

# 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:

- 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.

## 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** 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

Mercy Golden Rise

Village street address

2 Taylor Street, Golden Square Vic 3550

Village postal address

2 Taylor Street, Golden Square Vic 3550

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

McAuley Property Ltd

ABN / ACN

ABN: 17 151 537 450 // ACN: 151 537 450

Address for service

Level 2, 12 Shelley Street  
Richmond Vic 3121

Operator name

Mercy Aged and Community Care Ltd

ABN / ACN

ABN: 77 191 901 062 // ACN: 088 254 460

Address for service

Level 2, 12 Shelley Street  
Richmond Vic 3121

Telephone

1300 164 833

Email

[mpenquiries@mercy.com.au](mailto:mpenquiries@mercy.com.au)

Date current operator commenced in that role

22 October 2020

### 3. Operator representative

Name of representative

Nardi Croaker

Position of representative

Retirement Village Manager

Location within village

Unit 5 Conway Court

Times available

8.30am to 4.30pm Monday to Friday

Telephone

(03) 5440 8200

Email

[MPBethlehemAdmin@mercy.com.au](mailto:MPBethlehemAdmin@mercy.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		43 completed*		
Serviced apartments				
Villas or townhouses				

\* see Item 9 in relation to the construction of additional units

### 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:

You must obtain our consent to keeping a pet at your premises or in the village. We will not unreasonably withhold that consent.

We have a Pet Policy which can be provided to you on request and which sets out the process for seeking our consent and the considerations, restrictions and conditions relating to granting of our consent.

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:

We have an activities calendar and can provide you with details of the current planned activities upon request.

## 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

There are currently 55 units under construction and planning permission has been granted for the construction of up to 77 additional units.

Construction timeframes (anticipated start and finish dates)

No definite decision has been made to proceed with any additional construction not currently under way and this will be dependent on a range of factors including demand for additional units. There is no current timeframe for commencement or completion of any new development at the village.

## 10. Security and emergency assistance systems

The village is equipped with the following security system

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The village is equipped with the following emergency assistance system

INS Lifeguard 24/7 (included in your monthly maintenance charge)
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## 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, becoming the registered proprietor.  <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.  <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.	<input type="checkbox"/> <b>Licence:</b> <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"/> <b>Lease –</b> <input checked="" type="checkbox"/> term 49 years  A resident has a leasehold interest, but does not own the unit or the land.  <input type="checkbox"/> <b>Other</b> .....

### 13. Financial management

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

Financial year ending	Surplus / deficit (and amount)	Comments
2025	\$79,695 deficit	
2024	\$70,079 deficit	
2023	\$65,687 deficit	

### 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

\$108,484

## 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):

Workers Compensation Insurance  
Group Personal Accident – Voluntary Workers

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

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

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

*If yes:*

Amount of funds set  
aside

\$

Nature of risk for which  
funds have been set  
aside

**17. Additional documents**

The following documents are attached to this information statement:

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

## Part B: Village fees and charges

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


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


Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
<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			
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	\$1,000 Reservation Deposit	On reserving a unit	If you decide not to proceed, the holding deposit is 100% refundable. If you proceed, the holding deposit forms part of the entry payment.
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Current entry payments range from \$480,000 to \$693,000	On entry	This payment is a lump sum known as a "lease premium". It is refunded when you leave subject to deduction of fees detailed below.
Other entry fees or charges – specify:			\$583.22	On entry	One month's maintenance charges in advance.
			\$550.00	On entry	Administration/entry fee
<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	\$583.22	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	This is a monthly recurring fee payable by all residents which contributes to the costs of operating and maintaining the village
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			You do not pay a contribution while living in your unit but a contribution is payable when you eventually leave your unit (see below)
Utility charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Residents to arrange their own utilities provider at their cost
Council and Water rates (including usage charges, service charges and other levies)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Residents to arrange with provider at their cost
Land taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Note that under current laws land taxes are not payable by retirement villages
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		6% of your entry payment per year up to a maximum of 5 years (maximum of 30%)	On exit	

Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Other ongoing fees or charges – specify:					
Capital maintenance fund contribution			0.5% of your entry payment per year up to a maximum of 6 years (maximum of 3%)	On exit	This fund is used for the maintenance, repair and upkeep of the village, including the communal facilities and units.
<b>Ad Hoc fees and fees for service</b>					
Other one-off or ad-hoc fees or charges – specify:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				

## 21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Jo Skonieczna Masri
Date	01 MAY 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	Jo Skonieczna Masri
Date	01 MAY 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
See list below	Unless stated otherwise below, the service is available to all residents.	Unless stated otherwise below, the cost of the facility or service is included in your maintenance charges	
Total mandatory service and facility charges		\$583.22 per month (this is your maintenance charge)	
Total optional and mandatory services and facilities charges		\$N/A	

## Facilities (for the use of all residents):

1. activities room
2. outdoor BBQ;
3. social café/bar area;
4. dining area;
5. community room/community centre;
6. library/reading area
7. communal gardens;
8. available at collocated aged care facility:
  - a) hairdressing/beauty room (when staffed) (fees are payable for services);
  - b) café (fees are payable);
  - c) chapel; and
  - d) allied health (fees are payable for services).

## Services (provided to all residents):

1. maintenance of the lawns and gardens located in the communal areas;
2. maintenance of an emergency call system (subject to clause 40);
3. cleaning, maintenance and repairs of the communal areas;
4. maintaining smoke detectors/alarms in your premises;
5. maintaining any recreational facilities and other facilities in the communal areas;
6. management and administration of the Village;
7. maintenance and repairs to items of capital, including in respect of your premises, as required by the retirement village laws;
8. clearing the gutters of your premises annually;
9. complying with the retirement village laws, other legislation and any orders or directions lawfully made or given in respect of the village, save where such compliance is your responsibility or the responsibility of any other resident;

10. conducting an annual meeting of all residents in accordance with, and preparing and presenting at that meeting all statements and reports required by, the retirement village laws;
11. taking out and maintaining insurances in respect of the village as required by this contract and the retirement village laws;
12. taking out and maintaining Workcover insurances in respect of our employees providing services at or in respect of the village;
13. preparing, reviewing, updating and presenting a maintenance plan for the village in accordance with the retirement village laws;
14. preparation, and maintenance, of emergency and evacuation plans and the conduct of annual safety inspections and evacuation exercises as required under the retirement village laws;
15. maintaining fire protection and other essential services systems for the village as required by law;
16. financial management and accounting services relating to the operation of the village;
17. management of the capital maintenance fund;
18. attending to the payment of:
  - a) rates and charges payable to any local or government authority in respect of the communal areas;
  - b) telephone, electricity, gas, water and other utilities and services used in or assessed in respect of the village and communal areas other than your premises and the premises of other residents;
  - c) wages, salaries and other employee entitlements and benefits in respect of the employees providing services at or in respect of the village;
  - d) costs and expenses of third parties providing services to or in respect of the village; and
  - e) other maintenance costs; and
19. any other services or facilities which are detailed in this contract or which the information statement contained in Annexure 2 expressly indicates will be provided to you (other than optional services).

### **Optional services**

These are services you may choose to use for a fee but that you are not required to use.

At the date of this Contract the following optional services are available from the collocated aged care facility:

- a) hairdressing/beauty room (when staffed) (fees are payable for services);
- b) café (fees are payable);
- c) chapel; and
- d) allied health (fees are payable for services).

Details of current optional services and associated fees are available upon request.

# 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):

*This insurance responds only where the village operator is legally responsible for injury or property damage. It does **not** provide personal accident cover for residents.*

Name of insurer Probitas 1492 (Pacific) Pty Ltd

Amount insured \$20,000,000 any one occurrence. (Subject to policy sub-limits)

Period of cover 4.00pm 31/05/2025 local time  
4.00pm 31/05/2026 local time

Premium

Excess \$25,000 any one occurrence (higher excess apply to certain claims such as labour hire personnel)

Exclusions

- i. Policy excludes cover for Mercy Hospital NSW Ltd,
- ii. Mercy Hospital Victoria Ltd,
- iii. Mercy Health Albury Ltd,
- iv. Mercy Palliative Care Ltd,
  - St Brigid's Convent of Mercy Perth Ltd. Communicable Disease
  - Professional Advice in connection to counselling services
  - Cyber
  - Total professional indemnity/treatment risk
  - Contract workers

This is a summary only. Full exclusions apply as set out in the policy wording available on request.

