Retirement Village Information Statement

Retirement Villages Act 1986, section 19

Retirement Village Regulations 2026, regulations 11-12

This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986.* All retirement village information statements must be in this form.

What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

How to access information statements for different villages?

Every retirement village must publish their information statement on their village's website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)
- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

Finding more information

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

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

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website www.consumer.vic.gov.au.

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

Where can prospective residents get help or more information?

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting www.consumer.vic.gov.au or calling 1300 55 81 81.

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- financial statements as presented at the most recent annual meeting of the residents.

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting or call the Consumer Affairs Victoria Helpline on **1300 55 81 81**.

Telephone interpreter service

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450 (for the cost of a local call) and ask to be put through to an Information Officer at Consumer Affairs Victoria on 1300 55 81 81.

Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 1300 55 81 81.

Turkish İngilize anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numerali telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danişma Memuru ile görüştürmelerini isteyiniz.

Vietnamese Nếu quí vị không hiểu tiếng Anh, xin liên lạc với Dịch Vụ Thông Phiên Dịch (TIS) qua số 131 450 (với giá biểu của cú gọi địa phương) và yêu cầu được nối đường dây tới một Nhân Viên Thông Tin tại Bộ Tiêu Thụ Sự Vụ Victoria (Consumer Affairs Victoria) qua số 1300 55 81 81.

Somali Haddii aad dhibaato ku qabto fahmida Ingiriiska, La xiriir Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha
Fiktooriya tel: 1300 55 81 81.

Chinese 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（衹花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

Serbian Ако вам је тешко да разумете енглески, назовите Службу преводилаца и тумача (Translating and Interpreting Service – TIS) на 131 450 (по цену локалног позива) и замолите их да вас повежу са Службеником за информације (Information Officer) у Викторијској Служби за потрошачка питања (Consumer Affairs Victoria) на 1300 55 81 81.

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።.

Dari

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

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

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

Italian Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essee messi in comunicazione con un operatore addetto alle informazioni del dipartimento "Consumer Affairs Victoria" al numero 1300 55 81 81.

Part A: Village-level information

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

1. Village information

Village name	Martha Cove Village
Village street address	101 Pickings Road, Safety Beach, Victoria 3936
Village postal address	101 Pickings Road, Safety Beach, Victoria 3936

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	Martha Cove Village Services Association Inc. (A0060569N)
ABN	42 759 378 669
Address for service	101 Pickings Road Safety Beach, Victoria 3936

Telephone	03 5908 4173	Email	marthacoverv@boltonclarke.com.au

Date current operator commenced in that role	2014

3. Operator representative

Name of representative	Leanne Avery
Position of representative	Village Manager
Location within village	Community Centre Office
Times available	Business hours (Monday-Friday, 9am-4pm)

Telephone	03 5908 4173	Email	marthacoverv@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	147	0	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

Gated community with electronic gates closed at night Access to clubhouse by electronic swipe card outside business hours

The village is equipped with the following emergency assistance system

Emergency help system monitored on a 24/7 basis

11. Operator and proprietor exemptions

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

If yes:

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

12. Contracts and tenure

To become a resident of this village, a resident will be required to enter into one or more of the following contracts:

☐ **Residence contract**
This contract grants a resident the right to occupy a unit within the village.

☐ **Management contract**
This contract relates to the provision of services by the operator to a resident.

☒ **Combined residence and management contract**
This is a contract comprising both a residence and a management contract.

☐ **Optional services agreement**
A contract for additional services a resident may choose to receive (such as meals, cleaning, or personal care to the extent not funded by maintenance charges). This may be incorporated into a residence or management contract (or combined residence and management contract).

☐ **Other**
(for example, a contract for sale of land).

