

# 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](http://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](http://www.consumer.vic.gov.au) or calling 1300 55 81 81.

Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

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- 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.

## Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at [www.consumer.vic.gov.au/renting](http://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 1300 55 81 81.

**Turkish** İngilizce anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numaralı telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danışma Memuru ile görüşmelerini isteyiniz.

**Vietnamese** Nếu quý 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 xiriiir 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** Ako vam je teško da razumete engleski, nazovite Službu prevodilaца 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 ለኪክቶሪያ 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 1300 55 81 81 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 essere 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

Village street address

Village postal address

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 name**

ABN / ACN

Address for service

**Operator name**

ABN / ACN

Address for service

Telephone  Email

Date current operator commenced in that role

### 3. Operator representative

Name of representative

Position of representative

Location within village

Times available

Monday – Friday  
8.30am-4.30pm

Telephone

03 9481 9300

Email

yvettey@aboundcommunities.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		20		
Serviced apartments		8		
Villas or townhouses		0		

#### 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?

Yes

No

If yes, provide details on restrictions below:

Residents must agree to Abound Communities' Pet Agreement.  
Residents must follow local council rules and regulations.

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:

### 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

NIL

The village is equipped with the following emergency assistance system

VitalCall (Personal Response Service)  
314 Boundary Rd  
Dingley VIC 3172

### 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	
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The village offers the following rights to occupy:

<p><input type="checkbox"/> <b>Owner Resident</b> An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.</p>	<p><input checked="" type="checkbox"/> <b>Non-Owner Resident</b> The resident does not own the premises but is granted a right to occupy the premises on the following basis:</p>
<p><input type="checkbox"/> <b>Estate in fee simple:</b> A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.</p> <p><input type="checkbox"/> <b>Company title:</b> 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.</p> <p><input type="checkbox"/> <b>Unit trust:</b> 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.</p>	<p><input type="checkbox"/> <b>Licence:</b> <input type="checkbox"/> term..... or <input type="checkbox"/> periodic tenancy</p> <p>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.</p> <p><input checked="" type="checkbox"/> <b>Lease –</b> <input checked="" type="checkbox"/> term <b>49 years</b>, or <input type="checkbox"/> periodic tenancy</p> <p>A resident has a leasehold interest, but does not own the unit or the land.</p> <p><input type="checkbox"/> <b>Other</b>.....</p>

### 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
2025	Deficit (\$243,102)	
2024	Deficit (\$149,542)	
2023	Deficit (\$54,262)	

### 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

### 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

Address for service of owners corporation

Description of common property

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

### 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 (Industrial Special Risks (ISR) Property Insurance)
- Other insurances (please specify):  

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Contents (up to \$15,000) Excludes Jewellery

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

- The contents of their unit in excess of \$15,000
- 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 \$

Nature of risk for which funds have been set aside

**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
<b>Entry costs: paid before or on entering the village</b>					
Waiting list fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Asset means tested non-refundable ingoing contribution. Refer to formula in Further information	On entry	<p><b>Asset value \$100,000-\$299,999</b> The ingoing contribution is \$30,000 (single) or \$34,000 (couple) based on assets of \$100,000, plus 30% of assets up to \$300,000.</p> <p><b>Asset value \$300,000-\$599,999</b> The ingoing contribution is \$90,000 (single) or \$94,000 (couple) based on assets of \$300,000, plus 25% of assets over \$300,000 up to \$600,000.</p> <p><b>Asset value \$600,000-\$1,399,999</b> The ingoing contribution is \$165,000 (single) or \$169,000 (couple) based on assets of \$600,000, plus 20% of assets over \$600,000 up to \$1,400,000.</p>

					<p><b>Assets value \$1,400,000 or above</b>  The ingoing contribution is \$325,000 (single) or \$329,000 (couple) based on assets of \$1,400,000 plus 15% of assets above \$1,400,000.</p> <p>A person with assets under \$100,000 is not required to pay an ingoing contribution.</p> <p>Abound Communities will allow new residents 90 days from the signing of the Licence Agreement to make the non-refundable ingoing contribution without incurring additional surcharges. After 90 days of signing the Licence Agreement, any outstanding amounts will attract a surcharge based on the Maximum 6 of 11 Permissible Interest Rate (MPIR) as published by the Department of Health. The rate will be reviewed in line with the Department and occurs quarterly.</p>
Other entry fees or charges – specify:					
<b>Ongoing costs: paid while residing in the village</b>					
Rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Maintenance charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<p><b><u>Self-Contained Units</u></b></p> <p><b>Single Applicants</b>  \$31.75 per day</p> <p><b>Couple (1 bedroom)</b>  \$39.38 per day</p>	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	

			<b>Couple (2 bedroom)</b> \$40.46 per day  <u><b>Serviced Apartments</b></u>  <b>Single Occupant</b> \$68.80 per day  <b>Couple</b> \$107.90 per day		
Owners corporation fees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Optional services charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Utility charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	As per usage		Charged to the resident by the service provider, not by the operator.
Council rates	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Land taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Other ongoing fees or charges – specify:					