Other information:

The above insurance is held by Mercy Health on behalf of itself and other named entities including the proprietor/operator.

## 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):

Name of insurer

Chubb Insurance Australia Limited

Amount insured

\$140,000,000

Period of cover

4.00pm 31/05/2025 local time  
4.00pm 31/05/2026 local time

Premium

\$47,728.52 premium for Vic only

Excess

From \$5,000 per claim  
(higher excess applies for Earthquake, subterranean fire or volcanic eruption, flood, cyclone, water damage and unoccupied buildings)  
Public utilises (timed deductible) 48 hours.

Exclusions

- ❖ Electronic Data is excluded in full
  - ❖ Transmission and distribution lines
  - ❖ Block Chain
  - ❖ Computer Installations
  - ❖ Electronic Equipment and/or Device
- Communicable Disease  
This is a summary only, full exclusions apply as set out in the policy wording available on request

Other information

This insurance does not provide cover for loss or damage of Resident personal property  
  
Residents are responsible for arranging their own contents insurance.

No cover for loss or damage to residents' contents in common areas (e.g. storage cages, mobility scooter rooms, communal spaces)

No cover for consequential loss suffered by residents, even where village property is damaged and loss of amenity, inconvenience or temporary loss of services to residents.

Resident's must insure their own belongings wherever located.

The insurance does not cover loss or damage of Property that is the responsibility of an Owners Corporation or Body Corporate unless specifically insured by the operator

# Attachment 3: Glossary of fees

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Certificate of Currency

**Date of Issue:** 3 June 2025

Kristy Phelan  
Executive Officer To The Cfo  
Mercy Health Australia Ltd  
Level 2, 12 Shelley Street  
RICHMOND VIC 3121

**Contact:** Karen Nash  
**t:** +61 9211 3057  
**e:** Karen.nash@aon.com

**We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.**

<b>Policy Type</b>	Industrial Special Risks
<b>Insured</b>	Mercy Health Australia Ltd, including: <ul style="list-style-type: none"><li>• Bethlehem Home for the Aged Ltd</li><li>• Mercy Aged and Community Care Ltd</li><li>• Mercy Health Service Albury Ltd</li><li>• Mercy Health Property Ltd</li><li>• Rice Village Trust</li><li>• Rice Village Ltd</li><li>• Mercy Health Foundation Ltd</li><li>• Mercy Health Foundation Trust</li><li>• Southern Cross Care (Vic)</li><li>• Mercy Hospitals NSW Ltd</li></ul>
<b>Insurer</b>	Chubb Insurance Australia Limited
<b>Policy Number(s)</b>	02FX036688
<b>Period of Insurance</b>	From: 4.00 pm 31/05/2025 Local Standard Time To: 4.00 pm 31/05/2026 Local Standard Time
<b>Interest Insured</b>	<b>Section 1 – Property Insurance</b> Property Insured means all tangible property both real and personal of every kind and description belonging to the Insured or for Damage to which property the Insured is legally responsible or which the Insured has assumed responsibility to insure prior to the occurrence of any Damage, and includes more specifically, Money. <b>Section 2 – Interruption Insurance</b> Loss resulting from the interruption of or interference with the Business caused by Damage occurring during the Period of Insurance.
<b>Limits of Liability</b>	<u>Parkville, Montrose</u>

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### Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

### Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

Sections 1 and 2 Combined: \$140,000,000 any one loss or series of losses arising out of any one original source or cause at any one Situation

Bendigo, Warrnambool, Ballarat, Albury

Sections 1 and 2 Combined: \$100,000,000 any one loss or series of losses arising out of any one original source or cause at any one Situation

Werribee, East Melbourne, Dandenong, Lynbrook, North Sandringham

Sections 1 and 2 Combined: \$90,000,000 any one loss or series of losses arising out of any one original source or cause at any one Situation

