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	Wimmera Village
Village street address	6 Dumesny Street HORSHAM, VIC 3400
Village postal address	6 Dumesny Street HORSHAM, VIC 3400

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

If yes, name of accreditation	Property Council
Website for information about the accreditation	www.propertycouncil.com.au

2. Proprietor and operator details

Proprietor name	Wimmera Lifestyle Pty Ltd
ABN / ACN	ACN: 659 160 997
Address for service	PO Box 10823 SOUTHPORT, QLD 4215

Operator name	Wimmera Lifestyle Pty Ltd
ABN / ACN	ACN: 659 160 997
Address for service	PO Box 10823 SOUTHPORT, QLD 4215

Telephone	(07) 3807 7777	Email	care@auscare.com

Date current operator commenced in that role	August 2022

3. Operator representative

Name of representative	Kara Flanigan
Position of representative	Village Manager

Location within village	Manager's Office

Times available	Monday and Tuesday: 9am to 3:30pm Thursday from 9am to 4:00pm

Telephone	(03) 5382 6403	Email	wimmera@auscare.com

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	38	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? If yes, provide details on restrictions below:	☒ Yes ☐ No

In accordance with the Residence Rules of the village with the ultimate objective to ensure that the pet does not cause a disturbance to the village community.

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:

Yes. The village has an active Social Committee that organises a variety of regular social activities and events throughout the year. These include Happy Hours, resident functions, celebrations and other community gatherings, providing residents with plenty of opportunities to socialise, build friendships and enjoy village life.

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	Development approval to build an additional 5 units at a date to be determined.
Construction timeframes (anticipated start and finish dates)	N/A

10. Security and emergency assistance systems

The village is equipped with the following security system

N/A

The village is equipped with the following emergency assistance system

RAA Health & Safety Monitoring (24 hours per day / 7 days per week)

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 (being for the life of the resident, unless terminated earlier) 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.
☐ **Company title:** A resident purchases shares in a company that owns the village. That shareholding gives the resident the	☐ **Lease –** ☐ term……………..or ☐ periodic tenancy

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.	A resident has a leasehold interest, but does not own the unit or the land. ☐ **Other**………………………

13. Financial management

Details of the surplus/deficit in the annual accounts for the last 3 financial years:

Financial year ending	Surplus / deficit (and amount)	Comments
2023	$13,493 surplus	
2024	$1,058 deficit	
2025	$3,221 surplus	

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: $166,012

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):

Voluntary Workers Insurance

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)

Workers compensation insurance brought by an employee or contractor engaged by a resident to carry out work or provide services on a resident's unit.

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	N/A	*On joining waiting list*	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No	N/A		
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	$5,000 (applied towards the ingoing contribution)	*On reserving a unit*	
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	$400,000 - $500,000	*On entry*	
Other entry fees or charges – specify:					
Entry Administration Fee			$1,850	On entry	
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	

Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$374.59	☐ Weekly ☒ Monthly ☐ Annually	
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No	N/A	☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☐ Yes ☒ No	N/A	☐ Weekly ☐ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No			A portion of maintenance charges each financial year may be paid into the capital maintenance fund.
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Residents are responsible for paying their own utility charges.		
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Residents are responsible for paying the council rates applicable for the residence.		
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 and capped 6 years	*On exit*	

Resident receives a share of capital gain on exit	☒ Yes ☐ No		25% of capital gain	*On exit*	
Resident is liable for a share of capital loss on exit	☒ Yes ☐ No		25% of capital loss (if applicable)	*On exit*	
Other ongoing fees or charges – specify:					
Long Term Maintenance Fund			1% of entry payment per year and capped 7.5%	*On exit*	
Reinstatement Costs			Any amount payable in respect of repair or reinstatement of the unit for which the resident is liable under the Residence Contract including any damage caused to the unit by the resident, excluding fair wear and tear.	*On exit*	
Sale Costs			Sales Commission calculated at 1.5% of the entry fee & Marketing Fee calculated at 1.5% of the entry fee.	*On exit*	
Exit Administration Fee			$1,250	*On exit*	
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	Colin Heron
Date	20th July 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	Colin Heron
Date	20th July 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
Annual auditing of village accounts	Mandatory	Included in the monthly recurrent charge.	
Payment of rates, taxes and charges for the communal areas and village facilities including for gas, water and electricity.	Mandatory	Included in the monthly recurrent charge.	
Village Manager & Maintenance Contractors	Mandatory	Included in the monthly recurrent charge.	
Cleaning and maintenance of communal areas and facilities.	Mandatory	Included in the monthly recurrent charge.	
Maintenance and care of communal lawns and gardens	Mandatory	Included in the monthly recurrent charge.	
RAA emergency call service	Mandatory	Included in the monthly recurrent charge.	

