

## Terms and Conditions

### Monitoring Only for Village Residents

The following terms and conditions, together with our quote dated 00/00/2025, form the Contract between INS LifeGuard and **Village Name**, Village Full Address, effective Effective Date.

#### 1. Establishment:

- 1.1 One of INS LifeGuard's representatives will establish the Services as soon as practicable, following completion of this document.
- 1.2 The service Establishment Fee, service Subscription Fee and any other charges must be paid within the pre-arranged timeframes. Unless stated otherwise, the Service Fees are payable monthly in advance.
- 1.3 INS LifeGuard does not accept any responsibility or liability in relation to any faults from equipment not supplied by INS LifeGuard, even though INS LifeGuard services are being provided with the equipment. INS LifeGuard suggests you carefully examine any warranty and service provisions provided by any third party supplier of any equipment.
- 1.4 Village Management or residents must not remove, conceal or alter any markings on Equipment supplied by INS LifeGuard.
- 1.5 Village Management or residents must not damage or interfere with the equipment or permit the equipment to be damaged or interfered with in any way which may limit INS LifeGuard's ability to provide services.
- 1.6 The equipment and Services are for emergency use. Only INS LifeGuard or a representative on behalf of INS LifeGuard should remove, repair or maintain the equipment. No other person should remove, repair, maintain, interfere with, or make connections to the equipment.

#### 2. Services:

- 2.1 INS LifeGuard will provide residents with 24-hour emergency and medical monitoring by nurses. Each call is individually assessed and an appropriate response is coordinated. This includes arranging of emergency services or other support depending on the calculated need and requirement of the resident. If the nurse is unable to make voice contact with the resident, then based upon the information available, INS LifeGuard will ask emergency services to respond. We can also contact the resident's nominated family, carers and friends if the resident has elected this option on the consent form which is included in the Client Information Form. Appropriate village staff can also be notified, if the resident elects this option on the consent form.
- 2.2 INS LifeGuard agree that Village Management can license to residents use of INS LifeGuard devices and services as noted in clause 5.8 and such license shall include the following conditions:
  - a. Village Management agree and warrant that any resident who is licensed to use INS LifeGuard devices and services and who completes a client consent form (being the client information form nominating the resident's emergency contact) consents and authorises their information being given to their nominated emergency contact.
  - b. The residents' consent to use and share the residents' personal information, including current location, to nominated emergency contacts is binding and will continue until such a time where the resident withdraws that consent either in writing to Village Management

(who shall immediately advise INS LifeGuard of such withdrawal of consent), in writing to INS LifeGuard, or directly via the SmartHome IPD or INS LifeGuardian® app.

- c. The residents' consent to provide their nominated emergency contact with their information is binding and shall continue even if the resident loses legal capacity unless their consent is revoked before their loss of capacity and this is either conveyed in writing to Village Management (who shall immediately advise INS LifeGuard of such withdrawal of consent), in writing to INS LifeGuard, or directly via the SmartHome IPD or INS LifeGuardian® app.
- 2.3 INS LifeGuard's staff will report as appropriate to other caregivers, relatives, contacts, and any relevant village staff as may be required if the resident has supplied consent for us to do so on the consent form supplied by INS. INS LifeGuard's response will incorporate any requirements as detailed in the village and other services procedure manual for village protocols, provided Village Management advises INS in writing of those requirements.
- 2.4 INS LifeGuard's obligations shall under no circumstances extend beyond the obligation to receive and relay alarms as set out above and INS shall not be liable, directly or indirectly, for the failure of any third party (e.g. emergency services, nominated emergency contacts or village management) to respond appropriately when notified of the alarm by INS.
- 2.5 INS LifeGuard will provide monitoring of various emergency transmitters as installed and programmed to the monitoring unit in each self-care unit. Emergency transmitters can include personal transmitters, fixed call points, smoke detectors, etc. Each transmitter must be of a specific type that is able to communicate with the monitoring unit.
- 2.6 INS LifeGuard may provide a telephone based medical info line and chat line, accessible to residents 24 hours a day, seven days a week, at no additional cost.
- 2.7 INS LifeGuard will be staffed by qualified nurses 24 hours a day, seven days a week, all year round.
- 2.8 Medication prompting can be provided for those residents who need help remembering to take medication on time. This is an extra service and needs to be arranged on an individual resident basis. Additional charges apply.
- 2.9 Welfare checks can be provided for residents returning home from hospital or who may be ill. Where appropriate, INS LifeGuard may call and check on the resident and respond as required.
- 2.10 Immediate or scheduled reporting of events can be provided to village staff if the resident has supplied consent for us to do so on the supplied consent form.
- 2.11 INS LifeGuard will, upon request by the Village, take and manage village after-hours maintenance and office calls. These services are to be detailed in the village and other services procedure manual in writing.
- 2.12 INS will not supply, to yourself or any third party, copies of any client file notes, voice recordings or other records made and/or held by INS unless we are compelled to do so pursuant to applicable law, statute, regulation or court order.

