

# 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](http://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](http://www.consumer.vic.gov.au) or calling 1300 55 81 81.

Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

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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](http://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 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 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** በእንግሊዘኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪ.ኤ.ቲ.ቲ. 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	Rosebank Country Club
Village street address	19a Charlotte St, Sebastopol, VIC, 3356
Village postal address	19a Charlotte St, Sebastopol, VIC, 3356
Is the village accredited by a recognised industry association?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, name of accreditation	
Website for information about the accreditation	n/a

### 2. Proprietor and operator details

Proprietor name	Country Club Villages Pty. Ltd.		
ABN / ACN	ABN 64 740 575 158		
Address for service	18-20 Peel Street North, Ballarat, VIC, 3350		
Operator name	Country Club Villages Pty. Ltd. trading under the group brand name of Country Club Living		
ABN / ACN	ABN 64 740 575 158		
Address for service	18-20 Peel Street North, Ballarat, VIC, 3350		
Telephone	(03) 5331 2611	Email	info@countryclubliving.com.au
Date current operator commenced in that role	13 <sup>th</sup> April 2006		

### 3. Operator representative

Name of representative	Leeanne Appleby
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Position of representative	Village Managers		
Location within village	Manager's office within community centre		
Times available	Monday to Friday 9.00am to 5.00pm		
Telephone	03 5335 6111	Email	l.appleby@countryclubliving.com.au

#### 4. Number and types of residential premises

The village has the following number and types of accommodation units:

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units	0	104	0	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

#### 5. Residents committee

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

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

#### 6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village?  Yes  No

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

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

#### 7. Village facilities and services

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

The attachment includes details of:

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

## 8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

Yes  No

If yes, provide details on restrictions below:

Keeping of pets must be approved by Village Managers and if approved, Residents must sign the Pet Policy. The keeping of pets is not discouraged or unreasonably withheld and a common sense approach is taken to ensure that pets are not a nuisance to other Residents or staff or reduce the enjoyment of life in the village. A copy of the pet policy is available upon request.

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

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

Yes  No

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

Yes  No

Additional details:

There is a social calendar published from month to month with both regular and special (infrequent) activities organised by the Residents' Social Committee and Country Club Living staff such as indoor & outdoor bowls, happy hours, hobby interest groups, shopping trips, special excursions, billiard groups and various exercise groups.

## 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 in many common areas monitored by village management.

The village is equipped with the following emergency assistance system

Safetylink personal monitoring and emergency 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).

If other, please describe	
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The village offers the following rights to occupy:

<input type="checkbox"/> <b>Owner Resident</b> An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	<input checked="" type="checkbox"/> <b>Non-Owner Resident</b> The resident does not own the premises but is granted a right to occupy the premises on the following basis:
<input type="checkbox"/> <b>Estate in fee simple:</b> A resident purchases a strata titled unit or a freehold lot in the village,	<input type="checkbox"/> <b>Licence:</b> <input type="checkbox"/> term..... or <input type="checkbox"/> periodic tenancy

<p>becoming the registered proprietor.</p> <p><input type="checkbox"/> <b>Company title:</b> 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"/> <b>Unit trust:</b> 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.</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 checked="" type="checkbox"/> <b>Lease</b> – <input checked="" type="checkbox"/> term..55 years..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"/> <b>Other</b>.....</p>
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### 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
FY23	\$15,279.69	Surplus
FY24	\$12,121.63	Surplus
FY25	\$8,459.78	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

### 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):

Management Liability, Professional Indemnity, Personal Accident, and Motor Vehicle & General Property.

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
<b>Entry costs: paid before or on entering the village</b>					
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 type="checkbox"/> No			
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$2,000	On reserving a unit	Refundable until such time as the Residence Contract and Management Contract is unconditional
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$250,000 to \$500,000	On settlement	Varies dependent on unit selected and includes non-refundable leasing fee of \$1,000. Entry payments are subject to regular pricing reviews.
Other entry fees or charges – specify:					
Early Access Fee		Yes	\$440		Only if early access is requested by new Resident and approved by the Operator


