



Information Statement 2025 / 2026

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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- 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.

Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

1. Village information

Village name

Village street address

Village postal address

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

If yes, name of accreditation

Website for information about the accreditation

2. Proprietor and operator details

Proprietor name

ABN / ACN

Address for service

Operator name

ABN / ACN

Address for service

Telephone Email

Date current operator commenced in that role

3. Operator representative

Name of representative

Position of representative

Location within village

Times available

9am-4pm Mon-Fri

Telephone

(03) 9 793 3354

Email

info@valleyvillage.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	148			
Serviced apartments				
Villas or townhouses				

5. Residents committee

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

Yes No

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

6. Onsite or attached residential or aged care home

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

Yes No

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

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

7. Village facilities and services

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

The attachment includes details of:

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

8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

Yes No

If yes, provide details on restrictions below:

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:

- Residents can maintain garden beds adjacent to their home on common property with permission from the Operator/Manager.
- Many social functions and outings are organised by the village and the Social Committee throughout the year.

9. Planning permission for future developments

Are there any current planning permissions or approvals for future development, expansion or redevelopment of the village? Yes No

If yes:

Description of development

Construction timeframes (anticipated start and finish dates)

10. Security and emergency assistance systems

The village is equipped with the following security system

CCTV, security patrols, onsite staff (Mon-Fri).

The village is equipped with the following emergency assistance system

24 hour emergency monitoring system within each home (pendant/wristwatch).

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).

Contract of Sale to purchase	the land and unit
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The village offers the following rights to occupy:

<p><input checked="" type="checkbox"/> Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.</p>	<p><input type="checkbox"/> Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:</p>
<p><input checked="" type="checkbox"/> Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.</p> <p><input type="checkbox"/> Company title: A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village.</p> <p><input type="checkbox"/> Unit trust: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.</p>	<p><input type="checkbox"/> Licence: <input type="checkbox"/> term..... or <input type="checkbox"/> periodic tenancy</p> <p>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.</p> <p><input type="checkbox"/> Lease – <input type="checkbox"/> term.....or <input type="checkbox"/> periodic tenancy</p> <p>A resident has a leasehold interest, but does not own the unit or the land.</p> <p><input type="checkbox"/> Other.....</p>

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
2023	\$79,393	
2024	\$155,418	
2025	\$159,431	

14. Capital maintenance fund

Does the village have a capital maintenance plan? Yes No

Does the village have a capital maintenance fund? Yes No

If yes, balance at end of last financial year

15. Owners corporation

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

If yes, complete the following:

Name of owners corporation

Address for service of owners corporation

Description of common property

Does the owners corporation have a maintenance plan? Yes No

Does the owners corporation have a maintenance fund? Yes No

If yes, balance at end of last financial year

16. Insurance arrangements

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

Public Liability Insurance

Building Insurance

Other insurances (please specify):

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

- The contents of their unit
- Public liability claims brought as a result of any incident occurring in a resident's unit
- Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses
- Other (please specify)

Does the operator have any funds set aside to insure against potential damage to the village? (self-insurance) Yes No

If yes:

Amount of funds set aside

\$

Nature of risk for which funds have been set aside

17. Additional documents

The following documents are attached to this information statement:

Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

Part B: Village fees and charges

The fees outlined in this section apply to new residents. The purpose of this information is to inform prospective residents of the arrangements they would enter if they moved into the village.


A retirement village cannot charge new residents any fee that was not disclosed in the information statement.


Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Holding deposit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$1000	<i>On reserving a unit</i>	Deducted from final purchase price.
Entry payment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Units range from \$350,000-\$600,000		The resident enters into a Contract of Sale to purchase the freehold title to the unit and must pay the purchase price for the unit under that Contract.
Other entry fees or charges – specify:	Stamp duty and transfer fees		Stamp duty is determined by reference to the value of the unit being purchased.		
Ongoing costs: paid while residing in the village					
Rent	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	

Maintenance charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	The current total of the maintenance charges and the owners corporation fee is \$412.50 per month.	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	The maintenance charges and owners corporation fees are payable together in a single payment each month.
Owners corporation fees	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	The current total of the maintenance charges and the owners corporation fee is \$412.50 per month.	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	The maintenance charges and owners corporation fees are payable together in a single payment each month.
Optional services charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	See Annexure 1.
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Utility charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Council rates	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Land taxes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Other ongoing fees or charges – specify:					
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		2.5% of entry payment per year up to a maximum of 10 years.	<i>On exit</i>	Maximum of 25% of your entry payment.
Resident receives a share of capital gain on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		75% of capital gains.	<i>On exit</i>	The Resident pays an exit contribution equal to 25% of the capital gain.

