Retirement Village Information Statement

Retirement Villages Act 1986, section 19

Retirement Village Regulations 2026, regulations 11-12

This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986.* All retirement village information statements must be in this form.

What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

How to access information statements for different villages?

Every retirement village must publish their information statement on their village's website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)

- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

Finding more information

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website www.consumer.vic.gov.au.

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

Where can prospective residents get help or more information?

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting www.consumer.vic.gov.au or calling 1300 55 81 81.

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- financial statements as presented at the most recent annual meeting of the residents.

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting or call the Consumer Affairs Victoria Helpline on **1300 55 81 81**.

Telephone interpreter service

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450 (for the cost of a local call) and ask to be put through to an Information Officer at Consumer Affairs Victoria on 1300 55 81 81.

Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 81 81 55 1300.

Turkish İngilize anlamakta güçlük çekiyorsanız, 131 450’den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numerali telefondan Victoria Tüketici İşleri’ni aramalarını ve size bir Danişma Memuru ile görüştürmelerini isteyiniz.

Vietnamese Nếu quí vị không hiểu tiếng Anh, xin liên lạc với Dịch Vụ Thông Phiên Dịch (TIS) qua số 131 450 (với giá biểu của cú gọi địa phương) và yêu cầu được nối đường dây tới một Nhân Viên Thông Tin tại Bộ Tiêu Thụ Sự Vụ Victoria (Consumer Affairs Victoria) qua số 1300 55 81 81.

Somali Haddii aad dhibaato ku qabto fahmida Ingiriiska, La xiriir Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha
Fiktooriya tel: 1300 55 81 81.

Chinese 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（祇花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

Serbian Ако вам је тешко да разумете енглески, назовите Службу преводилаца и тумача (Translating and Interpreting Service – TIS) на 131 450 (по цену локалног позива) и замолите их да вас повежу са Службеником за информације (Information Officer) у Викторијској Служби за потрошачка питања (Consumer Affairs Victoria) на 1300 55 81 81.

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።.

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی(TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 81 81 55 1300 ارتباط دهد.

Croatian Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

Greek Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

Italian Se avete difficoltà a comprendere l’inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essee messi in comunicazione con un operatore addetto alle informazioni del dipartimento “Consumer Affairs Victoria” al numero 1300 55 81 81.

Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

1. Village information

Village name	Mayflower Brighton
Village street address	7 Centre Road, Brighton East 3187
Village postal address	7 Centre Road, Brighton East 3187

Is the village accredited by a recognised industry association? ☐ Yes ☒ No

If yes, name of accreditation	
Website for information about the accreditation	

2. Proprietor and operator details

Proprietor and Operator name	Mayflower Brighton Limited ACN 004 507 644 (proprietor and operator)
ABN / ACN	57 004 507 644
Address for service	101/431 Bay St Brighton. Vic 3186
Telephone	(03) 9591 1100
Email	info@mayflower.org.au
Date current operator commenced in that role	1962 Norman Place completed in December 2013 Henshall Close completed in late 2015 Rodda Dixon refurbished in 2016

3. Operator representative

Name of representative	Paul Gregersen
Position of representative	Chief Executive Officer

Location within village	Head Office 101/431 Bay St, Brighton. Vic. 3186
Times available	Mon-Fri 9.00am to 5.00pm

Telephone: 1300 522 273 Email: info@mayflower.org.au

4. Number and types of residential premises

The village has the following number and types of accommodation units:

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units		84		
Serviced apartments				
Villas or townhouses				

5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*? ☒ Yes ☐ No

Under the *Retirement Villages Act 1986*, residents of a village may elect to establish a residents committee to represent their interests and participate in village decision-making.

6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village? ☒ Yes ☐ No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth).

This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

The list of services and facilities provided at the village and how they are funded is set out in Attachment 1 to this information statement.

The attachment includes details of:

- services and facilities funded by maintenance charges
- optional services, which are not funded by maintenance charges or rent and can be provided for an additional fee. The attachment must include costs of and restrictions on availability of optional services, and
- any other services or facilities available to residents and how they are funded.

