

# 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:

- 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.

## 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 (بكلية 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 görüşturmelerini 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 xirii 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 ለቪ.ኤ.ቲ.ቲ. ደንበኞች ጉዳይ ቢ.ሮ 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 Administration Office,  
349 Riversdale Road, Hawthorn East VIC 3123

Times available Monday to Friday 9am-4pm

Telephone 03 9015 8000 Email ross.dunning@arcadiagroup.com.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	N/A	N/A	N/A
Serviced apartments	N/A	N/A	N/A	N/A
Villas or townhouses	N/A	N/A	N/A	N/A

#### 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 are allowed to keep pets and replace pets subject to acceptance of the pet policy. The policy is available on request.

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:

An Events and Activities Co-ordinator is employed to manage social events at the property and co-ordinate external activities

## 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

N/A

Construction timeframes (anticipated start and finish dates)

N/A

## 10. Security and emergency assistance systems

The village is equipped with the following security system

CCTV for all entry points and common areas, and controlled entry for visitors.

The village is equipped with the following emergency assistance system

There is an emergency call system to each unit and various locations throughout the communal areas and facilities, which operates 24/7. Calls are answered by a registered nurse who responds to the emergency appropriately and notifies the emergency services, village management and/or a member of staff where appropriate.

## 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
N/A	N/A

## 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:	<ul style="list-style-type: none"> <li>• A Contract for Sale of Real Estate entered into by you and the previous resident; and</li> <li>• a Deferred Management Fee (DMF) Deed.</li> </ul>
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The village offers the following rights to occupy:

<p><input checked="" 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 type="checkbox"/> <del><b>Non-Owner Resident</b></del> <del>The resident does not own the premises but is granted a right to occupy the premises on the following basis:</del></p>
<p><input checked="" 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</p>	<p><input type="checkbox"/> <del><b>Licence:</b></del> <input type="checkbox"/> term.....or _____ <input type="checkbox"/> periodic tenancy</p> <p><del>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.</del></p> <p><input type="checkbox"/> <del><b>Lease</b></del> <input type="checkbox"/> term.....or _____ <input type="checkbox"/> periodic tenancy</p>

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.

~~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	\$(7,400) \$45,193	Service fee OC Account
30 June 2024	\$(10,217) \$66,203	Service fee OC Account
30 June 2023	\$(9,368.00) \$33,244	Service fee OC Account

### 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

Owners Corporation No. 1 PS543396R

Address for service of owners corporation

349 Riversdale Road, Hawthorn East VIC  
3123

Description of common property

All common areas of the Plan of Subdivision  
No. PS543396R except for Lot 85

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
- Other insurances (please specify):

Voluntary workers  
Professional Indemnity  
Management Liability  
Cyber Insurance

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

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>					
Holding deposit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	\$2,000  (10% of purchase price, less \$2,000)	On reserving an apartment on and signing contract	
Entry payment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	\$750,000 to \$2,100,000	On entry	<i>As you will acquire freehold title in your premises under a Contract for Sale of Real Estate from the previous resident, the entry payment may vary depending on the housing market and the condition of the premises. The range shown here is based on recent sales in the village over the past couple of years.</i>
<b>Other entry fees or charges – specify:</b>					
Registration costs	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	TBC with Land VIC after the settlement date of the Contract for Sale		<i>Any costs incurred by us to register a charge and/or mortgage on the title to your premises.</i>


**Ongoing costs: paid while residing in the village**


Rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Maintenance charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$884.90	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	Includes GST
Owners corporation fees	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$355.00 to \$940.90	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	Includes GST
Optional services charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<i>Optional services are provided by third-parties on a user-pays basis.</i>
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A		
Utility charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	TBC with your chosen utility provider		<i>Please note these costs are levied directly against the premises by a third-party.</i>
Council rates	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	As separately assessed against the premises		
Land taxes	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	As separately assessed against the premises		
<b>Other ongoing fees or charges – specify:</b>					

