

# 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.

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

## Help or further information

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

## Telephone interpreter service

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

### Arabic

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

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

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

**Somali** Haddii aad dhibaato ku qabto fahmida Ingiriiska, La 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 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.ክ.ቶ.የ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኙዎት 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

Pascoe Vale Gardens Retirement Village

Village street address

146 - 148 Boundary Road, Pascoe Vale VIC 3044

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

Each strata title lot is owned by individual owners, each of whom are members of Owners Corporation PS426597K

Each leasehold lot is owned by mecwacare.

The common property is owned by Owners Corporation PS426597K

The clubhouse and facilities are owned by mecwa

ABN / ACN

59 004 927 244

Address for service

1287 Malvern Road Malvern Victoria 3144

Operator name

mecwacare

ABN / ACN

59 004 927 244

Address for service

1287 Malvern Road Malvern Victoria 3144

Telephone

03 8573 4888

Email

RetirementLiving@mecwacare.org.au

Date current operator commenced in that role

1 April 2023

### 3. Operator representative

Name of representative	John Aldred		
Position of representative	Retirement Living Manager		
Location within village	On site		
Times available	Monday to Friday, 9am to 5pm (excluding public holidays)		
Telephone	03 5989 5589	Email	AdminPascoeValeGardens@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	148 (13 x 1 bedroom) (99 x 2 bedroom) (36 x 3 bedroom)	1  (1 x 2 bedroom)		
Independent living apartments	20 (1 bedroom)	4 (1 bedroom)		
Serviced apartments	14 (studio)	55 (studio)		
Villas or townhouses				

### 5. Residents committee

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

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

### 6. Onsite or attached residential or aged care home

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

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

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

## 7. Village facilities and services

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

The attachment includes details of:

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

## 8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

Yes  No

If yes, provide details on restrictions below:

Subject to management approval.

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:

Where carports or garages are not provided, residents are able to park in the designated car parking areas of the village. Information is available on request. General village parking is available for visitors.

## 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 in the village grounds, common areas of the Serviced Apartment building and Clubhouse. Records 24 hours a day, seven (7) days a week but not monitored.  
Swipe card access to the Apartments Buildings, Clubhouse and boundary gates

The village is equipped with the following emergency assistance system

Emergency help button in each unit and apartment, as well as common areas. Each resident is given a pendant (personal alarm). Monitored 24 hours a day, 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 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.	<input checked="" type="checkbox"/> <b>Non-Owner Resident</b> The resident does not own the premises but is granted a right to occupy the premises on the following basis:
<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.  <input type="checkbox"/> <b>Company title:</b> A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village.  <input type="checkbox"/> <b>Unit trust:</b> A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	<input type="checkbox"/> <b>Licence:</b> <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"/> <b>Lease</b> – <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"/> <b>Other</b> .....

**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	\$8,087	
30 June 2024	\$1,125	
30 June 2023	\$1,667	

**14. Capital maintenance fund**

Does the village have a capital maintenance plan?  Yes  No

Does the village have a capital maintenance fund?  Yes  No

If yes, balance at end of last financial year \$

## 15. Owners corporation

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

*If yes, complete the following:*

Name of owners corporation

Address for service of owners corporation

Description of common property

Does the owners corporation have a maintenance plan?  Yes  No

Does the owners corporation have a maintenance fund?  Yes  No

If yes, balance at end of last financial year

## 16. Insurance arrangements

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

- Public Liability Insurance
- Building Insurance
- 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  
Residential Strata 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>					
Waiting list fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A		
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<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 type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<b>IL Apartment:</b> \$315,000 to \$345,000 <b>IL Unit:</b> \$690,000 to \$720,000 <b>Serviced Apartment:</b> \$185,000 to \$199,500	On entry	Strata title: resident must pay the purchase price to the vendor.
Other entry fees or charges – specify:					
Settlement cost	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			PEXA review costs Council, Water Rates and Taxes Adjustments
Non Refundable Entry Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$5,000	On Entry	

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

Rent	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Maintenance charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	Independent Living Unit Independent Living Apartment Serviced Apartment without food & beverages Serviced Apartment with food & beverage
Owners corporation fees	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	Included in the maintenance charges
Optional services charges (in contract)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	Included in the maintenance charges
Utility charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Resident responsibility except serviced apartment residents. Includes water rates and usage.
Council rates	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Resident responsibility. Includes water rates and usage.
Land taxes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Other ongoing fees or charges – specify:

