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.

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	Europa on Alma
Village street address	31-39 Alma Road, St Kilda VIC 3182
Village postal address	31-39 Alma Road, St Kilda VIC 3182

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	RSL Care RDNS Limited
ABN	90 010 488 454
Address for service	Level 3, 44 Musk Avenue, Kelvin Grove QLD 4059

Operator name	RSL Care RDNS Limited
ABN	90 010 488 454
Address for service	Level 3, 44 Musk Avenue Kelvin Grove QLD 4509

Telephone	1300 22 11 22	Email	rlsupport@boltonclarke.com.au
Date current operator commenced in that role	2021		

3. Operator representative

Name of representative	Meredith Adams
Position of representative	Village Manager
Location within village	Community Centre Office
Times available	Business hours (Monday-Friday, 9am-5pm)

Telephone	0455 342 894	Email	europaonalmarv@boltonclarke.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	0	0	81	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	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:

Reasonable restrictions apply (available upon 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:

Reasonable restrictions apply (available upon request)

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

Access to the building by electronic fobs, CCTV cameras throughout building, basement car park, vehicle entrance, and selected internal doors.

The village is equipped with the following emergency assistance system

Emergency help system monitored externally on a 24 hour/7 day basis Each unit has an emergency call system and each resident will receive one pendant. Emergency help buttons are also installed at fixed points in the common areas of the village.

Additional pendants and emergency call buttons in the unit will be available to residents at a further cost.

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	☒ **Licence:** ☒ term: lifetime of the resident; or

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.	☐ 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
2024	$0	
2025	$0	
2026	$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 $

Note: The village is in the process of developing a capital maintenance plan to determine the capital maintenance fund requirements for the FY27 budget period and allocation of the Long Term Maintenance Fund balance ($2,346,562 at end of FY26).

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):

Group Personal Accident – Voluntary Workers

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	NA	NA	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☒ No	NA	NA	
Holding deposit	☐ Yes ☐ No	☐ Yes ☒ No	NA	NA	
Entry payment	Base Contract		$515,000 to $1,595,000	*On entry*	
	☐ Yes ☐ No	$480,000 to $1,440,000			
	Share Contract		$515,000 to $1,595,000	*On entry*	
	☐ Yes ☐ No	☒ Yes ☐ No			
	Prepaid Management Contract		$515,000 to $1,595,000 Plus the Prepaid Management Free	*On entry*	
	☐ Yes ☐ No	☒ Yes ☐ No			

			equal to 15% of the entry payment.		
Other entry fees or charges – specify:		Yes	$1,600	*On entry*	Entry administration fee
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No	NA	☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	1 bedroom unit: $1,041.29 2 bedroom unit: $1,176.65 3 bedroom unit: $1,301.60	☐ Weekly ☒ Monthly ☐ Annually	
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No	NA	☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No		☐ Weekly ☐ Monthly ☐ Annually	See Attachment 1 for further information
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No			The village is in the process of developing a capital maintenance plan to determine the capital maintenance fund requirements for the FY27 budget period and allocation of the Long Term Maintenance Fund balance ($1,076,845 at end of FY25).

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)	**Base contract**		4% per annum of your entry payment, for each year or part of a year of occupation of the unit for a maximum period of 5 years.	*On exit*	
	☐ Yes ☐ No	☒ Yes ☐ No			
	Share contract		5% per annum of your entry payment, for each year or part of a year of occupation of the unit for a maximum period of 5 years.	*On exit*	
	☐ Yes ☐ No	☒ Yes ☐ No			
	Prepaid Management Contract				
	☐ Yes ☐ No	☐ Yes ☒ No			

Resident receives a share of capital gain on exit	**Base contract**				The Resident does not share in any capital gain and does not bear any capital loss.
	☐ Yes ☐ No	☐ Yes ☒ No			
	Share contract		50% x (resale price – entry payment) where the resale price is higher than the ingoing contribution.	*On exit*	
	☐ Yes ☐ No	☒ Yes ☐ No			
	Prepaid Management Contract				The Resident does not share in any capital gain and does not bear any capital loss.
	☐ Yes ☐ No	☐ Yes ☒ No			
Resident is liable for a share of capital loss on exit	**Base contract**				The Resident does not share in any capital gain and does not bear any capital loss.
	☐ Yes ☐ No	☐ Yes ☒ No			
	Share contract		50% x (entry payment – resale price) where the entry payment is higher than the resale price.	*On exit*	
	☐ Yes ☐ No	☒ Yes ☐ No			
	Prepaid Management Contract				The Resident does not share in any capital gain and does not bear any capital loss.
	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:			$3,000	*On exit*	Exit administration fee

Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					See Attachment 1

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	Brett Rice, Chief Operating Officer - Retirement Living
Date	4 November 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	Brett Rice, Chief Operating Officer - Retirement Living
Date	4 November 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
General services provided to all residents (mandatory)			
Concierge services	Mandatory	Included in maintenance charge	
Cleaning of communal areas, facilities and infrastructure (including external building areas)	Mandatory	Included in maintenance charge	
Common area garden maintenance and maintenance and repair of communal areas	Mandatory	Included in maintenance charge	
Maintenance and repair of residents' units (except where this is the responsibility of a resident)	Mandatory	Included in maintenance charge	
Payment of council rates and charges for the village (including residential units)	Mandatory	Included in maintenance charge	
Payment of electricity, water and other utilities for communal areas	Mandatory	Included in maintenance charge	
Building reinstatement insurance	Mandatory	Included in maintenance charge	
Public Liability insurance in communal areas	Mandatory	Included in maintenance charge	
Garbage and waste collection from the village	Mandatory	Included in maintenance charge	
Lighting of communal areas and basement car park	Mandatory	Included in maintenance charge	
Emergency call system monitoring	Mandatory	Included in maintenance charge	
Management and administration services including accounting and auditing	Mandatory	Included in maintenance charge	
Facilities provided to all residents (mandatory)			

• Arts and crafts room • BBQ area outdoors • Cafe (user-pays basis and restrictions apply) • Cinema • Dining room • Ground floor terraced garden • Gym • Library • Lobby and concierge • Resident communal kitchen area • Separate lounge in community centre • Sky lounge & BBQ area • Therapy consultation room • Two communal EV charging stations (charging is on a user-pays basis)	Mandatory	Included in maintenance charge	Services provided at these facilities may be subject to user charges.
Optional services (not funded by maintenance charge)			
Electronic vehicle (EV) charging	Optional	Prices for the optional services change from time to time.	Europa has two communal EV charging bays available to be used by any resident. The cost of a charging at these bays is payable by the resident on a pay-per-use basis. Current prices are available from the village manager upon request In addition, an EV charger may be installed in a unit's individual car parking space by an approved installer and digital provider, on request by the resident. Installation is at the manager's sole discretion. The purchase of the charger, installation costs, and all ongoing fees (including power usage, ongoing support and maintenance fees) will

			be payable by the resident.
Food and beverages from on-site café	Optional	Prices for the optional services change from time to time.	Current prices are available from the village manager upon request Café services will only be available during operating hours determined by the operator and restrictions as to access may apply.
Certain activities, outings and bus trips that will vary depending on resident interests	Optional	Prices for the optional services change from time to time.	Current prices are available from the village manager upon request.
Total mandatory service and facility charges		$ Included in monthly contribution	
Total optional and mandatory services and facilities charges		$ NA	

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	Intact Insurance UK Limited; AIG Australia; Allianz Insurance Australia Limited
Amount insured	$100 million any one occurrence, provided under a portfolio Public Liability insurance program comprising a $10 million primary policy and excess layers. The same maximum limit applies across all locations.
Period of cover	4.00pm 31 March 2026 to 4.00pm 31 March 2027
Premium	The insurance premium is paid by the operator as part of a portfolio insurance program covering multiple retirement villages and other facilities. Premiums are not calculated or invoiced on a per-village basis. Any allocation of premium to this village would be indicative only and does not represent an invoiced or separately rated premium for the village.
Excess	Claim excesses apply under the portfolio Public Liability insurance policy and vary depending on the type of claim. The standard claim excess is $10,000. Full details are set out in the policy wording, which is available for inspection on request.
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: • Use or ownership of registered motor vehicles • Use or ownership of aircraft or watercraft (except limited circumstances) • Pollution, Asbestos and Silica • Professional services liability • Pandemic / infectious disease outbreaks • Product recall costs • Fines, penalties and punitive damages

- Personal injury to employees (workers' compensation risks)
- Cyber and data losses (except resulting bodily injury or physical property damage)
- Terrorism, war or civil unrest

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

☐ Other risks covered (please specify):

Name of insurer

AXA XL 55% (Lead); AAI Limited t/as Vero Insurance (45%)

Amount insured

As per portfolio 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 **$165,000,000**.