For the <i>Upfront Contract</i> option only, the Upfront Management Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	26% of the Entry Payment	On Entry	Residents who select the <i>Upfront Contract</i> option will not pay a Deferred Management Fee upon termination.
<b>Ongoing costs: paid while residing in the village</b>					
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 type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$452.20	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	Subject to annual changes as per village budget process.
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 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	
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Utility charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Electricity, gas, telephone and internet are charged separately.
Council rates	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,800 to \$2,200		All units are rated separately and residents will receive a rates notice direct from city council who set the charge based on each unit's value and any discount applicable to the resident.
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:					
<b>Costs and entitlements on exit: when permanently leaving the village</b>					
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<p>For <i>Surety Contract</i> option: 9% of Entry Payment for first year and 7% of Entry Payment for years two, three and four, to a maximum of 30%.</p> <p>For <i>Prosperity Contract</i> option: 10% of Entry Payment for each of the first four years, to a maximum of 40%.</p> <p>For <i>Upfront Contract</i> option, no Deferred Management Fee payable upon termination.</p>	<p>On exit</p> <p>On exit</p> <p>Not applicable</p>	For Surety and Prosperity Contract options, if length of occupancy is less than five years, the Deferred Management Fee will be calculated on a pro-rata basis.
Resident receives a share of capital gain on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<p>For <i>Surety Contract</i> option: 0% of capital gain</p> <p>For <i>Prosperity Contract</i> option: 35% of capital gain</p> <p>For <i>Upfront Contract</i> option: 50% of capital gain</p>	<p>Not applicable</p> <p>On exit</p> <p>On exit</p>	
Resident is liable for a share of capital loss on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		For <i>Surety Contract</i> option: 0% of capital loss	Not applicable	

			For <i>Prosperity Contract</i> option: 35% of capital loss	On exit	
			For <i>Upfront Contract</i> option: 50% of capital loss	On exit	
Other ongoing fees or charges – specify:					
Outstanding service fees, usual council and water rate adjustment					
Any legal fees relating to the termination of the Residence and Management Contract and sale of the unit			Currently \$1,115*		*Variable dependent on timing of Resident Exit and legal representative costs at time.
<b>Ad Hoc fees and fees for service</b>					
Other one-off or ad-hoc fees or charges – specify:					

## 21. Attestation

<b>Operator attestation</b>	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	Scott Waldron
Date	2 <sup>nd</sup> June 2026

<b>Proprietor attestation</b>	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	Scott Waldron
Date	2 <sup>nd</sup> June 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 review or audit of village accounts	Mandatory	Included in Maintenance Charge	
Cleaning and maintenance of communal areas and facilities such as community centre, BBQ area, exercise activity room and bowling green.	Mandatory	Included in Maintenance Charge	
Maintenance and care of communal lawns and gardens including front gardens of units.	Mandatory	Included in Maintenance Charge	
Management and administration services	Mandatory	Included in Maintenance Charge	
Payment of all rates, taxes and charges for the communal areas and village facilities including for gas, water and electricity	Mandatory	Included in Maintenance Charge	
Provision of village bus for scheduled trips, computer Wi Fi in community centre, various insurance	Mandatory	Included in Maintenance Charge	
Repairs & Maintenance of items of capital in the village	Mandatory	Included in Maintenance Charge	
Typically the village facilitates additional services such as hairdressing, wellbeing activities, social events and health related services.	Optional	Optional service either free of charge or on a user pays basis, dependent on service.	
Provision of emergency response system to all villas and community centre,	Mandatory	Included in Maintenance Charge	
Provision of village managers living onsite.	Mandatory	Included in Maintenance Charge	

Total mandatory service and facility charges	\$0	There are no mandatory services the charges for which are not included in the Maintenance Charge
Total optional and mandatory services and facilities charges	\$0	

# 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):

Advertising Liability  
 Contract Works Liability  
 Counsellor's Liability  
 Indemnifiable Fines/Penalties  
 Replacement wages  
 Contractual liability  
 Member to Member Extension  
 Trauma Counselling Costs

Name of insurer

Ansvar Insurance Ltd

Amount insured

\$20,000,000

Period of cover

31/5/25 – 31/5/26

Premium

\$45,128.33 (all sites)

Excess

Property Damage - \$5,000,  
 Personal Injury to Volunteers - \$5,000,  
 Personal Injury to Contractors, Sub-contractors and/or labour hire personnel - \$50,000  
 Indemnifiable Fines/Penalties, Replacement wages, Trauma Counselling Costs - Nil  
 Other Claims – \$5,000

Exclusions

There is a full list of exclusions relating to this insurance policy available upon request.