If other, please describe	

The village offers the following rights to occupy:

☐ **Owner Resident** An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ **Non-Owner Resident** The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ **Estate in fee simple**: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.	☐ **Licence:** ☐ term ……. or ☐ periodic tenancy A resident has a licence to occupy a unit. The resident does not own the

☐ **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.	unit or land, but has a contractual right to reside there. ☒ **Lease –** ☒ term 30 years with a right to renew the term for a further 19 years in accordance with the contract 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	Surplus $944	
2025	Surplus $14,217	
2026	Surplus $108	

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 ($559,595 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	Martha Cove Owners Corporation (Plan of Subdivision PS435310J)
Address for service of owners corporation	140 Pickings Road, Safety Beach Vic 3936
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):

- Cyber Liability
- Group Personal Accident – Voluntary Workers
- Motor Vehicle
- Management Liability

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:

☒ Attachment 1: Services and Facilities (mandatory)

☒ Attachment 2: Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

☒ Attachment 3: Glossary of Fees (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	☐ Yes ☐ No	☒ Yes ☐ No	Units: $905,000-$940,000 Apartments: $560,000-$580,000	*On entry*	
Other entry fees or charges – specify:					
Entry Administration Fee	☐ Yes ☐ No	☒ Yes ☐ No	$1,600	*On entry*	Payable on or before the commencement date of the residence and management contract.
Variation Costs	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*On entry*	Any additional costs applicable for any variations selected by you to the standard inclusions (if any).
Ongoing costs: paid while residing in the village					

Rent	☐ Yes ☐ No	☒ Yes ☐ No	$1.00	☐ Weekly ☐ Monthly ☒ Annually	Payable to the proprietor on demand.
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$701.73	☐ Weekly ☒ Monthly ☐ Annually	Payable by direct deposit to the operator. Maintenance charges can only be varied (including increased) in accordance with the Act. Maintenance charges may change between the date of this Information Statement and the date the residence and management contract commences.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No	NA	☐ Weekly ☐ Monthly ☐ Annually	No owners corporation fees are payable by the resident, but owners corporation fees, estimated at $114,000 per annum, are included in the resident's maintenance charge.
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Varies – refer Attachment 1	☐ Weekly ☐ Monthly ☐ Annually	Optional services charges will vary depending on the services a resident chooses to use.
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 ($130,208 at end of FY25). The residents' contribution to the capital maintenance fund will form part of the maintenance charges.

Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Varies	As billed	Electricity managed through a private embedded network and residents pay for usage at reduced market rate. Optional internet and phone services are available through external provider. The residents are responsible to pay any connection fees for any utility services.
Council rates	☒ Yes ☐ No	☒ Yes ☐ No	Varies	As billed	Payable as billed directly by Council.
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			No land tax is payable while the Village is exempt land as that term is defined in the *Land Tax Act 2005* (Vic).
Other ongoing fees or charges – specify:					
Other fees, rates or charges imposed by any government ore relevant authority	☐ Yes ☐ No	☒ Yes ☐ No	Varies	As billed	Charges are calculated on actual supply and consumption.
Telephone line rental	☐ Yes ☐ No	☒ Yes ☐ No	Varies	As billed	In order to access the village gate at the village after hours, an external telephone line must be connected to the unit. All charges for line rental are payable by the resident directly to the provider.
Insurance	☐ Yes ☐ No	☒ Yes ☐ No	Varies depending on insurer	As billed	Contents: It is recommended that residents arrange and maintain their own contents insurance within their unit. Public Liability: It is recommended that residents arrange and maintain their own public liability insurance. Motorised Mobility Aid: Residents who use a motorised mobility aid are required to take out liability insurance for a minimum sum of $5 million.

Other	☐ Yes ☐ No	☒ Yes ☐ No			Additional costs may arise in specific circumstances under the residence and management contract.
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	**Base contract**: A percentage of the resident's entry payment according to the resident's period of occupancy from the commencement date of the residence and management contract, calculated on a daily pro rata basis.	*On exit*	Calculated as 7.5% of entry payment in year 1, then 4% of entry payment in each of years 2-6, to a maximum of 27.5% after a period of 6 years.
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No			
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Exit Administration Fee	☐ Yes ☐ No	☒ Yes ☐ No	$3,000	*On exit*	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	At applicable rate	*On exit*	Charges cease on the earlier to occur of the date the residence and management contract terminates or otherwise ends, and the date that vacant possession of the unit is provided (as that term is defined in the retirement village laws)
Reinstatement and Renovation Works Costs	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*On exit*	Any amount payable in respect of repair or reinstatement of the unit for which the