Resident is liable for a share of capital loss on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		75% of capital loss.	<i>On exit</i>	The Proprietor will pay the resident 25% of any capital loss on the sale of the unit.
Other ongoing fees or charges – specify:	Major Maintenance Contribution		0.5% (plus GST) of your entry payment for each year or part of a year calculated up to the date you sell your unit.		This contribution is added to the maintenance funds of the village and used for major maintenance and repairs to communal facilities and common property.
	Administration Fee		\$5000+GST	<i>On exit</i>	The Administration fee is payable for services provided on exit including opening your premises for inspections, meeting with prospective residents/purchasers, advertising and marketing of the village and/or your premises, supporting arrangements for any cleaning, refurbishment or renovation works, preparation of your purchaser's management contract and other activities associated with your exit and the sale of your premises.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					This fee is not payable if we purchase your premises under the buyback option included in your contract.

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	Martin Turnbull
Date	30-4-2026

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	Martin Turnbull
Date	30-4-2026

Attachment 1: Services and facilities

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
See Annexure 1 on next page			
Total mandatory service and facility charges		\$	
Total optional and mandatory services and facilities charges		\$	

ANNEXURE 1 - Services and Facilities

Part A - Facilities

The following facilities are available to all residents (subject to opening times and rules of use) as at the date of this information statement (and are form part of the common property or communal areas):

1. Activities or games room
2. Auditorium
3. BBQ area outdoors
4. Billiards
5. Indoor Bowling
6. Community centre
7. Community vegetable plots
8. Hairdressing or beauty room (services incur a fee)
9. Library
10. Pavilion
11. Podiatrist consultation room (services incur a fee)
12. Separate lounge in community centre
13. Village minibus
14. Private parkland
15. Outdoor caravan and boat storage area
16. Walking paths

Part B – Services

Services provided to all village residents (funded from the recurrent charges paid by residents) are as follows:

1. Arranging for fire protection systems for the common areas and communal areas;
2. Arranging for garbage and waste disposal from dedicated bin locations throughout the village.
3. Arranging for cleaning and lighting of the common areas and communal areas;
4. Arranging for maintenance and repairs to the common areas and communal areas;
5. Arranging for gardening, lawn mowing and landscaping of and to the common areas and communal areas;
6. Effecting and maintaining insurances in respect of the Village (the insurances at the date of this contract;
7. Providing an emergency call system;
8. Providing a Village minibus;
9. Complying with the retirement village laws, other legislation and any orders or directions lawfully made or given in respect of the village, save where such compliance is your responsibility or the responsibility of any other resident;
10. Conducting an annual meeting of all residents in accordance with, and preparing and presenting at that meeting all statements and reports required by, the retirement village laws;
11. Preparation, and maintenance, of emergency and evacuation plans and the conduct of annual safety inspections and evacuation exercises as required under the retirement village laws;

12. Financial management and accounting services relating to the operation of the village;
13. Management of the capital maintenance fund;
14. Administration and management of the Village;
15. Arranging for the payment of:
 - a. rates, taxes, duties, fees and other like outgoings which are imposed in respect of the Village (to the extent to which they are not separately assessed in respect of residents' units and are not the responsibility of residents);
 - b. gas, electricity, water and all other utilities and services used in or assessed or charged on or in respect of the common areas or communal areas in the Village;
 - c. wages, salaries and other employee entitlements and benefits in respect of the employees providing services at or in respect of the village;
 - d. costs and expenses of third parties providing services to or in respect of the village; and
 - e. other maintenance costs; and
16. any other services or facilities which are detailed in this contract or which the information statement contained in Annexure 2 expressly indicates will be provided to you (other than optional services).

The parties acknowledge that these services may be provided by the operator in its capacity as operator of the village or as manager of the owners corporation.