### 3. Fees and Charges:

- 3.1 Village Management are responsible for paying for the service.
- 3.2 Subscription Fees and other charges payable under this Agreement must be paid within fourteen (14) days of being invoiced, unless other arrangements have been made with and agreed to by INS LifeGuard in writing.
- 3.3 In the event the end user no longer requires the service, we must be notified promptly to avoid invoicing of the next billing cycle. We are not able to backdate or refund monitoring fees where we've not been advised of such changes promptly.
- 3.4 SIM charges are incurred monthly and will apply for any usage during that month. No refunds or credits for partial months will be refunded upon cancellation.
- 3.5 INS may charge you for the cost of reinstalling or re-establishing Services if the Services are terminated or disconnected for any reason.

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- 3.6 If any money due to INS LifeGuard under this Agreement is not received by the due date, INS LifeGuard may charge interest from the date on which payment is due until the date on which payment is received. Interest is to be calculated on a daily basis at an interest rate of 10% p.a. with a minimum \$10 administrative charge applied.
  - 3.7 Village Management will be liable for all reasonable collection costs (including our total legal fees) incurred by INS LifeGuard to enforce collection of overdue fees or other money due to INS LifeGuard under this Agreement.
  - 3.8 The Monitoring Fees payable are to provide the Services agreed to by Village Management only. Monitoring fees are reviewed annually in January and increased as necessary on 1<sup>st</sup> July in line with CPI and wage increases.
  - 3.9 Any costs charged by emergency services or any other party are the responsibility of the resident and/or village management, and are not covered by INS.
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#### **4. Your Authorisation to INS:**

- 4.1 Village Management and residents are to allow and provide safe access by INS staff and/or their authorised representatives at all reasonable times to enter the home, or wherever the Services installation is or to be installed, to install, connect, disconnect, tidy up, inspect, alter, service, remove or reinstall the Equipment and Services as required and agreed.
  - 4.2 Village Management must obtain all permissions necessary, including the permission of the owner of the equipment, to allow INS to provide the Services.
  - 4.3 Village Management and residents acknowledge and agree that calls made from and to the monitoring control room may be recorded, stored and disclosed by INS, and there are no objections to this.
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#### **5. Your Responsibilities:**

- 5.1 Village Management are to notify INS as soon as possible when important Village details change.
- 5.2 Residents should notify INS LifeGuard as soon as possible when their personal details within the Client Information Form change.
- 5.3 Village Management and residents must notify INS LifeGuard immediately if there are any problems with the Services in any way.
- 5.4 Village Management and residents must keep all monitoring equipment in good and usable condition at all times.
- 5.5 Village Management and residents should test all equipment monthly to ensure it is in good working order.
- 5.6 INS LifeGuard will not be liable for any direct or consequential loss or damage incurred as a result of INS LifeGuard providing the Services (including any act or omission by INS LifeGuard or any of its authorised representatives) where the loss arises from a cause or causes beyond the reasonable control of INS LifeGuard, including equipment, electrical and telecommunications failures.
- 5.7 Village Management and residents hereby agree to indemnify INS LifeGuard for all direct and consequential loss or damage which may occur as a result of incorrect operation or use of the equipment, its negligence or its failure to comply with this Agreement.
- 5.8 Village Management will be entitled to license to its residents the use of INS LifeGuard devices and services in accordance with the terms of this Contract.
- 5.9 Village Management agree and warrant that pursuant to any license granted to residents to use INS LifeGuard devices and services that the residents will comply with the normal terms and conditions of use for those devices and services as they exist from time to time.

