

CALL DOC · *Telemedicine*

DOCTOR'S TERMS AND CONDITIONS

Last updated: June 2026 | Version 1

Contractual Document — Please read carefully before signing. These General Terms and Conditions are governed by the laws of the Kingdom of Morocco, including Framework Law No. 06-22 on the National Health System, Law No. 08-12 on the National Medical Association, Law No. 131-13 (Practice of Medicine), Law No. 09-08 (Protection of Personal Data), Law No. 53-05 (Electronic Data Exchange), Law No. 31-08 (Consumer Protection), Law No. 17-97, Law No. 2-00, and Law No. 34-05 (Industrial Property and Copyright), the Code of Medical Ethics (Decree No. 2-21-225), Decree No. 2-18-378 and Decree No. 2-20-675 relating to the practice of telemedicine, the Code of Obligations and Contracts (DOC), the Penal Code, the General Tax Code (CGI), and all applicable Moroccan laws and regulations.

These General Terms and Conditions govern the relationship between CALL DOC Morocco and all accredited physicians registered on the Platform. By registering or providing services on the Platform, the Physician agrees to be bound by these Terms in their entirety.

PART A — COMMITMENT & REGISTRATION

01. ACCEPTANCE OF THE TERMS

By completing the CALL DOC onboarding process and activating their account on the Platform, the Physician ("Doctor," "Physician," "you") agrees to be bound by these General Terms and Conditions for Physicians ("Terms") and by all associated CALL DOC policies, including the Partnership Agreement, the General Terms of Use (GTU), the Code of Good Medical Practice, and the Privacy Policy applicable to healthcare professionals. These Terms constitute a legally binding agreement between the Physician and CALL DOC Morocco ("CALL DOC," "we").

These General Terms and Conditions for Physicians form part of the overall contractual framework between the Physician and CALL DOC, alongside the Partnership Agreement, the General Terms of Use (GTU), the Charter of Good Medical Practices, and the Privacy Policy applicable to healthcare professionals. In the event of a conflict, these Terms shall prevail.

02. ELIGIBILITY AND REGISTRATION REQUIREMENTS

To be registered and remain active on the Platform, the Physician must at all times:

- Provide proof of current registration with the Moroccan Medical Association.
- Declare compliance with the legal and regulatory obligations applicable to the practice of telemedicine in Morocco, and be responsible for providing proof thereof to third parties authorized to request any supporting documentation.
- Provide CALL DOC with all requested proof of identity and accreditation prior to the activation of their account.
- Provide proof of valid professional liability insurance covering the practice of telemedicine in Morocco.
- Comply with all applicable Moroccan laws, the Code of Medical Ethics, and CALL DOC's Charter of Good Medical Practices.
- Maintain registration in their specialty and fulfill their continuing professional development (CPD) obligations as required by the CNOM.

 Law No. 131-13 — Only physicians registered with the CNOM may practice medicine in Morocco. Physicians must also comply with all legal and regulatory obligations applicable to the practice of telemedicine in Morocco.

03. ONBOARDING PROCESS

The physician must complete the following steps before being activated on the Platform:

- Provide a certificate of registration with the Medical Council and a declaration of compliance with the regulatory obligations applicable to telemedicine.
- Provide a certified true copy of a valid national identification document (CIN or passport).
- Provide a current certificate of professional liability insurance that includes telemedicine coverage.

- Review the contractual documents, the procedures for using the CALL DOC platform, and the best practices applicable to teleconsultations before the account is activated.
- Sign the Partnership Agreement, the General Terms of Use (GTU), the Charter of Good Medical Practices, the Privacy Policy applicable to healthcare professionals, as well as these General Terms and Conditions for Physicians.
- Successfully complete CALL DOC's accreditation verification process.

CALL DOC reserves the right to refuse or defer an application for integration in the event of failure to meet eligibility requirements, non-compliance of the information provided, legal or regulatory obligations, or for any reason related to the security of the platform, patients, or users.

04. NATURE OF THE COMMITMENT

The Physician acknowledges and agrees that:

- The relationship between the Physician and CALL DOC is that of an independent service provider. Nothing in these Terms shall be construed as creating an employment, agency, partnership, or joint venture relationship.
- The Physician retains their clinical independence and exclusive professional responsibility for all medical advice, diagnoses, and treatment decisions made during teleconsultations.
- CALL DOC provides the technological platform and administrative support, but does not direct, supervise, or interfere with the Physician's clinical judgment.
- The Physician is solely responsible for all applicable taxes, social security contributions, and professional fees arising from their engagement with CALL DOC.