<b>Costs and entitlements on exit: when permanently leaving the village</b>					
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	A percentage of your entry payment (i.e. the purchase price of your apartment), being: <ul style="list-style-type: none"> <li>• 10% for Years 1-2 (inclusive); and</li> <li>• 5% for Years 3-5 (inclusive),</li> </ul> for a maximum of 35% over 5 years.	<i>On exit</i>	
Resident receives a share of capital gain on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	100%	<i>On settlement of the contract under which you resell your premises.</i>	
Resident is liable for a share of capital loss on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	100%		
<b><i>Other exit fees or charges – specify:</i></b>					
Owners Corporation Sinking Fund Contribution	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	1% of the entry payment per year for a maximum of 5 years	<i>On exit</i>	
Reinstatement and renovation costs	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>	TBC depending on the condition of your premises on exit.	<i>On exit</i>	
<b>Ad Hoc fees and fees for service</b>					
<b><i>Other one-off or ad-hoc fees or charges – specify:</i></b>					

Fees for user-pays services which may be made available in the village from time to time	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> <del>Yes</del> <input type="checkbox"/> <del>No</del>			
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## 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	
Print name	Roger Kwok
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	
Print name	Roger Kwok
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
General Services	Mandatory	Included in maintenance charges	Full list of General Services specified in the Residence and Management Contract and can be provided on request.
Optional Services	Optional	Optional services may be offered in the Village from time to time by third-parties who are not associated with the operator	
User-Pays Services	Optional	User-pays services may be offered in the Village from time to time by third-parties who are not associated with the operator	
<b>Total mandatory service and facility charges</b>		Included in maintenance charges	
<b>Total optional and mandatory services and facilities charges</b>		N/A	

# Attachment 2: Details of insurance policies

## Important:

This document provides a general summary only. The full insurance policy contains detailed terms, conditions, limits, and exclusions that apply in all cases

### 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):

- The policy generally covers the operator's legal liability to pay compensation for:
  - personal injury (including illness or injury to third parties)
  - property damage
  - certain advertising-related claimswhere the incident occurs in connection with village operations.

Name of insurer

Ansvar Insurance Limited

Amount insured

Public Liability: \$20M  
Products Liability: \$20M  
Property in care, custody or control: \$250K

Period of cover

31-Mar-2026 to 31-Mar-2027 at 4:00 pm

Premium

- Service Fee \$1,130.92 apportioned
- Owners Corp \$70,86 apportioned

Excess

- Standard excess: \$2.5K
- Personal injury (volunteers): \$2.5K
- Personal injury (contractors/subcontractors): \$50K

Exclusions

- Employment and internal matters

- injuries to employees (covered by workers compensation instead)
- employment disputes (e.g. unfair dismissal or discrimination)
- High-risk or excluded activities
  - certain hazardous activities (e.g. motor sports, extreme sports, high-risk recreational activities)
  - events or activities not approved by the insurer
- Professional and contractual risks
  - professional advice or services (unless specifically covered)
  - liabilities assumed under contracts beyond normal legal responsibility
- Property and workmanship
  - damage to property owned or controlled by the operator
  - faulty workmanship or defective products (limited cover for resulting damage only)
- Specific exclusions
  - sexual abuse (not insured under this policy)
  - fines and penalties imposed by law
  - pollution (unless sudden and accidental)
  - cyber and data-related liability
  - war or terrorism
- Geographic limits  
claims brought in the USA or Canada (with limited exceptions).

