

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 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 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 Ako vam je teško da razumete engleski, nazovite Službu prevodioca i tumača (Translating and Interpreting Service – TIS) na 131 450 (po cenu lokalnog poziva) i zamolite ih da vas povežu sa Službenikom za informacije (Information Officer) u Viktorijskoj Službi za potrošačka питања (Consumer Affairs Victoria) na 1300 55 81 81.

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

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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

mecwacare Berwick Brae Gardens

Village street address

670-690 Princes Highway Berwick Victoria 3806

Village postal address

As above

Is the village accredited by a recognised industry association?

Yes

No

If yes, name of accreditation

Website for information about the accreditation

No industry accreditation scheme at present

2. Proprietor and operator details

Proprietor name

mecwacare

ABN / ACN

59 004 927 244

Address for service

1287 Malvern Road Malvern VIC 3144

Operator name

mecwacare

ABN / ACN

59 004 927 244

Address for service

1287 Malvern Road Malvern VIC 3144

Telephone

03 8573 4888

Email

RetirementLiving@mecwacare.org.au

Date current operator commenced in that role

26 June 2023

3. Operator representative

Name of representative

Ann Olierook

Position of representative

Retirement Living Co-ordinator

Location within village

On site

Times available

Monday to Friday from 8.30am to 4.30pm (excluding public holidays)

Telephone

03 8780 5300

Email

AdminBerwickBraeGardens@mecwacare.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		66 2 x one bedroom 64 x two bedroom		
Independent living apartments		10 8 x one bedroom 2 x two bedroom		
Serviced apartments				
Villas or townhouses				

Garages, carports or carparks:

Each unit has its own garage or carport attached to the unit
Each apartment has its own car park space adjacent to the building in which the apartment is located
Limited caravan, trailer or boat parking provided
General car parking is available in the village for residents and visitors

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:

Pets are subject to management approval (please request a copy of the Pet Policy)

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

Subject to management approval

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

CCTV cameras at entry and around the village, recording 24 hours, seven (7) days a week, but not monitored

The village is equipped with the following emergency assistance system

Blue Assist, monitored 24 hours, seven (7) days a week

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:

<input type="checkbox"/> Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	<input checked="" type="checkbox"/> Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:
<input type="checkbox"/> Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. <input type="checkbox"/> 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. <input type="checkbox"/> 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.	<input type="checkbox"/> Licence: <input type="checkbox"/> term..... or <input type="checkbox"/> 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. <input checked="" type="checkbox"/> Lease – <input checked="" type="checkbox"/> term 49 years or <input type="checkbox"/> periodic tenancy A resident has a leasehold interest but does not own the unit or the land. <input type="checkbox"/> 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	(\$14,357)	
30 June 2024	\$5,531	
30 June 2023	N/A	Acquired 26 June 2023

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

\$59,436.44

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
- Other insurances (please specify):

Industrial Special Risk (property damage and business interruption)
Personal Accident
Professional Indemnity
Volunteer Care Givers Property Damage (limited circumstances only)
Cyber Liability
Comprehensive Crime
Commercial Motor Vehicle

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
Entry costs: paid before or on entering the village					
Waiting list fee		<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	N/A		
Holding deposit		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Initial reservation deposit of \$1,000	On reserving a unit.	Balance of 10% deposit on signing of contract held in trust.
Entry payment		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$240,000 to \$480,000	On entry	
Other entry fees or charges – specify:					
Non Refundable Entry Fee		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$5,000	On entry	
Maintenance fee in advance		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Units: \$468.82 Apartments: \$478.17	On entry	One month's maintenance fee in advance. Annual increase of RVA CPI on 1 st July each year.

Ongoing costs: paid while residing in the village

Rent	<input type="checkbox"/> Yes <input checked="" 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	Units: \$468.82 Apartments: \$478.17	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually
Owners corporation fees	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Optional services charges (in contract)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Capital maintenance fund contribution	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> On exit
Utility charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		0.25% of the new ingoing contribution for each year or part of a year (calculated on a daily basis) that has elapsed from the commencement date until the date that the manager receives the new ingoing contribution for a minimum of two (2) years of residence and to a maximum of 10 years of residence Residents are responsible for all utility charges
Council rates	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Residents are responsible for all council and water rates and taxes.
Land taxes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Other ongoing fees or charges – specify:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Costs and entitlements on exit: when permanently leaving the village

Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	6% per annum for five (5) years capped at 30% of entry payment.	On exit	6% DMF year 1 6% DMF year 2 6% DMF year 3 6% DMF year 4 6% DMF year 5 Capped at 30% at five (5) years
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Other ongoing fees or charges – specify:				
Capital maintenance fund	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$4,800 to \$9,600 range based on 2% of the ingoing contribution	2% of the in-going contribution paid by the next resident.	
Reinstatement &/or refurbishment works	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$0	NB - any damage will incur repair or replacement costs.	
Real estate agent engaged by resident for resale and marketing of the premises	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	As negotiated with the agent for sales & marketing plus a \$2,000 administration feen	As negotiated with the agent and paid direct to the agent. Administration fee deducted at settlement	
			When engaging your own real estate agent, the associated costs, including any marketing costs, are agreed and negotiated independently with the agent and paid directly to them. mecwacare charge a fixed cost administration fee for the purposes of providing the agent appropriate guidance to ensure they comply with the Retirement Villages Act.	

Ad Hoc fees and fees for service

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

Mecwacare home support services

Maintenance services

Hairdressing on site

Podiatry on site

Depending on services

Depending on services

Depending on services

Depending on services

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	<i>Natalie Woerndle</i>
Print name	Natalie Woerndle General Manager Strategic Partnerships and Services
Date	1 May 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	<i>Natalie Woerndle</i>
Print name	Natalie Woerndle General Manager Strategic Partnerships and Services
Date	1 May 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
Lawn mowing of common areas and rear yards		Included in maintenance charge	
General maintenance of all common grounds and buildings		Included in maintenance charge	
Gutter cleaning of common buildings and units		Included in maintenance charge	
External window cleaning		Included in maintenance charge	
Garden services to common garden areas		Included in maintenance charge	
Lighting and heating in common areas		Included in maintenance charge	
24 hour emergency call system		Included in maintenance charge	
Administration		Included in maintenance charge	
Water, rates and usage for apartments only		Included in maintenance charge	
Activities or games room		Included in maintenance charge	
Arts & crafts room		Included in maintenance charge	
Billiards room		Included in maintenance charge	
TV/movie room		Included in maintenance charge	
Library		Included in maintenance charge	
Computer room		Included in maintenance charge	
Community centre		Included in maintenance charge	
Café		Included in maintenance charge	

Dining Room		Included in maintenance charge	
WiFi common areas		Included in maintenance charge	
BBQ area outdoors		Included in maintenance charge	
Mini golf		Included in maintenance charge	
Guest accommodation		\$60 per night	
Chapel		Included in maintenance charge	
Village bus		Included in maintenance charge	
Hairdressing on site	Optional	Depending on services	
Podiatry on site	Optional	Depending on services	
Mecwacare home support services	Optional	Depending on services	
Maintenance services	Optional	Depending on service]l-	
Total mandatory service and facility charges		Units: \$468.82 Apartments: \$478.17	Annual increase on 1 st July
Total optional and mandatory services and facilities charges		Optional User Pay on a separate agreement or from time to time ad hoc	

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

VMIA (Victorian Managed Insurance Authority)

Amount insured

Public Liability: \$20,000,000
Product Liability: \$20,000,000

Period of cover

1/07/2025 at 12am to 30/06/2026 at 11.59pm

Premium

\$0

Excess

\$0

Exclusions

Other information:

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):

Name of insurer

AON

Amount insured

\$95,000,000

Period of cover

From 4.00 pm 30/06/2025 to 4.00 pm 30/06/2026

Premium

\$448,000, covered under Industrial Special Risk

Excess

Dependent on event. Range: \$1,000 to \$10,000

Exclusions

Other information

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

The nature of the risk insured against	Industrial Special Risk (property damage and business interruption)
Name of insurer	AON
Amount insured	\$95,000,000
Period of cover	30 June 2025 to 30 June 2026 4pm Or any further period for which renewal has been agreed
Premium	\$448,000, covered under Industrial Special Risk
Excess	Dependent on event. Range: \$1,000 to \$10,000
Exclusions	
Other information	

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

The nature of the risk insured against	Personal Accident
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	\$5,000,000 in respect of all claims in any one period of insurance, except \$1,000,000 in respect of non-scheduled aircraft or charter flights
Period of cover	From 1/07/2025 at 12am to 30/06/2026 at 11.59pm
Premium	\$0
Excess	\$0
Exclusions	
Other information	

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

The nature of the risk insured against	Professional Indemnity
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	\$20,000,000
Period of cover	From 1/07/2025 at 12am to 30/06/2026 at 11.59pm
Premium	\$0
Excess	\$0
Exclusions	
Other information	