8. Lifestyle and village rules

This section sets out key aspects of daily life in the village, including pets, gardening, and social activities, as influenced by the by-laws of the village. The full by-laws of the village are attached to a resident's contract.

Are there any restrictions on residents keeping pets?
If yes, provide details on restrictions below:

☒ Yes ☐ No

Restrictions around safety, noise, property maintenance, size and breed, vaccinations and registration.

Note: under Victorian law operators cannot unreasonably refuse consent for residents to keep pets.

Are residents permitted to undertake gardening in areas adjacent to their premises? ☒ Yes ☐ No

Does the village organise regular social activities and events for residents? ☒ Yes ☐ No

Additional details:

Details available on request

9. Planning permission for future developments

Are there any current planning permissions or approvals for future development, expansion or redevelopment of the village? ☐ Yes ☒ No

If yes:

Description of development	
Construction timeframes (anticipated start and finish dates)	

10. Security and emergency assistance systems

The village is equipped with the following security system

Access Control System Intercom CCTV

The village is equipped with the following emergency assistance system

Emergency call button response currently sent through to Registered Nurse on site

11. Operator and proprietor exemptions

Is the operator or proprietor exempt from any of the provisions of the *Retirement Villages Act 1986* in relation to this village? ☐ Yes ☒ No

If yes:

Provision the exemption applies to	Description of the obligation the exemption applies to

12. Contracts and tenure

To become a resident of this village, a resident will be required to enter into one or more of the following contracts:

☐ **Residence contract**
This contract grants a resident the right to occupy a unit within the village.

☐ **Management contract**
This contract relates to the provision of services by the operator to a resident.

☒ **Combined residence and management contract**
This is a contract comprising both a residence and a management contract.

☐ **Optional services agreement**
A contract for additional services a resident may choose to receive (such as meals, cleaning, or personal care to the extent not funded by maintenance charges). This may be incorporated into a residence or management contract (or combined residence and management contract).

☐ **Other**
(for example, a contract for sale of land).

If other, please describe	

The village offers the following rights to occupy:

☐ **Owner Resident** An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ **Non-Owner Resident** The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ **Estate in fee simple**: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.	☐ **Licence:** ☐ term ……. or ☐periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there.

☐ **Company title:** A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village. ☐ **Unit trust**: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☒ **Lease –** ☒ term 49 years or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☐ **Other**………………………

13. Financial management

Details of the surplus/deficit in the annual accounts for the last 3 financial years:

Financial year ending	Surplus / deficit (and amount)	Comments
30 June 2025	$427,873 deficit	Significant spending on repairs & maintenance
30 June 2024	$410,120 deficit	Significant spending on repairs & maintenance
30 June 2023	$230,736 deficit	Significant spending on repairs & maintenance

14. Capital maintenance fund

Does the village have a capital maintenance plan? ☐ Yes ☒ No

Does the village have a capital maintenance fund? ☐ Yes ☒ No

If yes, balance at end of last financial year	$Nil (capital maintenance fund and plan is currently in preparation with a view to being implemented in July 2026 or soon thereafter.)

15. Owners corporation

Is any of the common property in the village vested in an owners corporation? ☐ Yes ☒ No

If yes, complete the following:

Name of owners corporation	N/A
Address for service of owners corporation	N/A
Description of common property	N/A

Does the owners corporation have a maintenance plan? ☐ Yes ☐ No

Does the owners corporation have a maintenance fund? ☐ Yes ☐ No

If yes, balance at end of last financial year: N/A

16. Insurance arrangements

The operator has provided details of the following insurance policies in respect of the village at Attachment 2 and attached certificates of currency:

☒ Public Liability Insurance

☒ Building Insurance

☒ Other insurances (please specify):

Workers Compensation

The operator recommends that residents take out their own insurance policies in relation to the following:

☒ The contents of their unit

☒ Public liability claims brought as a result of any incident occurring in a resident's unit

☒ Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses

☐ Other (please specify)

Does the operator have any funds set aside to insure against potential damage to the village? (self-insurance) ☐ Yes ☒ No

If yes:

Amount of funds set aside	N/A
Nature of risk for which funds have been set aside	N/A

17. Additional documents

The following documents are attached to this information statement:

☒ Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

Part B: Village fees and charges

The fees outlined in this section apply to new residents. The purpose of this information is to inform prospective residents of the arrangements they would enter if they moved into the village.

