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 İngilize 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 Danişma Memuru ile görüştürmelerini isteyiniz.

Vietnamese Nếu quí 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（衹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 Ако вам је тешко да разумете енглески, назовите Службу преводилаца 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 ለቪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።.

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی(TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

Croatian Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

Greek Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

Italian Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essee 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	**Beleura Village Mornington**
Village street address	107 Bungower Rd, Mornington VIC 3931
Village postal address	107 Bungower Rd, Mornington VIC 3931

Is the village accredited by a recognised industry association? ☒ Yes ☐ No

If yes, name of accreditation	Retirement Living Code of Conduct
Website for information about the accreditation	https://www.awisemove.com.au/code-of-conduct/

2. Proprietor and operator details

Proprietor name	Prime Value Asset Management Limited ATF Prime Value Retirement Living Beleura Fund
ABN / ACN	ABN 74 488 595 220
Address for service	C/- Centennial Living Management Pty Ltd Level 4, 616 St Kilda Road, Melbourne VIC 3004
Operator name	Beleura Village Mornington Services Association Inc. (A0056479V)
ABN / ACN	ABN 14 474 052 949
Address for service	107 Bungower Rd, Mornington VIC 3931

Telephone	(03) 5971 0100	Email	manager@beleuravillage.com.au
Date current operator commenced in that role	2012		

3. Operator representative

Name of representative	Corryne Hathorn
Position of representative	Village Manager
Location within village	Community Centre Office
Times available	M - F: 9:00am to 4:00pm *Note: An onsite representative may not be available on public holidays or due to other reasons, such as office closures over summer. The Emergency Call System is available at all times, including during and outside these hours.*

Telephone (03) 5971 0100 Email manager@beleuravillage.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		**239**		
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:

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:

The village arranges regular social events on a weekly basis. For additional details on regular social activities and events, please contact the Village Manger.

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

Gated Community with electric gates closed at night. Access to clubhouse by electronic swipe card at night and weekends CCTV at front gate entrance and in clubhouse.

The village is equipped with the following emergency assistance system

The INS emergency call system is installed in every property and throughout all internal common areas, operating 24/7. Calls are answered by a registered nurse who responds to the emergency and escalates calls to emergency services or village management as appropriate.

11. Operator and proprietor exemptions

Is the operator or proprietor exempt from any of the provisions of the *Retirement Villages Act 1986* in relation to this village? ☐ Yes ☒ No

If yes:

Provision the exemption applies to	Description of the obligation the exemption applies to

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:

☐ **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 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.	☐ **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…99…years or ☐ periodic tenancy 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
Jun 25	$ 0	
Jun 24	$ 0	
Jun 23	$ 0	

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 $ 378,656

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):

Motor Fleet (for Village vehicles), Management Liability, Voluntary Workers and Cyber Insurance.

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

☒ The contents of their unit

☒ Public liability claims brought as a result of any incident occurring in a resident's unit

☒ Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses

☒ Other (please specify)

Appropriate private motor vehicle insurance

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	$ 0	*On joining waiting list*	
Is the waiting list fee refunded on entry?	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☐ No			*N/A*
Holding deposit (for **Essentials Contract** and **Assurance Contract**)	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	1% of the entry payment	*On reserving a unit*	*Forms part of the entry payment unless the contract is terminated during the cooling off period in which case a prescribed administration fee of the greater of $100 or 0.2% of your entry payment will be deducted and the balance refunded to you. If you cancel your reservation before the contract is entered into, we may deduct the amount of $500 towards expenses relating to our agent holding the deposit and setting up the matter workspace.*
Entry payment (for **Essentials Contract** and **Assurance Contract**)	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	ILU: $ 830,000 - $ 1,550,000 Includes non-refundable leasing fee of $5,000	*On entry*	*Pricing varies depending on individual property attributes such as size, amenity and specification. Entry payments are subject to biannual review each January and July.*