PART B — ACCESS & USE OF THE PLATFORM

05. ACCOUNT ACCESS & SECURITY

CALL DOC will provide the Physician with secure login credentials for the Platform. The Physician agrees to:

- Keep all login credentials strictly confidential and not share them with any third party.
- Enable and maintain two-factor authentication (2FA) at all times.
- Access the Platform only from secure devices and via encrypted Internet connections.
- Log out of the Platform after each session.
- Immediately notify CALL DOC at security@calldoc.ma in the event of suspected unauthorized access.

06. REQUIREMENTS REGARDING THE CONSULTATION ENVIRONMENT

During teleconsultations, the Physician must ensure that:

- Consultations are conducted in a private and professional setting that ensures patient confidentiality.
- The consultation space is free from interruptions and background noise.
- Adequate lighting and audiovisual equipment are in place to ensure clear communication.
- No unauthorized third parties are present or able to observe or hear the consultation.
- A stable internet connection is maintained throughout the consultation.

07. AVAILABILITY & SCHEDULING

The Physician agrees to:

- Maintain accurate and up-to-date availability in the Platform's scheduling system.
- Honor all confirmed consultation appointments, unless canceled with at least 24 hours' notice or in the event of a verified emergency reported to the Platform.
- Promptly notify CALL DOC of any planned absences, time off, or periods of unavailability.
- Start consultations on time and not keep patients waiting more than 10 minutes without prior notice.

⚠ Repeated absences, late cancellations, or any unprofessional behavior during consultations may result in the suspension or termination of the Physician's access to the Platform.

08. PROHIBITED USES

The Physician must not use the Platform to:

- Prescribe narcotics or controlled or semi-controlled substances under any circumstances.
- Conduct consultations outside the scope of their specialty as authorized by the CNOM.
- Solicit or refer patients to their private practice or to any other third-party service outside the Platform.
- Record, copy, or distribute teleconsultation content without the patient's explicit written consent and CALL DOC's approval.
- Access or process patient data for purposes other than the direct care of the patient.
- Engage in any conduct that violates the Code of Medical Ethics or Moroccan law.

PART C — CLINICAL OBLIGATIONS

09. STANDARD OF CARE & CLINICAL PROTOCOLS

The Physician agrees to:

- Provide teleconsultation services at the same level of care as expected during an in-person consultation, in accordance with the Code of Medical Ethics and current clinical guidelines.
- Follow CALL DOC's clinical protocols, referral pathways, and escalation procedures, as updated regularly.
- Obtain and document the patient's informed consent before each consultation.
- Verify the patient's identity before each consultation, in accordance with the Code of Medical Ethics and applicable law.
- Inform patients of the limitations of telemedicine and recommend in-person care when clinically indicated.

10. EMERGENCY REFERRAL OBLIGATIONS

If the Physician identifies a medical emergency during a teleconsultation, they must immediately:

- Instruct the patient to call the SAMU / medical emergency services (141), the National Police (19), or the Royal Gendarmerie (177).
- Refer the patient to the emergency department of the nearest hospital.
- Document the emergency, the advice given, and the referral in the patient's record.
- Notify the CALL DOC medical team within 2 hours.

⚠ Failure to properly identify and refer a medical emergency may constitute serious misconduct and result in immediate termination of access to the Platform, a report to the CNOM, and potential civil and criminal liability.

11. MAINTENANCE OF MEDICAL RECORDS

The Physician must complete the teleconsultation records within 24 hours of each session, including the clinical evaluation, diagnosis, treatment plan, prescriptions, and referrals. The records must be entered directly into the CALL DOC Platform and are subject to a minimum retention period of 10 years under Moroccan law.

 Law No. 131-13, Decree No. 2-18-378 — The complete and secure maintenance of teleconsultation records is a legal obligation.

12. PRESCRIPTIONS

Prescriptions issued via the Platform must comply with Moroccan pharmaceutical law and the Code of Medical Ethics. The Physician:

- Must not prescribe narcotics or controlled or semi-controlled substances via the Platform.
- Must issue prescriptions only within the scope of their registered specialty and when clinically justified.

- May need to consult data from the Moroccan Agency for Medicines and Health Products (AMMPS) before prescribing.
- Must ensure that all prescriptions are digitally signed and recorded on the Platform.

