



VITARA CAREPILOT®
More than just technology.

PRODUCT & SERVICES GUIDE

WELCOME TO VITARA CAREPILOT & THANK YOU FOR TRUSTING US AS YOUR COPILOT IN CARE

This Product & Services Guide (PSG) is issued by Vitara Guardians, trading as Vitara CarePilot. The information in this PSG is current as at the preparation date. From time to time, we may update information that is not materially adverse without prior notice. You can request the latest version or any updates by contacting us directly, and we will provide a copy free of charge.

This PSG is designed to help you understand and make the most of your Vitara CarePilot Plan. When you sign up to our services, the benefits, service coverage, and important terms that apply to your Plan are set out in your current Terms of Service, this PSG, and any supplementary documents we may issue. Together, these documents form the terms and conditions of your agreement with us. Please read them carefully and keep them in a safe place for future reference.

CONTACT DETAILS

This booklet provides essential information about your product and service with us. If you have any questions or require assistance, we're here to help, reach out to us today.

General Enquiries: info@vitaracarepilot.com

Website: www.vitaracarepilot.com

Preparation Date: 23 August 2026



Registered
NDIS Provider

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KEY BENEFITS OF THE VITARA CAREPILOT PLAN

The table below outlines the benefits included in the Vitara CarePilot Plan. These benefits form part of our single service offering and are available to customers as part of their Plan.

Please note, Vitara CarePilot's monitoring capabilities are designed to support safety and peace of mind. They are not a substitute for professional healthcare, medical diagnosis, treatment, or emergency services.

WHAT'S INCLUDED IN YOUR PLAN	PEACE OF MIND PLAN From ~\$2.27 per day billed monthly For families seeking discreet, reliable, always-on monitoring for everyday peace of mind.
24/7 Camera-Free Monitoring <i>Always on, day and night, so you can spot changes and get alerts from anywhere.</i>	✓
Real time Fall Detection & Alerts <i>Detects and confirms falls, then alerts carers with clear details so you can act fast.</i>	✓
Everyday Activity Monitoring <i>Provides daily insight into movement, rest, and activity.</i>	✓
Critical Alerts <i>Urgent fall alerts can override silent mode on iPhone, so carers can respond faster.</i>	✓
Backup Carer Alerts <i>Choose who gets alerts first and next. If missed, it goes to your back up carer.</i>	✓
Unusual Inactivity Alerts <i>A gentle alert when things go unusually quiet, so you can check in early.</i>	✓
Bathroom Routine Insights <i>Monitors bathroom visit frequency and duration</i>	✓
Bedroom Activity & Insights <i>Tracks time in bed, bed exits and night-time movement</i>	✓
Activity Intelligence (Planned Inclusions) <i>Helps highlight activity trends and movement patterns over time.</i>	✓
Routine Stability Score <i>Tracks how closely daily activity follows familiar patterns.</i>	✓
Smart Bathroom Insights <i>Highlights bathroom routine changes that reflect daily habit shifts.</i>	✓
Day & Night Activity Balance <i>Compares daytime and nighttime activity to reveal rest patterns.</i>	✓
Bed Exit & Door Alerts <i>Alerts carers when someone gets out of bed or exits a room so carers can check in if needed.</i>	✓

- ⚠ Important Notes**
- 1.Starting price is based on the minimum purchase of 3 Vitara CarePilot Sensors. See the Important Information Summary on page 18 of this guide for more information.
 - 2.The listed price of ~\$2.27 per day represents the base fee for the Peace of Mind Plan and is an indicative conversion of the monthly Plan fee. Equivalent pricing may vary depending on whether you choose monthly, quarterly, or annual billing. Sensor and installation costs are not included.
 - 3.Your final cost will depend on your chosen billing frequency, being monthly, quarterly, or annual, the number of sensors purchased, with a minimum of 3 sensors required, and any applicable installation or additional service fees.
 - 4.Planned inclusions are expected to be made available to all Peace of Mind Plan customers at no extra cost once released.

IMPORTANT INFORMATION

Special Conditions and Service Terms

Your agreement with Vitara CarePilot is made up of the following documents:

- **This Product & Services Guide (PSG)**, which outlines the benefits, service terms, and important conditions that apply to your Vitara CarePilot Plan.
- **Terms of Service Agreement**, which set out the terms of your Vitara CarePilot Plan, including payment terms and other applicable conditions.
- **Discounts Guide** where provided, which outlines available offers, eligibility criteria, and any applicable conditions.
- **Key Facts Sheet** where provided, which summarises key information about your Vitara CarePilot Plan and estimated charges.

PRIMARY CARER AND CO CARER ROLES

Where more than one authorised user is linked to an account, the primary carer is responsible for the main account and overall service management. Co carers may access and use the account in line with the permissions available to their role.

Any action taken, statement made, or information provided by the primary carer will apply to the account as a whole. Co carers may provide or receive information relevant to alerts, monitoring, and coordination, but may only make account changes where permitted by Vitara CarePilot.

TERMS OF SERVICE AGREEMENT

Your Terms of Service Agreement sets out your Vitara CarePilot Plan, including the service period that applies to your agreement. We provide services only during the agreed service period stated in your Terms of Service Agreement.

Receiving Your Service Documents

Vitara CarePilot provides service documents electronically to the email address you have provided.

Any service document sent to your nominated email address will be taken to have been received 24 hours after it is sent. It is your responsibility to ensure your email address is accurate and kept up to date.

Please notify us promptly of any changes to your contact details so you continue to receive important updates and service related information. For more details, refer to the section titled Changes to Your Plan.

Limits, Exclusions, and Conditions

Limits, exclusions, and conditions apply to your Vitara CarePilot Plan.

- Throughout this PSG, we outline any specific limits, exclusions, and conditions relevant to the benefits and services included in your Plan.
- General exclusions that apply to the Vitara CarePilot Plan are detailed in the '**What We Cover and Don't Cover**' section. Your responsibilities as a Vitara CarePilot customer are outlined in the '**Customer Responsibilities**' section.

Please review these sections carefully to understand the scope of your Plan and to ensure compliance with the Terms of Service.

VITARA CAREPILOT PLAN

Your Terms of Service Agreement outlines the benefits and services included in your Vitara CarePilot Plan.