Other information:

Premium is split between all sites based on each sites declared income values.

### 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):

Earthquake, Bushfire, Cyclone

Name of insurer

Chubb Insurance Australia Limited

Amount insured

These Amounts represent amount insured for Country Club Villages 10 Retirement Villages.

Section 1 Property Damage:

Buildings \$704,910,508

Contents \$3,890,500

Removal of Debris \$1,000,000

Section 2 Consequential Loss:

Gross Revenue (maintenance charges) \$12,620,843 (18mths)

Temp Accommodation \$1,200,000

Management Fees \$500,000

Additional Increased Cost of Working - \$1,000,000

Period of cover

31/5/25 – 31/5/26

Premium

\$618,333 (all sites)

Excess

Fire, Storm, Burst Pipes, Rainwater \$10,000, Earthquake \$20,000, Bushfire \$100,000, Cyclone \$25,000, All Others \$2,500.

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Exclusions

There is a full list of exclusions relating to this insurance policy available upon request.

Other information

Premium is split between all sites including head office based on each sites declared asset values.

### Professional Indemnity

The nature of the risk insured against

Indemnifies the insured for which they become legally liable to pay as a result of any actual or alleged negligent act, error or omission in the conduct of their business or profession; subject to the underwriter policy terms and conditions.

Name of insurer

Ansvar Insurance Ltd

Amount insured

\$10,000,000

Period of cover

31/5/25 – 31/5/26

Premium

\$12,658.10 (all sites)

Excess

\$5,000

Exclusions

There is a full list of exclusions relating to this insurance policy available upon request.

Other information

Premium is split between all sites based on each sites declared income values.

### Management Liability

The nature of the risk insured against

Provides cover for each Insured Person in respect of Wrongful Acts or Employment Practice Breach or Trustee Breach as defined in the policy wording. Provides cover for the Company in respect of Directors & Officers Liability/Company Reimbursement, Entity, Employment Practices, Trustee, Crime and Taxation Investigation as defined in the policy wording.

Name of insurer

Specialist Underwriting Agencies Pty Ltd

Amount insured

\$5,000,000

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Period of cover	30/5/25 – 30/5/26
Premium	\$17,297.95 (all sites)
Excess	<p><b>Statutory Liability</b>  Organisation - \$10,000  Natural Person - \$1,000</p> <p><b>Employment Practices Liability</b>  Organisation - \$10,000  Natural Person - \$1,000</p> <p><b>Directors &amp; Officers Liability</b>  Directors &amp; Officers Liability - Nil  Organisation - \$2,000</p> <p><b>Organisation Liability</b>  Organisation - \$2,000</p>
Exclusions	There is a full list of exclusions relating to this insurance policy available upon request.
Other information	Premium is split between all sites based on each sites declared income values.
<b>Personal Accident</b>	
The nature of the risk insured against	Provides capital and weekly benefits for voluntary workers injured whilst engaged in voluntary work on behalf of the insured, including commuting to and from as defined in the policy wording.
Name of insurer	Ansvar Insurance Ltd
Amount insured	Capital Benefits – Voluntary Workers \$100,000 Weekly Benefits – Voluntary Workers \$500
Period of cover	31/5/25 – 31/5/26
Premium	\$493.60 (all sites)
Excess	2 weeks (excluded period)
Exclusions	There is a full list of exclusions relating to this insurance policy available upon request.

Other information

Premium is split between all sites based on each sites declared income values.

Note: all persons under the age of 18 or over the age of 75 are limited to a maximum capital benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in this insurance certificate whichever are the lesser.

## Motor Vehicle

The nature of the risk insured against

Insurance for motor vehicles owned by Country Club Villages Pty Ltd.

Name of insurer

Zurich Australian Insurance Ltd

Amount insured

Varies – lower of market value or sum insured value

Period of cover

18/8/25 – 18/8/26

Premium

\$35,975 (all sites owned by Country Club Villages)

Excess

Sedan, Utes & 4WD - \$750  
Rigid Trucks - 1% of Sum Insured (minimum \$1,00)  
Small/Box Trailers - \$250  
Plant and Equipment: - 1% of Sum Insured (minimum \$500)  
Buses - 1% of Sum Insured (minimum \$500)

Additional excess apply for younger drivers.

