and Policyholder Information

You are responsible for ensuring that you have a lawful basis and any required authorisation to collect, upload, store, use or otherwise process insurance-policy information and personal information through INSpal.

You must:

- Use the Service only for lawful and authorised purposes.
- Ensure that information entered into the Service is accurate to the best of your knowledge.
- Avoid uploading documents or information that you are not authorised to handle.
- Protect your login credentials and devices.
- Review policy information independently before relying on it for important decisions or communications.
- Comply with applicable insurance, privacy, data-protection, confidentiality and other legal obligations relevant to your work.

You must not use INSpal to commit fraud, impersonate another person, access another user's information without permission, upload malicious code, interfere with the Platform, or engage in any unlawful or abusive activity.

You remain responsible for your professional advice, representations to clients, renewal communications, recordkeeping obligations and any decisions you make using information stored in INSpal.

9. Uploaded Policy PDFs and Encryption

INSpal provides encryption protection for uploaded policy PDF files. Under the current design, the decryption key is not transmitted to or stored in a form accessible to the Company's server/backend staff. Accordingly, those staff cannot decrypt or read the protected policy PDF contents using the server/backend systems.

This protection applies specifically to the **uploaded policy PDF files**. It does **not** mean that every piece of information in your INSpal account is end-to-end encrypted or inaccessible to the Company. Other account information and policy fields may be stored and processed in a form accessible to authorised personnel as needed for service operation, support, security or legal obligations.

Access to a protected PDF depends on your ability to access your account, the availability and integrity of the file, and the continued availability of the necessary decryption capability. If the file is lost, corrupted or becomes inaccessible, recovery may not be possible.

You should retain any original documents and copies that you need for your own business, regulatory or legal records. INSpal should not be treated as your sole archive or backup.

10. Hosting, Availability and Data Loss

INSpal currently stores its database on a rented cloud/VPS server located in Mumbai, India, and uses HTTPS for connections to the Service.

We take reasonable steps appropriate to the current stage of the Service to operate and protect the Platform. However, no online service or storage system can be guaranteed to be completely secure, uninterrupted or free from data loss.

At present, INSpal does not maintain a separate database backup system. This creates a risk that some data may be lost or become unrecoverable because of server failure, corruption, accidental deletion, security incidents or other events.

We may improve infrastructure, backup arrangements and security measures as the Service develops, but we do not promise a particular recovery time, recovery point or backup frequency unless expressly stated in a separate written commitment.

You are responsible for maintaining independent copies of records and documents that you cannot afford to lose.

11. Privacy and Data Handling

Our collection, use, storage, disclosure and deletion of personal information are described in the INSpal Privacy Policy, which forms part of these Terms.

The Company may access non-encrypted account information and policy fields only as reasonably necessary for operating, maintaining, supporting, securing or improving the Service, investigating misuse, or complying with legal obligations. The special access restriction described in Section 9 applies to protected uploaded policy PDF contents.

Payment information may be processed by Razorpay or another payment provider. The handling of payment data by that provider is also governed by its applicable terms and privacy notices.

12. Intellectual Property

The Service, including its software, interface, branding, design, text and other Company-provided materials, is owned by or licensed to the Company and is protected by applicable intellectual-property laws.

Subject to these Terms, we grant you a limited, non-exclusive, non-transferable and revocable right to access and use the Service for its intended lawful purpose during the period in which you are authorised to use it.

You retain the rights you have in the data and documents you submit to INSpal. You grant the Company permission to host, store, process and transmit that material only to the extent reasonably necessary to provide, maintain, secure and support the Service or meet legal obligations.

You must not copy, sell, sublicense, reverse engineer, decompile or attempt to extract the source code of the Service except to the extent that applicable law expressly permits such activity or we provide prior written permission.

13. Third-Party Services

INSpal may rely on third-party services, including payment-processing, hosting, infrastructure, communications or other technical providers.

We do not control all aspects of third-party services and are not responsible for their independent policies, systems or outages. Where a third-party service is necessary for a feature to work, that feature may be affected by the third party's availability or changes.

Your use of a third-party service may be subject to its own terms and privacy policy.

