

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 (بكلية مكالمات محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 1300 55 81 81.

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

Vietnamese Nếu quý 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 xirii Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha Fiktooriya tel: 1300 55 81 81.

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

Serbian Ako vam je teško da razumete engleski, nazovite Službu prevodilaца 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 ለቪኩቶሪያ 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 essere 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

Village street address

Village postal address

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

If yes, name of accreditation

Website for information about the accreditation

2. Proprietor and operator details

Proprietor name

ABN / ACN

Address for service

Operator name

ABN / ACN

Address for service

Telephone Email

Date current operator commenced in that role

3. Operator representative

Name of representative

Position of representative

Location within village	Clubhouse		
Times available	Monday to Friday 9.00am to 5.00pm & Saturday 9.00am to 3.00pm		
Telephone	1800 531 956	Email	David@walkerprojects.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		46		
Serviced apartments				
Villas or townhouses				

5. Residents committee

Has a residents committee been established at the village under the Retirement Villages Act 1986?
[] Yes
[X] 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
[X] No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the Aged Care Act 2024 (Cth). This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the Aged Care Act 2024 (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

The list of services and facilities provided at the village and how they are funded is set out in Attachment 1 to this information statement.
The attachment includes details of:

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

8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

☐ Yes

☒ No

If yes, provide details on restrictions below:

Note: under Victorian law operators cannot unreasonably refuse consent for residents to keep pets.

Are residents permitted to undertake gardening in areas adjacent to their premises?

☐ Yes

☒ No

Does the village organise regular social activities and events for residents?

☒ Yes

☐ No

Additional details:

Our Community Centre (Clubhouse) includes kitchen, dining area, living area, library, cinema, billiards room, NBN wifi, outdoor BBQ as well as having a 12 seat Bus and electric club cart. We have a busy social calendar where residents can choose from our weekly activities timetable including but not limited to morning tea, craft, cards, games, movie sessions, billiards indoor bowls, bingo as well as having regular inhouse performances and bus outings.

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

Security cameras are located around the village with a focus on the entrance and exit points and around the community centre. The village is a gated community for an extra level of security

The village is equipped with the following emergency assistance system

The Village does presently provide an emergency assistance call system

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).

Separate Loan Agreement governing the Entry Payment advanced by the resident to the proprietor

The village offers the following rights to occupy:

☐ Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ Company title: A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village. ☐ Unit trust: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☐ Licence: ☐ term..... or ☐ periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there. ☒ Lease – ☒ term – lifetime lease continuing unless terminated in accordance with the Residence and Management 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
2025	No surplus or deficit recorded	
2024	No surplus or deficit recorded	
2023	No surplus or deficit recorded	

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

nil

15. Owners corporation

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

If yes, complete the following:

Name of owners corporation

Address for service of owners corporation

Description of common property

Does the owners corporation have a maintenance plan? ☐ Yes ☐ No

Does the owners corporation have a maintenance fund? ☐ Yes ☐ No

If yes, balance at end of last financial year

\$

16. Insurance arrangements

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

- ☒ Public Liability Insurance
 - ☒ Building Insurance
 - ☐ Other insurances (please specify):
-

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

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

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

If yes:

Amount of funds set aside

\$

Nature of risk for which funds have been set aside

17. Additional documents

The following documents are attached to this information statement:

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

Part B: Village fees and charges

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

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

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No		<i>On joining waiting list</i>	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No			
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No		<i>On reserving a unit</i>	<i>Refundable holding deposit calculated in accordance with the Residence and Management Contract</i>
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No		<i>On entry</i>	<i>The Entry Payment varies depending upon the unit selected and is specified in the applicable Residence and Management Contract and Loan Agreement</i>
Other entry fees or charges – specify:					
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No		☐ Weekly ☒ Monthly	Currently \$496 per month, subject to adjustment in accordance with the Residence