Other entry fees or charges – specify:					
Upfront Management Fee (for **Assurance Contract** only)	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	20% of the Entry Payment	*On entry*	*This fee is not refundable except where you permanently vacate before the first anniversary of the commencement date, in which case 50% of the Upfront Management Fee is repayable to you.*
Fee or charge	**Owner-resident**	**Non-owner resident**	**Amount, range or method of determining amount**	**When paid**	**Further information**
Ongoing costs: paid while residing in the village					
Rent	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	ILU $ 582	☐ Weekly ☒ Monthly ☐ Annually	*This amount:* - *is current as at the date of this information statement and subject to annual change as per Village budget process* - *the amount may change between the date of this information statement and the commencement date of your contract.* - *includes council rates and concessions may apply.*
Owners corporation fees	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	Varies, depending on service	On Demand	Doctor, hairdressing, massage therapy, beautician, pharmacy supplies and podiatry.

Capital maintenance fund contribution	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No			Included in the maintenance charges
Utility charges	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	Consumption with supply charges	☐ Weekly ☒ Monthly ☐ Annually	
Council rates	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No		☐ Weekly ☒ Monthly ☐ Annually	Council rates are invoiced directly to residents and subject to annual changes as per local council's budget process. Concessions may apply.
Land taxes	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
- Telephone and internet charged separately.	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	Varies, depending on service		
- Special levy	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	Varies	See 'Further Information'	*The operator may charge a special levy if there are unexpected expenses such as major repairs. A special levy will only be charged subject to the Retirement Village laws.*
Fee or charge	**Owner-resident**	**Non-owner resident**	**Amount, range or method of determining amount**	**When paid**	**Further information**
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year) (for **Essentials Contract only**)	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	**Essentials Contract** 7.5% per year for a maximum of four years	*On exit*	**Essentials Contract** Maximum accrual 30%
Resident receives a share of capital gain on exit	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No	% of capital gain	*On exit*	*(for Essentials Contract and Assurance Contract)*

Resident is liable for a share of capital loss on exit	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No	% of capital loss	*On exit*	*(for Essentials Contract and Assurance Contract)*
Other ongoing fees or charges – specify:					
- Outstanding fees (such as maintenance charges and fees for optional services). - Any reinstatement work required to your premises on the terms set out in your retirement village contract. - Any costs of any outstanding maintenance or repair work for which you are responsible. - Any alternative accommodation or aged care payments made on your behalf. - Any other amounts owed to the proprietor or operator (as the case may be) under the retirement village contract or any other agreements relating to your occupancy - GST (where applicable).	☐ ~~Yes~~ ☒ ~~No~~	☒ Yes ☐ No	See 'Further Information'	*On Exit*	*Other costs, fees or charges may be payable under the contract in particular circumstances. Please see the retirement village contract for full details.*
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
- N/A					

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	Corryne Hathorn
Date	27/08/2026

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	Derek McMillan
Date	31/8/26

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
Maintenance Charge (Village Levy) - 24 hr emergency call - Employment of Village staff - Maintenance of grounds (common areas and lawnmowing) - Operational costs for the Village amenities - Property insurance, public liability, voluntary workers, cyber insurance - Exterior lighting - Village bus	Mandatory for all village residents	Included in the maintenance charge	Full list of the services specified in the combined residence and services contract can be provided on request.
Optional and other services	Optional (not funded by maintenance charges).	User-pay service	**Changes to services:** The type, availability and price of optional services may change from time to time. Please contact the village manager for current details. **Additional services:** Additional services may be offered by third parties from time to time.
Total mandatory service and facility charges		$ N/A (included in maintenance charges in Part B above)	
Total optional and mandatory services and facilities charges		$ N/A (varies depending on the optional services selected by you (if any))	

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	Chubb Insurance Australia Ltd
Amount insured	$ 20 million any one occurrence
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027
Premium	$56,264.98 total premium across the portfolio of Centennial Living Villages
Excess	$ 1,000
Exclusions	Under the portfolio Public Liability insurance policy which indemnifies the Insured for their legal liability to pay compensation for third party injury and third party property damage, including defence costs, subject to the policies limits, terms, conditions and exclusions. Key categories of exclusions include, for example: • Advertising Liability • Aircraft • Aircraft Products • Asbestos • Contractual Liability • Employment Liability • Fines, Penalties and Damages • Loss of Use • Pollutants

- Product Defect
- Product Guarantee
- Product Recall
- Professional Liability
- Radioactivity
- Sanctions
- Terrorism
- Vehicles
- War
- Watercraft

Cover is subject to the full Public Liability insurance policy wording, including all exclusions and limitations. The complete policy wording is available for inspection on request.

