



Carwatch Insurance Excess Payments:

Terms and Conditions

1. **Notification of Non-Functioning Unit:**
 - Cartrack will notify you if your unit is not working.
 - Excess will not be payable by Cartrack if you have not been in contact with Cartrack after you were notified that the unit is not working.
 - It is your responsibility to ensure that Cartrack has your correct and up-to-date contact information.
2. **Excess Payments:**
 - Excess will only be payable by Cartrack if your subscription payments are up-to-date at the time of theft.
 - Excess payments will be made directly to your insurance provider. A copy of your policy along with your insurance claim number will be required.
 - Cartrack's maximum payout for excess payments is up to \$10,000.
3. **Vehicle Theft and Location:**
 - Cartrack will pay the customer's insurance excess in case of vehicle theft where the vehicle cannot be located (important to note, located, not recovered as it is not our responsibility to recover the vehicle).
4. **Unit Care and Responsibility:**
 - The customer is responsible for the proper care and functioning of the tracking unit. Any issues with the unit should be reported to Cartrack immediately.
 - Cartrack is not liable for any losses incurred due to the customer's failure to report on issues with the unit.
5. **Subscription and Service Fees:**
 - All subscription and service fees must be paid promptly. Unpaid subscription fees may result in the suspension or termination of services.
6. **Coverage and Service Limitations:**
 - Cartrack services are subject to network availability and may be affected by external factors beyond our control.
 - In areas with poor network coverage, tracking accuracy and service quality may be compromised.
7. **Limitation of Liability:**
 - Cartrack is not responsible for any indirect, incidental, or consequential damages arising from the use of our services.
 - Our liability is limited to the amount paid by the customer for the specific service related to the claim.
8. **Amendments:**
 - Cartrack reserves the right to amend these terms and conditions at any time. Cartrack customers will be notified of any changes to terms and conditions