13. CONTINUING PROFESSIONAL DEVELOPMENT

The Physician agrees to maintain the requirements necessary to practice his or her profession in accordance with applicable Moroccan regulations. He or she shall notify CALL DOC of any changes affecting his or her registration with the Moroccan Medical Council, his or her specialty, his or her license to practice, or any other situation that may impact his or her activity on the Platform.

PART D — COMPENSATION & FEES

14. CONSULTATION FEES & PAYMENT

The Physician will receive compensation for completed teleconsultations, as agreed upon in his or her individual engagement agreement with CALL DOC. These Terms and Conditions specify, in particular, that:

- Fees are calculated per completed consultation and paid according to the agreed-upon payment cycle (weekly or monthly).
- A consultation is considered “completed” when the Physician has conducted the consultation and submitted the required medical record within 24 hours.
- CALL DOC reserves the right to withhold payment for consultations for which the medical record has not been completed, in the event of a violation of these Terms, or when a patient dispute is under investigation.
- CALL DOC’s platform fees or commission are deducted prior to payment, as specified in the Physician’s engagement agreement.

15. TAXES & SOCIAL SECURITY CONTRIBUTIONS

As an independent service provider, the Physician is solely responsible for:

- Declaring and paying all income taxes, business taxes, and social security contributions applicable under Moroccan law.
- Compliance with the Moroccan General Tax Code and applicable social security regulations.
- Maintaining their professional status in accordance with Moroccan law.

CALL DOC will issue monthly payment statements. It is the Doctor’s responsibility to report all of their income to the relevant Moroccan tax and social security authorities.

PART E — DATA PROTECTION & CONFIDENTIALITY

16. PROCESSING OF PERSONAL DATA

The Physician acknowledges that all patient data accessible via the Platform constitutes sensitive personal data within the meaning of Law No. 09-08, and must be processed strictly in accordance with:

- Law No. 09-08 on the protection of personal data, under the supervision of the CNDP.
- The CALL DOC Privacy Policy applicable to healthcare professionals, which forms an integral part of these Terms and Conditions.
- The confidentiality obligations set forth in the Code of Medical Ethics.

 Law No. 09-08 — Health data is classified as sensitive data. Any breach of data protection obligations may result in administrative sanctions, civil liability, and/or criminal prosecution.

17. MEDICAL CONFIDENTIALITY

The physician's medical confidentiality obligations, pursuant to the Code of Medical Ethics, Law No. 131-13, Decree No. 2-18-378, and Law No. 09-08, apply in full to all information obtained during teleconsultations. These obligations survive the termination of the Physician's agreement with CALL DOC and have no expiration date.

18. NOTIFICATION OF DATA BREACHES

The Physician must immediately notify CALL DOC at dpo@calldoc.ma as soon as he or she becomes aware of:

- Any unauthorized access to patient data.
- Any loss, theft, or compromise of login credentials for the Platform.
- Any other incident that may constitute a personal data breach within the meaning of Law No. 09-08.

PART F — INTELLECTUAL PROPERTY & CONFIDENTIALITY

19. CALL DOC'S INTELLECTUAL PROPERTY

All content on the Platform—including text, graphics, logos, software, and medical content—is the property of CALL DOC or its licensors and is protected by Moroccan intellectual property law, including Law No. 17-97 on the protection of industrial property, Law No. 2-00 and Law No. 34-05 on copyright.

The Physician may not reproduce, distribute, or modify any content without the prior written consent of CALL DOC.

20. CONTENT GENERATED BY THE PHYSICIAN

Medical records, consultation notes, and clinical content created by the Physician on the Platform remain the Physician's intellectual property but are licensed to CALL DOC for the purposes of patient care, CALL DOC's internal medical procedures, regulatory compliance, and Platform operations.

21. CONFIDENTIALITY

The Physician must keep strictly confidential all non-public information relating to CALL DOC's activities, technology, clinical protocols, rates, and operations obtained during the term of this agreement ("Confidential Information"). This obligation shall survive the termination of this agreement for a period of 5 years.

PART G — TERM, SUSPENSION & TERMINATION

22. TERM

These Terms take effect on the date the Physician's onboarding is activated and remain in effect indefinitely until terminated in accordance with Sections 23 or 24.

23. TERMINATION BY THE PHYSICIAN

The Physician may terminate their engagement with CALL DOC by providing 30 days' written notice to support@calldoc.ma. During the notice period, the Physician must honor all appointments, complete any pending patient records, and refrain from soliciting CALL DOC patients to use external platforms.