					resident is liable under the residence and management contract, including any damage caused to the unit by the resident, excluding fair wear and tear.
Other amounts owed to the operator or proprietor under the terms of the residence and management contract, including GST (if applicable)	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*On exit*	Charges cease on the date that the exit entitlement is repaid to the resident under the terms of the residence and management contract.
Utility charges (separately assessed against the unit)	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*On exit*	Charges cease on the date that the exit entitlement is repaid to the resident under the terms of the residence and management contract.
Accommodation Payments	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*On exit*	Any accommodation payment made by the proprietor on behalf of the resident in accordance with the retirement village laws to a registered provider of a residential care facility in which the resident resides or proposes to reside or an alternative accommodation provider.
Council rates adjustments	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*On exit*	Charges cease on the date that the exit entitlement is repaid to the resident under the terms of the residence and management contract.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
Fees for user-pays services which may be made available in the village from time to time	☐ Yes ☐ No	☒ Yes ☐ No	Varies	*When services are provided*	Refer 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, Secretary of Martha Cove Village Services Association Inc.
Date	14 October 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 RSL Care RDNS Limited
Date	14 October 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)			
Annual auditing of village accounts	Mandatory	Included in monthly contribution	
Cleaning and maintenance of communal areas and facilities	Mandatory	Included in monthly contribution	
Maintenance and care of communal lawns and gardens	Mandatory	Included in monthly contribution	
Management and administration services	Mandatory	Included in monthly contribution	
Payment of all rates, taxes and charges for the communal areas and village facilities including for gas, water and electricity	Mandatory	Included in monthly contribution	
Water and sewerage rates for units	Mandatory	Included in monthly contribution	
24/7 emergency call service	Mandatory	Included in monthly contribution	
Facilities provided to all residents (mandatory)			
• Active Health Centre • Activities or games room • Arts and crafts room • BBQ area outdoors • Billiards room • Bowling green [outdoor] • Community room or centre • Cinema Screen • Club Bar • Dining room • Gym	Mandatory	Included in monthly contribution	Services provided at these facilities may be subject to user charges.

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
• Hairdressing or beauty room • Indoor bowls • Library/Computer Kiosk • Medical consultation room • Recreational Vehicle Parking • Resident Kitchen • Semi-Commercial Kitchen • Separate lounge in community centre • Spa [indoor, heated] • Swimming pool [indoor, heated] • Vegetable Gardens • Village Bus • Workshop			
Optional services (not funded by monthly contribution)			
Podiatrist services	Optional	User pays rate charged by external provider	
Hairdresser services	Optional	User pays rate charged by external provider	
Beauty therapy services	Optional	User pays rate charged by external provider	
Coffee Club	Optional	User pays (average $3/cup)	
Licensed Bar	Optional	User pays ($4.40 for glass of beer or wine)	
Gym classes	Optional	User pays rate charged by external provider	
Telephone	Optional	Local Freedom Plan: Line rental $9.95 per month plus international call costs Freedom Plus Plan: Line rental $35.00 per month incl international calls to 19 countries	

Internet	Optional	$35.95 per month for unlimited data - download 100Mbs, upload 40Mbs	
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	Chubb Insurance Australia Ltd
Amount insured	$20 million any one occurrence
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027
Premium	$7,128 total premium
Excess	$1,000
Exclusions	Under the portfolio Public Liability insurance policy which indemnifies the Insured for their legal liability to pay compensation for third party injury and third party property damage, including defence costs, subject to the policies limits, terms, conditions and exclusions. Key categories of exclusions include, for example: • Advertising Liability • Aircraft • Aircraft Products • Asbestos • Contractual Liability • Employment Liability • Fines, Penalties and Damages • Loss of Use • Pollutants • Product Defect • Product Guarantee • Product Recall • Professional Liability • Radioactivity

- Sanctions
- Terrorism
- Vehicles
- War
- Watercraft

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

Other information:

Building insurance

The nature of the risk insured against

☒ Sudden damage to village property and shared buildings caused by insured events

☒ Sudden damage to residents' private units caused by insured event

☒ Insured events include:

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

☐ Other risks covered (please specify):

Name of insurer

Chubb Insurance Australia Limited 60% (Lead); HDI Global SE Australia (40%)

Amount insured

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

Period of cover

4.00pm 30 April 2026 to 4.00pm 30 April 2027

Premium

$48,903.56 total premium

Excess

- General Excess $5,000;

Earthquake, subterranean fire or volcanic eruption – $25,000 or an amount equal to1% of the total Material Damage Declared values at the situation where the damage occurs, whichever is the lesser.

