CLAIM

1. A management server, which is used by a service provider, connected to a user terminal used by a user, an insurer's terminal used by an insurer, and a sponsor's terminal used by a sponsor through a communications network, wherein

the management server:

receives information about an insurance product from the insurer's terminal;

receives information about a purchase condition of the insurance product from the sponsor's terminal;

designs a purchase condition of service with at least partial reference to the information about the insurance product received from the insurer's terminal and the information about the purchase condition of the insurance product received from the sponsor's terminal respectively; and

determines whether to permit the user to purchase a service based on the purchase condition of service when having received an application for purchasing the service from the user terminal.

2. The management server according to claim 1, wherein

the management server receives information about the user together with the application for purchasing the service from the user terminal, and

the management server transmits the information about the user to the sponsor's terminal.

3. The management server according to claim 1, wherein

the management server transmits billing information about a cost for covering a part of or all of an insurance premium of the insurance product to the sponsor's terminal.

4. A service providing system comprising:

a user terminal used by a user;

an insurer’s terminal used by an insurer;

a sponsor’s terminal used by a sponsor; and

a management server, which is used by a service provider, connected to the terminals through a communications network, wherein

the insurer’s terminal transmits information about an insurance product to the management server,

the sponsor’s terminal transmits information about a purchase condition of the insurance product to the management server, and

the management server designs a purchase condition of service with at least partial reference to the information about the insurance product received from the insurer’s terminal and the information about the purchase condition of the insurance product received from the sponsor’ s terminal respectively, and determines whether to permit the user to purchase a service based on the purchase condition of service when having received an application for purchasing the service from the user terminal.

5. A method of providing a service performed by a user terminal used by a user, an insurer’s terminal used by an insurer, a sponsor’s terminal used by a sponsor, and a management server, which is used by a service provider, connected to the terminals through a communications network, the method comprising:

a step of transmitting information about an insurance product to the management server by the insurer’s terminal;

a step of transmitting information about a purchase condition of the insurance product to the management server by the sponsor’s terminal;

a step of designing a purchase condition of service with at least partial

reference to the information about the insurance product received from the insurer’s terminal and the information about the purchase condition of the insurance product received from the sponsor’ s terminal respectively by the management server; and

a step of determining whether to permit the user to purchase a service by the management server based on the purchase condition of service when the management server receives an application for purchasing the service from the user terminal.