Exclusions

Key exclusion is unspecified items. There is a full list of exclusions relating to this insurance policy available upon request.

Other information

Premium is split between Country Club Villages owned sites and head office based on number of vehicles, vehicle value and vehicle type.

## General Property

The nature of the risk insured against

Insurance for general property owned by Country Club Villages Pty Ltd.

Name of insurer

QBE Australia

Amount insured

Varies – lower of market value or sum insured value

Period of cover	30/3/26 – 30/3/27
Premium	\$74,453
Excess	\$500
Exclusions	Key exclusion is unspecified items. There is a full list of exclusions relating to this insurance policy available upon request.
Other information	Premium is split between owned villages and head office based on number of vehicles, vehicle value and vehicle type.

# 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.

## Your Certificate of Currency

### Your Policy Summary

Date of issue	23/05/2025
Policyholder / Business	Country Club Villages Pty Ltd
Policy number	CS25115485A/00/08
Business activity	Retirement Village
Policy period	23/05/2025 to 23/05/2026 (4pm on both days)
Trading name(s)	Bellarine Lakes Village Bellbrook Gardens Retirement Village Bendigo Domain Village Hemsley Park Retirement Village Meadow Gardens Retirement Village Melba Vale Village Noosa Domain Village Rosebank Retirement Village Bendigo Fields Village Marmong Waters Village
Subsidiaries	Gull Geelong Pty Ltd as trustee for the Gull Geelong Discretionary Trust  Gull Family Investments Pty Ltd as trustee for the Gull Family Investments Trust Bellarine G Pty Ltd – As trustee for the Gull Bellarine Discretionary Trust  Burke Mulcahy Bellarine Pty Ltd  Noosa G Pty Ltd – As trustee for the Gull Noosa Discretionary Trust  Burke Mulcahy Noosa Pty Ltd  Bellarine Lakes Pty Ltd  Noosa Domain Pty Ltd  CCL Bendigo Fields Pty Ltd  CCL Marmong Waters Pty Ltd  Country Club Living Pty Ltd
Affiliates	
Policyholder's address	18-20 Peel St N Bakery Hill VIC 3350
Policy wording	Emergence Cyber Event Protection (EME CEP-005)

Aggregate Limit	\$1,000,000
Underwriter	Certain Underwriters at Lloyd's

The policy referred to is current as at the date of issue of this certificate and whilst an expiry date has been indicated it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date. This certificate is not a substitute for the policy that details your rights and obligations and the extent of your insurance cover.



**BUSINESS PACK INSURANCE / CERTIFICATE OF CURRENCY** Policy Number: 44U418302BPK

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

Policy Number: 44U418302BPK  
Period of Insurance: From 30/03/2026 to 30/03/2027 at 4.00pm  
Insured Name: COUNTRY CLUB VILLAGES PTY LTD CCL BENDIG  
ABN Number: Not Provided

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**General Property Section**

Location: 20 PEEL ST N  
BAKERY HILL VIC 3350

**Sum Insured**    **Excess**  
\$74,453            \$500

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Interested Party: None Noted

**Clauses**

- SFT  
APPLICABLE POLICY WORDING  
When BUSINESS PACK INSURANCE is shown on the Policy Schedule  
Commercial/Retail/Industrial Policy wording QM485-0525 applies.  
When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade  
Policy QM207-0421 applies.  
When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office  
Policy QM208-1221 applies.

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Issued by: QBE Australia  
Date Issued: 30. March 2026

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**End of Certificate.**

**CHUBB INSURANCE AUSTRALIA  
LIMITED**

ABN 23 001 642 020 AFSL 239687

Grosvenor Place Level 38,  
225 George Street Sydney NSW 2000  
Telephone: +61 2 9335 3200  
www.chubb.com/au

11 June 2025

**CHUBB** Certificate of Currency

This Certificate of Currency confirms the following policy is current at the date stated below. Please refer to policy document for full terms and conditions.