A retirement village cannot charge new residents any fee that was not disclosed in the information statement.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No			
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	$1,000	*On reserving a unit*	*Non-refundable*
Entry payment	☐ Yes ☐ No	☒ Yes ☒ No	Unit prices range from $475,000 to $1,200,000	*On entry*	One-bedroom units $475,000, two-three bedroom $900,0000 to $1,200,000*.
	*Non- refundable entry payment contribution / DMF structure options applicable to various unit types within the village are detailed at the *'Costs and entitlements on exit: when permanently leaving the village'* section below. Note that a non-refundable entry payment component applies (and will be deducted from the entry payment) where either of options B or C are selected by the resident upon entry to the village.				
Other entry fees or charges – specify:					
Balance of deposit	☐ Yes ☐ No	☒ Yes ☐ No	10% of the entry payment ***less*** the holding deposit paid	*On signing the residence contract*	

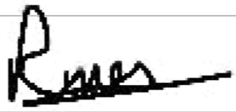
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$849.96 per month based on the operating costs	☐ Weekly ☒ Monthly ☐ Annually	Increased annually in line with CPI and exclusive of the resident's capital maintenance fund contribution.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Actual cost or as charged by supplier	☐ Weekly ☒ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No			To be determined in accordance with capital maintenance plan once available.
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Actual cost charged by utility provider	As billed by 3rd party service provider	Please note these costs are levied directly against the premises by the relevant third-party service provider.
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Actual cost charged by Municipality	As billed by 3rd party service provider	You will be responsible for all rates, taxes, charges and outgoings which are separately assessed against the Premises by any relevant authority (including all municipal rates, water rates, state land tax, gas, electricity, telephone and all other utilities.
Land taxes	☐ Yes ☐ No	☒ Yes ☐ No	Actual cost charged by State Revenue Office	As received from billed by 3rd party service provider	

☒Other ongoing fees or charges – specify:					
Special levies	☐ Yes ☐ No	☒ Yes ☐ No	May be raised as required, but subject to the applicable provisions of the Retirement Villages Act,	As applicable	No more than one special levy may be charged in any 12 month period and only as required by law.
Any other special services as requested by resident	☐ Yes ☐ No	☒ Yes ☐ No	Actual cost or as charged by supplier	Upon delivery of service(s)	$ Available on request and payable according to usage.
Costs and entitlements on exit: when permanently leaving the village					
1 Bedroom units					
Deferred management fee (% of entry payment per year)	☐ Yes	☒ Yes	5% per year for years 1 - 5 4% per year for years 6 - 8 1% per year for years 9 - 21	*On exit*	Deferred management fee is capped a maximum 50% of your entry payment if you live at the village for 21 years or more.
2&3 Bedroom units					
Option A: Deferred management fee (% of entry payment per year)	☐ Yes	☒ Yes	7% per year for years 1 – 5 4% per year for years 6 – 8 1% per year for years 9 - 11	*On exit*	Deferred management fee is capped a maximum 50% of your entry payment if you live at the village for 12 years or more.
Option B: Deferred management fee (% of entry payment per year)	☐ Yes	☒ Yes	0% for years 1 – 4* 3.5% per year for years 5 – 8 1% per year for years 9 – 10	*On exit*	Deferred management fee (**DMF**) is capped at a maximum 16% of your entry payment if you live at the village for 11 years or more. *Note that if this Option B is selected: • a $200,000 non-refundable entry payment component applies to this Option B and

					will be deducted from your entry payment when you take up residence in the village (in addition to the deduction of the DMF payable when you leave the village); and • without limiting the availability of the Victorian retirement villages 'advance payments scheme' to any resident of the village, if the resident transfers to the Mayflower Brighton residential care home (**RCH**) co-located with the village due to an increase in their care needs, the then-current value of their exit entitlement from the village will be notionally transferred towards their refundable accommodation deposit payable to the RCH on the same day as their transfer (avoiding/minimising the any requirement for the resident to pay a daily accommodation payment during their transitional period).
Option C: Deferred management fee (% of entry payment per year)	☐ Yes	☒ Yes	5% per year for years 1 – 4* 3.5% per year for years 5 – 8 1% per year for years 9 - 10	*On exit*	Deferred management fee (**DMF**) is capped at a maximum 36% of your entry payment if you live at the village for 11 years or more. *Note that a $80,000 non-refundable entry payment component applies to this Option C and will be deducted from your entry payment when you take up residence in the village (in addition to the deduction of the DMF payable when you leave the village) if this Option C is selected.

Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	0 % of capital gain	*N/A*	
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	0 % of capital loss	*N/A*	
Other ongoing fees or charges – specify:					
Personal services fees	☐ Yes ☐ No	☒ Yes ☐ No	Actual cost or as charged by supplier	*When services are provided*	
Car Bay licence fees	☐ Yes ☐ No	☒ Yes ☐ No	On the terms specified in car bay licence agreement*	Monthly/or on exit	*car bays / car bay licences are subject to availability and allocated at the sole discretion of the operator.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges on exit – specify:					
Costs and Expenses of re-letting, incl. legal fees	☐ Yes ☐ No	☒ Yes ☐ No	As charged by service provider/vendor	*On exit*	
Costs of Refurbishment Works	☐ Yes ☐ No	☒ Yes ☐ No	As charged by service provider/vendor	*On exit*	Includes any work required to: • rectify any damage to your Residence (beyond fair wear and tear), or accelerated wear and tear, caused by you or your visitors; and • remove any alterations or additions you have made to your Residence (if required by us) and rectify any resulting damage, • any other work that we reasonably determine is necessary to meet market expectations or be more appealing for re-leasing to a new resident.

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Rumesh Wickramasekara (Executive General Manager Operations (Brighton)
Date	July 15, 2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	Paul Gregersen (Chief Executive Officer)
Date	July 10, 2026

Attachment 1: Services and facilities

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Services			
Annual Auditing Village Accounts	Mandatory	Included in maintenance charge	
Cleaning & maintenance of communal areas and facilities	Mandatory	Included in maintenance charge	
Standard rubbish removal	Mandatory	Included in maintenance charge	
Maintenance and care of communal lawns and gardens	Mandatory	Included in maintenance charge	
Management and administration services	Mandatory	Included in maintenance charge	
Fire safety – providing and maintaining fire safety equipment and services and testing and replacing smoke alarms	Mandatory	Included in maintenance charge	
Vehicles- operating and maintaining village vehicles and providing village bus service	Mandatory	Included in maintenance charge	
Payment of all rates, taxes and charges for the communal areas and village facilities including for gas, water and electricity	Mandatory	Included in maintenance charge	
Security	Mandatory	Included in maintenance charge	
Emergency call system	Mandatory	Included in maintenance charge	
Village insurance	Mandatory	Included in maintenance charge	
Facilities			
Activities/Games Room		Included in maintenance charge	
BBQ area		Included in maintenance charge	

Billiards table		**Included in maintenance charge**	
Consulting rooms		**Included in maintenance charge**	
Cinema Facility		**Included in maintenance charge**	
Gardens with seating		**Included in maintenance charge**	
Hairdressing Salon		**Access included in maintenance charge**	**Additional costs payable for services**
Gym		**Included in maintenance charge**	
Café Facility		**Access included in maintenance charge**	**Additional costs payable for purchases**
Swimming Pool		**Access included in maintenance charge**	
Bus		**Access included in maintenance charge**	**Additional costs payable for service**
Shop		**Access included in maintenance charge**	**Additional costs payable for purchases**
Library		**Access included in maintenance charge**	
Total mandatory service and facility access charges		**$ 849.96 per month**	
Total optional and mandatory services and facilities charges		**$As above* * plus optional service charges according to resident usage and purchases.**	*** charged according to resident use. Prices available on request or at time of use.**