Part C – Optional Services

Optional services provided or made available to residents on a user-pays basis are as follows:

1. Podiatrist:
 - On site one day every seven weeks.
 - Cost: \$60 initial visit (new patient) or \$50 repeat visit. Care Plan via GP available. EFTPOS facilities not available.
2. Hairdresser:
 - Cut – mens \$18
 - Cut – ladies (includes wash) \$22
 - Shampoo/blow wave or set \$30
 - Cut/set or blow wave \$40
 - Perm \$80
 - Colour/foils – range \$55 - \$150

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

Ansvar Insurance

Amount insured

\$10,000,000

Period of cover

30-6-25 to 30-6-26

Premium

\$6,860

Excess

\$1,000

Exclusions

Per policy wording.

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):

Accidental damage.

Name of insurer

QBE

Amount insured

\$46,000,000

Period of cover

30-6-25 to 30-6-26

Premium

\$50,740

Excess

\$2,500

Exclusions

Per policy wording.

Other information

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

The nature of the risk
insured against

Name of insurer

Amount insured

Period of cover

Premium

Excess

Exclusions

Other information

Attachment 3: Glossary of fees

Capital maintenance fund contribution: A portion of resident payments is set aside by the operator into a dedicated fund for future major repairs and maintenance of village infrastructure. The operator determines the required portion.

Contract check fee: The annual contract check, which summarises fees and exit position, must be provided free. An on-demand check is also free where the resident gives 28 or more days written notice of intention to leave.

Deferred management fee: A fee payable on exit, as a contribution toward the cost of services provided to the resident during their time in the village. It is calculated as a percentage of the entry payment, accruing daily based on length of residence. It cannot be charged where the resident leaves during the settling-in period or moves to another unit within the same village.

Entry payment: The main upfront payment for the right to live in the village. It may be a lump sum or fixed instalments. It may be fully or partly refunded when you leave (a repayable entry payment) or it may be non-refundable. It does not include rent, maintenance charges or optional service fees.

Exit entitlement: The amount paid back to the resident on exit. For non-owner residents, it starts with the repayable entry payment. For owner residents, it starts with the sale price of the unit. Any fees, outstanding charges and other deductible amounts are subtracted to give the final figure.

Holding deposit: A payment to reserve a specific unit before a residence contract is signed. It falls outside the standard entry payment rules and is regulated under the Sale of Land Act 1962 instead.

Maintenance charge: A regular fee, usually weekly, fortnightly or monthly, covering village management, staff, facilities and common areas. It is capped each year in line with the all groups Consumer Price Index (CPI) for Melbourne in original terms published by the Australian Bureau of Statistics; and can only exceed that cap if residents approve a higher amount by special resolution.

Optional services charge: A fee for extra services a resident elects to use, such as meals or personal care, that are not part of the standard village offering. These charges cease on vacation of the premises or on the resident's death.

Owners corporation fee (owner residents only): Where the village has an owners corporation, owner residents pay a separate fee covering common property upkeep and insurance. This is in addition to the maintenance charge.

Rates and taxes: Government charges such as council rates and land tax on the village land. These may be passed on through the maintenance charge or charged separately, as set out in the contract.

Reinstatement costs (non-owner residents): non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated cost. If not disputed within 21 days, the operator may carry out the works and charge the resident the reasonable cost.

Rent (non-owner residents): Some non-owner residents pay ongoing rent for the right to occupy their unit, in place of or in addition to an entry payment. Rent is treated separately from entry payments under the legislation.

Special levy: A one-off charge for unexpected major expenses. No more than one special levy may be charged in any 12-month period, and only where required by law, approved by residents by special resolution, or covered by the contract.

Utility charges: Charges for electricity, gas and water consumed by the resident. The method of calculation varies between villages and is set out in the contract.

Waiting list fee: A fee charged to join the village waiting list. It may or may not be refundable. The operator is required to state in the information statement whether a waiting list fee applies and whether it is refundable on entry.



Certificate of Currency

This certificate confirms this policy is in force for the period shown, subject to the policy terms, conditions, and exclusions. It is a summary of cover only (for full details, refer to the current policy wording and schedule). It does not alter, amend, or extend the policy. The information is current only at the date of printing.