Certificate of Currency		
Insured:	Country Club Villages Pty Ltd and Others Per Schedule	
Location:	As per schedule held with Chubb	
Policy Number:	02FX038556	
Policy Class:	Industrial Special Risks	
Policy From:	31 May 2025 at 4.00PM local standard time	
Policy To:	31 May 2026 at 4.00PM local standard time	
Limit of Liability:	<b>Section 1 &amp; Section 2 Combined</b>	
	Bellarine Lakes	AUD 199,153,116
	Bellbrook Gardens	AUD 119,699,278
	Bendigo Domain	AUD 122,681,005
	Noosa Domain	AUD 111,383,598
	Hemsley Park	AUD 102,520,667
	Marmong Waters	AUD 77,014,232
	Meadow Gardens	AUD 81,630,369
	Melba Vale	AUD 47,925,304
	Rosebank	AUD 53,887,191
	Bendigo Fields	AUD 16,033,885
Sub Limit of Liability:	Plate Glass	Replacement Value
Declared Values:	Section 1 – Property Damage	AUD 709,801,008
	Section 2 – Consequential Loss	AUD 15,320,843
Chubb Share:	100%	
Interested Parties:	Not Applicable	

Signed for the Company:



**John Giordano**

Senior Property Underwriter – Vic/Tas

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**Authorised Officer, Chubb Insurance Australia Limited**  
**ABN 23 001 642 020 AFSL 239687**

**Note:** This advice merely provides confirmation as the existence of an insurance policy. The policy terms and conditions incorporate provisions which may enable Insurers to cancel or vary the policy on the happening of prescribed circumstances or events (ie non-payment of premium). Therefore this confirmation of insurance is not to be construed as guaranteeing that the policy will remain in force throughout the period as specified hereon.

## 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 agreed policy wording.

### Class of Insurance

Motor Fleet

### Policy No

TBA

### The Insured

Country Club Villages Pty Ltd; including subsidiary companies for their respective rights and interests.

### Interest Insured

#### Sections 1 & 2

The Vehicles insured have been specified and any additional or deleted Vehicles will be notified to us, in accordance with the Declaration of Vehicles. (Subject to the Automatic additions to your fleet of vehicles clause in your Motor Fleet Insurance Policy Wording contained in Section 3 - Additional covers applicable to All Sections.)

### Policy Limits

#### Section 1

If market value or sum insured is specified as the Basis of Settlement, the maximum amount we will pay for your vehicle is:

- (a) where you have not specified a sum insured value, the market value; or
- (b) where you have specified a sum insured value the lesser of:
  - (i) that value; or
  - (ii) the market value.

If agreed value is specified as the Basis of Settlement, the maximum amount we will pay for your Vehicle is the agreed value.

Limited to \$15,000,000 any one event.

#### Section 2

\$35,000,000 for all claims arising from the one accident or series of accidents resulting from the one original cause but limited to \$1,000,000 if your vehicle is being used for transportation of dangerous goods (as defined in the policy).



Zurich Australian Insurance Limited  
ABN 13 000 296 640

Email: [mya.donnelly@zurich.com.au](mailto:mya.donnelly@zurich.com.au)

### Period of Insurance

From 18 August, 2025 at 4:00pm to 18 August, 2026 at 4:00pm.

### Issued

At Sydney on 15 August, 2025.

Mya Donnelly

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Zurich Australian Insurance Limited  
ABN 13 000 296 640

**Certificate of Insurance  
RENEWAL CONFIRMATION**

**ADROIT INSURANCE GROUP – BALLARAT  
PO BOX 363W  
BALLARAT WEST  
VIC 3350**

Insured Name

COUNTRY CLUB VILLAGES PTY LTD &  
OTHERS AS NOTED

Policy Number

03.090.0639050

Type of Policy

Personal Accident

Period of Insurance

31/05/25 to 31/05/26 at L.S.T 4:00pm

## Policy Notes

### Additional Comments:

Ansvar Personal Accident Insurance PDS and Policy Wording  
AUSPOLPA (0723 V1)

#### Business Description:

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. Additional activities which may be provided include outings, organised games, op shops, excursions, fundraising such a walkathons and picnics, events/festivals held at your place of occupancy.