- **Peace of Mind Plan** - A care solution designed for families wanting continuous monitoring, real time alerts, and everyday activity insights such as movement, rest patterns, and bathroom routine changes. It is designed to help families stay connected, informed, and reassured about a loved one's daily activity at home. Your Plan also includes access to a companion mobile app used in connection with your physical monitoring service, including alerts, account access, billing management, and other service related functions.

It is important to ensure your Plan continues to meet your evolving needs. Our team is available to assist you in reviewing your current service arrangement and any changes that may be appropriate for your home setup or monitoring needs.

Each year, upon renewal, your Terms of Service Agreement will be reviewed, and we may update Plan benefits or service inclusions to reflect enhancements and improvements. Your renewal offer will include the updated Plan details applicable for the next service period. Your Plan will be clearly indicated in your Terms of Service Agreement.

Your Plan and Cooling-Off Rights

In return for your Plan payments, we provide the benefits and services included in your Vitara CarePilot Plan. From time to time, you may also be eligible for special offers or promotional discounts. Please refer to the Discounts Guide for more information.

For information about how we determine Plan fees and any available offers, please contact our support team at support@vitaracarepilot.com or visit www.vitaracarepilot.com.

Paying Your Plan

Your Plan must be paid on time to help ensure uninterrupted service. You may choose to pay for your Plan:

- **Monthly** – via direct debit from your nominated bank account or credit card.
- **Quarterly** – paid every three months via direct debit or credit card.
- **Annually** – as a single upfront payment.

Your Terms of Service Agreement sets out your exact Plan price. This guide provides general pricing structure information only.

If you have any questions about your Plan, our support team is available to assist you.

What Happens if You Don't Pay on Time

When you sign up to Vitara CarePilot, you are required to pay your Plan fees by the due date set out in your Terms of Service Agreement, whether you have chosen monthly, quarterly, or annual billing. A payment will be considered overdue if it cannot be successfully processed from your nominated bank account or credit card.

If your Plan payment becomes overdue, we will send you a notice setting out the outstanding amount and the deadline for payment. Where possible, Vitara CarePilot will continue providing critical safety related features for a reasonable period after a missed payment. These features may include fall detection, fall alerts, unusual inactivity alerts, and related alert notifications to designated carers.

If the overdue amount remains unpaid after the period specified in our notice, we may suspend access to non critical features of your Plan, such as reports, insights, activity summaries, billing changes, service changes, planned feature releases, and account management functions.

If the overdue amount remains unpaid after further notice, we may cancel your Plan or stop providing services from the effective cancellation date, except where we are required by law to continue providing any service or notice.

If services or features are suspended, you must pay the overdue amount before full access can be reinstated.

To avoid restrictions or interruptions, please keep your payment details up to date or contact our support team if you need assistance.

Cooling-Off Rights

Vitara CarePilot does not offer a general cooling off period for Plans. However, you may have cooling off or cancellation rights where required under the Australian Consumer Law or any other applicable law. This may include rights relating to unsolicited sales, automatic renewals, or online purchases where statutory protections apply.

If you have any questions about your Plan or need assistance, please contact our support team.

For information about ending your Plan, please refer to the '**Cancellation**' section of this document.

CHANGES TO YOUR PLAN

At Vitara CarePilot, we understand that your needs may change over time. If you need to make changes to your service arrangement, please contact our support team.

Where applicable, we may:

- inform you of any changes to your Plan fees
- adjust your payment schedule based on your selected billing frequency, being annual, quarterly, or monthly
- apply a prorated charge or refund where changes are made part way through your current billing cycle
- issue an updated Terms of Service Agreement reflecting the changes to your Plan or service arrangement

Changes may include updates to your sensor setup, billing frequency, contact details, or other service related arrangements approved by Vitara CarePilot.

At this stage, Vitara CarePilot does not offer customised Plan inclusions. Any changes to your service arrangement are subject to our current service terms and available options.

Updating Your Contact Details

If you need to update your contact details, including your nominated email address for service communications, you must notify us as soon as possible. If you do not update your contact details, we will treat any communication sent to your previously provided email address as having been received.

Until you notify us of any changes, we will continue to send all service related communications to your registered email address.

For assistance with contact updates or other changes to your Plan or service arrangement, please contact our support team at support@vitaracarepilot.com.

Cancellation

You may cancel your Vitara CarePilot Plan at any time if you no longer wish to continue your Plan.

There may also be circumstances where we need to cancel your Plan. This will only occur in accordance with applicable laws and our terms of service.

If your Plan is cancelled:

- If you have prepaid Plan fees, you may be eligible for a pro rata refund for the unused portion of the Plan period, less any applicable fees or charges, as set out in the Terms of Service. Sensor purchases, installation and other one time fees are not refundable except where required under the Australian Consumer Law.
- If you pay your Plan in instalments, any outstanding amounts due at the time of cancellation will be deducted from your nominated bank account or credit card.
- If the full outstanding amount cannot be deducted at once, we may collect the balance over multiple instalments, as per your authorised payment method.
- In the event of non-payment, we reserve the right to take appropriate action to recover outstanding amounts, including engaging external collections services or pursuing legal remedies where necessary. Customers may be liable for reasonable costs incurred in the recovery process.

For more details or to request cancellation, please contact our support team.

Renewal

At least 14 days before your Vitara CarePilot Plan is due to expire, we will send you a notice outlining your renewal details, including the expiry date and time. If we are prepared to renew your Plan, we will provide you with an updated Terms of Service Agreement and details of the new Plan fees that will apply for the next service period.

You should review your renewal offer carefully to ensure your Plan continues to meet your needs.

If you paid for your previous Plan:

- **Monthly or quarterly by instalments**, we will continue processing payments from your nominated bank account or credit card, and your Plan will automatically renew if we offer renewal and you do not cancel before the renewal date stated in your renewal notice.
- **Annually** by direct debit, we will automatically deduct the renewal amount from your nominated bank account or credit card

If you do not want us to continue processing payments and automatically renewing your Plan, you must contact us before your Plan expiry date.

If you paid for your last Plan annually without a direct debit arrangement, you must make the renewal payment by the due date. If payment is not received by that date, your Plan will not be renewed.

For any questions, or to manage your renewal preferences, please contact our support team.

Assigning Rights and Appointing a Representative

ASSIGNING YOUR RIGHTS

You may not transfer or assign any rights, benefits, or obligations under your Vitara CarePilot Plan without our prior written consent.

APPOINTING SOMEONE TO REPRESENT YOU

If you would like to appoint someone to act on your behalf in relation to your Plan, you must let us know, and we must agree to communicate with them. We will not unreasonably withhold our consent.

