Valley Village

RETIREMENT COMMUNITY

Information Statement 2026 / 2027

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.

Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

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

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting 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 450 131 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 81 81 55 1300.

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（祇花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

Serbian 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 □□□□□□□ □□□ □□□□□ □□□ □□□□ □□□□□□□ □□□□□□□ (TIS) □□□□ □□□ 131 450 (□□□□□ □□□ □□ □□□) □□□□□ □□□□□□ □□□□□ □□□ □□ □□□□ □□□ 1300 55 81 81 □□□ □□□□ □□□□ □□□□ □□ □□□□□□□□□ □□□□□.

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی(TIS) به شماره 450 131 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 81 81 55 1300 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	Valley Village Retirement Community
Village street address	112 Stud Rd Dandenong 3175 VIC
Village postal address	112 Stud Rd Dandenong 3175 VIC

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	Valley Village Holdings Pty Ltd
ABN / ACN	677794400
Address for service	112 Stud Rd Dandenong 3175 VIC

Operator name	Dandenong Valley Retirement Village Management Pty Ltd
ABN / ACN	44 006 584 890
Address for service	112 Stud Rd Dandenong 3175 VIC

Telephone (03) 9 793 3354 Email info@valleyvillage.com.au

Date current operator commenced in that role 12-12-1986

3. Operator representative

Name of representative	Joseph
Position of representative	Village Manager
Location within village	Office

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

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……………..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
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: $189,697.20

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: Valley Village Mews Retirement Village Body Corp No. 25116

Address for service of owners corporation: 112 Stud Rd Dandenong 3175 VIC

Description of common property: Parkland/gardens/streets

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: $47,561.76

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	☐ Yes ☒ No	☐ Yes ☐ No			
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No			
Holding deposit	☒ Yes ☐ No	☐ Yes ☐ No	$1000	*On reserving a unit*	Deducted from final purchase price.
Entry payment	☒ Yes ☐ No	☐ Yes ☐ 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	☐ Yes ☒ No	☐ Yes ☐ No		☐ Weekly ☐ Monthly ☐ Annually	

Maintenance charges	☒ Yes ☐ No	☐ Yes ☐ No	The current total of the maintenancecharges and the owners corporation fee is $424.40 per month.	☐ Weekly ☐ Monthly ☐ Annually	The maintenance charges and owners corporation fees are payable together in a single payment each month.
Owners corporation fees	☒ Yes ☐ No	☐ Yes ☐ No	The current total of the maintenancecharges and the owners corporation fee is $424.40 per month.	☐ Weekly ☒ Monthly ☐ Annually	The maintenance charges and owners corporation fees are payable together in a single payment each month.
Optional services charges	☒ Yes ☐ No	☐ Yes ☐ No		☐ Weekly ☐ Monthly ☐ Annually	See Annexure 1.
Capital maintenance fund contribution	☐ Yes ☒ No	☐ Yes ☐ No			
Utility charges	☒ Yes ☐ No	☐ Yes ☐ No			
Council rates	☒ Yes ☐ No	☐ Yes ☐ No			
Land taxes	☐ Yes ☒ No	☐ Yes ☐ 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)	☒ Yes ☐ No		2.5% of entry payment per year up to a maximum of 10 years.	*On exit*	Maximum of 25% of your entry payment.
Resident receives a share of capital gain on exit	☒ Yes ☐ No		75% of capital gains.	*On exit*	The Resident pays an exit contribution equal to 25% of the capital gain.

Resident is liable for a share of capital loss on exit	☒ Yes ☐ No		75% of capital loss.	*On exit*	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	*On exit*	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. This fee is not payable if we purchase your premises under the buyback option included in your contract.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					

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	1-7-2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	Martin Turnbull
Date	1-7-2026

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
Total mandatory service and facility charges		**$**	
Total optional and mandatory services and facilities charges		**$**	