14. Service Changes, Maintenance and Suspension

We may carry out maintenance, update the Service, change features or temporarily restrict access to protect users, maintain security, address technical issues, comply with law or prevent misuse.

Where reasonably practicable, we will seek to minimise disruption. However, we do not guarantee advance notice for every interruption, particularly in emergencies or security incidents.

We may suspend or terminate access where we reasonably believe that a user has materially breached these Terms, used the Service unlawfully, threatened the security or integrity of the Platform, or created a material risk to the Company or other users. We will act in accordance with applicable law and any mandatory procedural requirements.

15. Account Closure and Deletion

You may request permanent account closure or deletion by contacting support@yallatechs.in.

After verifying the request and subject to applicable law, the Company will delete the encrypted policy PDF files and associated live database records and file references relating to the account.

Some information may be retained where there is a lawful and legitimate reason to do so, such as compliance with legal obligations, transaction or accounting records, resolving disputes, or preventing fraud and abuse. Any such retention will be limited to what is reasonably necessary for the relevant purpose and handled in accordance with applicable law. Retained information will be deleted when the retention purpose no longer applies, unless another lawful retention basis exists.

Deletion from live systems does not necessarily mean that every technical copy, log or record can be erased immediately. Where any residual copy exists, it will be handled in accordance with applicable retention and security practices and applicable law.

Once deletion is completed, recovery of the account or its data may not be possible. You should export or otherwise retain any information you need before requesting permanent closure, where the Service permits you to do so.

16. Disclaimers

INSpal is provided on an “as available” basis. To the extent permitted by law, we do not warrant that the Service will always be uninterrupted, error-free, completely secure, compatible with every device, or capable of preventing all data loss.

We do not guarantee that reminders, renewal lists, reports or other outputs will be complete, accurate or delivered without delay. You must verify important information independently and remain responsible for taking appropriate action.

The Service does not replace official policy documents, insurer records, professional judgement, or any legal or regulatory obligation applicable to you.

Nothing in these Terms excludes a warranty, liability or legal obligation that cannot lawfully be excluded.

17. Limitation of Liability

To the maximum extent permitted by applicable law, the Company will not be liable for indirect, incidental, special or consequential losses arising from the use of, or inability to use, the

Service, including loss of business opportunity, profits, goodwill or data, where such exclusion is lawful.

To the extent permitted by law, the Company is not responsible for losses arising from inaccurate information entered by users, the user's failure to maintain independent records, unauthorised access caused by compromised user credentials or devices, third-party service interruptions, or events outside the Company's reasonable control.

Nothing in these Terms excludes or limits liability where such exclusion or limitation is prohibited by applicable law, including any liability that cannot legally be disclaimed for fraud, wilful misconduct, or other non-excludable matters.

18. Indemnity

To the extent permitted by law, you agree to be responsible for claims, losses or expenses arising from your unlawful use of the Service, your material breach of these Terms, or your infringement of another person's rights. This provision does not apply to the extent a claim arises from the Company's own conduct or where applicable law prohibits such an allocation of responsibility.

19. Changes to These Terms

We may update these Terms from time to time to reflect changes to the Service, our practices or applicable law.

The revised version will be published with an updated effective date. Where applicable law requires notice or consent for a material change, we will provide that notice or obtain that consent as required. Your continued use of the Service after the revised Terms take effect may constitute acceptance to the extent permitted by law.

20. Governing Law and Disputes

These Terms are governed by the laws of India, subject to applicable mandatory consumer-protection, data-protection and other statutory rights.

Disputes will be addressed through good-faith communication where practical. Nothing in this section prevents either party from approaching a competent court, authority or forum, or limits any mandatory right to bring a claim in a legally available forum.

21. Contact Information

For questions about these Terms, account support, payment concerns or account closure, contact:

Yallaa Technologies Private Limited
Doing business as **Yalla & Co.**
Email: **support@yallatechs.in**
Service: **INSpal**
Website: https://inspal.yallatechs.in/login

For privacy questions or grievances, please also refer to the Privacy Policy's grievance-redressal section.