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

The nature of the risk insured against	Volunteer Care Givers Property Damage (limited circumstances only)
Name of insurer	VMIA (Victorian Managed Insurance Authority)
Amount insured	\$1,000,000
Period of cover	From 1/07/2025 at 12am to 30/06/2026 at 11.59pm
Premium	\$0
Excess	\$0
Exclusions	
Other information	

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

The nature of the risk insured against

Cyber Liability

Name of insurer

AON

Amount insured

\$5,000,000

Period of cover

4pm 30/06/2025 to 4pm 30/06/2026

Premium

\$78,000

Excess

\$50,000

Exclusions

Other information

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

The nature of the risk insured against

Comprehensive Crime

Name of insurer

AON

Amount insured

\$2,000,000

Period of cover

4pm 30/06/2025 to 4pm 30/06/2026

Premium

\$15,000

Excess

\$75,000

Exclusions

Other information

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

The nature of the risk insured against

Commercial Motor Vehicle

Name of insurer

AON

Amount insured

\$30,000,000

Period of cover

4pm 30/06/2025 to 4pm 30/06/2026

Premium

\$355,000

Excess

\$500

Exclusions

Other information

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.

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

Named Insured

State Government of Victoria funded Community Service Organisations

Organisation

MECWA Limited trading as mecwacare

Period of Insurance

From: 1/07/2025 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2026 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Public & Products Liability

Policy Number

CSO003600-CSO-PPL of Master Policy Number CSO-PPL-2025

Business

All authorised activities of Community Service Organisations originating within Victoria, (irrespective of how the activities may be funded)

Interest Insured

Legal liability to Third Parties for Personal Injury or Property Damage or Advertising Liability happening during the Period of Insurance and arising out of an Occurrence in connection with the Business of the Named Insured

Limit of Liability

Public Liability \$20,000,000 any one occurrence

Product Liability \$20,000,000 any one occurrence and in the annual aggregate any one Period of Insurance

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA.

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly

Chief Insurance Officer

29/05/2025

Date of Issue: 14 July 2025

Dele Sanusi
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Industrial Special Risk
Insured	MECWA T/as Mecwacare
Business Description	A not for profit organisation that delivers residential services, home care & community care such as day centres, delivered meals, podiatry, disability services and other ancillary services.
Insurer	Vero Insurance (Lead 40%) Chubb Insurance Australia Limited (20%) CGU Insurance (20%) Allianz Australia Insurance Limited (20%)
Policy Number(s)	ISA240065591
Period of Insurance	From: 4.00 pm 30/06/2025 Local Standard Time To: 4.00 pm 30/06/2026 Local Standard Time
Interested Party	ANZ Banking Group Limited
Interest Insured	Section 1 Damage occurring to Property Insured, including additional costs. Section 2 Loss resulting from the interruption or interference to the Business occurring during the Period of Insurance and subject to the Terms and Conditions as defined in the Policy.
Maximum Limits of Liability	Sections 1 and 2 Combined \$95,000,000
Situation of Risk	1287 Malvern Road, Malvern VIC and elsewhere in Australia, as per policy

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

- Aon does not guarantee that the insurance outlined in this Certificate 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 of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
 - represent an insurance contract or confer rights to the recipient;
 - amend, extend or alter the Policy; or
 - contain the full policy terms and conditions

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

Named Insured

State Government of Victoria funded Community Service Organisations

Organisation

MECWA Limited trading as mecwacare

Period of Insurance

From: 1/07/2025 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2026 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Personal Accident

Policy Number

CSO003600-CSO-PA of Master Policy Number CSO-PA-2025

Insured Persons

Category A

Members of Boards and Committees of Management, patrons and voluntary workers (including volunteers of tenants groups who receive direct Victorian Government funding)

Category B

Work experience participants, individuals involved in job training, work training participants (disabled and able bodied) and job seekers

Scope of Cover

The coverage afforded by this policy shall only apply whilst the Insured Person is engaged in voluntary work and/or activities organised and/or authorised by and under the control of the Named Insured including direct and uninterrupted travel to and from such work and/or activities.