See Annexure 1 on next page

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

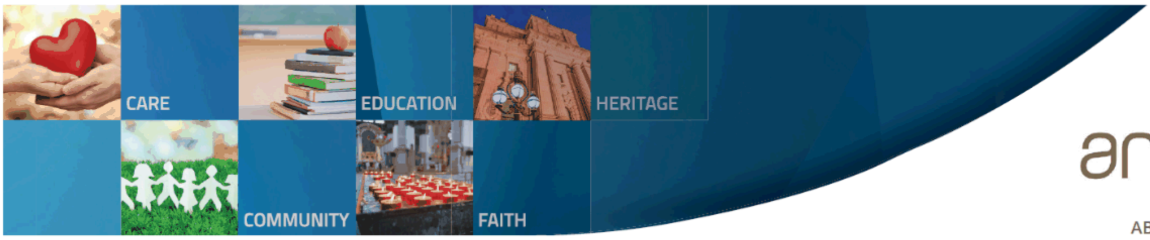
Reinstatement costs (non-owner residents): non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated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



ansvar insurance
ABN 21 007 216 506
AFSL 237826

CERTIFICATE OF CURRENCY

This is to certify that this Ansvar Insurance policy of insurance is current as at the date of issue of this Certificate of Currency, subject to the terms and conditions of the policy indemnifying the Insured as follows:

Date of Issue:	25 June 2026	
Policy Number:	619920	
Name of Insured:	VILLAGE MEWS RETIREMENT VILLAGE	
Policy Type:	Ansvar Commercial Insurance - Retirement Villages	
Situation of Risk:	Anywhere in Australia	
Description of Cover:	Directors and Officers:	$10,000,000
	Entity Liability:	$10,000,000
	Entity Reimbursement:	$10,000,000
	Employment Practices Liability:	$1,000,000
	Trustees Liability:	Not Insured
	Statutory Liability:	$1,000,000
	Internet Liability:	$1,000,000
	Entity Crisis cover:	$100,000
	Fidelity - Employee:	$100,000
	Fidelity – Third Party:	$100,000
	Tax Audit:	$100,000
	Professional Indemnity:	$10,000,000
	General Public Liability:	$10,000,000
	General Product Liability:	$10,000,000
	Counsellors Liability:	$1,000,000
	Sexual Abuse:	Not Insured
Business Description:	Retirement village	
Period of Insurance:	**from** 4:00pm 30/06/2026 **to** 4:00pm 30/06/2027	

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 **Tel:** **03 5244 1129**

BELMONT VIC 3216

GEELONG WEST VIC 3218

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: 27/07/2026

Our Reference: VILLAGEMEW

Renewal

Class of Policy: Industrial Special Risks Insurance

Insurer: QBE Insurance (Australia) Ltd
Level 2, 628 Bourke Street, Melbourne
ABN: 78 003 191 035

The Insured: Refer Schedule

Policy No: 44A104014ISR

Invoice No: 0046620

Period of Cover:
From 30/06/2026
to 30/06/2027 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.

QBE Insurance (Australia) Limited

ISR (Mark IV) Renewal Invitation

Contacts

Contact Detail	Information
Policy Number	44A104014ISR
Intermediary Name	BALLARAT INSURANCE BROKERS PTY LTD
Intermediary Contact	Luke Prato
Date of Renewal Invitation	16/06/26

The Insured

Detail	Information
Name of Insured	Village Mews Retirement Village
Period of Insurance	From 4:00pm on the 30/06/2026 to 4:00pm on the 30/06/2027
The Business	Principally Residential Care For The Aged Operation and any other activities incidental thereto
Situation and/or Premises	112 Stud Road DANDENONG 3175 and elsewhere in Australia where the insured has property or carries on business, has goods or other property stored, or being processed or has work done

Class of Policy: Industrial Special Risks Insurance		**Policy No:**	44A104014ISR
The Insured: Refer Schedule		**Invoice No:**	0046620
		Our Ref:	VILLAGEMEW

Declared Values

Section	Description	Amount
Section 1	Property Insured	$38,430,757
Section 2	Gross Profit	$7,696,000
	Insured Payroll	Not Insured
	Gross Revenue	Not Insured
	Gross Rentals	Not Insured
	Claims Preparation Costs	$250,000
	Additional Increased Cost of Working	$500,000
Combined	Total Declared Values	$46,876,757

Limit of Liability

Description	Details	Amount
Combined Sections 1 and 2	Any one loss, any one location	$46,000,000