For example, you may authorise someone to manage your Plan or make service related enquiries on your behalf. However, we may refuse a request where the appointed person presents a conflict of interest, including where they are a service provider connected with your Plan.

Disclosure of Your Personal Information

We comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). Where personal information is disclosed to an overseas service provider, Vitara CarePilot will take reasonable steps to ensure appropriate safeguards are in place to protect your information, in accordance with our Privacy Policy and applicable privacy laws.

We may share your personal information with:

- **Our related entities**, including those that provide operational support.
- **Authorised service providers**, some of which may be located overseas, to support service delivery and system operations.
- **Regulatory bodies**, if required to comply with legal obligations.

OVERSEAS HOSTING AND DATA RESIDENCY

Some service providers that support Vitara CarePilot's sensor, cloud, monitoring, support, analytics, or operational functions may store or process information outside Australia.

For sensor related cloud services supplied through our technology partners, data may be hosted in the United States by default.

Where available and requested, an alternative European cloud hosting environment may be considered. Availability of any alternative hosting option may depend on technical, operational, contractual, and service requirements.

Where personal information is disclosed to an overseas service provider, Vitara CarePilot will take reasonable steps to ensure appropriate safeguards are in place, in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles, and our Privacy Policy.

For full details on how we handle and disclose your information, please refer to our [Privacy Policy](#).

Your Rights and Choices

You have the right to:

- Access and review your personal data.
- Request corrections to any inaccurate or incomplete information.
- Withdraw consent for specific data processing activities, where applicable.
- Lodge a complaint if you believe we have not handled your data in accordance with applicable privacy laws.

To exercise your rights or request more information, contact us at privacy@vitaracarepilot.com.

Your Agreement to Our Privacy Policy

By providing us with your personal information and subscribing to or renewing any Vitara CarePilot services, you agree to our collection, use, and disclosure of your data as set out in our Privacy Policy.

In the event of a data breach involving personal information, Vitara CarePilot will comply with the Notifiable Data Breaches scheme under the Australian Privacy Act 1988 (Cth). This includes promptly investigating and assessing any suspected eligible data breach (and completing that assessment within the timeframe required by the scheme), and where an eligible data breach is identified, notifying affected individuals and the Office of the Australian Information Commissioner as soon as practicable.

For more details, please visit our Privacy Policy at www.vitaracarepilot.com/privacy or contact our support team.

What to Do If You Have a Complaint

At Vitara CarePilot, we are committed to providing exceptional service. However, if you have any concerns or are dissatisfied with our services, we encourage you to let us know so we can address your issues promptly.

How to Raise a Complaint

If you experience a problem or are not satisfied with our products or services, please contact us:

- Email: support@vitaracarepilot.com
- Website: www.vitaracarepilot.com/contact-us

We will make every effort to resolve your complaint at the first point of contact. If we are unable to do so, or if you prefer not to contact the initial service representative, our Support Team will assist you further.

Escalating Your Complaint

If your complaint remains unresolved, you may seek an external review by contacting the relevant health complaints authority in your state or territory. These organisations handle complaints about health service providers and can offer independent assistance.

You are also responsible for:

- providing accurate and truthful information when signing up to Vitara CarePilot or interacting with our support team
- ensuring all Plan payments are made on time in line with your chosen billing frequency, whether annual, quarterly, or monthly
- using the service in accordance with its intended purpose and taking reasonable care to avoid misuse
- complying with all applicable laws and requirements relating to the use of Vitara CarePilot services
- promptly raising any technical issues or concerns with our support team

If you do not meet these responsibilities, this may result in service interruptions, additional charges, or cancellation of your Plan. Any action we take will depend on the nature of the issue and its impact on our ability to provide services.

If you have any questions about your responsibilities, please contact our support team for assistance.

YOUR PRIVACY MATTERS TO US

At Vitara Guardians, the parent company of Vitara CarePilot, your privacy is important to us. Our Privacy Policy explains how we collect, use, store, and share your personal information, and how we work to protect it with integrity and transparency.

How We Collect and Use Your Personal Information

We collect personal information directly from you and, where appropriate, from trusted sources such as affiliates, service providers, and authorised representatives. We use this information to:

- provide and improve the Vitara CarePilot services included in your Plan
- support your use of the service and improve your overall experience
- comply with applicable legal and regulatory requirements
- improve our products and services through analysis and operational insights

Your personal information will only be used for the purposes for which it was collected, unless otherwise required or permitted by law, or as set out in our Privacy Policy.

If you choose not to provide certain personal information, it may affect our ability to provide services effectively, including responding to support requests, managing your account, or processing service related changes.

RECORD RETENTION

Vitara CarePilot retains personal information and service records only for as long as reasonably required for the purposes for which they were collected, including providing the service, supporting customers, managing accounts, investigating incidents, meeting legal obligations, resolving disputes, improving service quality, and maintaining business records.

Some sensor related data processed through our technology partners is typically retained for up to 6 months, unless a longer or shorter period is required or permitted for technical, legal, operational, security, backup, support, or compliance purposes. Different categories of information may be retained for different periods.

For more information, please refer to our Privacy Policy or contact us at privacy@vitaracarepilot.com.

Submitting a complaint directly to the NDIS

If your complaint relates to the quality or safety of NDIS funded supports or services (for example, concerns about a provider, a worker, how supports were delivered, or unfair pricing), you can lodge a complaint with the NDIS Quality and Safeguards Commission (NDIS Commission).

How to submit your complaint

- **Online:** Lodge a complaint using the NDIS Commission complaints form (complaints about a provider or worker).
- **Phone:** Call 1800 035 544 (free call from landlines). Interpreters can be arranged, and the National Relay Service can assist.
- **Email** (general contact): contactcentre@ndiscommission.gov.au

What to include (so it is easier to assess)

- Your name and contact details (you can complain anonymously, but it may limit what can be done)
- The provider or worker name, dates, and what happened
- Any evidence (messages, photos, notes, invoices)
- What outcome you want (for example, an apology, service change, refund, investigation)

Important note

- For life threatening emergencies, call 000.

- Complaints about NDIA decisions, access, or Planning go to the NDIA, not the NDIS Commission.

GOVERNING LAW, CURRENCY, AND GST

GOVERNING LAW

This agreement is governed by the laws of New South Wales, Australia. You submit to the exclusive jurisdiction of the courts of New South Wales.