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

☐ Other risks covered (please specify):

Name of insurer: Chubb Insurance Australia Limited 60% (Lead); HDI Global SE Australia (40%)

Amount insured: Industrial Special Risks policy (the same maximum limit applies to all insured locations).
The Insurers maximum Limit of Liability **any one loss** or series of losses arising out of **any one event** at **any one Insured Premises** subject to any lesser Limit(s) of Liability specified in the Policy, is for Section 1 – Material Damage **$ 130,000,000**.

Period of cover: 4.00pm 30 April 2026 to 4.00pm 30 April 2027

Premium: $ 796,927.97 total premium across the portfolio

Excess	• General Excess $5 ,000; • Earthquake, subterranean fire or volcanic eruption – $25,000 or an amount equal to1% of the total Material Damage Declared values at the situation where the damage occurs, whichever is the lesser.
Exclusions	Under the portfolio Industrial Special Risks (ISR) policy, the village has building insurance in place. ISR insurance is a comprehensive property insurance, but like all insurance, does not cover all risks. Key categories of exclusions include, for example: • wear and tear, gradual deterioration and maintenance-related issues • faulty or defective design, materials or workmanship (except resulting damage) • gradual water ingress or long-term moisture damage • pollution or contamination (except where caused by an insured event and specifically covered) • cyber, war, terrorism and nuclear-related risks • pre-existing damage Cover is subject to the full Industrial Special Risks policy wording, including all exclusions and limitations. The complete policy wording is available for inspection on request.
Other information	This policy does not provide coverage for resident's contents within their private units.

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

The nature of the risk insured against	Group Personal Accident – Voluntary Workers
Name of insurer	Chubb Insurance Australia Limited
Amount insured	• Accidental Death & Permanent Disablement $ 100,000 • Temporary Disablement Bodily Injury – Weekly Benefits 85% of salary up to $ 500 per week for 104 weeks Other benefits apply as per policy wording.
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027
Premium	$ 3,630 total premium across the portfolio

Excess	As fully detailed in the Group Personal Accident – Voluntary Workers policy. Weekly Benefits – 7-day excess period.
Exclusions	Under the portfolio Group Personal Accident – Voluntary Workers, cover is provided to all voluntary workers while performing authorised voluntary duties on behalf of the insured and applies during direct travel to and from voluntary work, subject to the policies limits, terms, conditions and exclusions. Key categories of exclusions include, for example: • Illness or disease, except where it directly results from an accident • Pre-existing medical conditions • Injuries or claims covered by workers' compensation, Medicare or other statutory schemes • Intentional self-injury, suicide, criminal or reckless acts • War, terrorism or similar events • Professional sporting activities or hazardous aviation activities • Claims restricted by Australian health insurance legislation • Certain benefits for volunteers aged 75 years and over Cover is subject to the full Group Personal Accident – Voluntary Workers policy wording, including all exclusions and limitations. The complete policy wording is available for inspection on request.
Other information	

Forefront Portfolio Insurance Policy

Company:	Beleura Village Mornington Services Association Inc	
Policy Period:	From:	30-April-2026
	To:	30-April-2027

CHUBB®

Forefront Portfolio Insurance Policy

Claims Made and Notified Insurance

Certain sections of the cover provided by the policy are provided on a claims made and notified basis. This means that they only cover claims made against you and notified in writing to Chubb during the period of insurance. The Insurance Contracts Act 1984 (Cth) (**Act**) provides that where an insured gives notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as reasonably practicable after the insured became aware of those facts the insurer is not relieved of liability under the policy in respect of the claim, when made, solely by reason that the claim is made after expiry of the policy. This is a right which arises solely under the Act and not under the insurance contract. However, the right does not arise unless the notice in writing is given before the policy expires and we may refuse to pay any subsequent claim, despite the events giving rise to it or the circumstances alleged in it may have taken place during the Policy Period.