Other information:

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28 April 2026

## Confirmation of Insurance

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

**Class of Insurance:** Public & Products Liability

**Insurer:** Ansvr Insurance Ltd

**Policy Number:** 06.080.0598353

**Insured:** Owners Corporation T/As Rylands of Hawthorn (ABN: 65 746 811 855)  
Habitat (Rylands) No 1 Pty Ltd (ABN: 99 131 869 004)  
Habitat (Rylands) No 2 Pty Ltd (ABN: 16 131 869 095)  
Habitat Assets (No 2) Pty Ltd (ABN: 14 603 497 203)

**Interest Insured:** \$20,000,000 – Public Liability – any one occurrence  
\$20,000,000 – Products Liability – any one period of insurance

**Period of Insurance:** From 31/03/2026 at 4.00 p.m. local standard time  
To 31/03/2027 at 4.00 p.m. local standard time

Yours faithfully



**Melissa Sengsourinho**  
Authorised Representative No 1292853  
melissa@westis.com.au

**Important:**

This document provides a **general summary only. The full insurance policy contains detailed terms, conditions, limits, and exclusions that apply in all cases**

**Industrial Special Risk (Building 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):

The insurance covers physical loss of or damage to village property, including buildings and contents, and consequential loss (including business interruption) arising from insured events.

Name of insurer

Co-insured by:  
Chubb Insurance Australia Limited (70%) as lead insurer; and  
Ansva Insurance Limited (30%).  
Each insurer is liable only for its proportion of any claim

Amount insured

\$58,413,161

Period of cover

31-Mar-2026 to 31-Mar-2027 at 4:00 pm

Premium

Service Fee \$4,425.56 apportioned  
Owners Corp \$55,605.00 apportioned

Excess

Property Damage

- Earthquake, Subterranean Fire or Volcanic Eruption \$20K
- Property of Employees & Clubs (D) per person or club \$250
- Water Damage – \$50K
- Storm Damage – \$50K
- All other losses \$10K

Exclusions

Residents own Contents excluded  
Extract of ISR specific Policy Exclusions:

- Personal belongings

- Damage during construction or repairs
- Certain types of property, vehicles, caravans, trailers and gardens.
- Mechanical or electrical breakdown unless resulting damage is from an insured event
- Computer, data and cyber risks
- Certain events and causes of damage by:
  - war or terrorism
  - pollution or contamination
  - gradual wear and tear or deterioration
  - intentional or dishonest acts
- Money and valuables in situations such as :
  - Theft from unattended vehicles
  - Fraud, scams or extortion
  - Loss discovered after delay
- Property outside or in transit- generally does not cover:
  - property while being transported
  - items kept outdoors that are not designed to be outside
- Business-related losses-does not cover:
  - financial losses that are not linked to insured property damage
  - some disease or pandemic-related closures

Other information

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28 April 2026

## Confirmation of Insurance

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**Class of Insurance:** Industrial Specia Risks Insurance

**Insurer:** Chubb Insurance Australia Limited – 70%  
Ansvr Insurance Ltd – 30%

**Interested Party:** Bendigo Bank

**Policy Number:** Chubb - 05FX016452  
Ansvr - 06.015.0640820

**Insured:** Owners Corporation PS 543396R T/As Rylands of Hawthorn  
(ABN 65 746 811 855)  
Habitat (Rylands) No 1 Pty Ltd (ABN 99 131 869 004)  
Habitat (Rylands) No 2 Pty Ltd (ABN 16 131 869 095)  
Habitat Assets (No 2) Pty Ltd (ABN 14 603 497 203)

**Situation:** 349-367 Riversdale Road HAWTHORN EAST VIC 3123

**Combined Limit of Liability:** \$125,251,500 – Any One Loss / Any One Situation

**Declared Values**

Buildings	\$57,913,161
Plant, Machinery & Contents inc Stock	\$500,000

**Period of Insurance:** From 30/06/2026 at 4.00 p.m. local standard time  
To 30/06/2027 at 4.00 p.m. local standard time

Yours faithfully



**Melissa Sengsourinho**  
Authorised Representative No 1292853  
melissa@westis.com.au

**Important:**

This document provides a general summary only. The full insurance policy contains detailed terms, conditions, limits, and exclusions that apply in all cases

**Voluntary Workers**

The nature of the risk insured against

**Voluntary Workers**

Provides personal accident benefits to Covered Persons while engaged in voluntary work on behalf of the operator, provided the voluntary work is officially organised by and under the control of the operator.

