

Liability & Disclaimer

Please read this document carefully before joining the Pool

Important Notice

The Walter Foundation Community Health Pool is a charitable mutual aid arrangement, not an insurance product. It is not regulated under any insurance legislation in New Zealand or Uganda. Membership does not create a legally enforceable right to payment.

1. Not Insurance

The Pool operates as a voluntary charitable mutual aid fund. Contributions made by members are pooled together and disbursed to support eligible medical expenses at the discretion of The Walter Foundation. No member has a contractual or legal right to a payment from the Pool.

2. No Guarantee of Payment

The Walter Foundation does not guarantee that the Pool will always hold sufficient funds to meet all claims. If the Pool's funds are insufficient at any time, payments may be reduced, delayed, or withheld entirely. The Walter Foundation will always endeavour to act fairly and in the best interests of members.

3. Limitation of Liability

To the fullest extent permitted by law, The Walter Foundation, its trustees, administrators, and agents shall not be liable for:

- Any direct, indirect, or consequential loss arising from a decision to approve or decline a claim.
- Any medical outcome, health deterioration, or harm arising from the use or non-use of the Pool.
- Any delay in payment of claims due to administrative processes, insufficient funds, or circumstances outside The Walter Foundation's control.
- Any loss arising from the closure, suspension, or winding up of the Pool.

4. Medical Decisions

The Walter Foundation does not provide medical advice. All decisions about treatment, providers, and healthcare are the sole responsibility of the member. Approval of a claim does not constitute endorsement of any particular medical treatment or provider.

5. Accuracy of Information

Members are responsible for providing accurate and complete information when submitting claims. Any fraudulent, misleading, or exaggerated claim will result in immediate suspension of membership and forfeiture of any outstanding support limit. The Walter Foundation reserves the right to pursue recovery of any funds disbursed as a result of fraudulent claims.

6. Administration

The Pool is administered by The Walter Foundation on behalf of its members as a charitable activity. Administrators acting honestly and in good faith in the course of their duties are not personally liable for

decisions made in administering the Pool.

7. No Warranty

The Walter Foundation makes no warranty, express or implied, regarding the continued operation of the Pool, the availability of any particular provider, or the sufficiency of funds to meet any specific claim.

8. Governing Law

This disclaimer is governed by the laws of New Zealand, where The Walter Foundation is based and where pool funds are held. We acknowledge that the majority of members are based in Uganda and that formal legal proceedings in New Zealand may not be a realistic option for most members. It is not our intention to use this as a shield against accountability — rather, it reflects the practical reality of how the organisation is structured. We are committed to resolving any concerns openly and in good faith. Please contact us at admin@thewalterfoundation.org before taking any formal steps.

By joining the Pool and making contributions, you confirm that you have read, understood, and accepted this disclaimer.

The Walter Foundation · admin@thewalterfoundation.org · thewalterfoundation.org · Based in New Zealand This document is subject to change. Please check the website for the most current version.