				☐ Annually	and Management Contract and the Retirement Villages Act 1986
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No		Upon exit	Calculated in accordance with the Residence and Management Contract
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No			
Council rates	☐ Yes ☐ No	☒ Yes ☐ No			
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☒ Yes ☐ No		5% of entry payment per year	<i>On exit</i>	<i>5% per annum of the Entry Payment for each completed year of residence, calculated daily and capped at 30% of the Entry Payment</i>
Resident receives a share of capital gain on exit	☐ Yes ☒ No		% of capital gain	<i>On exit</i>	
Resident is liable for a share of capital loss on exit	☐ Yes ☒ No		% of capital loss	<i>On exit</i>	

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

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	
Date	

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	
Date	

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
Annual auditing of Village accounts	Mandatory	Included in maintenance charge	
Onsite manager	Mandatory	Included in maintenance charge	
Bus service	Mandatory	Included in maintenance charge	
Cleaning, lighting and maintenance of common facilities	Mandatory	Included in maintenance charge	
Maintenance and care of communal lawns and gardens	Mandatory	Included in maintenance charge	
Management and administration services	Mandatory	Included in maintenance charge	
Payment of gas, electricity, water and all other utilities of the common facilities	Mandatory	Included in maintenance charge	
Building reinstatement, Public Liability and Employee insurance	Mandatory	Included in maintenance charge	
Total mandatory service and facility charges		\$496 per month (monthly maintenance fee)	
Total optional and mandatory services and facilities charges			

Attachment 2: Details of insurance policies

Public liability insurance

The nature of the risk insured against	☒ Injury to residents in common areas of the retirement village ☒ Injury to visitors or other third parties in common areas of the village ☒ Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator) ☒ Damage to third party personal property in common areas of the village ☐ Injury or property damage occurring within a resident's private unit ☐ Other risks covered (please specify):
Name of insurer	Ansvar Insurance
Amount insured	
Period of cover	
Premium	Available on request
Excess	Available on request
Exclusions	Available on request
Other information:	Available on request

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	
Amount insured	
Period of cover	
Premium	Available on request
Excess	Available on request
Exclusions	Available on request
Other information	Available on request

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

The nature of the risk insured against	
Name of insurer	
Amount insured	
Period of cover	
Premium	
Excess	
Exclusions	
Other information	

Attachment 3: Glossary of fees

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CERTIFICATE OF CURRENCY

Date: 14/11/25

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MGA INSURANCE BROKERS – WARRNAMBOOL
174A TIMOR STREET
WARRNAMBOOL VIC 3280

Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006

Local call 1300 650 540
Phone 1300 650 540

Email insure@ansvar.com.au

Insured Name

HEATHERLEA PROPERTIES PTY LTD

Policy Number

03.015.0630806

Type of Policy

ISR

Period of Insurance

20/11/25 to 20/11/26 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvr.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document

M000001Q03



Policy Notes

Additional Insured:

PENINSULA LIFESTYLE RETIREMENT
VILLAGE PTY LTD

Additional Comments:

Policy Wording:

Ansvar ISR Mark IV Consolidated Insurance Policy Wording
AUSPOLISR (0523 V1)

Your operations are described as:

Provision of accommodation and medical care for the aged which may include Low-level care (hostels), High-level care (nursing homes), Retirement Villages.
Community Centre and 49 Individual Units

Limits of Liability - Combined Section 1 & 2	\$ 15,000,000
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DECLARED ASSET VALUES

SECTION 1: MATERIAL DAMAGE

Building(s)	\$ 11,500,000
Contents other than stock	\$ 200,000
Stock	\$ 0
Total	\$ 11,700,000

SECTION 2: CONSEQUENTIAL LOSS

Gross Revenue	Not Insured
Gross Profit	Not Insured
Gross Rentals	\$ 1,650,000
Claims Preparation Fees	\$ 100,000
ICOW	Not Insured
AICOW	\$ 250,000
Payroll	Not Insured
Temp. Accommodation	\$ 750,000

Sub-limits of Liability

The liability of the Insurer shall be further limited in respect of any one loss or series of losses arising out of any one original source or cause at any one Situation as set out hereunder. Where a Limit of Liability of a Sub-limit of liability is stated in the Schedule as applying in the Annual Aggregate, the total liability of the insurer shall be limited to that amount in respect of the whole period of insurance regardless of the number of events, situations or premises incurring loss or damage. The Sub-Limits of Liability apply in excess of any applicable Deductible.