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	Zurich Insurance
Amount insured	$20,000,000
Period of cover	1st July 2026 to 30th June 2027
Premium	$3,100
Excess	Standard Excess $1,000 Injury to Contract Workers Excess $25,000
Exclusions	
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	Zurich
Amount insured	$12,800,000
Period of cover	1st July 2026 to 30th June 2027
Premium	$16,558 (+ $3,166 for Professional Indemnity)
Excess	Earthquake, Subterranean Fire or Volcanic Eruption: 1% or $20,000 whichever is the lesser Flood: $10,000 All Other Claims: $ 2,500 each & every claim Public Utilities: 48 Hours Premises in the Vicinity (Prevention of Access): 48 Hours
Exclusions	The Operator's insurance policy provides cover for eligible village assets and liabilities; however, it does not provide cover for residents' personal belongings or certain types of loss or damage. Residents are responsible for arranging their own contents insurance to protect their personal belongings, regardless of where those belongings are located.
Other information	

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

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

Attachment 3: Glossary of fees

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Care Providers

Certificate of Currency

15/07/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured: Wimmera Lifestyle Pty Ltd ACN 659 160 997;

Policy Number: 019KG/0413367

Period of Insurance: From: 30/06/2026 at 4:00 PM at the Named Insured’s principal place of business

To: 30/06/2027 at 4:00 PM at the Named Insured’s principal place of business

Business: Retirement Villages: Independent living units and serviced apartments, property owners

Class of Insurance: Care Providers Liability Policy

Policy Section 1: General Liability

Interested Party: Not Applicable

Situation: As per policy

Limits of Liability: Public Liability $20,000,000 any one Occurrence

Products Liability $20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products

Insurer: Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Linda Gleave - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

Certificate of Currency

This is to certify that the undermentioned policy is current as shown in the Period of Insurance details unless cancelled in the meantime. Subject to the limitations, exclusions, definitions and conditions of the Zurich Australian Insurance Limited policy wording.

Class of Insurance
Industrial Special Risks

Policy Number
43 2311581 ISR

The Insured

12) Wimmera Lifestyle Pty LtD ACN 659 160 997

and
(a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Commonwealth), and
(b) social and sports clubs (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations, and

Zurich Australian Insurance Limited
ABN 13 000 296 640

Level 29 & 30, 345 Queen Street, Brisbane
QLD 4000 Australia

Direct Phone: +61 448 463 423
E-mail: Penny.dixon4@zurich.com.au

(c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

all for their respective interests, rights and liabilities and to the extent that they are not more specifically insured.

Insured Situation
Property Insured means all tangible property, both real and personal of every kind and description (except as excluded by this Policy), belonging to the Insured or for which the Insured is responsible, or has assumed responsibility to insure prior to the occurrence of any Damage, including all such property in which the Insured may acquire an insurable interest during the Period of Insurance.

Interested Party
ANZ Bank
Judo Bank
Bank of Queensland

Policy Limit(s) of Liability

Section 1	$234,442,900
Section 2	$10,015,000

Limit(s) of Liability

Section 1 & 2 Combined	$60,000,000

Period of Insurance
From 30 June 2026 at 4:00pm Brisbane Time to 30 June 2027 at 4:00pm Brisbane Time

Zurich's Proportion
100%

Issued
at Sydney on Wednesday, 15 July 2026

Maggie Ng

On behalf of Penny Dixon
Zurich Australian Insurance Limited
ABN 13 000 296 640

AFA

Certificate of Currency

Voluntary Workers Insurance

Policy Number	7014354
The Insured	AUSCARE RETIREMENT PTY LTD
Broker	Pro-Insure
Period of Insurance	30/06/2026 at 4:00pm to 30/06/2027 at 4:00pm
Insured Persons	All declared voluntary workers, committee members, and work experience students of the insured.
Scope of Cover	Cover under this policy applies whilst an insured person is engaged in authorised voluntary work on behalf of the insured including direct travel to and from such voluntary work.
Territorial Limits	Within Australia
Policy Wording	AFA Voluntary Workers Insurance PDS and Policy Wording Version No. 14: 1-OCT-2022-PDS-VW-10097(B)
Date of Issue	29/06/2026 Issued by AFA Pty Ltd ABN 83 067 084 333 AFSL 247122 on behalf of Zurich Australian Insurance Limited