Duty of Disclosure

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

What you do not need to tell us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Forefront Portfolio Insurance Policy, Australia. (Ed. 02/25)
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Forefront Portfolio Insurance Policy - General Terms and Conditions Declarations

Policy Number: AUML011548

No.	Title	Description
Item 1.	**Company** Principal Address	Beleura Village Mornington Services Association Inc 107 Bungower Road Mornington VIC 3931
Item 2.	**Policy Period**	From: 30-April-2026 To: 30-April-2027 Effective Date: 30-April-2026 All days inclusive, 4:00PM L.S.T (Local Standard Time) at the Principal Address.
Item 3.	Combined Maximum Aggregate Limit of Liability for the **Liability and Combined Coverage Sections**	[ ] Yes: [X] No:
Item 4.	**Coverage Section(s)**	Coverage is only available for the following if indicated by [X]: [X] Directors and Officers Liability **Coverage Section** [X] Employment Practices Liability **Coverage Section** [X] Crime **Coverage Section** [X] Statutory Liability **Coverage Section** [X] Kidnap, Ransom and Extortion **Coverage Section** [ ] Cyber **Coverage Section** [ ] Professional Liability **Coverage Section**
Item 5.	Extended Reporting Period	(a) 100% of annual premium for an additional 365 days; or (b) Nil additional premium for 90 days.
Item 6.	Endorsement(s) Effective at Inception	2

Signed for and on behalf of Chubb Insurance Australia Limited.

CHUBB
Chubb Insurance Australia Limited
ABN 23 001 642 020

24-April-2026

Date

Authorised Employee

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Forefront Portfolio Insurance Policy - General Terms and Conditions Endorsement(s)

Endorsement Number:	1
Policy Number:	AUML011548
Company:	Beleura Village Mornington Services Association Inc
Effective Date:	30-April-2026

Add Subsidiary (Including Prior Acts)

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 2. (General Definitions), is amended by adding the following to 2.27 **Subsidiary**:

Subsidiary also means RCA (Beleura) Pty Ltd, Beleura Village Mornington Social Club and Beleura Bowls Club Inc.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 24th day of April 2026.

Authorised Employee:

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Endorsement Number:	2
Policy Number:	AUML011548
Company:	Beleura Village Mornington Services Association Inc
Effective Date:	30-April-2026

Not For Profit Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that:

1. Section 2. Definitions, is amended by deleting 2.8 **Director**, in its entirety and replacing it with the following:

   2.8 **Director** means any person who:

   (a) is appointed to the position of a director; or is appointed to the position of an alternate director and is acting in that capacity; regardless of the name that is given to their position;

   (b) is not validly appointed as a director if they act in the position of a director; or the directors of the company are accustomed to act in accordance with such person's instructions or wishes (excluding advice given by the person in the performance of functions attaching to their professional capacity or their business relationship with the directors of a corporation);

   (c) is a member of a management committee.

2. Section 2. Definitions, is amended by deleting 2.19 **Officer**, in its entirety and replacing it with the following:

   2.19 **Officer** means any:

   (a) company secretary;

   (b) person:

   (i) who makes, or participates in making decisions that affect the whole or a substantial part of the business of a corporation;

   (ii) who has the capacity to affect significantly a corporation's financial standing;

   (iii) in accordance with whose instructions or wishes the directors of a corporation are accustomed to act (excluding advice given by the person in the performance of functions attaching to their professional capacity or their business relationship with the directors of a corporation);

   (c) a public officer

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3. Section 2. Definitions, is amended by deleting 2.27 **Subsidiary**, in its entirety and replacing it with the following:

2.27 **Subsidiary** means:

(a) with respect to the **Liability Coverage Sections or Combined Coverage Section**: at the time of the occurrence of a **Wrongful Act**, or the commencement of a **Formal Investigation**, any organisation whose governing documents prevent it from distributing profits or assets for the benefit of members, whether or not it is exempt from the payment of income tax under any applicable law, regulation or by-law anywhere in the world and in which one or more **Organisations**:

(i) control the composition of the organisation's board;

(ii) is in a position to cast, or control the casting of, more than fifty percent (50%) of the maximum number of votes that might be cast at a general meeting of the organisation; or

(iii) holds more than fifty percent (50%) of the issued share capital of the organisation (excluding any part of that issued share capital that carries no right to participate beyond a specified amount in a distribution of either profits or capital).