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

Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	ILUs and ILAs: 7% per annum capped at five (5) years SAs: 7% per annum capped at three (3) years	On exit	ILAs & ILUs: 7% 1 <sup>st</sup> Year 7% 1 <sup>st</sup> Year 7% 1 <sup>st</sup> Year 7% 1 <sup>st</sup> Year 7% 1 <sup>st</sup> Year Capped at 35%  SAs: 5% 1 <sup>st</sup> Year 5% 1 <sup>st</sup> Year 5% 1 <sup>st</sup> Year Capped at 15%
Resident receives a share of capital gain on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	100 % of capital gain for all Strata	On exit	
Other ongoing fees or charges – specify:			0% Capital gain for any Loan Lease		
Real estate agent engaged by resident for resale and marketing of the premises	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	As negotiated with the agent for sales & marketing plus a \$2,000 administration fee	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. mecawacare charge a fixed cost administration fee for the purposes of providing the agent appropriate guidance to ensure they comply with the Retirement Villages Act.

Reinstatement &/or refurbishment works	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Strata	Serviced Apartments - any damages will incur a cost
Re-establishment Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	On exit	Amount payable to the owner for the ongoing promotion of the village and administration costs.
Legal Fees	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	On exit for Strata Only	Legal Fees: STRATA only. The owner's reasonable legal fees and disbursements associated with the sale of the property as a strata property and OC and transfers of title etc.

**Ad Hoc fees and fees for service**

Other one-off or ad-hoc fees or charges – specify:				
GP				Arranged directly with the provider
Hairdresser				Arranged directly with the provider
Podiatrist				Arranged directly with the provider
Physiotherapist				Arranged directly with the provider

## 21. Attestation

<b>Operator attestation</b>	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	<i>Natalie Woerndle</i>
Print name	Natalie Woerndle General Manager Strategic Partnerships and Services
Date	1 May 2026

<b>Proprietor attestation</b>	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	<i>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
Activities/games areas		Included in maintenance charge	
Arts & crafts areas		Included in maintenance charge	
Clubhouse		Included in maintenance charge	
Bar		\$2.00 - \$5.00	Operated by Resident Social Committee
Meeting area in Clubhouse		Included in maintenance charge	
Separate lounge in the Clubhouse		Included in maintenance charge	
Library		Included in maintenance charge	
Music lounge			
Theatre – 48 seats		Included in maintenance charge	
Billiards room		Included in maintenance charge	
Gymnasium		Included in maintenance charge	
Chapel		Included in maintenance charge	
Café		\$5.00 - \$10.00	
Dining room		\$15.50	
Commercial kitchen			
Tea & coffee making facilities		Included in maintenance charge	
Hairdressing salon		Depending on service engaged	Direct with provider
TV lounge		Included in maintenance charge	
Foxtel in community buildings		Included in maintenance charge	

Medical consultation room		Depending on service engaged	Direct with provider
BBQ area outdoors		Included in maintenance charge	
Bowling green indoor/outdoor		Included in maintenance charge	
Village bus		Included in maintenance charge	
Personal maintenance requests	Optional	\$40 per hour labour, plus parts/materials	
Personal gardening requests	Optional	\$40 per hour labour, plus parts/materials	
Meals in the dining room (other than Serviced Apartments which are included in the fees)	Optional	\$19 for a 3-course meal	
Hairdresser/Barber	Optional	Depending on service engaged	
Beautician	Optional	Depending on service engaged	
Doctor /Physiotherapist/Podiatrist	Optional	Depending on service engaged	
Exercise classes	Optional	Depending on service engaged	
Catering services	Optional	Depending on service engaged	
Café/bar	Optional	Depending on service engaged	
Social functions/outings	Optional	Depending on venue costs	
Meal services in the home	Optional	Depending on service engaged	Can be provided in line with CHSP or Support at Home
mecwacare Home Services	Optional	Depending on service engaged	
Total mandatory service and facility charges		\$142.97 to \$605.67 per week	As this is a mixed site, price range included
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

Amount insured

Period of cover

Premium

Excess

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	

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

The nature of the risk insured against

Residential Strata Insurance - OC 426597K

Name of insurer

Chubb

Amount insured

Refer 'Other information' below

Period of cover

4pm 30/09/2025 to 4pm 30/09/2026

Premium

\$135,000

Excess

\$5,000 standard excess  
\$2,500 Lot excess

Exclusions

Other information

Property damage:

- Building & common property \$103,000,00
- Common contents \$1,030,000
- Catastrophe \$250,000

Machinery breakdown \$100,000

Consequential loss \$15,450,000

Crime \$100,000

General liability:

- Personal injury \$20,000,000 in respect of any one occurrence
- Property damage \$20,000,000 in respect of any one occurrence

Management committee liability \$1,000,000 in the aggregate period of insurance

Audit expenses are \$30,000

Appeal expenses \$150,000

Voluntary workers:

- Accident each occurrence limit \$200,000
- Accident aggregate limit \$2000,000 in the aggregate period of insurance

