

Retirement Village Information Statement



Retirement Villages Act 1986, section 19
Retirement Village Regulations 2026, regulations 11-12

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

What is a Retirement Village Information Statement?

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

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

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

How to access information statements for different villages?

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

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

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

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

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

Finding more information

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

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

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

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

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

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

Where can prospective residents get help or more information?

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

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- financial statements as presented at the most recent annual meeting of the residents.

Help or further information

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

Telephone interpreter service

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

Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمات 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 xiriir Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha Fiktooriya tel: 1300 55 81 81.

Chinese 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（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 prevodilača i tumača (Translating and Interpreting Service – TIS) na 131 450 (po cenu lokalnog poziva) i zamolite ih da vas povežu sa Službenikom za informacije (Information Officer) u Viktorijskoj Službi za potrošačka питања (Consumer Affairs Victoria) na 1300 55 81 81.

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪኩቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኙዎት መጠየቅ።

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی (TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

Croatian Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

Greek Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

Italian Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essere messi in comunicazione con un operatore addetto alle informazioni del dipartimento "Consumer Affairs Victoria" al numero 1300 55 81 81.

Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

1. Village information

Village name	Point Cook Village
Village street address	320 Point Cook Road, Point Cook VIC 3030
Village postal address	320 Point Cook Road, Point Cook VIC 3030
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	Villa Maria Catholic Homes Limited		
ABN / ACN	32 004 364 103		
Address for service	2 Lonsdale Street, Melbourne VIC 3000		
Operator name	Point Cook Village Services Association Inc. (A0053271U)		
ABN / ACN	75 319 219 185		
Address for service	320 Point Cook Road, Point Cook VIC 3030		
Telephone	(03) 9394 6799	Email	manager@pointcookvillage.com.au
Date current operator commenced in that role	2009		

3. Operator representative

Name of representative	Nitin Busklowa
Position of representative	Village Manager

Location within village

Reception/Office

Times available

0900 – 1700 Monday to Friday

Telephone

(03) 9394 6799

Email

Nitin.buskalowa@vmch.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		Number	Type		
		257	two bedroom units		
		24	two-bedroom apartments		
		281	Total		
Serviced apartments					
Villas or townhouses					

5. Residents committee

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

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

6. Onsite or attached residential or aged care home

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

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth). This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

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

The attachment includes details of:

- services and facilities funded by maintenance charges

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

8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets?

☒ Yes ☐ No

If yes, provide details on restrictions below:

Reasonable restrictions available on 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:

Details of social activities and events organised for residents are available on 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

Construction timeframes
(anticipated start and finish
dates)

10. Security and emergency assistance systems

The village is equipped with the following security system

Gated community with electric gates closed at night
Security cameras in clubhouse
Access to clubhouse by electronic swipe card at night and at weekends

The village is equipped with the following emergency assistance system

EEVI Personal Emergency Response Service, monitored 24 hours a day, 7 days a week.

11. Operator and proprietor exemptions

Is the operator or proprietor exempt from any of the provisions of the Retirement Villages Act 1986 in relation to this village? ☐ Yes ☒ No

If yes:

Provision the exemption applies to	Description of the obligation the exemption applies to

12. Contracts and tenure

To become a resident of this village, a resident will be required to enter into one or more of the following contracts:

- ☐ **Residence contract**
This contract grants a resident the right to occupy a unit within the village.
- ☐ **Management contract**
This contract relates to the provision of services by the operator to a resident.
- ☒ **Combined residence and management contract**
This is a contract comprising both a residence and a management contract.

☐ **Optional services agreement**
A contract for additional services a resident may choose to receive (such as meals, cleaning, or personal care to the extent not funded by maintenance charges). This may be incorporated into a residence or management contract (or combined residence and management contract).

☐ **Other**
(for example, a contract for sale of land).

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

☐ Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.	☐ Licence: ☐ term..... or ☐ periodic tenancy A resident has a licence to occupy a unit. The resident does not own the

☐ 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. ☐ 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.	unit or land, but has a contractual right to reside there. ☒ Lease – ☒ term 49 years from the Commencement Date, unless terminated earlier in accordance with this contract, or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☐ Other.....
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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
FY22-23	\$0	
FY23-24	\$0	
FY24-25	Surplus \$791	

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

\$895,772.00

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):

Public and products liability, Directors and Officers liability, Volunteers personal accident, vehicle insurance and workers compensation insurance, Cyber liability. Any other insurances deemed necessary by the operator.

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)

Third party property damage insurance for any motor vehicle owned, operated or kept by the resident within the village.

Any other insurance required by law, and public liability or other insurance reasonably required in respect of contractors, tradespersons or service providers engaged by the resident to undertake works or provide services in, on or to the resident's unit.

