

Retirement Village Information Statement

Retirement Villages Act 1986, section 19

Retirement Village Regulations 2026, regulations 11-12

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

What is a Retirement Village Information Statement?

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

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

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

How to access information statements for different villages?

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

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

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

Navigating the information statement

Part A: Village-level information

Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.

Part B: Village fees and charges

Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

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

Finding more information

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

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

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

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

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

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

Where can prospective residents get help or more information?

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

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

Help or further information

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

Telephone interpreter service

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

Arabic

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

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

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል 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

Village street address

Village postal address

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

If yes, name of accreditation

Website for information about the accreditation

2. Proprietor and operator details

Proprietor name

ABN / ACN

Address for service

Operator name

ABN / ACN

Address for service

Telephone Email

Date current operator commenced in that role

3. Operator representative

Name of representative

Position of representative

Location within village

No office on site

Times available

Monday & Tuesday
8:00 am – 5:30 pm
Wednesday & Thursday
9:30 am – 3:00 pm

Telephone

03 9582 5400

Email

emmauslodgeRV@cofcqld.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	7	0	3 – rental
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:

Pets are permitted in the village with Management approval and are limited to:

- One small dog approved by Management as suitable for the unit (or an approved assistance, guide or hearing dog); or
- One cat;
- Small caged birds; or
- Ornamental fish in a small aquarium.

All pets must be kept in a manner that does not cause a nuisance or interfere with the peace, comfort, privacy, health or safety of other residents. Pets must be appropriately registered, micro-chipped, vaccinated, and comply with all relevant council and legal requirements. Management may require evidence of compliance and veterinary certification.

Approval is conditional on the resident being physically able to care for the pet on an ongoing basis. If this changes, the resident remains responsible for making alternative arrangements.

Further terms and conditions apply. Residents should refer to the Pet Approval Agreement or contact the Retirement Village Manager for full details.

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:

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

N/A

Construction timeframes
(anticipated start and finish dates)

N/A

10. Security and emergency assistance systems

The village is equipped with the following security system

At the date of this Information Statement there is no security system installed at Emmaus Lodge Retirement Village

The village is equipped with the following emergency assistance system

At the date of this Information Statement there is no emergency assistance system at Emmaus Lodge Retirement Village.

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

Residential Rental Agreement

The village offers the following rights to occupy:

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

13. Financial management

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

Financial year ending	Surplus / deficit (and amount)	Comments
2024-2025	\$39,311	
2023-2024	\$33,689	
2022-2023	\$31,032	

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):

WorkCover

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)

For workers compensation claims brought by any employee or contractor that you engage to carry out work or provide services in your Unit.

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

If yes:

Amount of funds set aside

\$

Nature of risk for which funds have been set aside

17. Additional documents

The following documents are attached to this information statement:

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

Part B: Village fees and charges

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

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

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	<i>On joining waiting list</i>	
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A		
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A		
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A		<i>Note from Operator: Emmaus Lodge is only offering Residential Rental Agreements for all new residents entering the village.</i>
Other entry fees or charges – specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A		
Ongoing costs: paid while residing in the village					
Rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$250 per week	<input checked="" type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	

Maintenance 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	
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 – Electricity	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Costs vary depending on individual use.	Monthly	<i>Electricity costs are paid directly to the provider.</i>
Utility charges – Water	<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:					
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (%)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		% of entry payment per year		

of entry payment per year)					
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		% of capital gain	<i>On exit</i>	
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		% of capital loss	<i>On exit</i>	
Other ongoing fees or charges – specify:					
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	<i>Donna Hart</i>
Print name	Donna Hart
Date	05/05/2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	<i>Donna Hart</i>
Print name	Donna Hart
Date	05/05/2026

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
Operate, manage, administer and control the Village as a retirement village for the benefit and enjoyment of residents of the Village.	Mandatory	Included in Maintenance Charge	
Engage staff and contractors necessary for the proper and efficient management and operation of the Village.	Mandatory	Included in Maintenance Charge	
Manage, control and supervise the use of the Common Areas.	Mandatory	Included in Maintenance Charge	
Clean, maintain, repair and service the Common Areas.	Mandatory	Included in Maintenance Charge	
Gardening and landscaping of relevant parts of the Common Areas.	Mandatory	Included in Maintenance Charge	
Provide, maintain, repair and service lighting to the Common Areas.	Mandatory	Included in Maintenance Charge	
Prepare, maintain and update (when appropriate) safety and emergency procedures for the Village.	Mandatory	Included in Maintenance Charge	
Monitor, control and eradicate insects, pests, rodents, vermin and termites in the Common Areas.	Mandatory	Included in Maintenance Charge	
Test, monitor and maintain fire fighting and protection equipment located in the Common Areas, including sprinkler systems (if any), hydrants (if any), fire extinguishers and smoke detectors.	Mandatory	Included in Maintenance Charge	
Apply for and maintain current any licences and authorisations required by applicable legislation in relation to the Village.	Mandatory	Included in Maintenance Charge	
Arrange for secretarial, book-keeping, accounting and legal services necessary for the proper operation of the Village.	Mandatory	Included in Maintenance Charge	
Pay all outgoings, costs and expenses in connection with the ownership, operation, management and administration of the Village (other than those outgoings, costs and expenses that residents are responsible for), including but not limited to:	Mandatory	Included in Maintenance Charge	