- 5.10 Village Management warrant that any resident that uses INS LifeGuard devices and services has been licensed to use those devices and services in accordance with the provisions of this Contract.
- 5.11 Village Management agree to indemnify INS LifeGuard arising from any claim a resident has against INS LifeGuard in respect of direct or consequential loss and damage arising from use of INS LifeGuard equipment or the provision of services pursuant to this Contract by INS LifeGuard.
- 5.12 Village Management must use its best endeavours to ensure that residents use any INS Service or equipment pursuant to the INS Fair Use Policy, which forms part of the terms and conditions of this document.

## 6. Our Responsibilities:

- 6.1 INS will maintain the service. If, however, INS LifeGuard determines that your equipment is defective, INS LifeGuard will advise you or the owner of the equipment of the fault and may at its absolute discretion withdraw services or any part of the service at any time.
- 6.2 INS LifeGuard will not be liable for default or failure in performing its obligations under this Agreement resulting directly or indirectly from government action, strikes or labour disputes, a shortage of suitable parts or components, your operation and use of the equipment, any damage caused by weather, your failure to comply with this Agreement, or any other cause beyond the reasonable control of INS LifeGuard.
- 6.3 Where a provision is incorporated into this Agreement by legislation and that provision is capable of exclusion or restriction by this Agreement, then that provision is excluded and restricted to the maximum extent permitted by law and INS' liability limited to the maximum extent allowed.
- 6.4 INS LifeGuard warrants that it:
  - a. Has the necessary expertise, experience, capacity, equipment and personnel to perform its obligations under this Agreement;
  - b. Is not aware of any circumstance which could adversely affect its ability to fulfil its obligations under this Agreement;
  - c. Has the capacity and power to enter into and perform its obligations under this Agreement;
  - d. Holds all licences necessary to provide the Services;
  - e. Will provide the Services with due care and skill;
  - f. Will comply with all applicable laws and regulations, including without limitation the Privacy Act 1988 (Cth).

## 7. Changing the Agreement:

- 7.1 INS LifeGuard must tell Village Management and residents about any variations to this Agreement by giving written notice of such changes. INS LifeGuard may vary this Agreement at any time.
- 7.2 If Village Management or residents wish to vary the Services provided or subscribe to any other INS LifeGuard services, you may do so by giving INS LifeGuard written notice. Where acceptable to all parties, INS LifeGuard will then vary the Services and charge you the applicable fees.

## 8. Ending this Agreement:

- 8.1 INS LifeGuard may end this Agreement immediately by giving written notice if
  - a. Any fees or charges due and payable to INS LifeGuard under this Agreement are not paid within 14 days of the date that the payment was due;
  - b. Village Management or residents do not comply with a material term of this Agreement;

- c. INS LifeGuard has reasonable grounds to believe that it cannot appropriately provide the Services;
  - d. Village Management is declared bankrupt or enters into an agreement with its creditors, or a person commences any action, which in INS LifeGuard's opinion could affect INS LifeGuard's interest;
  - e. Any licence or other approval which is essential to the delivery of the Services within the terms of this Agreement is cancelled, and is not replace by another sufficient authorisation.
- 8.2 Village Management or INS LifeGuard may end this Agreement for any reason by giving a written notice to the other party with a minimum of thirty (30) days prior notification.