Subsidiary shall include any incorporated joint venture or company over which an **Organisation** exercises effective management control.

(b) with respect to the **Non-Liability Coverage Sections**: **Subsidiary** shall have the meaning ascribed to that term in each **Coverage Section**.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 24th day of April 2026.

Authorised Employee:

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Certificate of Currency

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This is to certify that the Policy for **Centennial Living Management Centennial Living Management Pty Ltd Centennial Living Operations Pty Ltd Situation - Level 9, 606 St Kilda Road, Victoria 3004 Beleura Village Beleura Village Mornington Services Association Inc ABN 144 740 529 49 Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Beleura Fund ABN 43 549 985 952 Beleura Village Mornington Social Club Inc A000 918 38E Beleura Bowls Club Inc A006 08 30A Situation - 107 Bungower Road, Mornington VIC 3931 Cardinia Waters Village Cardinia Waters Village Services Association Inc Cardinia Waters Village Cardinia Waters Bowls Club Inc Cardinia Waters Social Club Inc Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Cardinia Waters Fund ABN 74 488 595 220 Situation - 36/40 Racecourse Rd, Pakenham VIC 3810 Main Street Village Main Street Village Pakenham Services Association Inc Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Main Street Fund ABN 46 147 360 194 Situation - 11 Main Street, Pakenham VIC 3810 Wyndham Grange Village Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Wyndham Grange Fund ABN 13 948 620 325 Wyndham Grange Retirement Village Wyndham Grange Services Association Inc (ABN 53486112934) Village People Social Club Inc Situation - 83 Kulin Drive Tarneit VIC 3029 Burnside Village QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L QSH No.1 Burnside P/L ATF QSH Fund No.1 Burnside Trust Residents Association Burnside Village Residents' Services Association Inc Situation - 16 Nicol Avenue, Burnside VIC 3023 Keilor Village QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L QSH No.1 Keilor P/L ATF, QSH Fund No.1 Keilor Trust Keilor Village Residents' Association Inc No A0034179P Situation - 868 Old Calder Highway, Keilor VIC 3036 Taylors Hill Village QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L QSH No I Taylors Hill Pty Ltd ATF, QSH Fund No.1 Taylors Hill Trust Taylors Hill Trust Residents Association Inc Situation - 17 Amber Way, Taylors Hill VIC 3037 Bundoora Village Prime Value Asset Management Limited Prime Value Retirement Living Burwood Fund ABN 75 572 482 393 Bundoora Village Residents' Association Inc No. A0044092M Situation - 100 Janefield Dr, Bundoora, Vic 3083 Cameron Close Village Prime Value Asset Management Limited Prime Value Retirement Living Burwood Fund ABN 99 207 987 738 Cameron Close Residents' Association Inc, No A0034706T Situation - 155 Warrigal Rd, Burwood VIC 3125 Latrobe Village Prime Value Asset Management Limited Prime Value Retirement Living; Reservoir Fund ABN 35 140 802 368 LaTrobe Village Services Association (RDR) Inc, No. A0035007P Situation - Village Dr, Reservoir VIC 3073 Long Island Village Prime Value Asset Management Limited Prime Value Retirement Living Seaford Fund ABN 47 809 110 133 Long Island Village, Services Association Inc, No. A0035013J SASituation - 1-3 Overton Rd, Seaford VIC 3198, 02VW040233** is current for the period **30 April 2026 to 30 April 2027** until 4 p.m.

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Date of Issue:	27 April 2026
Issuing Office:	Melbourne
Issued to:	Patrick Cran HOWDEN INSURANCE BROKERS (AUSTRALIA) PTY LTD VIC
Class of Business:	Voluntary Workers
Interest Insured: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1. All voluntary workers working in a voluntary capacity on behalf of the Policyholder.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1. Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.
Sums Insured:	Please refer to the Policy Schedule

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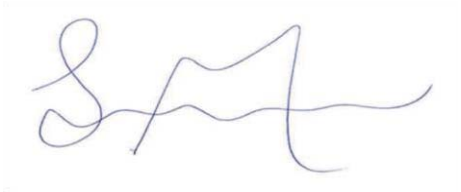
This Certificate of Currency is issued for information purposes only and confers no rights on the recipient.