Sublimits: Section 1 - Property Damage

Removal of Debris	\$ 1,000,000
Theft, or any attempt thereat	\$ 50,000
Theft of Property in Open Air	\$ 5,000
Money - excluding on premises outside business hours	\$ 50,000
Money - On Premises outside business hours	\$ 5,000

Glass	Replacement Value
Extra Cost of Reinstatement	\$ 1,000,000
Expediting Expenses	\$ 250,000
Landscaping (c)	\$ 250,000
Rewriting of Records	\$ 75,000
Property of Employees & Clubs (d)	
Per person or club	\$ 5,000
Any one event	\$ 50,000
Personal Property of employees and others -	
Limit Any One Person	Not Insured
Personal Property of employees and others	Not Insured
Property of guests and lodgers (b)	
Per Person	\$ 5,000
Any One Event	\$ 50,000
Personal Property of Residents	
Per Person	\$ 5,000
Any One Event	\$ 50,000
Accompanied Baggage in Australia	Not Insured
Cost of Clearing Blocked Drains, Pipes, Filters & Pumps (b)	\$ 100,000
Loss of Land Value (b)	\$ 500,000
Property In Open Air (Storm)	\$ 50,000
Statutory Inquiries	\$ 50,000
Liability to Make Enquiries	\$ 25,000
Additional Extra Cost of Reinstatement	\$ 250,000
Damage Diminution & Accidental Discharge Costs (b)	\$ 25,000
Liability for Duty	\$ 50,000
Customs Duty	Not Insured
Change in temperature	Not Insured
Unpacking Expenses	\$ 50,000
Customers' Goods	\$ 25,000
Abandoned Undamaged Portion of a Building	\$ 250,000
Securities	\$ 20,000
Works of Art, Antiques & Curios	\$ 100,000
Works of Art, Antiques & Curios - Any One Item	\$ 10,000
Decorative Livestock (Fire Only)	\$ 10,000
Temporary Removal Exemption (b)	\$ 50,000
Emergency Evacuation	\$ 200,000
Machinery Breakdown	\$ 25,000
Machinery Breakdown - Spoilage/Refrigerated Goods	Not Insured
Electronic Equipment Breakdown	\$ 25,000
General Property Cover - Australia	\$ 20,000
General Property Cover - Australia (Any One Item)	\$ 3,000
Property In Transit - Australia	\$ 20,000
Exploratory Costs	\$ 100,000
Fusion	\$ 50,000
Branded Goods	Not Insured
Environmental Improvements - Green Costs	Not Insured
Metered Water	Not Insured
Playing Surfaces including Bowling Greens	Not Insured
Replacement of locks & keys including electronic access / swipe cards	\$ 25,000
Unspecified Damage (as defined below)	\$ 1,000,000
Property undergoing Construction, Erection & Alteration	\$ 500,000
UNSPECIFIED DAMAGE, for the purpose of any Limit or Sub-Limit of Liability or Deductible as shown in the Schedule, means Damage	

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caused by any peril or circumstance not more specifically covered or excluded by this Policy other than: fire; lightning; thunderbolt; explosion; implosion; collapse; earthquake; subterranean fire; volcanic eruption; impact; aircraft and/or other aerial devices and/or articles dropped therefrom; sonic boom; theft; breakage of glass; loss of money; the acts of persons taking part in riots or civil commotions or of strikers or locked-out workers or of persons taking part in labour disturbances or of malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts or in connection with any conflagration or other catastrophe; storm and/or tempest and/or rainwater and/or wind and/or hail, and/or flood, and/or water or other liquids or substances discharged, overflowing or leaking from apparatus, appliances, pipes or any other system at the premises or elsewhere; or other peril mentioned under the heading in the Schedule, SUB-LIMITS OF LIABILITY.