- Accidental death and capital benefits
- Weekly income benefits for temporary disablement due to bodily injury
- Fractured bones lump sum
- Loss of teeth / dental procedures

Various additional benefits such as funeral expenses, dependent child/orphaned benefits, workplace assault/trauma benefits, non-Medicare medical expenses, chauffeur services, emergency home help and others as set out in the Schedule and Policy Wording

Name of insurer

Chubb Insurance Australia Limited

Amount insured

- Aggregate Limit of Liability: \$5M any one Period of Insurance
- Accidental Death (per Covered Person): \$150K
- Other Part A lump sum benefits: up to \$150K (as detailed in policy)
- Weekly benefits (Part B): \$2.5K per week up to 104 weeks (85% of salary basis), Excess period 7 days
- Fractured Bones (Part C): \$5K
- Loss of Teeth / Dental Procedures: limit per tooth \$250; Part D lump sum benefits \$2K
- Non-Medicare Medical Expenses: Sum insured \$5,K; Excess \$50
- Funeral Expenses: \$10K
- Dependent Child / Orphaned and other specified benefits: see schedule (examples: Dependent Child Supplement per child \$10K; per family \$30K; Education Fund Benefit \$5K; Workplace Trauma Benefit \$5K)
- Rental Vehicle Reimbursement: \$500 per week, maximum \$1K

Various additional specified benefits and sub-limits are set out in the Schedule and Policy Wording

Period of cover

31-Mar-2026 to 31-Mar-2027 at 4:00 pm

Premium

Service Fee \$65.43 apportioned

Owners Corp \$65.43 apportioned

Excess

- Weekly benefits excess period: 7 days
  - Non-Medicare Medical Expenses excess: \$50
- Any other applicable excesses and specific excess amounts are specified in the policy wording and Schedule attachments

Exclusions

Specific exclusions and limitations are set out in the Voluntary Workers Policy Wording and PDS (CAH-VW01-PDS-0325).

The full policy wording should be consulted for the complete list of exclusions and conditions

Other information

28 April 2026

### Confirmation of Insurance

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

<b>Class of Insurance:</b>	Voluntary Workers		
<b>Insurer:</b>	Chubb Insurance Australia Limited		
<b>Policy Number:</b>	05VW016308		
<b>Insured:</b>	Owners Corporation T/As Rylands of Hawthorn (ABN: 65 746 811 855) Habitat (Rylands) No 1 Pty Ltd (ABN: 99 131 869 004) Habitat (Rylands) No 2 Pty Ltd (ABN: 16 131 869 095) Habitat Assets (No 2) Pty Ltd (ABN: 14 603 497 203)		
<b>Limits of Indemnity:</b>	Accidental Death		\$150,000
	Weekly Benefit	85% of Salary, maximum \$2,500	
	Benefit Period		104 weeks
<b>Period of Insurance:</b>	From	31/03/2026 at 4.00 p.m. local standard time	
	To	31/03/2027 at 4.00 p.m. local standard time	

Yours faithfully



**Melissa Sengsourinho**  
Authorised Representative No 1292853  
melissa@westis.com.au

#### Important:

This document provides a general summary only. The full insurance policy contains detailed terms, conditions, limits, and exclusions that apply in all cases

## Professional Indemnity

The nature of the risk insured against

The policy generally covers the operator's legal liability to pay compensation for:

- personal injury (including illness or injury to third parties)
- property damage
- certain advertising-related claims

where the incident occurs in connection with village operations

Name of insurer

Ansvar Insurance Limited

Amount insured

Limit of Liability (any one claim): \$5M

Aggregate Limit of Liability (any one Period of Insurance): \$5M

Period of cover

31-Mar-2026 to 31-Mar-2027 at 4:00 pm

Premium

Service Fee \$311.84 apportioned  
Owners Corp \$195.46 apportioned

Excess

\$10K Each & Every Claim

Exclusions

No specific policy exclusions not on Policy Schedule.