This Certificate does not extend or amend the cover provided by the Policy listed herein. Information contained in this Certificate is current as at the above Date of Issue only. The Policy may be subject to cancellation or amendment at any time.

For full terms, conditions, limitations and exclusions, always refer to the Policy Wording and Policy Schedule.

Kind Regards,



Liam Maguire
Accident & Health Underwriter, NUC
Chubb Insurance Australia Limited

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Chubb Insurance Australia Limited
Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000

ABN: 23 001 642 020
AFSL: 239687

O +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au

CHUBB

Certificate of Currency

This certificate (subject to the full payment of the premium) is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy below.

This certificate is not a substitute for the Policy of Insurance. The policy, not this certificate, details the rights and obligations of the Insured and the extent of the insurance cover.

To Whom It May Concern:

Class of Business	General Public and Products Liability
Policy Number	GL004025
Issuing Office	Melbourne
Insured	Centennial Living Management Pty Ltd Centennial Living Operations Pty Ltd,Beleura Village Mornington Services Association Inc ABN 144 740 529 49; Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Beleura Fund ABN 43 549 985 952; Beleura Village Mornington Social Club Inc A000 918 38E; Beleura Bowls Club Inc A006 08 30A,Cardinia Waters Village Services Association Inc; Cardinia Waters Village; Cardinia Waters Bowls Club Inc; Cardinia Waters Social Club Inc; Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Cardinia Waters Fund ABN 74 488 595 220,Main Street Village Pakenham Services Association Inc; Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Main Street Fund ABN 46 147 360 194,Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Wyndham Grange Fund ABN 13 948 620 325; Wyndham Grange Retirement Village; Wyndham Grange Services Association Inc (ABN 53486112934); Village People Social Club Inc,QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L; QSH No.1 Burnside P/L ATF QSH Fund No.1 Burnside Trust; Residents Association Burnside Village Residents' Services Association Inc,QSH No.1 Keilor P/L ATF, QSH Fund No.1 Keilor Trust; Keilor Village Residents' Association Inc No A0034179P,QSH No I Taylors Hill Pty Ltd ATF, QSH Fund No.1 Taylors Hill Trust; Taylors Hill Trust Residents Association Inc,Prime Value Asset Management Limited; Prime Value Retirement Living Burwood Fund ABN 75 572 482 393; Bundoora Village Residents' Association Inc No. A0044092M,Prime Value Retirement Living Burwood Fund

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	ABN 99 207 987 738; Cameron Close Residents' Association Inc, No A0034706T; Prime Value Retirement Living; Reservoir Fund ABN 35 140 802 368; LaTrobe Village Services Association (RDR) Inc, No. A0035007P; Prime Value Retirement Living Seaford Fund ABN 47 809 110 133; Long Island Village, Services Association Inc, No. A0035013J	
Policy Period	**Start**	30-April-2026
	Expiry	30-April-2027
	Both days at 4.00PM local standard time of issuing office.	
Limit of Liability	AUD 20,000,000 any one Occurrence or as otherwise stated in the Policy Wording.	
Policy Wording	Chubb Broadform Liability Policy Wording (Chubb_BF_AU1502)	
Noting		

Signed for and on behalf of Chubb Insurance Australia Limited.

Authorised Signature and Stamp

CHUBB®
Chubb Insurance
Australia Limited
ABN 23 001 642 020

Date Issued

28-April-2026

Patrick Dineen

Casualty Underwriter, VIC/TAS

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Allianz Australia Insurance Limited

Motor Fleet

Certificate of Currency

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

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

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

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

Date of Issue :	27th April 2026
THE INSURED:	Centennial Living Management Pty Ltd Beleura Village Mornington Services Association Inc Cardinia Waters Village Services Association Inc Main Street Village Pakenham Services Association Inc Wyndham Grange Services Association Inc Residents Association Burnside Village Residents' Services Association Inc Keilor Village Residents' Association Inc Taylors Hill Trust Residents Association Inc Bundoora Village Residents' Association Inc Cameron Close Residents' Association Inc LaTrobe Village Services Association (RDR) Inc Long Island Village, Services Association Inc
INSURANCE COVER:	Motor Fleet
INSURER:	Allianz Australia Insurance Limited ABN 15 000 122 850, AFS License No. 234708.
POLICY NUMBER:	1320375576VFT