Sublimits: Section 2 - Consequential Loss

Accommodation Bonds	\$ 200,000
Rent Receivable	Not Insured
Rent Payable (b)	Not Insured
Prevention of Access	\$ 200,000
Contractual fines and penalties (b)	\$ 100,000
Accounts Receivable (b)	\$ 100,000
Unspecified Suppliers' &/or Customers' Premises (Australia & New Zealand)	Not Insured
Specified Suppliers' &/or Customers' Premises (Worldwide)	Not Insured
Remote Premises of Public Utilities (b)	\$ 200,000
Other Contributing Properties (B)	Not Insured
Royalties Receivable (b)	Not Insured
Trade Exhibitions	Not Insured
Deferred Management Fees	Not Insured
Public Utilities	Not Insured
Severance Pay	Not Insured
Electronic Equipment Breakdown - ICOW	Not Insured

Indemnity Period:

Maximum Indemnity Periods are:

Gross Rentals	12 months
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These may vary by cover/location.

Please refer to schedule for details.

Aggregate Limit any one Period of Insurance - Section 2

Infectious or Contagious Diseases; Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide per event and Annual in the aggregate	\$ 250,000
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Combined Section 1 & Section 2

Flood	Included
Limit any one Situation (unless otherwise noted)	\$ 10,000,000
Cyclone	Included
Acquired Companies (d)	\$ 2,000,000
Declarations of Acquired Property (b)	\$ 2,000,000

Deductibles - Section 1

The Insured shall bear the following amount(s) in respect of

each claim or series of claims arising out of any one original source or cause:

Earthquake, Subterranean Fire or Volcanic Eruption

(a) \$20,000 or

(b) An amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser

Flood, each and every loss at each and every situation	\$	10,000
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Storm, each and every loss at each and every situation	\$	10,000
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Named Cyclone	\$	10,000
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Personal Property of Employees and Others	\$	500
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All other Claims	\$	2,500
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Deductibles - Section 2

The Insured shall bear the following amount(s) in respect of each claim or series of claims arising out of any one original source or cause:

Remote Premises of Public Utilities	48 Hours
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Prevention of Access	48 Hours
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Unspecified Suppliers' and/or Customers' Premises (Australia & New Zealand)	48 Hours
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Specified Suppliers and/or Customers Premises (Worldwide)	48 Hours
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Infectious or Contagious Diseases; Vermin, Pests or Defective Sanitary Arrangements; Food or Drink

Poisoning; Murder, Suicide (b)	48 Hours
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Electronic Equipment Breakdown - ICOW	48 Hours
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Additional Notes

Interested Party:

Westpac Banking Corporation Australia Limited as Financier.

ENDORSEMENTS

Section 1 - Material Loss or Damage

The Indemnity

Electronic access / swipe cards

Clause (e) of The Indemnity under Section 1 Material Loss or Damage extends to include loss of access / swipe cards up to the sub-limit stated in The Schedule against 'Replacement of locks and keys including electronic access / swipe cards.

Emergency Evacuation

For emergency evacuation of residents in connection with the damage or threat of damage to the Situation by an insured peril or where evacuation is ordered by a civil authority, the liability of the insurer shall not exceed the sub-limit shown in the schedule and/or the certificate of insurance.

Personal Property of Residents

Personal property of the residents whilst in the confines of the Situation, only to the extent that such property is not otherwise insured. The liability of the Insurer shall not exceed the sub-limit shown in the Schedule and/or the Certificate of Insurance.

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CERTIFICATE OF CURRENCY

ISR

Policy Number 03.015.0630806

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Location of Risk:

46 BAXTER-TOORADIN RD
BAXTER
VIC 3911

Type of Risk : 11 – ISR – &/or Crime

Declared Values	Material Damage Consequential Loss		Excess
		\$11,700,000	\$2,500
		\$2,750,000	\$2,500

Type of Cover :

Replacement (New for Old)