DATE PRINTED:	23/07/2025
POLICY NUMBER:	44A104014ISR
YOU/YOUR/INSURED:	Village Mews Retirement Village
PERIOD OF INSURANCE:	From: 4.00pm on 30/06/2025 to: 4.00pm on 30/06/2026
POLICY:	Industrial Special Risk
LIMIT OF LIABILITY:	Combined Sections 1 and 2: \$46,000,000 any one loss and location
QBE SHARE:	100%
INTEREST INSURED:	All real and personal property
NOTING:	N/A

Issued by: QBE Australia

Underwriter: Noah Avsar

Aviso Integral Pty Ltd

ABN 67 007 323 622 ACN 007 323 622 241365

Trading as Trading as Aviso Integral Insurance Services

16 Pakington Street

PO Box 651

BELMONT VIC 3216

GEELONG WEST VIC 3218

Tel: 03 5244 1129

Email: info@avisointegral.com.au

CERTIFICATE OF CURRENCY

From: Luke Prato

We hereby confirm that we have arranged the insurance cover mentioned below:

Dandenong Valley Retirement Village Management P/L
112 Stud Road
DANDENONG VIC 3175

Date: 24/07/2025

Our Reference: VILLAGEMEW

Renewal

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Class of Policy: Public Liability Insurance

Insurer: Ansvr Insurance Ltd
432 St Kilda Road, Melbourne Vic 3000
ABN: 21 007 216 506

The Insured: Valley Mews Village Pty Ltd & Others

Policy No: 03.220.0619920

Invoice No: 011941

Period of Cover:

From 30/06/2025
to 30/06/2026 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy: Public Liability Insurance	Policy No: 03.220.0619920
The Insured: Valley Mews Village Pty Ltd & Others	Invoice No: 011941
	Our Ref: VILLAGEMEW

Name of Insured VILLAGE MEWS RETIREMENT VILLAGE
Valley Village Retirement Community

ABN 54 860 634 264

Policy Type Business Pack

Cover Type Retirement Villages

Period of Insurance From 4:00pm on 30/06/2025 (Local Standard Time)
To 4:00pm on 30/06/2026 (Local Standard Time)

Cover Summary

<i>Cover</i>	<i>Cover Taken</i>
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PART B: GENERAL LIABILITY

General Public Liability	Insured
General Products Liability	Insured
Counsellors Liability	Insured
Sexual Abuse Liability	Not insured

PART C: ORGANISATION LIABILITY

Professional Indemnity	Insured
Management Liability	Insured
Directors and Officers	Insured
Entity Liability	Insured
Entity Reimbursement	Insured
Employment Practices Liability	Insured
Trustees Liability	Not insured
Statutory Liability	Insured
Internet Liability	Insured
Entity Crisis Cover	Insured
Employee Fidelity	Insured
Third Party Fidelity	Insured
Tax Audit	Insured

PART D: PERSONAL ACCIDENT

Category A – Voluntary Workers	Not insured
Category B – Students/Children	Not insured
Category B – Members	Not insured

Operations

Your operations are described as:
Retirement village

Schedule of Insurance

Class of Policy: Public Liability Insurance	Policy No: 03.220.0619920
The Insured: Valley Mews Village Pty Ltd & Others	Invoice No: 011941
	Our Ref: VILLAGEMEW

Operations History

In the past five years, has your entity or any partner or director:

Been convicted of a criminal offence? No

Been insolvent, declared bankrupt or placed into liquidation or receivership? No

Had an insurance policy declined or cancelled or any other conditions imposed? No

Operational Split By State Based on Revenue or Number of Employees

VIC	NSW	QLD	SA	WA	TAS	ACT	NT
100%	0%	0%	0%	0%	0%	0%	0%

Tax Exemptions

You have indicated that you are not entitled to State tax exemptions.

PART B: GENERAL LIABILITY

General Public & Products Liability

Limits of Liability

Public Liability	\$10,000,000
Products Liability	\$10,000,000
Advertising Injury	\$10,000,000

Sublimits

Property in care, custody and control	\$250,000
Public Relations	\$100,000

Automatic Extensions

Counsellors Liability	\$1,000,000
Indemnifiable Fines and Penalties	\$100,000 (Nil Excess)

Optional Extensions

Geographic Limits:	As per policy wording
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Events

Events with over 500 attendees away from location	Not Insured
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Excess

Claims for property damage each and every claim	\$1,000
Claims for personal injury each and every claim	\$1,000
Claims for personal injury to labour hire, subcontractors or contractors	\$10,000

Schedule of Insurance

Class of Policy: Public Liability Insurance
The Insured: Valley Mews Village Pty Ltd & Others

Policy No: 03.220.0619920
Invoice No: 011941
Our Ref: VILLAGEMEW

General Liability – High Risk Activities

Do you engage in any of the following activities?