Attachment 2: Details of insurance policies

Public & Products liability insurance

The nature of the risk insured against	☒ Injury to residents in common areas of the retirement village ☒ Injury to visitors or other third parties in common areas of the village ☒ Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator) ☒ Damage to third party personal property in common areas of the village ☐ Injury or property damage occurring within a resident's private unit ☐ Other risks covered (please specify):
Name of insurer	Berkley Insurance Company trading as Berkley Re Australia
Amount insured	$50,000,000 (incl. all properties)
Period of cover	15/09/2025 – 15/09/2026
Premium	$88,355 (incl. all properties)
Excess	$1,000
Exclusions	Standard industry exclusions apply
Other information:	Certificate of currency attached

Building insurance – Industrial Special Risks

The nature of the risk insured against	☒ Sudden damage to village property and shared buildings caused by insured events ☒ Sudden damage to residents' private units caused by insured event ☒ Insured events include: ☒ Fire ☒ Burst pipes or sudden water leaks ☒ Storm, wind or hail ☒ Vandalism ☒ Rainwater damage ☒ Flood ☐ Other risks covered (please specify):
Name of insurer	Chubb 60% / CGU 40%
Amount insured	$230,000,000 (incl. all properties)
Period of cover	15/09/2025 – 15/09/2026
Premium	$225,915 (incl. all properties)
Excess	$10,000,000
Exclusions	Standard industry exclusions apply
Other information	Certificate of currency attached

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	Workcover - Workers Compensation Insurance
Name of insurer	Allianz Australia Workers Compensation (Vic) Ltd
Amount insured	N/A
Period of cover	01/07/2025-30/06/2026
Premium	$1,494,732 (organisation wide insurance)
Excess	N/A
Exclusions	Standard industry exclusions apply
Other information	Certificate of currency attached

Attachment 3: Glossary of fees

Capital maintenance fund contribution: A portion of resident payments is set aside by the operator into a dedicated fund for future major repairs and maintenance of village infrastructure. The operator determines the required portion.

Contract check fee: The annual contract check, which summarises fees and exit position, must be provided free. An on-demand check is also free where the resident gives 28 or more days written notice of intention to leave.

Deferred management fee: A fee payable on exit, as a contribution toward the cost of services provided to the resident during their time in the village. It is calculated as a percentage of the entry payment, accruing daily based on length of residence. It cannot be charged where the resident leaves during the settling-in period or moves to another unit within the same village.

Entry payment: The main upfront payment for the right to live in the village. It may be a lump sum or fixed instalments. It may be fully or partly refunded when you leave (a repayable entry payment) or it may be non-refundable. It does not include rent, maintenance charges or optional service fees.

Exit entitlement: The amount paid back to the resident on exit. For non-owner residents, it starts with the repayable entry payment. For owner residents, it starts with the sale price of the unit. Any fees, outstanding charges and other deductible amounts are subtracted to give the final figure.

Holding deposit: A payment to reserve a specific unit before a residence contract is signed. It falls outside the standard entry payment rules and is regulated under the Sale of Land Act 1962 instead.

Maintenance charge: A regular fee, usually weekly, fortnightly or monthly, covering village management, staff, facilities and common areas. It is capped each year in line with the all groups Consumer Price Index (CPI) for Melbourne in original terms published by the Australian Bureau of Statistics; and can only exceed that cap if residents approve a higher amount by special resolution.

Optional services charge: A fee for extra services a resident elects to use, such as meals or personal care, that are not part of the standard village offering. These charges cease on vacation of the premises or on the resident's death.

Owners corporation fee (owner residents only): Where the village has an owners corporation, owner residents pay a separate fee covering common property upkeep and insurance. This is in addition to the maintenance charge.

Rates and taxes: Government charges such as council rates and land tax on the village land. These may be passed on through the maintenance charge or charged separately, as set out in the contract.

Reinstatement costs (non-owner residents): non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated cost. If not disputed within 21 days, the operator may carry out the works and charge the resident the reasonable cost.

Rent (non-owner residents): Some non-owner residents pay ongoing rent for the right to occupy their unit, in place of or in addition to an entry payment. Rent is treated separately from entry payments under the legislation.

Special levy: A one-off charge for unexpected major expenses. No more than one special levy may be charged in any 12-month period, and only where required by law, approved by residents by special resolution, or covered by the contract.