Other information

30 April 2026

### Confirmation of Insurance

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**Class of Insurance:** Professional Indemnity Insurance

**Insurer:** Ansvar Insurance Ltd

**Policy Number:** 06.085.0640819

**Insured:** Owners Corporation T/As Rylands of Hawthorn (ABN: 65 746 811 855)  
Habitat (Rylands) No 1 Pty Ltd (ABN: 99 131 869 004)  
Habitat (Rylands) No 2 Pty Ltd (ABN: 16 131 869 095)  
Habitat Assets (No 2) Pty Ltd (ABN: 14 603 497 203)

**Limits of Indemnity:** \$5,000,000 Any one claim and in the aggregate

**Insured's Business:** Owners, operators and tenants of retirement villages, general maintenance, light domestic assistance, development, sales and property management

**Retroactive Date:** Unlimited excluding known claims or circumstances

**Period of Insurance:** From 31/03/2026 at 4.00 p.m. local standard time  
To 31/03/2027 at 4.00 p.m. local standard time

Yours faithfully



**Melissa Sengsourinho**  
Authorised Representative No 1292853  
melissa@westis.com.au

**Important:**

This document provides a general summary only. The full insurance policy contains detailed terms, conditions, limits, and exclusions that apply in all cases

**Management Liability**

The nature of the risk insured against

The policy covers the protection for Directors and officers who owe a duty of care to several stakeholders (shareholders, customers, creditors etc) D&O is designed to cover an alleged breach of this duty, error, neglect or misleading statement, personal liability or banning order and defence costs includes:

- Directors & Officers liability;
- Company liability;
- Employment practices liability;
- Crime;
- Tax audit;

Legal consultation (included)

Name of insurer

AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance

Amount insured

- Overall Limit of Liability: \$10M
- Employment Practices Liability sub-limit: \$5M
- Crime sub-limit: \$250K
- Pollution defence costs: \$1M
- Statutory liability: \$1M
- Workplace health & safety defence costs/expenses: \$1M
- Tax audit: \$100K
- Legal consultation: Included
- Note: All sub-limits are part of and not in addition to the Limit of Liability

Period of cover

31-Mar-2026 to 31-Mar-2027 at 4:00 pm

Premium

Service Fee \$601.66 apportioned  
Owners Corp \$377.12 apportioned

Excess

- \$General (most sections) \$5K
- Crime \$10K
- Employment Practices Liability \$10K

- Pollution expenses \$2.5K
- Statutory liability \$2.5K
- Tax audit \$2.5K
- WH&S \$2.5K

Exclusions

- Dual Control Exclusion
  - Insolvency Exclusion
  - Abuse Exclusion
  - Non-compliant / Non-conforming Product or Material Exclusion
- Cover is subject to full policy terms, conditions, limits and exclusions in the Management Liability policy wording. Specific exclusions and endorsements (noted above) apply

Other information



Westside Insurance Specialists  
Unit 18, 40 Meares Avenue,  
Kwinana WA, 6167  
PO BOX 464,  
Kwinana WA, 6966  
(08) 9419 7686

30 April 2026

## Confirmation of Insurance

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

<b>Class of Insurance:</b>	<b>Management Liability Insurance</b>
<b>Insurer:</b>	AAI Limited Trading as Vero Insurance
<b>Policy Number:</b>	LPP104229487
<b>Insured:</b>	<b>Owners Corporation T/As Rylands of Hawthorn</b> (ABN: 65 746 811 855) <b>Habitat (Rylands) No 1 Pty Ltd</b> (ABN: 99 131 869 004) <b>Habitat (Rylands) No 2 Pty Ltd</b> (ABN: 16 131 869 095) <b>Habitat Assets (No 2) Pty Ltd</b> (ABN: 14 603 497 203)
<b>Limits of Indemnity:</b>	\$10,000,000 In the Aggregate.
<b>Retroactive Date:</b>	Unlimited
<b>Period of Insurance:</b>	From <b>31/03/2026</b> at 4.00 p.m. local standard time To <b>31/03/2027</b> at 4.00 p.m. local standard time

Yours faithfully

A handwritten signature in black ink, appearing to read "MS", is written over a light blue horizontal line.