Exclusions

Under the portfolio Industrial Special Risks (ISR) policy, the village has building insurance in place.
ISR insurance is a comprehensive property insurance, but like all insurance, does not cover all risks.

Key categories of exclusions include, for example:

- wear and tear, gradual deterioration and maintenance-related issues
- faulty or defective design, materials or workmanship (except resulting damage)
- gradual water ingress or long-term moisture damage
- pollution or contamination (except where caused by an insured event and specifically covered)
- cyber, war, terrorism and nuclear-related risks
- pre-existing damage

Cover is subject to the full Industrial Special Risks policy wording, including all exclusions and limitations. The complete policy wording is available for inspection on request.

Other information	This policy does not provide coverage for residents contents within their private units.

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

The nature of the risk insured against	Cyber Liability
Name of insurer	Chubb Insurance Australia Limited
Amount insured	• THIRD PARTY SECURITY AND PRIVACY - $5,000,000 • BREACH RESPONSE SERVICES - $5,000,000 • RANSOMWARE AND CYBER EXTORTION - $5,000,000 Other benefits apply as per policy wording.
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027
Premium	$2,997.50 total premium
Excess	$10,000
Exclusions	Key categories of exclusions include, for example: • BODILY INJURY • EMPLOYMENT PRACTICES • POLLUTANTS • WAR • TANGIBLE SECURITIES Cover is subject to the full Coalition Cyber policy wording, including all exclusions and limitations. The complete policy wording is available for inspection on request.
Other information	

The nature of the risk insured against	Group Personal Accident – Voluntary Workers
Name of insurer	Chubb Insurance Australia Limited
Amount insured	• Accidental Death & Permanent Disablement $100,000 • Temporary Disablement Bodily Injury – Weekly Benefits 85% of salary up to $500 per week for 104 weeks Other benefits apply as per policy wording.
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027
Premium	$726 total premium
Excess	As fully detailed in the Group Personal Accident – Voluntary Workers policy. Weekly Benefits – 7 day excess period.
Exclusions	Under the portfolio Group Personal Accident – Voluntary Workers, cover is provided to all voluntary workers while performing authorised voluntary duties on behalf of the insured and applies during direct travel to and from voluntary work, subject to the policies limits, terms, conditions and exclusions. Key categories of exclusions include, for example: • Illness or disease, except where it directly results from an accident • Pre-existing medical conditions • Injuries or claims covered by workers' compensation, Medicare or other statutory schemes • Intentional self-injury, suicide, criminal or reckless acts • War, terrorism or similar events • Professional sporting activities or hazardous aviation activities • Claims restricted by Australian health insurance legislation • Certain benefits for volunteers aged 75 years and over Cover is subject to the full Group Personal Accident – Voluntary Workers policy wording, including all exclusions and limitations. The complete policy wording is available for inspection on request.
Other information	

The nature of the risk insured against	Motor Vehicle
Name of insurer	CGU Australia Pty Ltd
Amount insured	Comprehensive Commercial Motor Vehicle Policy Other benefits apply as per policy wording.
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027

Premium	$3,075.12 total premium
Excess	$500 - $850 Age and inexperienced excess applicable
Exclusions	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) pre-existing damage
Other information	

The nature of the risk insured against	Management Liability
Name of insurer	Chubb Insurance Australia Limited
Amount insured	Directors and Officers Employment Practises Liability
Period of cover	4.00pm 30 April 2026 to 4.00pm 30 April 2027
Premium	$3,326.40 total premium
Excess	As per the policy wording
Exclusions	As per the policy wording
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.