Period of cover

4.00pm 31 March 2026 to 4.00pm 31 March 2027

Premium

The insurance premium is paid by the operator as part of a portfolio insurance program covering multiple retirement villages and other facilities. Premiums are not calculated or invoiced on a per-village basis. Any allocation of premium to this village would be indicative only and does not represent an invoiced or separately rated premium for the village.

Excess

As fully detailed in the portfolio Industrial Special Risks policy, insurance claim excesses apply and vary depending on the type of claim, for example:

- General Excess $100,000;
- Named Cyclone & Flood $250,000;

Earthquake, subterranean fire or volcanic eruption – $20,000 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	

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	As per portfolio Group Personal Accident – Voluntary Workers policy (the same maximum limit applies to all insured persons) • Accidental Death & Permanent Disablement $200,000 • Temporary Disablement Bodily Injury – Weekly Benefits 85% of salary up to $750 per week for 104 weeks Other benefits apply as per policy wording.
Period of cover	4.00pm 31 March 2026 to 4.00pm 31 March 2027
Premium	The insurance premium is paid by the operator as part of a portfolio insurance program covering multiple retirement villages and other facilities. Premiums are not calculated or invoiced on a per-village basis. Any allocation of premium to this village would be indicative only and does not represent an invoiced or separately rated premium for the village.
Excess	As fully detailed in the portfolio 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	

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.

Telephone: +61 7 3167 8500
Website: wtwco.com.au
Direct Line: +61 7 3167 8546
Email: Caroline.Polat@wtwco.com

Issue Date: 01 April 2026

To Whom It May Concern

Certificate of Placement - Public and Products Liability

In our capacity as Insurance Broker to the Named Insured shown below, we confirm having arranged the following insurance, the details of which are correct as at the Issue Date:

Named Insured:	**RSL Care RDNS Limited** trading as **Bolton Clarke** and/or subsidiary and/or related bodies corporate as defined under the Corporations Act 2001 (Cth) and others as specified in the policy.
Insurer(s):	1. Intact Insurance UK Limited 2. AIG Australia Limited
Policy Number:	1. WIC130826 2. AU001674GL
Covering:	The Insured's legal liability to third parties to pay compensation in respect of death, illness, personal injury and/or property damage occurring during the Period of Insurance as a result of an Occurrence and happening in connection with the Business or caused by any of the Products.
Limit of Liability:	**Public and Advertising Injury Liability** AUD20,000,000 any one Occurrence **Products Liability** AUD20,000,000 any one Occurrence and in the aggregate for any one Period of Insurance.. Consisting of: 1. Primary: AUD10,000,000 2. Excess – 1st Layer: AUD10,000,000 in excess of AUD10,000,000 Sub-limits as specified in the policy
Geographical Limits:	1. Anywhere in the World except North America 2. North America, but only with respect to: (a) overseas business visits by any director, partner, proprietor, officer, executive or employee of the Insured, but not where they perform manual work in North America. (b) Products exported to North America without the Insured's knowledge.
Expiry Date:	**31 March 2027 at 4:00pm** Australian Eastern Standard Time

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Signed for and on behalf of
Willis Australia Ltd ("Willis")

Disclaimer:
This document has been prepared at the request of our client and does not represent an insurance policy, guarantee or warranty and cannot be relied upon as such. All coverage described is subject to the terms, conditions and limitations of the insurance policy and is issued as a matter of record only. This document does not alter or extend the coverage provided or assume continuity beyond the Expiry Date. It does not confer any rights under the insurance policy to any party. Willis is under no obligation to inform any party if the insurance policy is cancelled, assigned or changed after the Issue Date.