**Melissa Sengsourinho**  
Authorised Representative No 1292853  
melissa@westis.com.au

### Important:

This document provides a general summary only. The full insurance policy contains detailed terms, conditions, limits, and exclusions that apply in all cases

## Cybercrime insurance

The nature of the risk insured against

The policy covers:

- Cyber event in the business (Section A1)
- System failure (Section A)
- Cyber event in the IT contractor's business (Section A2)
- Cyber event in the data processor's business (Section C3)
- Preventative shutdown allowance (Section A3)
- Loss to others including cyber event liability, multimedia injury and Payment Card Industry liability (Section B)
- Cyber event response costs (Section C)

Criminal financial loss sub-limits (e.g., cyber theft, socially engineered theft) — limited amounts apply

Name of insurer

Underwritten by certain underwriters at Lloyd's

Policy issued via Emergence Insurance Pty Ltd (Emergence Insurance Pty Ltd)

Amount insured

- Each Incident Limit (overall): \$2M
- Section A — Losses to Your Business: \$\$2M (with sub-limits for A1, A2 system failure, etc.)
- Section B — Loss to Others: \$2M (including cyber event liability, multimedia injury, PCI liability)
- Section C — Cyber Event Response Costs: \$2M
- Preventative shutdown allowance: \$100K (sublimit shown)
- Criminal Financial Loss sub-limits: \$100K for various subtypes

Period of cover

31-Mar-2026 to 31-Mar-2027 at 4:00 pm

Premium

Service Fee \$392.05 apportioned

Excess

General excess: \$5K

Exclusions

Policy subject to full terms, conditions, limits and exclusions in Emergence Cyber Event Protection

Specific exclusions are set out in the full policy wording

Other information



Westside Insurance Specialists  
Unit 18, 40 Meares Avenue,  
Kwinana WA, 6187  
PO BOX 464,  
Kwinana WA, 6966  
(08) 9419 7686

28 April 2026

### Confirmation of Insurance

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

<b>Class of Insurance:</b>	Cyber Insurance
<b>Insurer:</b>	Emergence Pty Ltd
<b>Ultimate insurer:</b>	100% Certain Underwriters at Lloyds
<b>Policy Number:</b>	CS25112223A/00/02
<b>Insured:</b>	Habitat (Rylands) No 1 Pty Ltd (ABN: 99 131 869 004) Habitat (Rylands) No 2 Pty Ltd (ABN: 16 131 869 095) Habitat Assets (No 2) Pty Ltd (ABN: 14 603 497 203)
<b>Limits of Indemnity:</b>	\$2,000,000 in the aggregate
<b>Insured's Business:</b>	Retirement Village operators & all associated income with these operations,
<b>Retroactive Date:</b>	Unlimited
<b>Period of Insurance:</b>	From 31/03/2026 at 4.00 p.m. local standard time To 31/03/2027 at 4.00 p.m. local standard time

Yours faithfully

A handwritten signature in black ink, appearing to read "Melissa Sengsourinho", written over a light blue horizontal line.

**Melissa Sengsourinho**  
Authorised Representative No 1292853  
melissa@westis.com.au



Westside Insurance Specialists is a Corporate Authorised Representative (427492) of Insurance Advisernet Australia Pty Ltd. | ABN 68 482 628 743 | Australian Financial Services Licence No 240549.



# 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.