Section 1 Sub-Limits

Description	Amount
Unspecified Damage	$1,000,000
Theft or any attempt thereat	$25,000
Theft of property in the open air	$25,000
Money (blanket cover)	$0
Accidental breakage of fixed glass	Replacement Value
Extra cost of reinstatement	$500,000
Removal of debris	$2,832,000

Class of Policy:	Industrial Special Risks Insurance	**Policy No:**	44A104014ISR
The Insured:	Refer Schedule	**Invoice No:**	0046620
		Our Ref:	VILLAGEMEW

Landscaping	$250,000
Loss of Land Value	$500,000
Metered Water	Not Insured
Fusion	Not Insured
Personal Property of Employees and others (per person)	$5,000
Personal Property of Employees and others (any one event)	$20,000
Accompanied Baggage in Australia (per person)	$5,000
Accompanied Baggage in Australia (any one event)	$10,000
Weather Damage to Certain Property	$25,000
Statutory inquiries	$50,000
Expediting Expenses	$100,000
Temporary Removal Exemption	$100,000
Decorative Livestock (Fire cover only)	$10,000
Works of Art, Antiques and Curios	$50,000
Cost of clearing blocked drains, pipes, filters & pumps	$50,000
Unspecified Customers' Goods	$50,000
Environmental Improvements	$250,000
Legal Costs and Discharge Mortgage	$50,000
Playing Surfaces	$100,000
Public Reward	$10,000

Class of Policy:	Industrial Special Risks Insurance	**Policy No:**	44A104014ISR
The Insured:	Refer Schedule	**Invoice No:**	0046620
		Our Ref:	VILLAGEMEW

Section 2 Sub-Limits

Description	Amount
Additional Increased Cost of Working	$500,000
Claims Preparation Costs	$250,000
Isolation by flood or landslide	Not Insured

Continued Section 2 Sub-Limits and Sections 1 and 2 Combined Sub-Limits

Description	Amount
Prevention of access - Public Authority Order	Not Insured
Unspecified suppliers' and/or Customers' Premises (Worldwide) (Single Limit)	Not Insured
Royalties Receivable	Not Insured
Partially Insured Working Expenses	Not Insured
Accounts Receivable	$200,000
Vermin, Pests, or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder and Suicide	$250,000
Remote premises of Public Utilities	$350,000
Premises in the Vicinity (prevention of access) - Indemnity (e)	$350,000
Unspecified suppliers' and/or Customers' Premises (Australia & New Zealand) (Single Limit)	$250,000
Interdependency - Australia	$100,000
Contractual Damages	$250,000
Trade Exhibitions - Worldwide	$250,000
Other Contributing Properties	$10,000
Roads, Bridges and Railways - Indemnity (g)	$100,000

Class of Policy:	Industrial Special Risks Insurance	**Policy No:**	44A104014ISR
The Insured:	Refer Schedule	**Invoice No:**	0046620
		Our Ref:	VILLAGEMEW

Sections 1 and 2 Combined Sub-Limits

Description	Amount
Flood	$10,000,000
Fusion	$50,000
Acquired Companies	$2,000,000
Declarations of Acquired Property	$2,000,000

Deductibles

Description	Amount / Time
Accompanied Baggage in Australia	$2,500
Unspecified Suppliers' and/or Customers' Premises (Worldwide)	Not Insured
Remote Premises of Public Utilities	48 hours
Unspecified Suppliers' and/or Customers' Premises (Australia & New Zealand)	48 hours
Premises in the Vicinity (Prevention of Access)	48 hours
Vermin, Pests, or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder and Suicide	48 hours
Earthquake, subterranean fire or volcanic eruption	(a) $20,000; or (b) an amount equal to 1% of the total Declared Values for Property Insured at the Situation where the loss occurs; whichever is the lesser.
All Other Claims	$2,500

Consequential Loss

Description	Details
Indemnity Period	24 months

Class of Policy:	Industrial Special Risks Insurance	**Policy No:**	44A104014ISR
The Insured:	Refer Schedule	**Invoice No:**	0046620
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Payroll Limits

Period	Percentage
Initial Period 100% for	
For Remainder of Indemnity Period	0%

Consolidated Period (no value provided)

Uninsured Working Expenses

(applicable only to definition of Gross Profit)

Item	Proportion Uninsured
Purchases	100.0%

The words and expressions used herein shall have the meanings usually attached to them in the books and accounts of the Insured unless otherwise defined in this Policy.