CURRENCY

All amounts relating to your Vitara CarePilot Plan fees and charges are expressed in Australian dollars (AUD).

GST (GOODS AND SERVICES TAX)

Unless otherwise stated, all fees and charges relating to your Vitara CarePilot Plan include GST.

If you are a business that is registered, or required to be registered, for GST, you must provide us with your ABN and the percentage of any input tax credit you have claimed, or are entitled to claim, in relation to your Plan fees.

If this information is not provided, it may affect your entitlement to claim GST credits and our ability to apply GST correctly.

DEFINITIONS

The following terms have the meanings set out below when used in this Product & Services Guide. References to the singular include the plural, and vice versa, unless the context requires otherwise.

ACCOUNT

A unique profile created for you to access, manage, and use your Vitara CarePilot services.

AGREEMENT

The contract between you and Vitara Guardians, comprising the Terms of Service, this Product & Services Guide (PSG), and any applicable supplementary documents.

AUTHORISED REPRESENTATIVE

A person you have nominated, and we have accepted, to act on your behalf in relation to permitted account, service, or billing matters.

BILLING FREQUENCY

The interval at which your Plan Fee is charged, being monthly, quarterly, or annually, as set out in your Terms of Service.

CO CARER

An authorised user linked to the account who may access monitoring, alerts, and coordination functions in line with the permissions available to their role.

CONNECTIVITY

The power, Wi-Fi, internet, mobile network, cloud service, device settings, push notification service, email service, and other communication requirements needed for Vitara CarePilot to operate as intended.

COMPANION APP

The Vitara CarePilot mobile application made available as part of your Vitara CarePilot Plan and used in connection with the physical monitoring service, including alerts, monitoring visibility, account access, billing management, and other service related functions.

CUSTOMER SUPPORT

Vitara CarePilot's dedicated team responsible for assisting with service enquiries, technical support, and support relating to your account and Plan.

DEVICE

Any hardware or equipment provided or approved by Vitara CarePilot for use with the service, including sensors and monitoring units.

FALL DETECTION

Technology used by Vitara CarePilot sensors and related services to help identify a potential fall event and trigger an alert to designated carers, subject to service limitations, connectivity, sensor placement, environmental conditions, and other factors.

INCIDENT

A single event, or a series of related events, that impacts the functionality or performance of the Vitara CarePilot services.

INSTALLATION

The process of setting up approved Vitara CarePilot Devices at the service location, whether performed by Vitara CarePilot or an approved installer.

MONITORING SERVICE

The physical monitoring service provided by Vitara CarePilot using approved sensors, related systems, cloud services, and the companion app to support alerts, visibility, and activity awareness in the home.

PERSONAL DATA

Any information that identifies you, or relates to your use of the Vitara CarePilot services, collected in accordance with our Privacy Policy.

PLAN

The Vitara CarePilot service arrangement made available to you in connection with the installed physical monitoring service, including the benefits and services set out in your Terms of Service.

PLAN FEE

The total amount payable for your Vitara CarePilot Plan, inclusive of GST, unless otherwise specified.

PRIMARY CARER

The authorised person responsible for the main account, overall service management, and key decisions relating to the Vitara CarePilot Plan.

PRORATED ADJUSTMENT

A recalculated charge or refund based on the remaining term of your Plan when changes are made to your service arrangement, billing cycle, or sensor setup.

RESIDENTIAL USE

The use of Vitara CarePilot services in a private residence. Use in commercial settings, including aged care facilities, supported accommodation services, or disability group homes, may require separate approval or special terms.

SENSOR

A Vitara CarePilot approved device installed at the service location for the purpose of supporting monitoring and alert related functions as part of the service.

SENSOR DATA

Information generated, transmitted, or processed by Vitara CarePilot sensors or related systems in connection with monitoring, alerts, activity patterns, sensor performance, service diagnostics, or support.

SERVICE LOCATION

The residential address where the Vitara CarePilot Devices are installed and where the monitoring service is provided.

SERVICE PERIOD

The period during which your Vitara CarePilot Plan remains active, as set out in your Terms of Service.

SERVICE RELATED COMMUNICATIONS

Notices, alerts, updates, billing correspondence, and other communications we send in connection with your Vitara CarePilot Plan and services.

TECHNOLOGY PARTNER

A third party supplier, service provider, platform provider, hosting provider, or technology provider used by Vitara CarePilot to support the delivery, operation, maintenance, monitoring, or improvement of the service.

TERMS OF SERVICE

The document that sets out the details of your Vitara CarePilot Plan, including payment terms and other applicable conditions.

WE, US, OUR

Refers to Vitara Guardians, the provider of Vitara CarePilot services.

YOU, YOUR

The individual or entity that has entered into an agreement with Vitara Guardians for the provision of Vitara CarePilot services.

For more information about any of these terms, please refer to your Terms of Service or contact our support team at support@vitaracarepilot.com

SERVICE COVERAGE FOR SAFETY & MONITORING

Our **Peace of Mind Plan** is designed to provide reliable, continuous monitoring that helps families stay informed about daily activity at home.

The Plan includes real time alerts and helpful day to day visibility into movement, rest patterns, bathroom activity, and unusual inactivity, supporting greater awareness, reassurance, and confidence as part of your physical monitoring service.

What We Cover & Don't Cover

Vitara CarePilot provides monitoring services designed to support safety, awareness, and peace of mind in the home. As part of your physical monitoring service, the Plan includes real time alerts and day to day visibility into movement and activity patterns at home.

Our standard coverage includes:

- **Real Time Intelligent Fall Detection and Alerts** - Monitoring for falls within the covered premises, with immediate alerts sent to designated contacts.
- **24/7 Activity Monitoring** - Provides visibility into movement patterns within the home to help families stay informed about day to day activity.
- **Privacy-Preserving Monitoring** - Our touchless sensor technology collects activity related information without cameras, helping maintain dignity and privacy.

- **System Updates and Maintenance** - Automatic software updates to help keep your system running smoothly and securely.
- **Inactivity Duration & Smart Alerts** - Highlights unusual periods of inactivity so designated carers can remain informed.
- **Bathroom Routine Insights** - Provides visibility into bathroom visit frequency and duration to help surface changes in daily routines.
- **Bedroom Activity & Insights** - Tracks time in bed, bed exits, and night time movement to support awareness of overnight activity.

