

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 numerali 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 የእስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለሺክቶሪያ 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	Bedford Heights Estate Retirement Village
Village street address	16-36 Bedford Street Box Hill VIC 3128
Village postal address	16-36 Bedford Street Box Hill VIC 3128
Is the village accredited by a recognised industry association?	☐ Yes ☒ No
If yes, name of accreditation	
Website for information about the accreditation	

2. Proprietor and operator details

Proprietor name	Southern Cross Care (SA, NT & VIC) Incorporated		
ABN / ACN	53 682 143 626		
Address for service	25 Conyngham Street GLENSIDE SA 5065		
Operator name	Southern Cross Care (SA, NT & VIC) Incorporated		
ABN / ACN	53 682 143 626		
Address for service	25 Conyngham Street, Glenside, South Australia, 5065		
Telephone	08 8291 8000	Email	enquiry@southerncrosscare.com.au
Date current operator commenced in that role	30/06/2021		

3. Operator representative

Name of representative	Diane Wandin
Position of representative	Retirement Village Manager
Location within village	Village Office located in the Community Centre

Times available

Monday to Friday, 9:00 am to 5:00 pm

Telephone

03 9890 8514

Email

bedfordheights.reception@southerncrosscare.com.au

4. Number and types of residential premises

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

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units		147		
Serviced apartments		0		
Villas or townhouses		0		

5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*?

☒ Yes

☐ No

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

6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village?

☐ Yes

☒ No

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

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

7. Village facilities and services

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

The attachment includes details of:

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

8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

☒ Yes

☐ No

If yes, provide details on restrictions below:

'Bedford Heights' is a pet friendly village. Further details regarding the village's pet policy including details of any restrictions or conditions on pet ownership are available on request.

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

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

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

Additional details:

There are some restrictions on gardening in areas adjacent to the premises. Further details are available on request.

There is a broad range of social activities and events on offer at Bedford Heights. Further information about current activities and events can be obtained from the village's website or directly from the village manager.

There are restrictions on residents' and / or visitors' car parking in the village. Further details are available on request. s

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

The village is equipped with the following emergency assistance system

Each resident is provided with an emergency call pendant for use in the resident's home, and emergency buttons are installed within the community centre. The emergency system is monitored by a third-party provider 24 hours per day, 7-days per 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	
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The village offers the following rights to occupy:

☐ Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ Company title: A resident purchases shares in a company that owns the village. That shareholding gives the resident the	☐ Licence: ☐ term..... or ☐ periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there. ☒ Lease – ☒ term 49 years ☐ periodic tenancy

right to occupy a specific unit in the village.

☐ **Unit trust:** A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.

A resident has a leasehold interest, but does not own the unit or the land.

☐ **Other**.....

13. Financial management

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

Financial year ending	Surplus / deficit (and amount)	Comments
2025	Surplus (+) \$27,408	Budgeted Surplus (+) \$33,160
2024	Deficit (-) \$75,394	
2023	Surplus (+) \$61,859	

14. Capital maintenance fund

Does the village have a capital maintenance plan?

☐ Yes

☒ No

Refer to further information below

Does the village have a capital maintenance fund?

☐ Yes

☒ No

Refer to further information below

If yes, balance at end of last financial year

The village does not currently have a capital maintenance plan or capital maintenance fund as there are new requirements under the *Retirement Villages Act 1986* (Vic) (as amended) but will be established.

As at 30 June 2025, the operator maintained a (Capital Replacement Fund and Sinking Fund) established under the terms of the Southern Cross Care contracts for residents who entered the village prior to 1 May 2026. The use of the funds in the Capital Replacement Fund and Sinking Fund will only apply to those contracts entered into prior to 1 May 2026.

As of 30 June 2025, the amount of funds in the Capital Replacement Fund and Sinking Fund was \$1,273,183

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):

Excess Liability
Industrial Special Risks

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	☐ Yes ☐ No	☐ Yes ☒ No		<i>On joining waiting list</i>	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No			
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	\$5,000.00	<i>On reserving a unit</i>	This amount is refundable if you do not enter into a residence contract, less administration costs (if applicable). Where a residence contract is entered into, the fee will be applied towards the entry payment.
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No		<i>On entry</i>	Range: 2 bedroom unit: \$684,000 - \$928,000 2 bedroom + study unit: \$779,000 - \$868,500 3 bedroom unit: \$1,050,000 - \$1,095,000 Entry payments vary depending on the unit type and location. The ranges reflect pricing across all available units in the village as at 1 May 2026.
Other entry fees or charges – specify:	☐ Yes ☐ No	☒ Yes ☐ No		<i>On entry</i>	Council and water rates adjustments