**Costs and entitlements on exit: when permanently leaving the village**

Deferred management fee (% of entry payment per year)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Not Applicable			Not Applicable. Residents pay a non-refundable ingoing contribution (if applicable) at entry.
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Not Applicable			Not Applicable
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Not Applicable			Not Applicable
Other ongoing fees or charges – specify:					

**Ad Hoc fees and fees for service**

Other one-off or ad-hoc fees or charges – specify:					

## 21. Attestation

<b>Operator attestation</b>	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	<i>K. Burton</i>
Print name	Katherine Burton
Date	01/05/2026

<b>Proprietor attestation</b>	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	<i>K. Burton</i>
Print name	Katherine Burton
Date	01/05/2026

# 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
Annual audit of village accounts	Mandatory	Included in maintenance charge	
Cleaning and maintenance of communal areas and facilities	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	
Payment of all rates, taxes and charges for the communal areas and village facilities.	Mandatory	Included in maintenance charge	
Community Room with kitchen	Mandatory	Included in maintenance fee	
BBQ area outdoors	Mandatory	Included in maintenance charge	
Computer area located in community room	Mandatory	Included in maintenance charge	
Dining Room located in serviced apartment complex	Mandatory	Included in maintenance charge	
Separate lounge in serviced apartment complex	Mandatory	Included in maintenance charge	
Total mandatory service and facility charges		\$0	
Total optional and mandatory services and facilities charges		\$0	

# Attachment 2: Details of insurance policies

## Public 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

Pen Underwriting Pty Ltd on behalf of Berkley Insurance Company trading as Berkley Re Australia.

Amount insured

\$20,000,000

Period of cover

4pm 31 Oct 2025 to 4pm 31 Oct 2026

Premium

\$49,620.33

Excess

\$5,000 / \$10,000

Exclusions

Asbestos, Biological or Chemical Materials, Biosecurity, Cyber and Data, Fines, Penalties and Punitive Damages, Known Claims and Circumstances, Prohibited by Law, Radioactivity, Sanctions, War and Terrorism

Other information:

## Industrial Special Risks (ISR) Property Insurance

- 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
    - Storm, wind or hail
    - Rainwater damage
    - Burst pipes or sudden water leaks
    - Vandalism
    - Flood

Other risks covered (please specify):

Name of insurer

Allianz Australia Insurance Limited

Amount insured

- 339 ST HELENA RD ST HELENA VIC 3088 \$135,000,000  
- All other locations \$100,000,000 each

Period of cover

31/10/2025 – 4.00pm 31/10/2026

Premium

\$177,641.83

Excess

\$250 - \$20,000.  
Higher Earthquake excesses apply.

Exclusions

Jewellery, money (certain circumstances), war, act of terrorism, pollution, erosion, subsidence, wear tear, faulty workmanship

Other information

## Voluntary Workers Personal Accident insurance policy

The nature of the risk insured against

Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.

Name of insurer

Chubb Insurance Australia Limited

Amount insured

\$100,000

Period of cover

4pm 31 Oct 2025 to 4pm 31 Oct 2026

Premium

\$680.63

Excess

Up to \$50

Exclusions

Aerial activities (other than as a fare-paying passenger), professional sport, intentional self-injury or suicide, reckless misconduct or illegal acts, war and civil war, Medicare-covered expenses, workers compensation and transport accident legislation, government-funded health schemes, other insurance required by law, pre-existing medical conditions, alcohol or drug influence, sanctions.

Other information

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# Attachment 2A: Certificates of insurance

See attached



# Care Providers

## Certificate of Currency

21/10/2025

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:** The Old Colonists Association of Victoria trading as Abound Communities

**Policy Number:** 01C04/0418300

**Period of Insurance:** From: 31/10/2025 at 4:00 PM at the Named Insured's principal place of business  
To: 31/10/2026 at 4:00 PM at the Named Insured's principal place of business

**Business:** Residential Aged Care Facility including Dementia and Respite Care and can arrange Allied Health Services, exercise park.

Retirement Village including Independent Living Units, Assisted Living with meals, laundry and cleaning services, mens shed, exercise park and communal/community rooms.

Home Care services including domestic and personal care, social support, home and garden maintenance.

**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

### **Felipe Medina-Campo - 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.

Allianz Australia Insurance Limited

# Industrial Special Risks Certificate of Currency

This Certificate of Currency has been issued by the Insurer and confirms that on the Date of Issue the Policy is current for the Period of Insurance and Sums Insured and other limits as shown herein.

This Certificate of Currency is issued as a matter of information only and confers no rights upon its holder. This Certificate of Currency does not form part of the terms and conditions of the Policy and does not amend, extend, replace or alter the terms, conditions, definitions, limitations and exclusions noted therein.

This Certificate of Currency is provided as a summary only of the cover provided and is current only at the Date of Issue. The Policy may be subsequently altered or cancelled in accordance with its terms after the Date of Issue of this notice without further notice to the holder of this notice.

Certain words used in this document and the Policy have special meanings. Please read the Policy Wording, the Schedule and any other document that forms part of the Policy for the terms and conditions of cover.