24. TERMINATION OR SUSPENSION BY CALL DOC

CALL DOC may suspend or terminate the Physician's access to the Platform immediately and without notice in the event of suspension, revocation, or failure to maintain registration with the CNOM; criminal prosecution or disciplinary proceedings; a material breach of these Terms or the Code of Medical Ethics; concerns regarding patient safety; the provision of fraudulent information; or failure to maintain professional liability insurance or to comply with regulatory obligations applicable to telemedicine.

25. EFFECTS OF TERMINATION

Upon termination:

- Access to the Platform is immediately revoked.
- Pending fees for completed consultations will be paid within 30 days, provided there is no dispute.
- Obligations regarding confidentiality, data protection, and the maintenance of medical records survive termination indefinitely.

PART H — LIABILITY, INDEMNIFICATION & DISPUTE RESOLUTION

26. LIMITATION OF CALLDOK'S LIABILITY

To the fullest extent permitted by Moroccan law, CALL DOC's liability to the Physician is limited to the total amount of fees paid to the Physician during the 3 months preceding the event giving rise to the claim. CALL DOC is not liable for indirect or consequential damages.

27. INDEMNIFICATION BY THE PHYSICIAN

The Physician shall indemnify and hold harmless CALL DOC, its officers, and its agents from any claim, loss, or damage resulting from any act or omission by the Physician in the course of providing services, a violation of these Terms or the Code of Medical Ethics, any claim by a patient relating to the Physician's clinical advice, or any unauthorized use of patient data.

28. GOVERNING LAW & DISPUTE RESOLUTION

These Terms are governed by the laws of the Kingdom of Morocco.

Any dispute arising from the onboarding process or the management of the Account shall be subject to the exclusive jurisdiction of the competent courts of Casablanca, following a 30-day negotiation period and a 30-day mediation period, during which both parties are required to act in good faith.

29. AMENDMENTS

CALL DOC reserves the right to amend these Terms at any time, with 15 days' notice for substantial amendments; such notice shall be provided by any means, including on the Platform. Continued use of the Platform after the effective date constitutes acceptance of the revised Terms.

30. CONTACT

- General inquiries: support@calldoc.ma
- CALL DOC Medical Support: clinical@calldoc.ma
- Data Protection Officer: dpo@calldoc.ma
- CNOM: www.cnom.ma
- CNDP: www.cndp.ma

DOCTOR'S AGREEMENT & SIGNATURE

By signing below, I confirm that I have read, understood, and accepted the Partnership Agreement, the Terms of Service (TOS), the Charter of Good Medical Practices, the Privacy Policy, and these General Terms and Conditions for Physicians.

- ☐ I am registered with the Medical Association, hold a registration validated by the CNOM, and declare that I comply with the legal and regulatory obligations applicable to telemedicine in Morocco, and I agree to provide proof of such compliance to the competent authorities or any authorized third party upon request.
- ☐ I hold valid professional liability insurance covering the practice of telemedicine in Morocco.
- ☐ I acknowledge that I am engaged as an independent service provider and not as an employee of CALL DOC.
- ☐ I will not prescribe controlled or semi-controlled substances via the Platform.
- ☐ I will immediately refer emergency cases and notify CALL DOC within 2 hours.
- ☐ I will complete all medical records within 24 hours of each consultation.
- ☐ I assume full professional responsibility for all clinical decisions made during teleconsultations.
- ☐ I will comply with all data protection obligations under Law No. 09-08 and under the supervision of the CNDP.
- ☐ I certify that I have been informed of all legal and regulatory provisions governing my contractual relationship with CALL DOC and that I understand them.
- ☐ I will immediately notify CALL DOC of any changes affecting my registration with the CNOM, my professional liability insurance, or any disciplinary proceedings or criminal charges against me.

PHYSICIAN INFORMATION

Full Name	
Specialty	CNOM Number
Professional Liability Insurer	Policy No. / Effective Date
Work email	Mobile
Date of Issue	

Done to serve and have the force of law

Physician's Signature <i>(Read and approved)</i> Last Name & First Name: _____ Dated at: _____ Date: _____ Signature: _____	For CALL DOC <i>The Legal Representative</i> CALL DOC Morocco Dated in: Marrakech Date: _____ Signature & Stamp: _____
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Confidential Document — CALL DOC Morocco | Law No. 06-22 / Law No. 08-12 / Law No. 131-13 / Law No. 09-08 / Law No. 53-05 / Law No. 31-08 / Law No. 17-97 / Law No. 2-00 / Law No. 34-05 / Decree No. 2-18-378 / Decree No. 2-20-675 / Code of Medical Ethics / DOC / Penal Code / CGI