PERIOD OF INSURANCE:	4pm on 30th April 2026 to 4pm on 30th April 2027	
COVER:	**Section A – Loss of or Damage to Your Vehicle**	**Covered**
	Hire costs following an Accident option	Covered
	Incorrect fuel damage extension	Covered
	Section B – Third Party Property Damage	**Covered**
EXCESS DETAILS:	Basic:	$ 700
	Age : All drivers up to the age of 21 -	$ 850
	Drivers aged between 21 and 25 -	$ 500
	Inexperienced driver:	$ 500
	Tipping:	$ 1000
WORDING:	Allianz Motor Fleet Insurance Policy POL428BA 09/24	

You have the choice of repairer. Please refer to your PDS for details about choice of repairer.

ENDORSEMENTS: (Please refer to Schedule for details)
339 - Incorrect fuel Damage extension

Peter Ratering

Motor Fleet Underwriter

For and on behalf of
Allianz Australia Insurance Limited
ABN. 15 000 122 850,
AFSL 234708

Coalition

Certificate of Currency

This Certificate confirms that the Policy specified below is current for the stated period of insurance on the Date of Issue, subject to the Policy terms, conditions and exclusion.

INSURANCE CLASS:	Cyber Insurance
DATE OF ISSUE:	27 April 2026
NAMED INSURED:	Centennial Living Retirement Villages
POLICY NUMBER:	C-51RT-050718-CYBER-2026
PERIOD OF INSURANCE:	From: 30 April 2026 To: 30 April 2027
POLICY WORDING:	Coalition Cyber and Technology Policy 3.0
LIMITS OF LIABILITY:	$2,000,000 AUD any one originating cause in the aggregate during any one Period of Insurance
INSURER:	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence 234708 Mitsui Sumitomo Insurance Company Limited ABN 49 000 525 637 AFSL 240816 HDI Global SE, Australia ABN 55 490 279 016

This Certificate is issued for information only and confers no rights upon the holder. This Certificate of Currency is provided as a summary only of the cover provided and is current only at the Date of Issue. The Policy may be subsequently altered or cancelled after the Date of Issue of this notice without further notice to the holder of this notice.
This Certificate of Currency does not form part of the terms and conditions of the Policy and does not amend, extend or alter the terms, conditions, definitions, limitations and exclusions. The Policy wording and the Schedule of Insurance (and any other documents that form part of the Policy) forms the terms and conditions of cover.

Insurance cover is issued by Coalition Insurance Solutions Pty Ltd. (“CIS AU”) (ABN 33 657 140 791, AFSL 539846) under a binding authority given by certain insurers. CIS AU may receive compensation from insurers in connection with the sale of insurance cover. Please see licenses and disclaimers for more details. This information is of a general nature only and does not take into account any person's particular circumstances. All descriptions of coverage are subject to the terms, conditions, and exclusions of the individual policy.

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Suite 3, Level 12 Podium, 530 Collins Street, Melbourne VIC 3000
howdeninsurance.com.au