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

If yes:

Amount of funds set
aside

\$

Nature of risk for which
funds have been set
aside

17. Additional documents

The following documents are attached to this information statement:

☒ List of services and facilities provided by the operator at the village (Attachment 1) (mandatory)

☒ Certificates of currency for the insurances held by the operator in respect of the village (Attachment 2) (mandatory)

Part B: Village fees and charges

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

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

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No		Not applicable	There is a waiting list but no fee payable
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No		Not applicable	
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	\$1,000	On reserving a unit	This amount is refundable if the resident does not enter into a residence and management contract, less administration costs (if applicable). Where a residence and management contract is entered into, the fee will be applied towards the entry payment.
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	\$345,000-\$820,000	On or before the commencement date of the residence and management contract	Entry payments vary depending on the unit type and location. The ranges reflect pricing across all available units in the village as at 1 June 2026.
Other entry fees or charges – specify:			Rates adjustment		

Council Rates	☐ Yes ☐ No	☒ Yes ☐ No			Council rates adjustments are payable from the commencement date.
Entry Administration Fee	☐ Yes ☐ No	☒ Yes ☐ No	\$2,000	On or before the commencement date of the residence and management contract.	
Deposit	☐ Yes ☐ No	☒ Yes ☐ No	\$9,000	On signing of the residence and management contract.	This amount is refundable if the resident does not enter into a residence and management contract, less administration costs (if applicable). Where a residence and management contract is entered into, the fee will be applied towards the entry payment.
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	Apartments - \$577.33 Units - \$515.65	☐ Weekly ☒ Monthly ☐ Annually	Maintenance Charges can only be varied (including increased) in accordance with the Act. Maintenance Charges may change between the date of this Information Statement and the date the residence and management contract commences.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No	Not applicable	☐ Weekly ☐ Monthly ☐ Annually	

Optional services charges	☐ Yes ☐ No	☐ Yes ☒ No	Not applicable	☐ Weekly ☐ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No	Not applicable		
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Varies	Utilities are charged either directly by the relevant supplier or through the operator.	The resident is responsible to pay for any connection fees.
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Varies		As assessed against the unit.
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			No land tax is payable whilst the village is exempt land as that term is defined in the <i>Land Tax Act</i> 2005 (Vic).
Other ongoing fees or charges – specify:					
Other fees, rates or charges imposed by any government or relevant authority		☒ Yes ☐ No	As separately assessed against your premises		
Insurance		☒ Yes ☐ No	Varies depending on insurer		Contents: It is recommended that residents arrange and maintain their own contents insurance within their unit. Public Liability: It is recommended that residents arrange and maintain their own public liability insurance. Motorised Mobility Aid: Residents who use a motorised mobility aid are required

					to take out liability insurance for a minimum sum of \$5 million. Premiums are payable directly to the insurer in accordance with the policy.
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	A percentage of a resident's entry payment according to the resident's period of occupancy calculated on a daily pro-rata basis from the commencement date of the residence and management contract as follows: Not more than 1 year or part thereof 6% More than 1 year, but not more than 2 years 12% More than 2 years, but not more than 3 years 18% More than 3 years, but not more than 4 years 24% More than 4 years, but not more than 5 years 30%	On exit	6% of the resident's entry payment per year capped at 30% over 5 years

Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	0% of capital gain	Not applicable	
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	0% of capital loss	Not applicable	
Other ongoing fees or charges – specify:					
Reinstatement/Renovation costs	☐ Yes ☐ No	☒ Yes ☐ No	Varies	On exit	Any amount payable in respect of repair or reinstatement of the unit for which the resident is liable under the residence and management contract, including any damage caused to the unit by the resident, excluding fair wear and tear.
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	At applicable rate	On exit	Charges cease on the earlier of the date the residence and management contract terminates or otherwise ends, and the date that vacant possession of the unit is provided (as that term is defined in the retirement village laws).
Re-Letting Fee	☐ Yes ☐ No	☒ Yes ☐ No	Where the premises is re-let by a third party agent, 1% of the entry payment is payable by the next incoming resident, excluding commission and other costs payable directly to the agent	On exit	Further details are contained in the residence and management contract.
Utility Charges (separately assessed against the unit)	☐ Yes ☐ No	☒ Yes ☐ No			Charges cease on the date that is 90 days after vacant possession of the unit is provided (as that term is defined in the retirement village laws).

Accommodation Payments	☐ Yes ☐ No	☒ Yes ☐ No	Varies		Any accommodation payment made by us on behalf of the resident in accordance with the retirement village laws to a registered provider of a residential care facility in which the resident resides or proposes to reside or an alternative accommodation provider.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
Fees for user-pays services which may be made available in the village from time to time	☐ Yes ☐ No	☒ Yes ☐ No	Varies	When services are provided	User pays basis.