Resident's additions - over and above standard refurbishment.	☐ Yes ☐ No	☒ Yes ☐ No	The cost of variations including, the addition, removal, or alteration of fixtures and fittings requested prior to entry into a residence contract, requested by you.	On entry	These costs will vary based on the nature of any variations requested by you.
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☒ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	\$217.58	☐ Weekly ☒ Fortnightly ☐ Monthly	Payable via direct debit, fortnightly in advance. Maintenance Charges can only be varied (including increased) in accordance with the Act. Maintenance Charges may change between the date of this Information Statement and the date your residence contract commences.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No			Included in the maintenance charge
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Varies	Utilities are charged either	Residents will arrange and pay directly to utility providers for all utilities.

				directly by the relevant supplier	Charges are calculated on actual supply and consumption.
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Varies		Pay directly to Whitehorse City Council
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Water rates, service charges and usage	☐ Yes ☐ No	☒ Yes ☐ No	Varies		Charges are calculated on actual supply and consumption.
Insurance	☐ Yes ☐ No	☒ Yes ☐ No	Varies depending on insurer		Contents: It is recommended that residents arrange and maintain their own contents insurance within their unit if the value exceeds \$50,000. Public Liability: It is recommended that residents arrange and maintain their own public liability insurance. Motorised Mobility Aid: Residents who use a motorised mobility aid are required to take out liability insurance in a minimum sum of \$5 million. Premiums are payable directly to the insurer in accordance with the policy.
Other	☐ Yes ☐ No	☒ Yes ☐ No			Additional costs may arise in specific circumstances under the residence and management contract, or management contract (as the case may be).
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	A percentage of a resident's entry payment according to the	On exit	You are entitled to a refund of your repayable entry payment, less the deferred management fee and any other

			resident's period of occupancy from the commencement date of the lease as follows: Not more than 1 year or part thereof 15% More than 1 year, but not more than 2 years 20% More than 2 years, but not more than 3 years 25%		amounts payable by you under your residence contract when you permanently leave the village and provide vacant possession of your unit. Your exit entitlement is payable on the earlier of: • 14 days of the next resident taking possession of the unit; or • 14 days of receipt of the next entry payment; or • a day agreed between the you and the operator; or • 90 days after the day on which you permanently vacate the unit (subject to your compliance with your contractual obligations - refer residence and management contract); or • 12 months after the day on which you permanently vacate the unit.
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital gain	On exit	
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital loss	On exit	
Other ongoing fees or charges – specify:					
Ad Hoc fees and fees for service					

Other one-off or ad-hoc fees or charges – specify:	☐ Yes ☐ No	☐ Yes ☒ No			

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	LEONIDAS PATSIS
Date	27.7.2026.

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	
Date	

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
24-hour emergency call service	Mandatory	Included in the maintenance charge	Third Party Provider
Activities or Games Room	Mandatory	Included in the maintenance charge	
BBQ Area Outdoors	Mandatory	Included in the maintenance charge	
Billiards Room	Mandatory	Included in the maintenance charge	
Community room or centre	Mandatory	Included in the maintenance charge	
Beautician	Optional	Included in the maintenance charge	If services are provided to you by a beautician provider in the consultation room, fees are payable by you directly to the provider.
Dining Room	Mandatory	Included in the maintenance charge	
Hairdressing Salon	Optional	Included in the maintenance charge	If services are provided to you by hairdressing providers in the consultation room, fees are payable by you directly to the provider.
Library	Mandatory	Included in the maintenance charge	

Maintenance of communal facilities and areas	Mandatory	Included in the maintenance charge	Maintenance, repair, replacement of capital items in communal facilities and areas, including cleaning, garbage and waste disposal, lighting, gardening, lawn mowing and landscaping of communal facilities and areas to the extent that those costs are not borne by residents.
Maintenance of units	Mandatory	Included in the maintenance charge	Maintenance and repair of capital items in units to the extent that those costs are not borne by residents
Management and Administration Services	Mandatory	Included in maintenance charges	Including arrange and maintain required insurances, payment of all rates, taxes and charges, gas, electricity, water and other utilities in respect to the common areas, employment of a site manager
Podiatrist	Optional	Included in the maintenance charge	If services are provided to you by hairdressing providers in the consultation room, fees are payable by you directly to the provider.
Separate lounge and kitchen in community centre	Mandatory	Included in the maintenance charge	
Total mandatory service and facility charges		\$included in maintenance charge	
Total optional and mandatory services and facilities charges		\$dependent on optional services and facilities used	

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

Probitas Syndicate 1492

Amount insured

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

Period of cover

4:00pm 31/10/2025 to 4:00 pm 30/11/2026

Premium

\$51,181.73 *Note: This is a group policy and the amount set out is the portion attributed to the village.*

Excess

Public & Products Liability \$100,000 any one Occurrence and inclusive of costs and expenses

Exclusions

Exclusions forming part of Public Liability Insurance

- a) Adventure Activities or Display
- b) Advertising Liability
- c) Construction
- d) Defamation Libel and Slander
- e) Employer's Liability
- f) Faulty Workmanship
- g) Fines & Penalties
- h) Loss of use
- i) Mechanical Amusement Devices
- j) Medical Services
- k) Pollution
- l) Professional Advice
- m) Property in the Insured's Physical or legal control