BENEFIT SUMMARY	Benefit per insured person
SECTION 1 — PERSONAL ACCIDENT COVER	
Part A — Accidental Death and Capital Benefits – Sum Insured	$50,000 (Events 1-19)
Part B — Weekly Injury Benefits – Weekly Injury Benefit	85% of earnings up to a maximum of $500
Maximum Benefit Period	104 weeks
Excess Period	7 days
Part C — Injury Resulting in Surgery – Sum Insured	NIL
Part D — Injury Resulting in Fractured Bones – Sum Insured	NIL
Part E — Injury Resulting in Loss of Teeth or Dental Procedures – Sum Insured	Not Insured
EXTENSION OF COVER	
Childcare Benefit	$5,000
Disappearance	As per policy wording
Escalation of Claim Benefit	As per policy wording
Exposure	As per policy wording
Guaranteed Payment	As per policy wording
Post Traumatic Stress Disorder Weekly Benefit	$500 per week for a maximum of 12 weeks ($50,000 aggregate)
Tuition Expenses	
Tuition or Advice	$500 per month for a maximum of 6 months
Student Home Tutorial	$500 per week for up to 26 weeks
ADDITIONAL BENEFITS	
Accidental HIV Infection Benefit	$30,000
Accommodation and Transport Expenses	$10,000
Bed Care Benefit	$500 per week for 26 weeks
COVID-19 Inconvenience Benefit	$1,500 ($15,000 aggregate)
Carjacking Incident Benefits:	
Excess and Vehicle Hire	$5,000
Lump Sum Benefit	$5,000
Chauffeur Benefit	$100 per day up to a maximum of 180 days
Coma Benefit	$100 per day up to a maximum of 180 days
Corporate Image Protection	$15,000
Dependent Child Assistance	
Education Fund Supplement	$10,000 per child and up to $30,000 per family
Orphaned Benefit	$10,000 per child and up to $30,000 per family
Executor Emergency Cash Advance	$25,000
Funeral Expenses	$10,000
Home and/or Motor Vehicle Modification Benefit	$15,000
Home Help Benefit	$500 per week for 52 weeks
Independent Financial Advice	$5,000
Miscarriage/Premature Childbirth Benefit	$10,000
Out of Pocket Expenses	$5,000
Partner Retraining Benefit	$10,000
Reconstructive/Cosmetic Surgery Benefit	$20,000
Return to Work Assistance	$10,000
Terrorism Injury Benefit	$20,000 ($200,000 aggregate)
Trauma Counselling Benefit	$5,000
Unexpired Membership Benefit	$3000
Assault Benefit	$5,000
SECTION 2 — NON-MEDICARE MEDICAL EXPENSES	
Sum Insured	85% of expenses up to $1,000
Excess (payable per claim)	$50
SECTION 3 — PERSONAL VEHICLE EXCESS WAIVER	

Parts A & B — Comprehensive Motor Vehicle Policy Excess or Damage	$2,000
Parts C & D — No Claim Allowance and Vehicle Hire	$2,000
LIMIT OF LIABILITY	
Any one Period of Insurance	$1,000,000
Any non-scheduled flights	Not insured

Conditions

Standard AFA Pty Ltd Voluntary Workers Policy Wording as noted on page 1. The limitations, exclusions, definitions and conditions specified in the named policy apply, except to the extent it is hereby modified by the following endorsement(s), which are shown in full on the endorsement schedule if applicable.

Declared Information

This policy is based on the following information. If any of these details change, please advise us.

The Insured's Details

Name of Insured: AUSCARE RETIREMENT PTY LTD

Business Activities:

State: NSW

Has a valid ABN.

Volunteers (including Directors, Committee Members, Work Experience/Students)

Number of Volunteers: 10

Non-Scheduled Flights

Answered "No" that any Insured Persons will fly in any aircraft other than scheduled airlines.

Hazardous or Manual Activities

No hazardous or manual activities involved.