Additional Considerations

From mid 2026, your Peace of Mind Plan is expected to include additional activity based insights at no extra cost. These are designed to provide helpful visibility into day to day routines at home and are expected to include:

- **Routine Stability Score** - Tracks how closely daily activity follows familiar patterns.
- **Smart Bathroom Insights** - Highlights bathroom routine changes as part of day to day activity visibility.
- **Day & Night Activity Balance** - Compares daytime and night time activity to show changes in activity patterns across the day.
- **Room Transition Frequency** - Tracks how often movement occurs between rooms within the home.

Limitations of Coverage

Vitara CarePilot services do not cover:

- monitoring or alerts for activity outside the designated coverage and service area within your home
- use in commercial, clinical, or care facility settings unless separately approved in writing by Vitara Guardians under a separate Terms of Service Agreement
- intentional misuse of, or tampering with, the monitoring devices
- liability for injuries, damages, or missed alerts arising from environmental factors, user handling, or external systems
- service interruptions caused by power outages, internet outages, or other factors outside our reasonable control

For further details on the benefits, service coverage, and limitations of your Plan, please refer to your Terms of Service Agreement or contact our support team at support@vitaracarepilot.com.

Vitara CarePilot Sensor

Warranty and Care

Vitara CarePilot sensors are designed to provide reliable and continuous monitoring as part of your physical monitoring service. To help ensure optimal performance, it is important to take proper care of your sensors.

Warranty Coverage

All Vitara CarePilot sensors come with a 12 month warranty covering manufacturing defects and faults arising under normal authorised use, provided the sensors have been installed, used, handled, and maintained in accordance with Vitara CarePilot's instructions, service requirements, and applicable usage guidelines.

This warranty is provided in addition to, and does not limit, any rights or remedies you may have under the Australian Consumer Law.

Warranty Exclusions

The warranty does not cover faults, damage, reduced performance, or service issues caused by:

- accidental damage, misuse, neglect, abuse, improper handling, or failure to take reasonable care
- unauthorised modification, alteration, repair, reconfiguration, tampering, relocation, removal, or interference
- installation, relocation, or use that has not been approved by Vitara CarePilot or carried out in accordance with applicable instructions
- use of the sensors with equipment, software, hardware, networks, accessories, or systems not provided, recommended, or approved by Vitara CarePilot
- damage caused by power surges, electrical faults, water, moisture, fire, flooding, dust, heat, humidity, environmental conditions, pests, building works, natural disasters, or other factors outside our reasonable control
- continued use after we notify you of a fault, risk, required update, required support action, or required change to the service setup

Where a warranty claim is approved, Vitara CarePilot may repair, replace, or arrange return and replacement of the affected sensor in accordance with our warranty process and applicable law.

- **Contact Our Support Team** – Email support@vitaracarepilot.com with a description of the issue
- **Provide Proof of Purchase** – Have your order details, including your invoice or purchase reference number, available

- **Assessment Process** – Our team will review the issue and determine whether it is covered by the warranty
- **Replacement Procedure** – If your claim is approved, we will provide instructions for returning the faulty sensor and arrange a replacement for reinstallation

Protecting Your Sensors

To help reduce unexpected costs, we recommend checking whether your Vitara CarePilot sensors are covered under your home insurance policy. Depending on your cover, home insurance may provide protection for accidental damage, theft, or other insured events affecting your sensors.

If you do not have home insurance, you may wish to consider obtaining appropriate cover for your household items, including your sensors.

Customer Responsibilities

While Vitara CarePilot provides monitoring and support as part of your physical monitoring service, you are responsible for:

- handling and maintaining your sensors with reasonable care and in accordance with our usage guidelines
- ensuring your Plan payments are made on time to help maintain service continuity
- notifying us promptly if you experience any technical issues, faults, or service concerns

If you have any questions about sensor care or warranty claims, please contact our support team at support@vitaracarepilot.com.

LIMITS OF LIABILITY

Vitara CarePilot is committed to providing reliable monitoring services designed to support safety, awareness, and peace of mind in the home. It is important, however, to understand the scope of our responsibilities and the limits of our liability.

Scope of Liability

Vitara CarePilot provides a physical monitoring service using installed sensors and related service functions to support individuals, families, and carers in the home.

Vitara CarePilot is intended to be a supplementary support tool only.

It is not a medical device, does not diagnose, treat, or prevent any condition, and must not be relied on as a substitute for medical advice, clinical supervision, or emergency response services.

The following **limits of liability** apply to the service.

PERSONAL INJURY

Vitara CarePilot does not accept liability for injuries, medical events, or other health related incidents that may occur, whether or not monitoring services are in use. This includes falls, accidents, and other incidents affecting users or third parties, including where they arise from the use of, or failure of, Vitara CarePilot sensors or services, except where liability cannot be excluded under applicable law.

FALLS AND ACCIDENTS

While Vitara CarePilot includes fall detection and alert related functions, it cannot guarantee the prevention of falls, accidents, or injuries. Vitara CarePilot's fall detection technology is designed to help identify potential falls and notify designated carers. However, you acknowledge that the service may:

- not detect every fall or incident
- generate an alert where no fall has occurred
- be affected by sensor placement, room conditions, connectivity, power availability, user behaviour, system limitations, or other factors outside our reasonable control

Vitara CarePilot must not be relied on as the only way to seek help in an emergency. If a person falls or requires urgent assistance, they or their carer should use other available emergency pathways, including calling 000 or contacting appropriate emergency, medical, hospital, ambulance, or support services. Vitara CarePilot is not a medical emergency response service, clinical monitoring service, ambulance dispatch service, or substitute for direct supervision, emergency response, or professional care arrangements.

HEALTH DETERIORATION OR MEDICAL CONDITIONS

Vitara CarePilot sensors are not medical devices and do not provide real time clinical or health monitoring, including vital signs monitoring. Any health emergency or situation requiring urgent medical attention remains the responsibility of the individual, their carer, and emergency or healthcare services.

THIRD PARTY INJURIES

Vitara CarePilot does not accept liability for injury to visitors, carers, or other third parties at the service location arising from the use of, or reliance on, the Vitara CarePilot service, except where liability cannot be excluded under applicable law.

Customers are encouraged to maintain appropriate personal, health, home, contents, or liability insurance, where relevant, to help cover potential injury related claims or associated expenses.

HEALTH DETERIORATION OR MEDICAL CONDITIONS

Vitara CarePilot sensors are not medical devices and do not provide real time clinical or health monitoring, including vital signs monitoring. Any health emergency or situation requiring urgent medical attention remains the responsibility of the individual, their carer, and emergency or healthcare services.