<ul style="list-style-type: none"> • rates, taxes, charges, assessments, duties, impositions and fees levied, assessed or charged by any public, municipal, governmental or semi governmental agency; charges for water, gas, oil, electricity, telecommunications, sewerage, waste disposal and other services supplied to the Village (Common Areas), other than outgoings, costs and expenses payable directly by residents of the Village under their residence and management contracts. 			
Take out and maintain the insurances relating to the Village that are contemplated by this contract or that the Owner deems appropriate.	Mandatory	Included in Maintenance Charge	
Total mandatory service and facility charges		\$117.67 per week	
Total optional and mandatory services and facilities charges		\$117.67 per week	

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):

All sums which the Insured becomes legally liable to pay as damages in respect of Personal Injury or Damage to Property happening in connection with the Business for which a Claim is first made in writing during the Period of Insurance.

Name of insurer

XL Insurance Company SE

Amount insured

\$20,000,000

Period of cover

31 March 2026 – 31 May 2027

Premium

\$2,222.86 (Premium allocated to Chesterville Retirement Village for 2026-2027 financial year)

Excess

\$5,000.00

Exclusions

Other information:

CERTIFICATE OF CURRENCY GENERAL PUBLIC & PRODUCTS LIABILITY

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

INSURED

Churches of Christ in Queensland, Churches of Christ Care, Churches of Christ Housing Services Ltd Including all constituents, agencies, affiliates, associated bodies, entities birthed by the Insured, incorporated or unincorporated and/or subsidiary companies (including those acquired or incorporated during the periods of insurance) of the above entities.

THE BUSINESS

All activities of the Insured

- a) now;
- b) in the past (including their predecessors in business) and prior activities which have ceased or have been disposed of to the extent the Insured retains a legal liability;
- c) in the future; including:
 - i. Principally, Not for profit organization providing: Age Care Services, including but not limited to residential aged care homes, independent living, retirement villages & home care support services; - Children, Youth and Family support Services including but not limited to providing child protection services, support services for fostered children & young people, their families and young people transitioning to adulthood from foster care. - Property services including construction, refurbishment, management and maintenance of owned and leased property assets; - Central management and business support services required to facilitate the activities of the Group; - Cafe operators/swimming pools, property owners/ occupiers - Housing Services including but not limited to the construction, management and maintenance of affordable and community housing properties and specialist disability accommodation units, resident and community support services & Immediate Family Housing Support Services; - Financial Services through a fund which provides savings and interest-bearing investment products to staff and church members; - Church and community engagement services providing support and services to group affiliated community churches, their members, leaders and administrators; and any other occupation incidental thereto.any activity where the Insured is deemed to have been the manufacturer of any Product;
 - ii. any other occupation incidental thereto, including the private work of every partner, officer, director, commissioner or employee;

- iii. the provision of canteen, social and sporting clubs, child care facilities, welfare organisations, first aid, fire fighting and ambulance services.
- iv. any work performed by or on behalf of the Insured.

PERIOD OF INSURANCE

From 4:00 PM on 31st March 2026 local time at the place of the Insured's head office

To 4:00 PM on 31st May 2027 local time at the place of the Insured's head office

Any subsequent period for which the Insured has requested and the Insurer has accepted.

INSURER

NAME	POLICY NUMBER	PARTICIPATION %
XL Insurance Company SE	AU00015346LI23A	100%

INTEREST INSURED

Insured's legal liability to pay damages or compensation in respect of:

- a) Personal Injury;
- b) Property Damage; or
- c) Advertising Injury

Occurring within the territorial limits during the period of insurance as a result of an Occurrence happening in connection with the insured's business.

COVERING

All sums which the Insured becomes legally liable to pay as damages in respect of Personal Injury or Damage to Property happening in connection with the Business for which a Claim is first made in writing during the Period of Insurance.

LIMITS OF LIABILITY

General Public Liability	\$20,000,000 any one occurrence
Products Liability	\$20,000,000 in the aggregate during the period of insurance
Advertising Liability	\$20,000,000 any one occurrence

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Yours faithfully,



Senior Account Executive
Kodi Hall

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):

All real and personal property of every kind and description belonging to the Insured or for which the Insured is responsible, or has assumed responsibility to insure prior to the occurrence of any Damage, including all such property in which the Insured may acquire a pecuniary or economic interest during the Period of Insurance.