Certificate of Currency

Policy Industrial Special Risks

Insured
Centennial Living Management Pty Ltd
Centennial Living Operations Pty Ltd
Beleura Village Mornington Services Association Inc ABN 144 740 529 49
Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Beleura Fund ABN 43 549 985 952
Beleura Village Mornington Social Club Inc A000 918 38E
Beleura Bowls Club Inc A006 08 30A
Cardinia Waters Village Services Association Inc
Cardinia Waters Village
Cardinia Waters Bowls Club Inc
Cardinia Waters Social Club Inc
Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Cardinia Waters Fund ABN 74 488 595 220
Main Street Village Pakenham Services Association Inc
Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Main Street Fund ABN 46 147 360 194
Prime Value Asset Management Limited ACN 080 376 110 as trustee for the Prime Value Retirement Living Wyndham Grange Fund ABN 13 948 620 325
Wyndham Grange Retirement Village
Wyndham Grange Services Association Inc (ABN 53486112934)
Village People Social Club Inc
QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L
QSH No.1 Burnside P/L ATF QSH Fund No.1 Burnside Trust Residents Association Burnside Village Residents' Services Association Inc
QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L
QSH No.1 Keilor P/L ATF, QSH Fund No.1 Keilor Trust
Keilor Village Residents' Association Inc No A0034179P
QSH No.1 Manager P/L, Qualitas Seniors Housing, Property No.1 P/L
QSH No I Taylors Hill Pty Ltd ATF, QSH Fund No.1 Taylors Hill Trust Taylors Hill Trust Residents Association Inc
Prime Value Asset Management Limited, Prime Value Retirement Living Burwood Fund ABN 75 572 482 393
Prime Value Asset Management Limited
Bundoora Village Residents' Association Inc No. A0044092M
Prime Value Retirement Living Burwood Fund ABN 99 207 987 738
Cameron Close Residents' Association Inc, No A0034706T
Prime Value Retirement Living; Reservoir Fund ABN 35 140 802 368
LaTrobe Village Services Association (RDR) Inc, No. A0035007P
Prime Value Asset Management Limited
Prime Value Retirement Living Seaford Fund ABN 47 809 110 133
Long Island Village, Services Association Inc, No. A0035013J

Howden Insurance Brokers (Australia) Pty Ltd (Howden) (ABN 79 644 885 389 | AFSL 539613) is part of Howden Group Holdings Limited.

Locations	Level 4, 616 St Kilda Road, Victoria 3004 107 Bungower Road, Mornington VIC 3931 36/40 Racecourse Rd, Pakenham VIC 3810 11 Main Street, Pakenham VIC 3810 83 Kulin Drive Tarneit VIC 3029 16 Nicol Avenue, Burnside VIC 3023 868 Old Calder Highway, Keilor VIC 3036 17 Amber Way, Taylors Hill VIC 3037 100 Janefield Dr, Bundoora, Vic 3083 155 Warrigal Rd, Burwood VIC 3125 Village Dr, Reservoir VIC 3073 1-3 Overton Rd, Seaford VIC 3198	
Insurance Period	From: 30/04/2026 To: 30/04/2027 Both days at 4.00PM local standard time of issuing office	
Business Description	Principally Retirement Village (Independent Living) and any other activity incidental thereto.	
Limits of Liability	Combined Section 1 & 2 Flood	**$130,000,000** $50,000,000
Declared Asset Values	**Section 1 – Material Damage** **Total** **Section 2 – Consequential Loss** **Total**	 **$931,590,000** **$48,330,528**
Excess	Earthquake, Subterranean, Fire or Volcanic Eruption Personal Property of Employees and Clubs Personal Property of guest and lodgers Personal Property of residents All other claims	$25,000 or 1% of total asset value $250 $250 $250 $5,000
Insurer	Chubb Insurance Australia Limited – 60% Lead HDI Global SE Australia – 40%	
Interested Party	Nil Advised	
Policy Number	Chubb - 02FX040252 HDI - 880-01820887-14005	
Date Issued	30/04/2026	

This certificate confirms that on the date of issue noted above, a policy existed for the sums insured shown. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy documents issued by the insurer. This certificate is issued as a basis of information only and confers no rights on the certificate holder.

Certificate of Currency

Professional Indemnity

Policy Number: LPP104237428

Policy:	Professional Indemnity
Policy Period:	From 4 pm (Local Standard Time) 30/04/2026 To 4 pm (Local Standard Time) 30/04/2027
Policyholder:	Beleura Village Mornington Services Association Incorporated
Professional Services:	The provision of first aid services only.
Limit of Indemnity:	$1,000,000
Maximum Aggregate Limit of Indemnity:	$2,000,000
Excess:	$0
Inquiry costs excess:	$2,500

This Certificate certifies that as at the date of issue the stated policy is current for the policy period noted above. The issue of this Certificate imparts no obligation on the insurer to notify any party relying on it should the policy later be cancelled or altered for any reason.

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

V10333 10/03/17 A

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.