SERVICE PERFORMANCE

Vitara CarePilot is designed to provide monitoring, alerts, and activity visibility to support safety, awareness, and peace of mind in the home. However, the service is provided subject to the technical and operational limits of the sensors, companion app, network connectivity, cloud services, user devices, notification channels, installation environment, and other dependencies.

To the maximum extent permitted by law, Vitara CarePilot does not guarantee that the service will:

- detect every fall, incident, movement pattern, inactivity event, or change in routine
- operate without interruption, delay, error, or false alert
- meet every individual care, safety, health, emergency, or supervision requirement
- be available at all times or in all environmental, technical, connectivity, or home conditions

Nothing in this section excludes, restricts, or modifies any rights or remedies you may have under the Australian Consumer Law.

THIRD PARTY INJURIES

Vitara CarePilot does not accept liability for injury to visitors, carers, or other third parties at the service location arising from the use of, or reliance on, the Vitara CarePilot service, except where liability cannot be excluded under applicable law. Customers are encouraged to maintain appropriate personal, health, home, contents, or liability insurance, where relevant, to help cover potential injury related claims or associated expenses.

PROPERTY DAMAGE

Vitara CarePilot does not accept liability for damage to, loss of, or deterioration of property arising from any of the following, except where liability cannot be excluded under applicable law.

INSTALLATION RELATED ISSUES

Vitara CarePilot sensors must be installed by appropriately qualified installers. We may coordinate installation through approved installation partners to support safety and compliance with applicable requirements.

While reasonable care is taken during installation, Vitara CarePilot is not liable for structural modifications or accidental damage that may occur during installation, including drilling, wiring, or fixture adjustments. Any claim relating to installation damage should be directed to the installer responsible for the work, in accordance with their insurance, workmanship obligations, and any applicable law.

Customers are responsible for ensuring the service location is safe and reasonably accessible for installation.

DEVICE MALFUNCTION OR ELECTRICAL ISSUES

While our sensors are designed to operate within standard parameters, unforeseen issues such as power surges, hardware faults, improper use, or electrical disturbances may result in damage to walls, fixtures, or electrical systems. Vitara CarePilot does not accept liability for such damage except where liability cannot be excluded under applicable law.

ENVIRONMENTAL FACTORS

Vitara CarePilot does not accept liability for damage or performance issues caused by environmental conditions, including humidity, temperature fluctuations, dust, or other site specific factors that may affect the operation of sensors or related equipment. Customers should ensure they maintain appropriate home and contents insurance to help cover potential property damage or loss.

FORCE MAJEURE

Vitara CarePilot will not be liable for any delay, interruption, or failure to perform its obligations under this agreement where that delay, interruption, or failure results from circumstances beyond our reasonable control, including strikes, supplier failures, cyber incidents, utility outages, natural disasters, or regulatory changes.

NETWORK, WI-FI, MOBILE AND POWER OUTAGES

Vitara CarePilot sensors and related services rely on power, Wi-Fi, internet connectivity, compatible communication protocols, cloud services, and the receiving carer's mobile device connectivity to transmit and receive data.

You acknowledge that the service may be delayed, impaired, unavailable, or unable to provide some or all monitoring, alert, or notification functions where:

- power is unavailable, interrupted, unstable, or affected by an outage
- Wi-Fi or internet connectivity is unavailable, weak, congested, unstable, or not operating properly
- the receiving smartphone, mobile device, mobile network, cellular data service, push notification service, or email service is unavailable, delayed, restricted, or not operating properly
- there is interference from building materials, electronic devices, environmental conditions, network settings, router issues, or other site specific factors
- regulatory or technical limits affect the transmission power, range, or reliability of the sensors or related communications

Vitara CarePilot does not accept liability for any inability to monitor activity, provide alerts, transmit data, receive data, or deliver services during these circumstances, except where liability cannot be excluded under applicable law.

DELAYED OR MISSED ALERTS

While Vitara CarePilot is designed to provide real time alerts, there may be circumstances where alerts are delayed, interrupted, or not delivered due to factors outside our reasonable control. Vitara CarePilot should not be relied on as a substitute for direct supervision, emergency response, or other appropriate support arrangements.

DATA PRIVACY AND SECURITY RISKS

Vitara CarePilot implements reasonable security measures to protect personal information and service data. However, we do not accept liability for unauthorised access, data breaches, or misuse by third parties, except where liability cannot be excluded under applicable law. Customers should maintain appropriate backup care arrangements and contingency measures in case of service interruptions or other unexpected issues.

LEGAL EXPENSES AND CLAIMS

Vitara CarePilot does not cover legal expenses, claims, or liabilities arising from:

THIRD PARTY CLAIMS

Claims made by family members, carers, or other third parties in relation to the system's functionality, alleged failures, or perceived lack of service, except where liability cannot be excluded under applicable law.

CONTRACTUAL DISPUTES

Disputes relating to the Terms of Service Agreement, billing, or use of the service, except to the extent otherwise required by law.

GOVERNMENT OR REGULATORY COMPLIANCE ISSUES

Compliance with applicable health, safety, housing, or other regulatory requirements remains the responsibility of the customer or property occupier, and Vitara CarePilot does not cover penalties, fines, or other liabilities arising from non compliance.

ACCIDENTAL DAMAGE OR MISUSE

Vitara CarePilot does not cover accidental damage, loss, or misuse of monitoring equipment, including:

PHYSICAL DAMAGE

Damage caused by dropping, mishandling, improper use, water exposure, extreme temperatures, or other conditions outside normal use.

UNAUTHORISED MODIFICATIONS

Any alteration, tampering, repair, or interference carried out by an unauthorised person that affects the functionality, safety, or performance of the sensors or related equipment

IMPROPER USE

Vitara CarePilot does not cover damage, loss, service issues, or reduced performance arising from use of sensors in a manner not recommended by Vitara CarePilot, including installation or use in unsuitable locations or environments.

Customers are responsible for handling sensors with reasonable care and following all applicable usage instructions and guidelines to help maintain proper operation and equipment integrity.

Customer Responsibilities

Customers are strongly encouraged to take the following steps to help reduce potential risks and support the effective use of the service:

INSURANCE COVERAGE

Customers should obtain or review their existing home, health, contents, and liability insurance, where relevant, to understand whether cover is available for accidental injury, property damage, theft, or other events that may occur at the service location.