<b>Date of Issue:</b>	28 <sup>th</sup> April 2026
<b>THE INSURED:</b>	Old Colonists Association of Victoria
<b>INSURANCE COVER:</b>	IAR
<b>POLICY NUMBER:</b>	32-0373965-IAR
<b>PERIOD OF INSURANCE:</b>	31 <sup>st</sup> October 2025 to 31 <sup>st</sup> October 2026
<b>TOTAL DECLARED VALUE:</b>	<b>Section 1:</b> \$192,353,052 <b>Section 2:</b> \$8,299,248
<b>EXCESS DETAILS:</b>	<b>Section 1:</b> \$5,000 All other Claims <b>Section 2:</b> 48 Hours
<b>COMBINED LIMIT OF LIABILITY:</b>	Combined Sections 1 & 2 <ul style="list-style-type: none"><li>- 339 St Helena Rd Helena Vic 3088 \$135,000,000</li><li>- All Other Locations \$100,000,000</li></ul>
<b>PROPERTY INSURED:</b>	As per the asset schedule.
<b>POLICY WORDING:</b>	POL565BA 1121 Allianz ISR Mark IV Wording

**COVERING:** Physical loss and/or damage to the insured property including loss of profits as per policy wording

**ALLIANZ AUSTRALIA INSURANCE LTD** 100.0%

**PROPORTION:**

**INTERESTED PARTY:** TBA

**EXTENT OF SPECIFIC INTERESTED PARTY (DETAILS AND VALUE)**

Felicity A. Rathbone  
Senior Property Underwriter Vic/Tas

For and on behalf of Allianz Australia Insurance Limited

Allianz Centre,  
GPO Box 9870 Melbourne VIC 3000


Allianz Australia Insurance Limited ABN. 15 000 122 850,

# Schedule

## Chubb Voluntary Workers Insurance

**CHUBB®**

<b>Policy Number:</b>	02VW039429	
<b>Policyholder(s):</b>	Old Colonists Association of Victoria trading as Abound Communities	
<b>Broker:</b>	PNO INSURANCE BROKERS	
<b>Address:</b>	PO Box 1423 Darling 3145	
<b>Period of Insurance:</b>		
<b>From:</b>	31 October 2025	(at 4:00pm)
<b>To:</b>	31 October 2026	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
<b>Premium:</b>	As Agreed	
<b>Goods &amp; Services Tax:</b>	As Agreed	
<b>Stamp Duty:</b>	As Agreed	
<b>Total Payable:</b>	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

<b>Signed at:</b>	<b>Melbourne</b>	<b>Authorised Representative</b>
<b>On:</b>	<b>21 October 2025</b>	
		<b>Rebecca Graham</b> Underwriter

# Description of Cover

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<p><b>Covered Person(s) / Categories:</b></p> <p>Covered Person means a person that meets the criteria for a category of Covered Person as specified here.</p> <p>The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.</p>	<p>1 All voluntary workers working in a voluntary capacity on behalf of the Policyholder.</p>
<p><b>Scope of Cover:</b></p> <p>Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.</p>	<p>1 Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.</p>
<p><b>Policy Wording &amp; PDS:</b></p>	<p>CAH-VW01-PDS-0325 Voluntary Workers Policy Wording and PDS</p>

## Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

### Personal Accident

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	100,000
	Events 2-19	100,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	1,000 x 104 weeks	85.00	14 days

Categories	Part C - Fractured Bones - Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits
1	5,000	250	2,000

### Additional Cover

Categories	Tuition or Advice Expenses	Unexpired Membership Benefit
1	3,000	3,000

Categories	Visitors Benefit	Corporate Image Protection
1	10,000	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	5,000	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 500 max weeks: 26 weeks	10,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	per Dependent Child: 10,000 per Family: 30,000	per Dependent Child: 10,000 per Family: 30,000

Categories	Modification Expenses	Chauffeur Services
1	10,000	2,500

Categories	Non-Medicare Medical Expenses	Emergency Home Help
1	Sum insured: 5,000 Excess: 50	500 x 26 weeks Excess: 0 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
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1	500 x 26 weeks Excess: 0 days	5,000
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<b>Categories</b>	<b>Bed Care</b>	
1	per week: 500 max weeks: 26	

<b>Categories</b>	<b>Terrorism Injury Benefit</b>	<b>Accommodation and Transport Expenses</b>
1	per person: 20,000 aggregate: 200,000	10,000

<b>Categories</b>	<b>Education Fund Benefit</b>	<b>Out of Pocket Expenses</b>
1	5,000	5,000

<b>Categories</b>	<b>Childcare Benefit</b>	<b>Work Experience Benefit</b>
1	5,000	5,000

<b>Categories</b>	<b>Workplace Assault Benefit</b>	<b>Workplace Trauma Benefit</b>
1	5,000	5,000

<b>Categories</b>	<b>Personal Vehicle Excess Benefit</b>	<b>Rental Vehicle Reimbursement</b>
1	1,000	per week: 500 max: 1,000

## Aggregate Limit of Liability

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**Any one (1) Period of Insurance (A):**

1,000,000

**Non-Scheduled Flights (B):**

0

# 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.