Name of insurer

NAME	PARTICIPATION %
AAI Limited T/As Vero	30%
Allianz Australia Limited	25%
Chubb Insurance Australia Limited	20%
HDI Global SE	15%
AXA XL Insurance Company	10%

Amount insured

\$120,000,000

Period of cover

31 March 2026 – 31 May 2027

Premium

\$37,115 (Premium allocated to Chesterville Retirement Village for 2026-2027 financial year)

Excess

\$5,000.00 (\$250,000 for weather peril, flood and named cyclone)

Exclusions

Glass – Replacement Value

Other information

Building Insurance does not include contents owned by residents.

INDUSTRIAL SPECIAL RISK INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

INSURED

Churches of Christ in Queensland, Churches of Christ Care, Churches of Christ Housing Services Ltd Including all constituents, agencies, affiliates, associated bodies, entities birthed by the Insured, incorporated or unincorporated and/or subsidiary companies (including those acquired or incorporated during the periods of insurance) of the above entities.

THE BUSINESS

Principally, Not for profit organization providing: Age Care Services, including but not limited to residential aged care homes, independent living, retirement villages & home care support services; - Children, Youth and Family support Services including but not limited to providing child protection services, support services for fostered children & young people, their families and young people transitioning to adulthood from foster care. - Property services including construction, refurbishment, management and maintenance of owned and leased property assets; - Central management and business support services required to facilitate the activities of the Group; - Cafe operators/swimming pools, property owners/ occupiers - Housing Services including but not limited to the construction, management and maintenance of affordable and community housing properties and specialist disability accommodation units, resident and community support services & Immediate Family Housing Support Services; - Financial Services through a fund which provides savings and interest-bearing investment products to staff and church members; - Church and community engagement services providing support and services to group affiliated community churches, their members, leaders and administrators; and any other occupation incidental thereto.

PERIOD OF INSURANCE

From 4:00 PM on 31st March 2026 local time at the place of the Insured's head office
To 4:00 PM on 31st May 2027 local time at the place of the Insured's head office

Any subsequent period for which the Insured has requested and the Insurer has accepted.

INSURER

NAME	POLICY NUMBER	PARTICIPATION %
AAI Limited T/As Vero	ISG280055646	30%
Allianz Australia Limited	BAW001-423-802	25%
Chubb Insurance Australia Limited	04FX017090	20%
HDI Global SE	880-01817031-14000	15%
AXA XL Insurance Company	AU00015316PR23A	10%

SITUATION AND/OR PREMISES:

Principally, 41 Upper Brookfield Rd, Kenmore QLD 4069 and anywhere in Australia including where the Insured

- a) has property, either the Insured's own or for which the Insured is responsible
- b) carries on or conducts activities of the Business
- c) has goods or other property stored or being processed or has work done including contract sites

Buildings and other property at such Insured Premises shall be deemed to be used by the Insured for the purposes of the Business.

INTEREST INSURED

All real and personal property of every kind and description (except as hereinafter excluded) belonging to the Insured or for which the Insured is responsible, or has assumed responsibility to insure prior to the occurrence of any Damage, including all such property in which the Insured may acquire a pecuniary or economic interest during the Period of Insurance.

Glass – Replacement Value

LIMITS OF LIABILITY

The amount(s) set out hereunder represent the Insurers maximum Limit(s) of Liability any one loss or series of losses arising out of any one event at any one Insured Premises subject to any lesser Limit(s) of Liability specified elsewhere in this Policy.

Section 1

\$120,000,000

Section 2

\$60,000,000

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Yours faithfully,



Kodi Hall
Senior Account Executive

The nature of the risk insured against	Liabilities under the Workplace Injury Rehabilitation and Compensation Act 2013 (and amendments).
Name of insurer	WorkCover
Amount insured	Unlimited
Period of cover	01/07/2025 – 30/06/2026
Premium	\$1,298.44 (Premium allocated to Chesterville Retirement Village for 2026-2027 financial year)
Excess	Determined on an employee specific basis in accordance with WorkCover Qld determinations and applicable legislation from time to time.
Exclusions	
Other information	

CERTIFICATE OF CURRENCY



Authorised Agent of the Victorian WorkCover Authority

1. STATEMENT OF COVERAGE

This employer is registered for WorkCover Insurance to cover its liabilities under the *Workplace Injury Rehabilitation and Compensation Act 2013* (and amendments).

This Certificate is valid from:

01/07/2025

to:

30/06/2026

The information provided in this Certificate of Currency is correct at:

03/11/2025

2. EMPLOYER'S INFORMATION

WorkCover Employer Number:

13497778

Employer Legal Name:

CHURCHES OF CHRIST IN QUEENSLAND

Employer Trading Name:

ABN:

28 953 930 342

ACN/ARBN:

A handwritten signature in black ink, appearing to be 'Melissa McColl', written over a white background.

Melissa McColl
Premium & Credit Operations Manager
Gallagher Bassett Services Workers Compensation Vic Pty Ltd
For and on behalf of WorkSafe Victoria
A.C.N. 100 375 620
Locked Bag 3570 GPO Melbourne VIC 3001
Telephone (03) 9297 9000
Toll Free 1800 774 377
Fax (03) 9297 9010
Email wcvpremium@gbtpa.com.au

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.