Suite 3, Level 12 Podium, 530 Collins Street, Melbourne VIC 3000
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Certificate of Currency

Policy	Public & Products Liability
Insured	Martha Cove Village Services Association Inc RSL Care RDNS Limited trading as Bolton Clarke Martha Cove Social Club
Insurance Period	From: 30/04/2026 To: 30/04/2027 Both days at 4.00PM local standard time of issuing office
Business Description	Principally Retirement Village (Independent Living) and any other activity incidental thereto.
Limits of Liability	(a) AUD $50,000,000 any one **Occurrence** (b) AUD $50,000,000 in the aggregate in respect of the **Insured's Products**
Sub Limits	AUD $250,000 each and every occurrence in respect of Section 4.5 (d) (ii) (Property in the insureds Care, Custody or Control)
Excess	AUD $1,000 each and every **Occurrence** except for AUD $1,000 each and every **Occurrence** in respect of Section 4.5(d) (ii) (Property in the Insured's Care, Custody or Control) AUD $25,000 each and every **Occurrence** in respect of **Personal Injury** to contractors, subcontractors and labour hire personnel or employee of any contractor or subcontractor of the Insured If more than one **Deductible** is applicable the greater **Deductible** amount will apply.
Location of Risk	Worldwide Excluding USA and Canada
Endorsements	Contract Works (Insured's Premises) Exclusion Cyber and Data Breach Exclusion Medical Malpractice Exclusion Molestation Abuse and Harassment Exclusion Total Communicable Disease Exclusion Treatment Risk Exclusion
Policy Number	02CL040193
Insurer	Chubb Insurance Australia Limited
Interested Party	Nil Advised
Date Issued	30/04/2026

This certificate confirms that on the date of issue noted above, a policy existed for the sums insured shown. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy documents issued by the insurer.

This certificate is issued as a basis of information only and confers no rights on the certificate holder.

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Certificate of Currency

Policy	Industrial Special Risks	
Insured	Martha Cove Village Services Association Inc RSL Care RDNS Limited trading as Bolton Clarke Martha Cove Social Club	
Location(s) of Risk	101 Pickings Road, Safety Beach VIC 3936	
Insurance Period	From: 30/04/2026 To: 30/04/2027 Both days at 4.00PM local standard time of issuing office	
Business Description	Principally Retirement Village (Independent Living) and any other activity incidental thereto.	
Limits of Liability	Combined Section 1 & 2	**$130,000,000**
Declared Asset Values	**Section 1 – Material Damage**	
	Building(s)	$51,168,000
	Contents other than stock	$709,423
	Removal of Debris	$10,000,000
	Stock	Not Insured
	Total	**$61,877,423**
	Section 2 – Consequential Loss	
	Indemnity Period	24 Months
	Gross Profit	$2,718,000
	Claims Preparation Costs	$5,000,000
	AICOW	$10,000,000
	Payroll	Not Insured
	Total	**$17,718,000**
	Combined Section 1 & 2	
	Flood	$50,000,000
Excess	Earthquake, Subterranean, Fire or Volcanic Eruption	$25,000 or 1% of total asset value
	Personal Property of Employees and Clubs	$250
	Personal Property of guest and lodgers	$250
	Personal Property of residents	$250
	All other claims	$5,000
Insurer	Chubb Insurance Australia Limited – 60% Lead HDI Global SE Australia – 40%	
Interested Party	Nil Advised	
Policy Number	Chubb - 02FX040252	

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

HDI - TBA

Date Issued 30/04/2026

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Certificate of Currency

Policy	Personal Accident
Insured	Martha Cove Village Services Association Inc Martha Cove Social Club
Insurance Period	From: 30/04/2026 To: 30/04/2027 Both days at 4.00PM local standard time of issuing office
Covered Persons	All voluntary workers of the Policyholder
Scope of Cover	Whilst a **covered person** is engaged in voluntary work of the policyholder including **direct travel** to and from such authorised activities. Provided always that any voluntary work is authorised by and for the benefit of the Policyholder.
Geographical Scope	Australia
Governing Law of Contract	Australian
Aggregate Limits of Liability	Any one Period of Insurance $2,000,000 Non-Scheduled Flights $0 Any one event with respect to War/Civil War $0 Any one period of insurance with respect to War/ Civil War $0
Policy Number	02VW036492
Insurer	Chubb Insurance Australia Limited
Date Issued	30/04/2026