## 9. Miscellaneous:

- 9.1 INS LifeGuard may transfer its rights and obligations under this Agreement to any other person or company. If INS LifeGuard does this it will give you notice.
- 9.2 You may not transfer your rights without the written consent of INS LifeGuard.
- 9.3 This Agreement contains the whole of the Agreement between the parties. This Agreement can only be amended as set out in this Agreement.
- 9.4 Any provision of this Agreement which is illegal, void or unenforceable will be ineffective only to the extent of that illegality or unenforceability without invalidating or limiting the remaining terms or provisions of the Agreement.
- 9.5 The laws of the state or territory in which the Village is located will govern this Agreement.
- 9.6 The Services and terms specified in the Quote provided by INS will take precedence over this Agreement to the extent of any inconsistency, unless otherwise agreed in writing signed by both parties.

## 10. Notices:

- 10.1 Notices to Village Management will be effective if they are delivered personally or posted to the address last known to INS LifeGuard or by email to Village Management.
- 10.2 Notices to INS LifeGuard should be made by calling 1800 636 226, or in writing posted to PO BOX 485, UNANDERRA NSW 2526 or by email to lifeguard@theinsgroup.com.au.

## 11. Definitions:

- 11.1 **Agreement** means these Terms and Conditions, the Quote provided by INS, and where applicable, any other document setting out any special terms of payment.
- 11.2 **INS LifeGuard** is a division of C. Rafin and Co Pty Ltd., ACN 003640793.
- 11.3 **Equipment** means all of the equipment provided by INS LifeGuard for providing the Services as described.
- 11.4 **Home** means the dwelling specified by residents in the *Client Information Form* including the building, land and/or grounds surrounding the building.
- 11.5 **Installation Fee** and **Establishment Fee** mean the fees payable for the commencement of the Services as set out in this Agreement and the Quote provided by INS LifeGuard.
- 11.6 **Quote** means the actual quote provided by INS LifeGuard on the date referenced on top of page one of this Agreement.
- 11.7 **Subscription Fee** means the ongoing fee charged by INS LifeGuard for the Services provided as set out in this Agreement and the Quote provided by INS LifeGuard.
- 11.8 **Services** mean each and all of the services provided by INS LifeGuard pursuant to this Agreement, including without limitation those specified in the Quote provided by INS LifeGuard.
- 11.9 **Village** means the Village named at the top of page one of this document.

- 11.10 **Village Management** means the owner and also the operator of the Village.
- 11.11 **Medical Info Line** means a health information line where the residents can call to speak with our nurses at any time for information or support. An INS LifeGuard nurse can interact with the residents' GP or other primary health provider, on-side village staff, family, friends etc., as may be required or appropriate.
- 11.12 **Chat Line** means a chat line for the lonely or socially isolated residents who may just need someone to talk with. An INS LifeGuard nurse is available at any time of the day or night.

## 12. Authority for Disclosure of Information:

- 12.1 Village Management and residents acknowledge that INS LifeGuard might collect, hold, use and disclose personal information about you in accordance with their Privacy Policy. You acknowledge that you have been informed about the Privacy Policy, and acknowledge that it is available online at [www.theinsgroup.com.au](http://www.theinsgroup.com.au) or by contacting The INS Group Privacy Officer at [privacy@theinsgroup.com.au](mailto:privacy@theinsgroup.com.au).
- 12.2 It is agreed and acknowledged that The INS Group Privacy Policy as amended from time to time forms part of the terms and conditions of this document.
- 12.3 Village Management and residents provide authority to other professionals to provide INS LifeGuard with any information it reasonably determines necessary in providing the Services.
- 12.4 Village Management and residents acknowledge and agree that calls made from and to the monitoring control room may be recorded, stored and disclosed by INS and there are no objections to this.
- 12.5 A copy of this document shall have the same force as the original.

Your signature below indicates you acknowledge that you have read, understood and agreed to be bound by the above Terms and Conditions and have authority to sign on behalf of the Village named on page one.

### Representing the Retirement Village

Signed by: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

### Representing INS LifeGuard

Signed by: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_