# 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.**

<b>Policy Type</b>	Industrial Special Risk
<b>Insured</b>	MECWA T/as Mecwacare
<b>Business Description</b>	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.
<b>Insurer</b>	Vero Insurance (Lead 40%) Chubb Insurance Australia Limited (20%) CGU Insurance (20%) Allianz Australia Insurance Limited (20%)
<b>Policy Number(s)</b>	ISA240065591
<b>Period of Insurance</b>	From: 4.00 pm 30/06/2025 Local Standard Time To: 4.00 pm 30/06/2026 Local Standard Time
<b>Interested Party</b>	ANZ Banking Group Limited
<b>Interest Insured</b>	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.
<b>Maximum Limits of Liability</b>	Sections 1 and 2 Combined \$95,000,000
<b>Situation of Risk</b>	1287 Malvern Road, Malvern VIC and elsewhere in Australia, as per policy

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#### 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



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**

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.**

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

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#### 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

# 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.**

<b>Policy Type</b>	Comprehensive Crime
<b>Insured</b>	MECWA T/as Mecwacare
<b>Insurer</b>	Chubb Insurance Australia Limited ABN: 23 001 642 020
<b>Policy Number(s)</b>	93300613
<b>Period of Insurance</b>	From: 4.00 pm 30/06/2025 Local Standard Time To: 4.00 pm 30/06/2026 Local Standard Time
<b>Interest Insured</b>	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.
<b>Limits of Liability</b>	As per schedule
<b>Geographical Limit</b>	Worldwide
<b>Remarks</b>	Nil Advised

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#### 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

**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.**

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

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#### 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 (Clth).
- 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

Date Issued: 01 October 2025

# Certificate of Currency

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

Certificate of Currency		
Named Insured:	OC 426597K	
Indemnity to Others (Section 5, General Liability Insurance Only)	Not Applicable	
Policy Number:	02GS041291	
Insurance:	Residential Strata Insurance	
Wording	Chubb Strata Insurance ChubbSTRATA01PDS0224	
Period of Insurance:	From:	4.00pm on 30 September 2025, Local Standard Time
	To:	4.00pm on 30 September 2026, Local Standard Time
The Insurer:	Section 1	100.00% Chubb Insurance Australia Limited
	Section 2	100.00% Chubb Insurance Australia Limited
	Section 3	100.00% Chubb Insurance Australia Limited
	Section 4-10	100.00% Chubb Insurance Australia Limited
Insured Location	146 Boundary Road, Pascoe Vale VIC 3044	

<b>Limits of Liability</b>		
Section 1: Property Damage Insurance	<b>Buildings and Common Property</b>	AUD 103,000,000
	<b>Common Contents</b>	AUD 1,030,000
	<b>Catastrophe</b>	AUD 250,000
Section 2: Machinery Breakdown Insurance	AUD 100,000	
Section 3: Consequential Loss Insurance	AUD 15,450,000	
Combined Section 1 - Property Damage Insurance and Section 3 - Consequential Loss Insurance Limit of Liability	AUD 119,730,000	
Section 4: Crime Insurance	AUD 100,000	
Section 5: General Liability Insurance	<b>Personal Injury</b>	AUD 20,000,000 in respect of any one <b>Occurrence</b>
	<b>Property Damage</b>	AUD 20,000,000 in respect of any one <b>Occurrence</b>
Section 6: Environmental Impairment Liability Insurance	Not Insured	
Section 7: Management Committee Liability Insurance	AUD 1,000,000 in the aggregate <b>Period of Insurance</b>	
Section 8: Audit Expenses Insurance	AUD 30,000	
Section 9: Appeal Expenses Insurance	AUD 150,000	
Section 10: Voluntary Workers Insurance	<b>Accident each occurrence Limit</b>	AUD 200,000
	<b>Accident aggregate Limit</b>	AUD 200,000 in the aggregate <b>Period of Insurance</b>

All the values on this Certificate of Currency are correct as at 01 October 2025 and may only be subject to change within the **Period of Insurance** by written agreement between the Insurer and the **Insured**.

The insurance afforded by the policies described in this Certificate is subject to all terms, exclusions and conditions of such policies.

This Certificate is furnished as a matter of information only and does not constitute an insurance contract upon which claims can be made. **Policy** terms and conditions incorporate provisions which may enable Insurers to cancel or vary the **Policy** on the happening of prescribed circumstances or events (i.e. non-payment of premium). Therefore, this confirmation of insurance is not to be construed as guaranteeing that the **Policy** will remain in force throughout the **Period of Insurance** as specified herein.

Signed:



Ayman Farid  
Strata Underwriter VIC/TAS

---

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