#### Insured

Bellarine Lakes

Noosa Domain

Marmong Waters

Country Club Villages

Country Club Villages Pty Ltd as Corporate Manager of the partnership consisting of the trustee for Gull Geelong discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong discretionary Trust; Owners Corporation No 323512; Bellarine G Pty Ltd ( Bellarine Lakes Pty Ltd) & Burke Mulcahy Pty Ltd; Noosa G Pty Ltd; (Noosa Domain Pty Ltd) & Burke Mulcahy Pty Ltd SJ & SE Gull; Country Club Living; Country Club Living; Bellarine Lakes Village; Bellbrook Gardens Retirement Village; Bendigo Domain Village; Hemsley Park Retirement Village; Meadow Gardens Retirement Village; Melba Vale Village, Noosa Domain Village; Rosebank Retirement Village, CCL Marmong aters Pty Ltd (and no other entities)

**Location of Risk:** ANYWHERE IN AUSTRALIA 3350

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**Type of Risk :** 90 – Personal Accident

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Insured Person VOLUNTARY WORKERS

**Type of Cover** Standard Policy

Details	Capital Benefits	\$100,000
	Weekly Benefits – Accident	\$500
	Weekly Benefits – Illness	Not Insured
	Non–Medicare Medical Expenses	Not Insured
	Cost of Domestic Help	Not Insured
	Policy Aggregate Limit per Person	\$100,000
	Policy Aggregate Limit	\$1,000,000

Number of Weeks covered: 52 weeks

Initial Period Excluded: 14 days

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**Additional Comments:**

Weekly Benefits SI - \$500  
 Indemnity Period 52 weeks

NOTE: The Capital Benefits amount detailed herewith applies to any one Insured Person, any one bodily injury.

Y

NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in this insurance certificate whichever are the lesser.

Please refer to the Policy Wording for a full list of benefits and automatic extensions.

The Geographical Limit of this Policy is: Australia Wide.

**Location of Risk:** ANYWHERE IN AUSTRALIA 2000

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**Type of Risk :** 90 – Personal Accident

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Insured Person VOLUNTARY WORKERS

**Type of Cover** Standard Policy

Details	Capital Benefits	\$100,000
	Weekly Benefits – Accident	\$500
	Weekly Benefits – Illness	Not Insured
	Non–Medicare Medical Expenses	Not Insured
	Cost of Domestic Help	Not Insured
	Policy Aggregate Limit per Person	\$100,000
	Policy Aggregate Limit	\$1,000,000

Number of Weeks covered: 52 weeks

Initial Period Excluded: 14 days

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**Additional Comments:**

Weekly Benefits SI - \$500  
 Indemnity Period 52 weeks

NOTE: The Capital Benefits amount detailed herewith applies to any one Insured Person, any one bodily injury.

NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in this insurance certificate whichever are the lesser.

Please refer to the Policy Wording for a full list of benefits and automatic extensions.

The Geographical Limit of this Policy is: Australia Wide.

**Location of Risk:** ANYWHERE IN AUSTRALIA 4000

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**Type of Risk :** 90 – Personal Accident

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Insured Person VOLUNTARY WORKERS

**Type of Cover** Standard Policy

Details	Capital Benefits	\$100,000
	Weekly Benefits – Accident	\$500
	Weekly Benefits – Illness	Not Insured
	Non–Medicare Medical Expenses	Not Insured
	Cost of Domestic Help	Not Insured
	Policy Aggregate Limit per Person	\$100,000
	Policy Aggregate Limit	\$1,000,000

Number of Weeks covered: 52 weeks

Initial Period Excluded: 14 days

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**Additional Comments:**

Weekly Benefits SI - \$500  
 Indemnity Period 52 weeks

NOTE: The Capital Benefits amount detailed herewith applies to any one Insured Person, any one bodily injury.

Y

NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in this insurance certificate whichever are the lesser.

Please refer to the Policy Wording for a full list of benefits and automatic extensions.

The Geographical Limit of this Policy is: Australia Wide.