All other locations

Sections 1 and 2 Combined: \$80,000,000 any one loss or series of losses arising out of any one original source or cause at any one Situation

34 Specimen Hill Road, Golden Square

Sections 1 and 2 Combined: \$318,736 (Indemnity Value Only)

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## Certificate of Currency

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Kristy Phelan  
Executive Officer To The Cfo  
Mercy Health Australia Ltd  
Level 2, 12 Shelley Street  
RICHMOND VIC 3121

**Contact:** Karen Nash  
  
**t:** +61 9211 3057  
**e:** Karen.nash@aon.com

**We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.**

<b>Policy Type</b>	Public and Product Liability
<b>Insured</b>	Mercy Aged and Community Care Ltd, Mercy Health Property Ltd, Rice Village Limited ATF Rice Village Trust, Woods Point Aged Care, Myrtleford Lodge Aged Care, Mercy Health Foundation Ltd as the trustee for Mercy Health Foundation, McAuley Property Ltd (as property owners only) Mercy Services Community Transport
<b>Insurer</b>	PROBITAS 1492 (PACIFIC) PTY LTD
<b>Policy Number(s)</b>	CK783X25A067
<b>Period of Insurance</b>	From: 4.00 pm 31/05/2025 Local Standard Time To: 4.00 pm 31/05/2026 Local Standard Time
<b>Interest Insured</b>	The Insurer will indemnify the Insured for all sums which they become legally liable to pay as compensation (including costs awarded against the Insured) in respect of: (a) Personal Injury; (b) Property Damage; (c) Advertising Liability, happening during the Period of Insurance and caused by an Occurrence within the Territorial Limits in connection with the Aged Care Provider.
<b>Limits of Liability</b>	Public Liability: \$20,000,000 any one occurrence  Product Liability: \$ 20,000,000 any one occurrence and in the aggregate during the Period of Insurance.

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Medical Malpractice: \$20,000,000 any one Loss and \$40,000,000 in the aggregate for all Claims

**Geographical Limit**

Worldwide excluding the United States of America and/or Canada

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RICHMOND VIC 3121

**Contact:** Karen Nash  
**t:** +61 9211 3057  
**e:** Karen.nash@aon.com

**We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.**

<b>Policy Type</b>	Group Personal Accident - Voluntary Workers
<b>Insured</b>	Mercy Health Australia Ltd, including: <ul style="list-style-type: none"><li>• Bethlehem Home for the Aged Ltd</li><li>• Mercy Aged and Community Care Ltd</li><li>• Mercy Health Service Albury Ltd</li><li>• Mercy Health Property Ltd</li><li>• Rice Village Trust</li><li>• Rice Village Ltd</li><li>• St Brigid's Convent of Mercy Perth Ltd</li><li>• Mercy Health Foundation Ltd</li><li>• Mercy Health Foundation Trust</li><li>• Southern Cross Care (Vic)</li><li>• Mercy Hospitals NSW Ltd</li></ul>
<b>Insurer</b>	Chubb Insurance Australia Limited
<b>Policy Number(s)</b>	AB01179VW
<b>Period of Insurance</b>	From: 4.00 pm 31/05/2025 Local Standard Time To: 4.00 pm 31/05/2026 Local Standard Time
<b>Interest Insured</b>	Personal Accident and Sickness Cover, including but not limited to: <ul style="list-style-type: none"><li>• Lump Sum Benefits for Accidental Death or Bodily Injury</li><li>• Weekly Benefits for Bodily Injury</li></ul>
<b>Limit of Liability</b>	Aggregate Limit of Liability: \$500,000 any One Period of Insurance
<b>Covered Person(s)</b>	All voluntary workers working in a voluntary capacity on behalf of the Policyholder
<b>Scope of Cover</b>	Cover under the Policy applies to all those hazards to which a Covered Person is exposed whilst actually engaged in voluntary work including necessary direct travel to and from such voluntary work on behalf of the

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Policyholder. Provided always that the Policy shall only apply in respect of such work officially organised by and under the control of the Policyholder.

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