Customers may wish to discuss their individual circumstances with an insurer to confirm whether their cover is appropriate for the installation and use of monitoring equipment in the home.

EMERGENCY PLANNING

Vitara CarePilot is intended to supplement existing care arrangements. Customers should maintain appropriate contingency measures, including emergency contacts, escalation pathways, and response procedures, to help manage unexpected situations.

SITE PREPARATION

Customers are responsible for ensuring the service location is reasonably accessible, safe, and suitable for sensor installation. Any required site preparation or property works should be completed before the scheduled installation date.

COMPLIANCE WITH PROPERTY REGULATIONS

Customers must obtain any approvals required before installation, including from landlords, strata, body corporate, building management, or any other relevant party. Customers are responsible for ensuring installation does not breach any tenancy agreement, property rule, or applicable requirement.

ROUTINE MAINTENANCE AND CARE

Customers should carry out reasonable visual checks to help ensure sensors remain unobstructed and appear to be operating as intended. Any performance issues, faults, or concerns should be reported to Vitara CarePilot promptly so appropriate support can be arranged.

ADHERENCE TO USAGE GUIDELINES

Customers must use the service and equipment in accordance with Vitara CarePilot's instructions, recommendations, and usage guidelines, and should avoid improper handling or use that may affect sensor performance or service reliability.

CONDITIONS OF SERVICE

To receive the full benefits of your Vitara CarePilot Plan, the following conditions apply:

- Your Vitara CarePilot sensors must be installed and used in accordance with the guidelines set out in your Terms of Service Agreement.
- Any service related support requests, faults, or concerns must be reported to our support team during the active service period.
- You must contact our support team before making any unauthorised adjustments or seeking third party repairs, so we can assess the issue and help protect ongoing service continuity.
- You must maintain suitable power, Wi-Fi, internet access, mobile device connectivity, notification settings, and other service requirements needed for Vitara CarePilot to operate as intended.

Failure to comply with these conditions may result in limits to available support and may affect the continued operation of your service.

Requesting Support and Assistance

If you experience any issues with your Vitara CarePilot sensors or service, you should:

- **Contact Support First** - Before seeking third party assistance or making any modifications, contact our support team at support@vitaracarepilot.com for guidance.
- **Follow Our Recommendations** - Our team will assess the issue and provide instructions on how to proceed, helping to support safe and appropriate service continuity.
- **Understand Cost Implications** - Unapproved repairs or third party works may not be reimbursed. Please contact support first to help avoid unnecessary costs.

By following these conditions, you can help maintain uninterrupted service and continue receiving the benefits included in your Plan.

For more information or assistance, please contact our support team at support@vitaracarepilot.com.

SERVICE EXCLUSIONS AND LIMITATIONS

Vitara CarePilot provides monitoring services designed to support safety, awareness, and peace of mind in the home. The service is subject to the following exclusions and limitations:

- **Personal Liability:**
 - legal claims or liabilities arising from the use, installation, or presence of Vitara CarePilot sensors at the service location, except where liability cannot be excluded under applicable law
 - damage to property owned or controlled by you, or by anyone living at the service location, except where liability cannot be excluded under applicable law
 - any liability arising from unauthorised modifications to, or misuse of, Vitara CarePilot sensors or related equipment
- **Device and Property Damage:**
 - loss of, or damage to, Vitara CarePilot sensors caused by accidental incidents, misuse, or unauthorised repairs
 - damage caused by environmental events or site conditions, including fire, flooding, structural movement, or changes to the home environment
 - theft or loss of sensors, unless covered under your own home or contents insurance
- **Limitations of Use:**
 - claims or incidents arising from use of Vitara CarePilot sensors outside the intended residential setting
 - use of Vitara CarePilot services in commercial, professional, clinical, or business settings unless separately approved in writing by Vitara Guardians
 - any impact, service issue, or claim arising from renovations, construction works, or property changes that interfere with sensor placement, operation, or performance
- **Health-Related Matters:**
 - medical diagnosis, treatment, clinical monitoring, or emergency response services
 - incidents relating to pre existing medical conditions, self inflicted injuries, or medical emergencies outside the scope of the monitoring service
 - the transmission of communicable diseases or other health conditions within the home
- **Compliance and Regulatory Issues:**
 - fines, penalties, legal costs, or other liabilities arising from non compliance with property, building, tenancy, strata, privacy, or other applicable requirements relating to the installation or use of the service

- any breach of privacy or data handling obligations caused by misuse, unauthorised disclosure, or handling of information outside Vitara CarePilot's authorised processes and guidelines
- **Customer Responsibilities:**
 - It is your responsibility to ensure:
 - your home and contents insurance, where applicable, is appropriate for your circumstances and provides any cover you consider necessary in relation to the installation and use of Vitara CarePilot sensors
 - sensors are installed and used in accordance with our guidelines and instructions to help avoid operational issues or damage
 - any concerns, faults, or service issues are reported to our support team promptly so we can provide guidance and support

For more information or clarification, please contact our support team at support@vitaracarepilot.com

Sensor Relocation and Service Transfer

Vitara CarePilot does not accept responsibility for loss of, or damage to, sensors while they are being moved to a new residence. You are responsible for ensuring sensors are handled, packed, transported, and stored safely during any relocation.

PROTECTING YOUR SENSORS DURING TRANSIT

If you are moving to a new home, we recommend taking the following precautions to help protect your sensors during transit:

- **Proper Packaging** - Pack sensors securely using suitable protective materials to help prevent damage
- **Transportation Care** - Handle sensors with care and avoid exposure to extreme temperatures, moisture, or physical impact
- **Insurance Review** - Check with your home or contents insurer to confirm whether your sensors are covered while in transit to your new residence

RELOCATING TO A NEW HOME

If you are Planning to move to a new permanent residence and would like to continue using Vitara CarePilot, please contact us in advance so we can assess whether the service can continue at the new service location.

Please note that your existing service does not automatically transfer to a new address. Continuation of service at a new residence will depend on assessment, installation requirements, and completion of any necessary service arrangements.

