

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 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 görüşmelerini 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 ለቪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኙዎት 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

Note from the proprietor/operator The village is not accredited by any recognised industry body, however the operator abides by the Property Council Industry Code of Conduct

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 02 9457 7362

Email info@upa.org.au

Date current operator commenced in that role

29 March 1999

3. Operator representative

Name of representative Belinda Mead

Position of representative Village Manager

Location within village Community Centre or Main Office in Lavington

Times available

- Monday 9am to 5pm
 - Tuesday 9am to 5pm
 - Wednesday 9am to 5pm
 - Thursday 9am to 5pm
 - Friday 9am to 5pm
- Except for Public Holidays

Telephone 02 6025 1776

Email regionaloffice@upamurray.org.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			59	
Serviced apartments				
Villas or townhouses				

5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*?

Yes No

Under the *Retirement Villages Act 1986*, residents of a village may elect to establish a residents committee to represent their interests and participate in village decision-making.

6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village?

Yes No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth).

This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

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

The attachment includes details of:

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

8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

Yes No

If yes, provide details on restrictions below:

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

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

Yes No

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

Yes No

Additional details:

Any restrictions or conditions on pet ownership are available upon request from the Village Manager

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

Telephone Email

Date current operator commenced in that role

3. Operator representative

Name of representative

Position of representative

Location within village

Times available

Telephone Email

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Yes No

If yes:

Description of development

Construction timeframes
(anticipated start and finish
dates)

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10. Security and emergency assistance systems

The village is equipped with the following security system

CCTV on entry points to the Village

The village is equipped with the following emergency assistance system

Medical alert in the community centre bathroom for use by all residents or guests

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	
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The village offers the following rights to occupy:

<input type="checkbox"/> Owner Resident	<input checked="" type="checkbox"/> Non-Owner Resident
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<p>An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.</p>	<p>The resident does not own the premises but is granted a right to occupy the premises on the following basis:</p>
<p><input type="checkbox"/> Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> Unit trust: A resident purchases unit in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.</p>	<p><input checked="" type="checkbox"/> Licence: <input type="checkbox"/> term 99 years..... or <input type="checkbox"/> periodic tenancy</p> <p>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.</p> <p><input type="checkbox"/> Lease – <input type="checkbox"/> term.....or <input type="checkbox"/> periodic tenancy</p> <p>A resident has a leasehold interest but does not own the unit or the land.</p> <p><input type="checkbox"/> Other.....</p>

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
30/06/2023	(\$8,117) deficit	
30/06/2024	\$2,048 surplus	
30/06/2025	\$53,281 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 \$9,984

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

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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	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		On joining waiting list	
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$10,000	On reserving a unit	
Entry payment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$440,000 to \$650,000	On entry	Depending on unit and location in the Village
Other entry fees or charges – specify:					
Ongoing costs: paid while residing in the village					
Rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	

Maintenance charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$138.00 to \$191.00	<input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	Depending on individual Village contracts.
Owners corporation fees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Optional services charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	See further information	<input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	From 1 July 2026 optional services are planned to be introduced dependant on residents requests
Capital maintenance fund contribution	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	As per the approved budget		
Utility charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Council rates	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Land taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Other ongoing fees or charges – specify:					
Special Levy	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Varies	See Further Information	The operator may charge a special levy if there are unexpected expenses such as major repairs or contracted services such as grounds maintenance. A Special levy will only be charged if one has not been charged within the last 12 months

Costs and entitlements on exit: when permanently leaving the village			
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	6 % of entry payment per year for 5 years	On exit
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	% of capital gain	On exit
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	% of capital loss	On exit
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
Operate the Village for the benefit and enjoyment of residents	Mandatory	Included in maintenance charge	
Engage staff and contractors necessary for the operation of the village, which may include a village manager, administration staff, cleaning maintenance and grounds/gardening personnel	Mandatory	Included in maintenance charge	
Manage the community areas and facilities	Mandatory	Included in maintenance charge	
Clean, maintain and repair the community areas and facilities	Mandatory	Included in maintenance charge	
Maintain and update safety and emergency procedures for the village	Mandatory	Included in maintenance charge	
Maintain the emergency call system (if applicable)	Mandatory	Included in maintenance charge	
Monitor and control pests (including termites) in the community centre and	Mandatory	Included in maintenance charge	

common areas of the village			
Test, monitor and maintain firefighting and protection equipment in the village	Mandatory	Included in maintenance charge	
Manage all aspects of security at the village	Mandatory	Included in maintenance charge	
Maintain any licences required in relation to the village	Mandatory	Included in maintenance charge	
Provide administration, accounting, and legal services necessary for the operation of the village	Mandatory	Included in maintenance charge	
Pay operating costs in connection with the ownership and operation of the village	Mandatory	Included in maintenance charge	
Maintain Insurances relating to the village that are contemplated by the residence and management contract that the operator deems appropriate	Mandatory	Included in maintenance charge	
Comply with the Retirement Villages Act 1986 (Vic) and Regulations 2017 (Vic)	Mandatory	Included in maintenance charge	
Facilities provided to all residents (mandatory)			
<ul style="list-style-type: none"> Community Centre or games room 	Mandatory and included in maintenance charge	Services provided at these facilities may be subject to user charges (eg hairdressing) see below	

<ul style="list-style-type: none"> • BBQ outdoor area • Library and lounge area • Tea and coffee facilities • Hairdressing facilities 		
Optional and other services (not funded by maintenance charges)		
<ul style="list-style-type: none"> • Cleaning • Maintenance within unit 		Additional services may be offered by third parties from time to time UPA Support at Home Services also currently provides a range of additional services on a fee for service basis subject to availability. In addition, you may be eligible to receive government funded services under the Commonwealth Home Support Services, please see the village manager for further information. This related entity may change from time to time, or available services may be offered by a third party.
Total mandatory service and facility charges	\$N/A (included in the maintenance charges in part B above)	
Total optional and mandatory services and facilities charges	\$N/A (varies depending on the optional services selected by you, if any)	

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):

Note from the operator: The insurance described in this table is public Liability Insurance. The above risks are only covered where the proprietor/operator (or another insured person) is legally liable or negligent for the relevant injury or damage

Name of insurer: Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Amount insured: Public Liability \$20,000,000 any one occurrence. Products Liability any one occurrence \$20,000,000 and in the aggregate any one occurrence.