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

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Certificate of Currency

Policy	Cyber	
Insured	Martha Cove Village Services Association Inc Martha Cove Social Club	
Insurance Period	From: 30/04/2026 To: 30/04/2027 Both days at 4.00PM local standard time of issuing office	
First Party Insuring Agreements	Breach Response	$5,000,000
	Crisis Management and Public Relations	$5,000,000
	Business Interruption	$5,000,000
	Ransonware & Cyber Extortion	$5,000,000
Third Party Insuring Agreements	Privacy and Network Security Liability	$5,000,000
	Regulatory Defence and Penalties	$5,000,000
	PCI Fines and Assessments	$5,000,000
	Funds Transfer Liability	$5,000,000
	Multimedia Content Liability	$5,000,000
Cyber Crime	Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	$1,000,000
	Service Fraud including Cryptojacking	$250,000
	Impersonation Repair Costs	$250,000
	Invoice Manipulation	$250,000
Policy Number	C-51RT-050723-CYBER-2026	
Insurer	Coalition	
Date Issued	30/04/2026	

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

Commercial Motor Insurance
Certificate of Currency

Policy Number: 24C4569805

Date of Issue	30 April, 2026

Issued by
CGU Australia Pty Ltd
ABN 62 004 478 960
AFSL 700014
trading as CGU Insurance

Insurer
CGU Insurance

Important Information
This Certificate of Currency is issued as a matter of information only and confers no rights upon the certificate holder.

Period of Insurance	30/04/2026 to 30/04/2027 at 4pm

Insured

Insured Name	Martha Cove Village Services Association Inc
ABN	91851660791
Address	101 Pickings Road SAFETY BEACH VIC, 3936
Policy Wording	CGU SCTP Commercial Motor Vehicle Insurance (CID0412 REV2 10/25)
Business	Accommodation For The Aged Operation

Vehicle(s) Summary

Vehicle #1 - 2013 Toyota HIACE - 1FI6TO

Cover	Option 1: Comprehensive - Own Damage and Third Party Liability
Vehicle Sum Insured	$16,000
Sum Insured Type	Sum Insured Value
Total Sum Insured (including any Non-Standard Accessories, Modifications and Attachments)	$16,000
Registration Number	1FI6TO
Year	2013
Vin/Serial Number	JTFSX22P006135395
Make	Toyota
Model	HIACE
Variant	COMMUTER
Body	BUS
Transmission	4 SP AUTOMATIC
Cylinders	4
Series	TRH223R MY12 UPGRADE
Vehicle Class	Buses and coaches
Third Party Property Damage	$35,000,000

Liability	Please refer to PDS for coverage, sum insured and detailed terms and conditions
Interested Parties	No
Excess	
Basic Excess	$550
Driver under 21	$850
Driver 21 to under 25	$750
Inexperienced Driver (Licensed less than 2 years)	$750

Vehicle #2 - 2015 Mitsubishi TRITON - 1HE9LW

Cover	Option 1: Comprehensive - Own Damage and Third Party Liability
Vehicle Sum Insured	Market Value
Sum Insured Type	Market Value
Registration Number	1HE9LW
Year	2015
Vin/Serial Number	MMAYNKK40GH013269
Make	Mitsubishi
Model	TRITON
Variant	GLX
Body	C/CHAS
Transmission	5 SP MANUAL
Cylinders	4
Series	MQ MY16
Vehicle Class	Ute / Van
Third Party Property Damage Liability	$35,000,000 Please refer to PDS for coverage, sum insured and detailed terms and conditions
Interested Parties	No
Excess	
Basic Excess	$650
Driver under 21	$850
Driver 21 to under 25	$750
Inexperienced Driver (Licensed less than 2 years)	$750

Vehicle #3 - 2021 Trailer World - D44250X

Cover	Option 1: Comprehensive - Own Damage and Third Party Liability
Vehicle Sum Insured	$2,500
Sum Insured Type	Sum Insured Value
Total Sum Insured (including any Non-Standard Accessories, Modifications and Attachments)	$2,500
Registration Number	D44250X

Policy Number: 24C4569805

Year	2021
Vin/Serial Number	
Make	Trailer World
Vehicle Class	Trailer, other
Third Party Property Damage Liability	$35,000,000 Please refer to PDS for coverage, sum insured and detailed terms and conditions
Interested Parties	No

Excess

Basic Excess	$800
Driver under 21	$850
Driver 21 to under 25	$750
Inexperienced Driver (Licensed less than 2 years)	$750