WHAT YOU NEED TO DO WHEN MOVING

If you wish to continue your Vitara CarePilot Plan at a new residence, you must:

1. **Notify Us in Advance** - Contact our support team at support@vitaracarepilot.com before your move to discuss service continuation options
2. **Provide Updated Details** - Provide details of the new residence so we can assess suitability for the service
3. **Arrange Reinstallation** - Arrange for safe removal, transfer, and reinstallation of sensors so they can be set up correctly at the new address
4. **Check Insurance** - Confirm with your insurer whether your sensors are covered during removal, transport, and reinstallation

IMPORTANT CONSIDERATIONS

- Your existing Vitara CarePilot service will continue at your current service location until your move is completed or your Plan otherwise ends
- Service at your new residence will only begin once installation, setup, and any required service arrangements have been completed
- If additional charges apply in connection with relocation, transfer, or reinstallation, we will let you know in advance

SERVICE EXCLUSIONS DURING RELOCATION

Vitara CarePilot does not cover:

- loss of, or damage to, sensors during removal, transport, storage, or reinstallation
- any period during which sensors are not installed, connected, and operating at the service location
- relocation to an address outside our available service area

CONTINUING SERVICE AT YOUR NEW HOME

To help support continuity of service, please contact our support team before your move. We will work with you to assess the available options for setting up the service at your new address.

NEED ASSISTANCE?

If you require guidance on safely relocating your Vitara CarePilot sensors, or would like to discuss relocation support options, please contact our support team at support@vitaracarepilot.com.

IMPORTANT INFORMATION

At Vitara CarePilot, we want to ensure you understand the key conditions, pricing structure, and service requirements that apply to your Plan. Please review the following important information carefully.

MINIMUM SENSOR PURCHASE REQUIREMENT

To support effective home coverage and proper service operation, a minimum purchase of **three (3)** Vitara CarePilot sensors is required for each Plan. We are unable to provide the service or create an account where fewer than three sensors are purchased.

This minimum setup is designed to support appropriate monitoring across key areas of the home and the benefits included in your Vitara CarePilot Plan.

PLAN PRICING NOTICE

All Vitara CarePilot Plan pricing is based on a minimum configuration of three (3) sensors. Plan charges may increase where additional sensors are added, reflecting expanded monitoring coverage, additional data processing, and associated service support.

Plan fees do not include sensor purchase costs or installation charges. For a personalised cost estimate, please visit our online calculator at <https://www.vitaracarepilot.com/pricing> or refer to your Key Facts Sheet, where provided. Your exact pricing and billing details will be set out in your Terms of Service Agreement.

SENSOR PURCHASE PRICING

One time sensor cost - Each Vitara CarePilot sensor is priced at \$519 AUD per sensor, excluding any applicable discounts or promotions.

Multi sensor purchase discount - If you purchase four (4) or more sensors, a 10% discount applies from the fourth sensor onwards. This discount applies to the sensor purchase price only. This means:

- Sensors 1 to 3 are priced at \$519 each
- Sensors 4 and above are priced at \$467.10 each

You save \$51.90 on each discounted sensor

Example: 6 sensors purchased

- **Sensors 1 to 3:** $3 \times \$519 = \$1,557.00$
- **Sensors 4 to 6:** $3 \times \$467.10 = \$1,401.30$
- **Total sensor cost:** \$2,958.30
- **Total without discount:** $6 \times \$519 = \$3,114.00$
- **Total savings:** \$155.70

Discount eligibility is subject to the terms of the relevant promotion, including that the discount applies only to new sensor purchases made under the same account and service address.

ONGOING PER SENSOR CHARGE ADDED TO YOUR PLAN

Your Plan Fee is based on your billing frequency. If you add sensors above the minimum included configuration, an additional recurring charge will apply for each extra sensor. Any applicable billing discount is reflected below.

- **Monthly billing** - \$10 AUD per month for each additional sensor
- **Quarterly billing** - \$28.50 AUD per quarter for each additional sensor
- **Annual billing** - \$108.00 AUD per year for each additional sensor

HOW THIS APPEARS ON YOUR INVOICE

Your total amount payable will be made up of:

- the sensor purchase price, less any applicable discounts
- the base Plan Fee for your chosen billing frequency
- any recurring per sensor charges for additional sensors above the minimum configuration

HOME INSURANCE RECOMMENDATION

While Vitara CarePilot sensors are designed for reliability, accidental damage, theft, or loss is not covered by Vitara CarePilot.

Customers are encouraged to maintain suitable home, contents, personal, health, and liability insurance appropriate to their circumstances.

Vitara CarePilot does not provide insurance cover for accidental damage, theft, loss, personal injury, property damage, emergency costs, or other losses associated with use of the service, except where required by law.

SENSOR CARE AND MAINTENANCE

You are responsible for taking reasonable care of your Vitara CarePilot sensors, including:

- handling sensors with care
- not making unauthorised modifications or arranging third party repairs without Vitara CarePilot's approval
- keeping sensors free from obstruction and avoiding exposure to environmental hazards such as water, moisture, or extreme temperatures

Failure to care for sensors appropriately may affect warranty eligibility and service performance.

CUSTOMER RESPONSIBILITIES

As a Vitara CarePilot customer, you must:

- keep your contact details up to date
- make payments on time in line with your chosen billing frequency
- notify Vitara CarePilot of relevant changes, including relocation or the appointment of an authorised representative
- arrange suitable site access and obtain any necessary landlord, strata, or building approvals for installation
- use the monitoring equipment in accordance with applicable instructions and guidelines

Failure to meet these responsibilities may result in service interruptions, additional charges, or cancellation of your Plan.

EXCLUSIONS AND LIMITATIONS OF LIABILITY

To the maximum extent permitted by law, Vitara Guardians excludes liability for any indirect, consequential, incidental, special, exemplary, or punitive loss or damage, including loss of data, loss of revenue, loss of profits, loss of business opportunity, loss of goodwill, reputational damage, or the cost of substitute goods or services.

Nothing in this agreement excludes, restricts, or modifies any rights or remedies you may have under the Australian Consumer Law or any other rights that cannot be excluded under applicable law. Vitara CarePilot provides monitoring services designed to support safety, awareness, and peace of mind in the home.

The service is not a substitute for professional healthcare, clinical supervision, emergency response, direct supervision, or other appropriate support arrangements.

Our services do not cover:

- personal injuries, including falls, health deterioration, or delayed emergency response
- property damage during installation, environmental damage, or damage arising from device malfunction
- injuries involving visitors, carers, or other third parties at the service location
- data security incidents or service interruptions caused by factors outside our reasonable control

You should consider maintaining suitable personal, health, home, contents, or other insurance appropriate to your circumstances.