**Certificate of Insurance  
RENEWAL CONFIRMATION**

**ADROIT INSURANCE GROUP – BALLARAT  
PO BOX 363W  
BALLARAT WEST  
VIC 3350**

Insured Name

COUNTRY CLUB VILLAGES PTY LTD  
& OTHERS AS NOTED

Policy Number

03.085.0636709

Type of Policy

Professional Indemnity

Period of Insurance

31/05/25 to 31/05/26 at L.S.T 4:00pm

## Policy Notes

### Additional Comments:

INSURED:

Bellarine Lakes  
Noosa Domain  
Marmong Waters  
Country Club Villages  
Country Club Villages Pty Ltd as Corporate Manager of the partnership consisting of the trustee for Gull Geelong discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong discretionary Trust; Owners Corporation No 323512; Bellarine G Pty Ltd ( Bellarine Lakes Pty Ltd) & Burke Mulcahy Pty Ltd; Noosa G Pty Ltd; (Noosa Domain Pty Ltd) & Burke Mulcahy Pty Ltd SJ & SE Gull; Country Club Living; Country Club Living; Bellarine Lakes Village; Bellbrook Gardens Retirement Village; Bendigo Domain Village; Hemsley Park Retirement Village; Meadow Gardens Retirement Village; Melba Vale Village, Noosa Domain Village; Rosebank Retirement Village, CCL Marmong aters Pty Ltd (and no other entities)

POLICY WORDING:

Ansvar Insurance Ltd. Professional Indemnity Insurance Policy Wording

BUSINESS DESCRIPTION:

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. Additional activities which may be provided include outings, organised games, op shops, excursions, fundraising such a walkathons and picnics, events/festivals held at your place of occupancy.

**Location of Risk:** ANYWHERE IN THE WORLD  
EXCLUDING USA AND CANADA 4000

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**Type of Risk :** 85 – Professional Indemnity

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Details	Limit of Liability (any one claim)	\$10,000,000
	Aggregate Limit of Liability any one Period of Insurance	\$10,000,000
	Excess (each and every claim)	\$5,000
	Retroactive Date	31/05/22

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# Certificate of Currency – General Public & Product Liability

This is to certify that this Ansvar Insurance Limited policy of insurance is current as at the date of issue of this Certificate of Currency. This certificate is a summary of cover only and is not intended to amend, extend, replace or override the terms and conditions contained in the actual policy documentation.

**Policy Number:** 03 080 0635457

**Name of Insured:** COUNTRY CLUB VILLAGES PTY LTD,  
CCV BENDIGO FIELDS PTY LTD/  
CCV MARMONG WATER PTY LTD,  
Bellarine Lakes  
Noosa Domain  
Marmong Waters  
Country Club Villages Pty Ltd as Corporate Manager of the  
Partnership consisting of The Trustee for Gull Geelong  
Discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong  
Discretionary Trust  
Owners Corporation No 323512  
Bellarine G Pty Ltd (Bellarine Lakes Pty Ltd) & Burke Mulcahy  
Pty Ltd  
Noosa G Pty Ltd (Noosa Domain Pty Ltd) & Burke Mulcahy Pty Ltd  
SJ & SE Gull  
Country Club Living  
Bellarine Lakes Village  
Bellbrook Gardens Retirement Village  
Bendigo Domain Village  
Hemsley Park Retirement Village  
Meadow Gardens Retirement Village  
Melba Vale Village  
Noosa Domain Village  
Rosebank Retirement Village  
CCL Marmomg Waters Pty Ltd

**Policy Wording:** **Ansvar General Public & Product Liability Insurance Product Disclosure Statement and Policy Wording AUSPOLGPL (0624 V1)**

**Geographic Limits:** Anywhere in Australia.

**Limits of Liability**

Public Liability: \$ 20,000,000  
Any one occurrence and unlimited in the aggregate where not specified otherwise in the **policy schedule** or policy wording.

Products Liability: \$ 20,000,000  
Any one occurrence and in the aggregate during any one period of insurance.

**Period of Insurance:**

From 4.00pm on 31/05/2025 to 4.00pm on 31/05/2026

**1300 650 540**  
**[www.ansvar.com.au](http://www.ansvar.com.au)**

Ansvar Insurance Limited  
Level 5, 1 Southbank Blvd  
Southbank, VIC, 3006

ABN 21 007 216 506  
AFSL 237826

**Signed for and on behalf of Ansvar Insurance Limited**

**Date: 8/07/2025**

Sean Hughes  
Senior underwriter