- n) Recall of Products
- o) Territorial Limits
- p) Vehicles

General Exclusions applicable to all policy sections

- a) Abuse
- b) Aircraft and Watercraft
- c) Asbestos
- d) Communicable disease
- e) Contractual Liability, Assumed Duty or Obligation
- f) Cyber and Data
- g) Damage to the Insured's Product (Product Defect)
- h) Legal Jurisdiction
- i) Nuclear
- j) Prior or Pending
- k) Sanctions
- l) Terrorism
- m) War

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

Amount insured	
Period of cover	
Premium	
Excess	
Exclusions	
Other information	

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

The nature of the risk insured against	Industrial Special Risks
Name of insurer	Zurich Australian Insurance Limited AAI Limited Trading as Vero Insurance
Amount insured	Combined Limit of Liability \$155,000,000
Period of cover	4:00pm 31/10/2025 to 4:00 pm 30/11/2026
Premium	\$1,004,843.03 <i>Note: This is a group policy and the amount set out is for the whole group policy</i>
Excess	\$5,000
Exclusions	Motor Vehicles

Livestock - Fire or Lighting
Docks, Wharves and Piers
Subsidence
Action of Water from the Sea, Tidal Wave or High Water

Other information

The above insurance is a group policy on behalf of the proprietor and operator.

The nature of the risk insured against

Excess Liability

Name of insurer

AAI Limited Trading as Vero Insurance

Amount insured

\$30,000,000 any one occurrence
in excess of the underlying limit of \$20,000,000

Period of cover

4:00pm 31/10/2025 to 4:00 pm 30/11/2026

Premium

\$51,181.73 *Note: This is a group policy and the amount set out is the portion attributed to the village.*

Excess

As above for Public Liability

Exclusions

As above for Public Liability

Other information

The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured.

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.



Certificate of Currency

Date of Issue: 31 October 2025

Mr Mark Long
Southern Cross Care (SA, NT & VIC) Inc
Peter Taylor House 25 Conyngham Street
GLENSIDE SA 5065

Contact: Leanne Fisher

t: 61 8 8301 1175
e: leanne.fisher@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	Combined Liability	
Insured	Southern Cross Care (SA, NT & VIC) Inc, The Mornington Retirement Village Owners Corporation.	
Insurer	Probitas Syndicate 1492	
Policy Number(s)	CK783X25A371	
Period of Insurance	From: 4.00 pm 31/10/2025 Local Standard Time To: 4.00 pm 30/11/2026 Local Standard Time	
Limits of Liability	Section 1: General Liability	
	Public Liability	\$20,000,000 any one Occurrence
	Products Liability	\$20,000,000 any one Occurrence and in the aggregate any one Period of Insurance
	Section 3: Professional and Malpractice Liability	\$10,000,000 any one loss and \$20,000,000 in the aggregate any one Period of Insurance
	Section 4 Management Liability Insurance	\$10,000,000 any one loss and \$10,000,000 in the aggregate for all claims

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

Aon Reference: AONADL22KLJ
Version: D275844/008

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 514, Adelaide SA 5001



Certificate of Currency

Date of Issue: 31 October 2025

Mr Mark Long
Southern Cross Care (SA, NT & VIC) Inc
Peter Taylor House 25 Conyngham Street
GLENSIDE SA 5065

Contact: Leanne Fisher
t: 61 8 8301 1175
e: leanne.fisher@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 Risks	
Insured	Southern Cross Care (SA, NT & VIC) Incorporated	
Insurer	1. Zurich Australian Insurance Limited ABN: 13 000 296 640 - 70 % 2. AAI Limited Trading As Vero Insurance - 30 %	
Policy Number(s)	1. 53 2232733 ZAC	
Period of Insurance	From: 4.00 pm 31/10/2025 Local Standard Time To: 4.00 pm 30/11/2026 Local Standard Time	
Limits of Liability	Combined Limit of Liability Section 1 and Section 2	\$155,000,000

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

Aon Reference: AONADL22KLJ
Version: D306223/026

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 514, Adelaide SA 5001



Certificate of Currency

Date of Issue: 31 October 2025

Mr Mark Long
Southern Cross Care (SA, NT & VIC) Inc
Peter Taylor House 25 Conyngham Street
GLENSIDE SA 5065

Contact: Leanne Fisher
t: 61 8 8301 1175
e: leanne.fisher@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	Excess Liability
Insured	Southern Cross Care (SA, NT & VIC) Incorporated & The Mornington Retirement Village Owners Corporation
Insurer	AAI Limited Trading As Vero Insurance ABN: 48 005 297 807
Policy Number(s)	LCX016146581
Period of Insurance	From: 4.00 pm 31/10/2025 Local Standard Time To: 4.00 pm 30/11/2026 Local Standard Time
Limits of Liability	Any one Occurrence \$30,000,000 In excess of the underlying limit of \$20,000,000

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

Aon Reference: AONADL22KLJ
Version: D652388/000

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 514, Adelaide SA 5001