Willis Australia Limited
ABN 90 000 321 237
AFSL No: 240600
V 1.3 29 July 2025

Telephone: +61 7 3167 8500
Website: wtwco.com.au
Direct Line: +61 7 3167 8546
Email: Caroline.Polat@wtwco.com

Issue Date: 01 April 2026
To Whom It May Concern

Certificate of Placement - Industrial Special Risks (Property Damage)

In our capacity as Insurance Broker to the Named Insured shown below, we confirm having arranged the following insurance, the details of which are correct as at the Issue Date:

Named Insured:	**RSL Care RDNS Limited** trading as **Bolton Clarke** and/or subsidiary and/or related bodies corporate as defined under the Corporations Act 2001 (Cth) and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights and interests.
Insurer(s):	XL Insurance Company SE – Australia Branch (AXA XL) for 55% capacity AAI Ltd trading as Vero Insurance for 45% capacity
Policy Number:	AU00015327PR26A (AXA XL) To be advised (Vero)
Interest Insured:	All real and personal property (including money) of every kind and description (except as specifically excluded) belonging to the Insured, or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any loss or destruction or damage, including all such property in which the Insured acquires an insurable interest during the Period of Insurance.
Covering:	Insurers will indemnify the Named Insured in respect of Loss, destruction of and/or Damage to the Interest Insured at the Situation caused by a peril not otherwise excluded.
Limit of Liability:	The Insurer(s) maximum **Limit of Liability** in respect of **any one loss or series of losses arising out of any one event at any one Situation** subject to any lesser **Sub-Limit(s) of Liability** specified in the Policy. **Combined Section 1 Material Damage and Section 2 Consequential Loss AUD165,000,000** except for Situations in **New Zealand** where the limit is **AUD3,000,000.**
Sub-Limit of Liability:	**Glass – Replacement Value** Other Sub-Limits are as per the policy.
Situation:	44 Musk Avenue, Kelvin Grove, QLD 4059 and any other Situation within the Commonwealth of **Australia** and within **New Zealand** where the Insured has property or carries on business, has goods or other property stored or being processed or has work done.
Expiry Date:	**31 March 2027 at 4:00pm** Australian Eastern Standard Time

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Signed for and on behalf of
Willis Australia Ltd ("Willis")

Disclaimer:
This document has been prepared at the request of our client and does not represent an insurance policy, guarantee or warranty and cannot be relied upon as such. All coverage described is subject to the terms, conditions and limitations of the insurance policy and is issued as a matter of record only. This document does not alter or extend the coverage provided or assume continuity beyond the Expiry Date. It does not confer any rights under the insurance policy to any party. Willis is under no obligation to inform any party if the insurance policy is cancelled, assigned or changed after the Issue Date.

Disclaimer:
This document has been prepared at the request of our client and does not represent an insurance policy, guarantee or warranty and cannot be relied upon as such. All coverage described is subject to the terms, conditions and limitations of the insurance policy and is issued as a matter of record only. This document does not alter or extend the coverage provided or assume continuity beyond the Expiry Date. It does not confer any rights under the insurance policy to any party. Willis is under no obligation to inform any party if the insurance policy is cancelled, assigned or changed after the Issue Date.

Willis Australia Limited
ABN 90 000 321 237
AFSL No: 240600
V 1.3 29 July 2025

Certificate of Currency

CHUBB®

This is to certify that the Policy for **RSL Care RDNS Limited (as trustee of the RSL (Qld) War Veterans' Homes Trust trading as Bolton Clarke; RSL Care RDNS Limited (in its personal capacity); Bravo Go Get Tomorrow Pty Ltd; Royal District Nursing Service Limited; RDNS 2007 Pty Ltd; RDNS Charitable Trust; RDNS HomeCare Limited et al, 02VG02229X** is current for the period **31 March 2026 to 31 March 2027** until 4 p.m.

Date of Issue:	1 April 2026
Issuing Office:	Brisbane
Issued to:	Shashi Sharma WILLIS AUST ROUM A&H (QLD)
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

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

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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,



Stephanie Cole
Underwriter, A&H NUC
Chubb Insurance Australia Limited

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