Activity	Engage in?	Activity run by?
Abseiling	No	
Archery	No	
Caving or canyoning	No	
Climbing walls	No	
Flying fox / giant swings	No	
Gladiator games, martial arts or boxing	No	
Gymnastics	No	
Horse riding (excluding speed contests)	No	
Jet skiing	No	
Leap of faith / pamper pole	No	
Rides – mechanical or involving animals	No	
Motor races, motor speed tests, dune buggies or go karts	No	
Paintball / skirmish	No	
Parachuting, hang gliding, para gliding or hot air ballooning	No	
Rifle / firearms shooting / gel blasting	No	
Rock climbing – with ropes	No	
Rock climbing – unsupported	No	
Rope courses	No	
Scuba diving	No	
Sea kayaking	No	
Skateboarding using ramps	No	
Snow skiing / boarding	No	
Surfing	No	
Trail bikes, motor bikes or Motorcross	No	
Vertical or horizontal bungee jumping	No	
Water sports with power boards	No	
White water canoeing, rafting or kayaking – up to class two rapids	No	
White water canoeing, rafting or kayaking – above class two rapids	No	

General Liability – Other Activities

Does your premises have a skate board park on site which does not comply with Australian Standards? No

Is the skate board available for unsupervised use? No

Does your premises have a swimming pool that is available for unsupervised use? No

Do you engage in any other hazardous activities not already disclosed? (If yes, details listed below) No

Class of Policy: Public Liability Insurance	Policy No: 03.220.0619920
The Insured: Valley Mews Village Pty Ltd & Others	Invoice No: 011941
	Our Ref: VILLAGEMEW

PART C: ORGANISATION LIABILITY**Professional Indemnity****Limits of Liability**

Limit of liability:	\$10,000,000 any one claim
Aggregate limit of liability:	\$20,000,000 any one period of insurance
Geographic Limits:	As per policy wording

Retroactive Date**Retroactivity allowed to:** 30/06/2018

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

Excess

Excess – Any one claim \$2,500

Management Liability**Limits of Liability and Excess**

Insuring clauses	Limit of liability	Aggregate limit of liability	Excess
Directors and Officers Liability	\$10,000,000	\$10,000,000	Nil
Entity Liability	\$10,000,000	\$10,000,000	\$2,500
Entity Reimbursement	\$10,000,000	\$10,000,000	\$2,500
Employment Practices Liability	\$1,000,000	\$1,000,000	\$5,000
Statutory Liability	\$1,000,000	\$1,000,000	\$2,500
Internet Liability	\$1,000,000	\$1,000,000	\$2,500
Entity Crisis Cover	\$100,000	\$100,000	\$2,500
Employee Fidelity	\$100,000	\$100,000	\$5,000
Third Party Fidelity	\$100,000	\$100,000	\$5,000
Tax Audit	\$100,000	\$100,000	\$1,000

Do entity assets exceed liabilities? Yes

Are work, health and safety procedures in place in accordance with legislation? Yes

In the past two years, has the entity had any matters taken to Fair Work Australia? (If yes, details listed below) No

In the past five years, has the entity been the subject of any investigation or audit or been issued with any improvement notices by any regulatory or government body? (If yes, details listed below) No

Is there an annual external audit of cash, accounts, inventory and stock at principal locations operated by the insured? Yes

Have there been any adverse findings in the external auditor's report? No

Retroactive Date**Retroactivity allowed to:** 30/06/2018

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

Geographic Limits**Please note the geographic limits of this section are:**

Anywhere in Australia: Optional Extensions Employee Fidelity and Third Party Fidelity, Insuring Clause 4. Employment Practices Liability and Insuring

Schedule of Insurance

Class of Policy: Public Liability Insurance
The Insured: Valley Mews Village Pty Ltd & Others

Policy No: 03.220.0619920
Invoice No: 011941
Our Ref: VILLAGEMEW

Clause 6. Statutory Liability
All other Insuring Clauses

Geographic Limits: As per policy wording