Age Limit

Insured Persons aged between 12 and 100 years of age

Sum Insured

Benefit	Each Insured Person
Lump Sum Benefits – Death & Capital Benefits	\$250,000 maximum benefit (refer to Policy Wording for full details)
Weekly Injury Benefits	100% of weekly earnings to a maximum \$2,000 per week

Aggregate Limit of Liability

\$5,000,000 in respect of all claims in any one Period of Insurance, except

\$1,000,000 in respect of non-scheduled aircraft or charter flights

Territorial Limits

Certificate of Currency



Australia Wide

For and on behalf of Victorian Managed Insurance Authority

Angela Kelly
Chief Insurance Officer

29/05/2025

**VMIA is the Victorian
Government's insurer
and risk adviser**

Level 10 South
161 Collins Street
Melbourne VIC 3000

**P (03) 9270 6900
contact@vmia.vic.gov.au
ABN 39 682 497 841**

**vmia.vic.gov.au
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Insurance Authority**



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Named Insured

State Government of Victoria funded Community Service Organisations

Organisation

MECWA Limited trading as mecwacare

Period of Insurance

From: 1/07/2025 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2026 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Professional Indemnity

Policy Number

CSO003600-CSO-PI of Master Policy Number CSO-PI-2025

Interest Insured

Legal liability of the Named Insured to pay compensation in respect of third party claims first made against the Named Insured during the Period of Insurance for breach of professional duty arising out of any negligent act, error, misstatement, misleading statement or omission by the Named Insured committed in the course of the Business of the Named Insured

Limit of Liability

\$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

Retroactive Date

1 January 1987

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operation unless otherwise agreed by VMIA

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly

Chief Insurance Officer

29/05/2025

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

Named Insured

State Government of Victoria funded Community Service Organisations

Organisation

MECWA Limited trading as mecwacare

Period of Insurance

From: 1/07/2025 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2026 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Volunteer Care Givers Property Damage (limited circumstances only)

Policy Number

CSO003600-CSO-PTY of Master Policy Number CSO-PTY-2025

Insured Persons

Volunteer home based caregivers

Business

All activities authorised by the Named Insured in providing home based care and other foster care services

Interest Insured

Loss or damage to the property of the Insured Person caused by acts of malicious damage or theft, or accidental damage directly or indirectly caused by any person or persons under the care of the Insured Person during the Period of Insurance, provided that no other insurance policy responds

Limit of Liability

\$1,000,000 in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

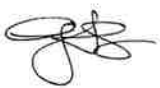
Excess

Nil

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA For and on behalf of Victorian Managed Insurance Authority

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly

Chief Insurance Officer

29/05/2025

Date of Issue: 14 July 2025

Steven Lambert
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Cyber Liability
Insured	MECWA T/as Mecwacare
Insurer	Beazley Syndicate 2623/623 at Lloyd's
Policy Number(s)	BZA111295
Period of Insurance	From: 4.00 pm 30/06/2025 Local Standard Time To: 4.00 pm 30/06/2026 Local Standard Time
Interest Insured	Covers first and third-party loss due to cyber-related events such as data breaches, IT security failure and system damage.
Limits of Liability	AUD 5,000,000 Aggregate Limit
Situation of Risk	Commonwealth of Australia
Remarks	Nil Advised

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

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- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
 - represent an insurance contract or confer rights to the recipient;
 - amend, extend or alter the Policy; or
 - contain the full policy terms and conditions

Certificate of Currency

Date of Issue: 14 July 2025

Steven Lambert
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043
e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Comprehensive Crime
Insured	MECWA T/as Mecwacare
Insurer	Chubb Insurance Australia Limited ABN: 23 001 642 020
Policy Number(s)	93300613
Period of Insurance	From: 4.00 pm 30/06/2025 Local Standard Time To: 4.00 pm 30/06/2026 Local Standard Time
Interest Insured	Covers loss of money or goods owned by the Insured or for which they are responsible by an act of fraud or dishonesty by an employee and as per Insuring Clauses below.
Limits of Liability	As per schedule
Geographical Limit	Worldwide
Remarks	Nil Advised

Further Information

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 - amend, extend or alter the Policy; or
 - contain the full policy terms and conditions

Date of Issue: 14 July 2025

Dele Sanusi
Mecwacare
1287 Malvern Road
MALVERN VIC 3144

Contact: Kate Strode

t: +61 401 128 043

e: kate.strode@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Commercial Motor Vehicle
Insured	MECWA T/as Mecwacare
Insurer	AAI LIMITED TRADING AS VERO INSURANCE ABN: 48 005 297 807
Policy Number(s)	MSL024511203
Period of Insurance	From: 4.00 pm 30/06/2025 Local Standard Time To: 4.00 pm 30/06/2026 Local Standard Time
Interest Insured	All vehicles owned leased or acquired during currency of the policy.
Limits of Liability	Section 1- Market Value or the Sum Insured shown on the Schedule of Motor Vehicles whichever is the lesser. Section 2 and 3 - Combined Limit any one event - \$30,000,000 Carriage of Hazardous Goods Limit - 1,000,000
Situation of Risk	Anywhere in the Commonwealth of Australia
Remarks	Nil Advised

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

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