Utility charges: Charges for electricity, gas and water consumed by the resident. The method of calculation varies between villages and is set out in the contract.

Waiting list fee: A fee charged to join the village waiting list. It may or may not be refundable. The operator is required to state in the information statement whether a waiting list fee applies and whether it is refundable on entry.

CHUBB INSURANCE AUSTRALIA LIMITED
ABN 23 001 642 020 AFSL 239687

Grosvenor Place Level 38,
225 George Street Sydney NSW 2000
Telephone: +61 2 9335 3200
www.chubb.com/au

18 May 2026

CHUBB

Certificate of Currency

This Certificate of Currency confirms the following policy is current at the date stated below. Please refer to policy document for full terms and conditions.

Certificate of Currency		
Insured:	Mayflower Brighton	
Location:	7 Centre Road, Brighton East, 3187	
Policy Number:	02FX033383	
Policy Class:	Industrial Special Risks	
Policy From:	15 September 2025 at 4.00PM local standard time	
Policy To:	15 September 2026 at 4.00PM local standard time	
Limit of Liability:	Section 1 & Section 2 Combined	AUD 230,000,000
Sub Limit of Liability:	Plate Glass	Replacement Value
Declared Values:	Section 1 – Property Damage	AUD 153,806,000
	Section 2 – Consequential Loss	AUD 85,833,610
Chubb Share:	60%	
Interested Party		

Signed for the Company:

CHUBB
Chubb Insurance Australia Limited
ABN 23 001 642 020

Aimee Curtis
Property Underwriter, VIC / TAS

Authorised Officer, Chubb Insurance Australia Limited
ABN 23 001 642 020 AFSL 239687

Note: This advice merely provides confirmation as the existence of an insurance policy. The policy terms and conditions incorporate provisions which may enable Insurers to cancel or vary the policy on the happening of prescribed circumstances or events (ie non-payment of premium). Therefore this confirmation of insurance is not to be construed as guaranteeing that the policy will remain in force throughout the period as specified hereon.

Care Providers

Certificate of Currency

15/05/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured:	Mayflower Brighton Limited, (Formerly known As Mayflower Reservoir Limited) including Mayflower McLeod, Mayflower Keilor, Mayflower Gisborne, Mayflower Edith Bendall
Policy Number:	M4452 /0414422
Period of Insurance:	From: 15/09/2025 at 4:00 PM at the Named Insured's principal place of business To: 15/09/2026 at 4:00 PM at the Named Insured's principal place of business
This Transaction Attaches:	15/05/2026
Business:	Residential Aged Care Facility, Respite Services, Independent Living Units, Retirement Village including Meal Services, Café, Property Owners, Home Care Packages (HCP) and Dutch Passenger Trike Tours (residents only), Financial Administrative Services & Palliative Care Services.
Class of Insurance:	Care Providers Liability Policy Policy Section 1: General Liability
Interested Party:	Not Applicable
Situation:	As per policy
Limits of Liability:	Public Liability $20,000,000 any one Occurrence Products Liability $20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products
Sexual Abuse Limit of Liability	$20,000,000 any one occurrence and in the aggregate during the Period of Insurance
Insurer:	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Amelia Bluett - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

CERTIFICATE OF CURRENCY

Authorised Agent of the Victorian WorkCover Authority

1. STATEMENT OF COVERAGE

This employer is registered for WorkCover Insurance to cover its liabilities under the *Workplace Injury Rehabilitation and Compensation Act 2013* (and amendments).

This Certificate is valid from: **01/07/2026** **to:** **30/06/2027**

The information provided in this Certificate of Currency is correct at: **19/06/2026**

2. EMPLOYER'S INFORMATION

WorkCover Employer Number:

2105330

Employer Legal Name:

MAYFLOWER BRIGHTON LTD

Employer Trading Name:

ABN:

57 004 507 644

ACN/ARBN:

004 507 644

Adam Woolley
Head of Policy, Entitlements & Operations
Allianz Australia Workers' Compensation (Victoria) Limited
For and on behalf of WorkSafe Victoria

ACN 059 835 791
GPO Box 80 Melbourne VIC 3001
Premium Enquiries: Phone (03) 9234 3285