Period of cover: 31/03/2026 at 4pm to 31/03/2027 at 4pm

Premium: Covered by UPA

Excess: TBC

Exclusions: Management liability,

Other information:

Building insurance

- The nature of the risk insured against
- Sudden damage to village property and shared buildings caused by insured events
 - Sudden damage to residents' private units caused by insured event
 - Insured events include:
 - Fire
 - Storm, wind or hail
 - Rainwater damage
 - Burst pipes or sudden water leaks
 - Vandalism
 - Flood
 - Other risks covered (please specify):

Plate Glass

Name of insurer

Vero Insurance (55%) Chubb Insurance (45%)

Amount insured

\$70,100,000

Period of cover

31 March 2026 at 4pm to 31 March 2027 at 4pm

Premium

As per approved budget

Excess

TBC

Exclusions

Other information

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

The nature of the risk insured against	Professional Indemnity
Name of insurer	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706
Amount insured	\$10,000,000 any one loss and \$20,000,000 in the aggregate for any one Period of Cover
Period of cover	31/03/2026 at 4pm to 31/03/2027 at 4pm
Premium	Covered by UPA
Excess	TBC
Exclusions	
Other information	

Attachment 2: Certificates of Insurance

See attached

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.



Certificate of Placement

In our capacity as Insurance Brokers, we hereby certify that the undermentioned Insurance Contract is current to **31 March 2026** 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. This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage afforded by the policy below:

CLASS OF INSURANCE:	Industrial Special Risk
INSURED:	United Protestant Association of NSW Limited Trading as UPA; United Protestant Association Trust Limited
INSURER/POLICY NO:	Vero Insurance (55%) Policy Number ISG280056966 Chubb Insurance (45%) Policy Number 01FX556150
PERIOD OF INSURANCE:	From 31 March 2026 at 4:00pm To 31 March 2027 at 4:00pm
COVERING:	<u>Section 1 - Material Loss or Damage</u> All the real and personal property of every kind and description (except as otherwise excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility prior to the occurrence of any damage, including plate glass and all such property in which the Insured may acquire an insurable interest during the Period of Insurance. <u>Section 2 - Consequential Loss</u> Subsequent loss resulting from any interruption to the business consequent upon physical loss, destruction or damage by an event not otherwise excluded.
LIMIT OF LIABILITY:	All other situations - Combined Sections 1 & 2 - \$70,100,000 Park Hall Village - Lot 245 Park Hall Village Place Wodonga (Replacement value - \$23,600,000)

Yours sincerely,

Nicole Magro
Account Manager – Corporate & Health





Care Providers

Certificate of Currency

31/03/2026

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: United Protestant Association of NSW Limited Trading as UPA; United Protestant Association Trust Limited

Policy Number: 0190V/0416572

Period of Insurance: From: 31/03/2026 at 4:00 PM at the Named Insured's principal place of business
To: 31/03/2027 at 4:00 PM at the Named Insured's principal place of business

Business: Principally Aged Care Providers, Nursing Homes, Hostels, Self-Care Units, Community Aged Care Programs, Home and Community Care Programs, Provider and Facilitator, Provider of Nurse Practitioner to Clinical and Allied Health Facility, Farmers and graziers including leasing of land for adgment, Opportunity Shops, Welfare Organisation, Operators of a Food Van, Aged Care Consultants, Property Owners and Occupiers

Class of Insurance: Care Providers Liability Policy
Policy Section 2: Professional Indemnity and Malpractice Liability

Situation: As per policy

Limits of Liability: \$10,000,000 any one Loss and \$20,000,000 in the aggregate for any one Period of Cover

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.



Care Providers

Certificate of Currency

31/03/2026

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: United Protestant Association of NSW Limited Trading as UPA; United Protestant Association Trust Limited

Policy Number: 0190V/0412404

Period of Insurance: From: 31/03/2026 at 4:00 PM at the Named Insured's principal place of business
To: 31/03/2027 at 4:00 PM at the Named Insured's principal place of business

Business: Principally Aged Care Providers, Nursing Homes, Hostels, Self-Care Units, Community Aged Care Programs, Home and Community Care Programs, Provider and Facilitator, Provider of Nurse Practitioner to Clinical and Allied Health Facility, Farmers and graziers including leasing of land for adgment, Opportunity Shops, Welfare Organisation, Operators of a Food Van, Aged Care Consultants, Property Owners and Occupiers

Class of Insurance: Aged Care Providers Excess of Loss General Liability
Policy Section 1: General Liability

Situation: As per policy

Limits of Liability: Public Liability \$10,000,000 in excess of \$20,000,000 any one Occurrence
Products Liability \$10,000,000 in excess of \$20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products.

Insurer: Certain Underwriters at Lloyd's, led by QBE Syndicate 0386 under Agreement No. B1263EC0011626

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.