Policy Wording

Steadfast SCTP QM8156

Endorsements

FUSEDXB4 Fusion

The policy extends to indemnify the Insured against loss, destruction of or damage to any part or parts of the electrical, electro-mechanical and electronic machines, switchboards, installations or apparatus forming part of the Property Insured (excluding rectifiers, radio, television or amplifying equipment of any description) caused by the actual burning out of such part or parts by the electric current therein.

The Insurer(s) shall not be liable under this endorsement for:

(a) loss of use, depreciation, wear and tear.

(b) loss, destruction of or damage to:

- (i) lighting or heating elements, fuses or protective devices;
- (ii) electrical contacts at which sparking or arcing occurs in ordinary working.

The liability of the Insurer(s) shall not exceed the sub-limit stated in the schedule of the policy against "Fusion" for any one loss or series of losses arising out of any one event or occurrence at any one location.

Premium Rates prior to Terrorism

Description	Rate / Fee	Notes

Class of Policy:	Industrial Special Risks Insurance	**Policy No:**	44A104014ISR
The Insured:	Refer Schedule	**Invoice No:**	0046620
		Our Ref:	VILLAGEMEW

Material Damage and Business Interruption	0.0829% plus Terrorism	Note: Premium and Rates Inclusive of terrorism are noted below.
Commission	18.5%	
Risk Engineering Fee		

Deposit Premium (incl. Terrorism)**

Description	Amount
Deposit Premium	$41,583.81
FSL/ESL	$0.00
GST	$4,158.38
Stamp Duty	$3,659.37
Total Premium	$49,401.56
QBE Share	100%

Adjusted Rates by Terrorism Tier (inclusive of Terrorism)

Risk Tier	Rate
Risk in Tier "A"	0.1032%
Risk in Tier "B"	0.0887%
Risk in Tier "C"	0.0857%
Overseas Risks	0.0829%

** The deposit premium is calculated on the declared and estimated values, limits of liability and sub limits of liability. There may be premium adjustments at the expiration of this Policy in accordance with Adjustment Premium clause noted in the Policy. If you require a breakdown by State Charges & Taxes please contact our office.

QBE Capacity

Description	Value

Class of Policy: Industrial Special Risks Insurance	**Policy No:** 44A104014ISR
The Insured: Refer Schedule	**Invoice No:** 0046620
	Our Ref: VILLAGEMEW

QBE Capacity	100%

Amendment to the Policy Wording

(No content provided)

Limits, Sub-Limits and Deductibles

The Limit of Liability shall apply for any one loss or series of losses arising out of any one event at any one Situation, subject to any Sub-limits of Liability specified above. The Sub-limits shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above. The Limit of Liability and the Sub-limits of Liability shall apply in excess of any applicable deductible.

The Insured shall bear the deductible specified above in respect of each claim or series of claims arising out of any one event (unless as otherwise stated). Should more than one deductible appear under this Policy for any claim or series of claims arising from the one event, such deductibles shall not be aggregated - the highest single level of deductible only shall apply.

Privacy consent notice

QBE's Privacy Policy describes how we collect, disclose, store and use your information and how you can access it, correct it or contact us to make a complaint. QBE may share your information with other QBE Group companies or with our authorised representatives and service providers, each of which may be based outside of Australia. You can view our Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy of it you can phone us on 133 723 or request it from one of our authorised representatives or service providers.

By providing the information we've requested, you consent to QBE collecting, using and storing your information to issue, administer and manage the products and services you have or may wish to take with us in accordance with our Privacy Policy. If you've provided information about any other person, by submitting this form you confirm that you've let them know that you're providing their information and that you've obtained their consent to do so.

If you don't provide all of the information we've requested, we may be unable to issue you with a product or service or we may be unable to administer or manage it.

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.

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

Class of Policy:	Industrial Special Risks Insurance	**Policy No:**	44A104014ISR
The Insured:	Refer Schedule	**Invoice No:**	0046620
		Our Ref:	VILLAGEMEW

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.

Conditions of this Quotation

(No content provided)