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	DocuSigned by:  81E055B8A38F427...
Print name	Kate McCormack Acting CEO of Villa Maria Catholic Homes Limited, as agent for Point Cook Village Services Inc.
Date	22 September 2026 09:41 AEST

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	DocuSigned by:  81E055B8A38F427...
Print name	Kate McCormack Acting CEO of Villa Maria Catholic Homes Limited
Date	22 September 2026 09:41 AEST

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
Services			
Annual auditing of village accounts	Mandatory	Included in the maintenance charge	
Cleaning and maintenance of communal areas and facilities	Mandatory	Included in the maintenance charge	
Maintenance and care of communal lawns and gardens	Mandatory	Included in the maintenance charge	
Management and administration services	Mandatory	Included in the 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 the maintenance charge	
Water and sewage rates for units	Mandatory	Included in the maintenance charge	
24/7 emergency call service	Mandatory	Included in the maintenance charge	
Facilities			
Bus	Optional	Fee for use	
Library	Optional	Included in the maintenance charge	
Billiards Room	Optional	Included in the maintenance charge	
Bowling Green	Optional	Included in the maintenance charge	
BBQ outdoor area	Optional	Included in the maintenance charge	
Craft Room	Optional	Included in the maintenance charge	
Hairdressing	Optional	Fee for use	
Doctor	Optional	Fee for use	

Nurse	Optional	Fee for use	
Podiatry services	Optional	Fee for use	Fees associated with services are at the cost of the resident and payable directly to the third party podiatrist
Pathology services	Optional	Fee for use	
Podiatry services	Optional	Fee for use	Fees associated with the podiatry services are payable by the resident directly to the third party podiatrist
Bar	Optional	Fee for use	
Total mandatory service and facility charges		\$	
Total optional and mandatory services and facilities charges		\$	

Attachment 2: Details of insurance policies

Public liability insurance

- The nature of the risk insured against
- ☒ Injury to residents in common areas of the retirement village
 - ☒ Injury to visitors or other third parties in common areas of the village
 - ☒ Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator)
 - ☒ Damage to third party personal property in common areas of the village
 - ☒ Injury or property damage occurring within a resident's private unit
 - ☐ Other risks covered (please specify):

Name of insurer

Chubb Insurance Australia Limited

Amount insured

\$50,000,000 any one Occurrence
\$50,000,000 aggregate for Products
Sub-limit: \$250,000 property in care, custody or control

Period of cover

30/04/2026 to 30/04/2027 (4pm AEST)

Premium

As agreed

Excess

\$1,000 each Occurrence
\$25,000 each Occurrence for personal injury to labour hire personnel, contractors/subcontractors and non-employee injured workers (and workers comp recoveries)

Exclusions

Contract works (insured's premises); cyber & data breach; medical malpractice; molestation, abuse & harassment; total communicable disease; treatment risk; advertising liability, aircraft, asbestos,

employment liability, pollutants, product defect, professional liability, radioactivity, terrorism, vehicles, war, watercraft.

Other information:

Building insurance

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

Name of insurer

Chubb Insurance Australia Limited (60% lead), HDI Global SE Australia (40%)

Amount insured

Combined Section 1 & 2: \$125,000,000; Flood \$50,000,000
Buildings \$92,000,000; Contents \$800,000; Removal of Debris \$5,000,000 (S1 total \$97,800,000)
S2: Gross Profit \$4,056,000; Claims Prep \$1,000,000; AICOW \$2,500,000 (total \$7,556,000; 24-month indemnity period)

Period of cover

30/04/2026 to 30/04/2027 (4pm AEST)

Premium

As agreed

Excess

Earthquake/subterranean fire/volcanic eruption: \$25,000 or 1% of total asset value
All other claims: \$5,000

Exclusions

Terrorism; cyber loss and data (LMA5400, ensuing fire/explosion written back); communicable disease; wear & tear/gradual deterioration; erosion/subsidence (write-back sub-limit \$2,000,000); registered vehicles; transmission/distribution lines; sea action. NOTE: standard flood exclusion DELETED by endorsement - flood IS covered (\$50,000,000 sub-limit).

Other information

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

The nature of the risk insured against

Volunteer Workers (Personal Accident)

Name of insurer

Chubb Insurance Australia Limited

Amount insured

Accidental death (Event 1): \$100,000; Events 2-19: \$100,000 per covered person
Weekly benefits: \$500/week x 104 weeks (85% of salary)
Aggregate limit any one period of insurance: \$2,000,000
Various ancillary benefits (e.g. non-Medicare medical \$5,000; funeral \$20,000; visitors benefit \$25,000)

Period of cover

30/04/2026 to 30/04/2027 (4pm AEST)

Premium

As agreed

Excess

Weekly benefits: 7-day excess period; non-Medicare medical expenses: \$50

Exclusions

Aerial activities (other than passenger); professional sport; intentional self-injury/criminal acts; war/civil war; amounts covered by Medicare, workers compensation, transport accident schemes or other insurance; pre-existing medical conditions; alcohol (over BAC limit)/non-prescribed drugs

Other information

Lump-sum benefits capped at \$25,000 for persons aged 75-84 and \$10,000 for 85+; no weekly injury benefits payable to persons 75+.

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

The nature of the risk insured against

Commercial motor vehicle

Name of insurer

CGU Australia Pty Ltd t/as CGU Insurance (formerly Insurance Australia Ltd group)

Amount insured

Vehicle sums insured: 2013 Mitsubishi Triton - market value; 2017 Polaris Ranger \$15,000; 2018 box trailer \$4,990; 2020 Mercedes-Benz Sprinter \$66,878; 2020 box trailer \$4,990
Third Party Property Damage liability: \$35,000,000

Period of cover

30/04/2026 to 30/04/2027 (4pm AEST)

Premium

\$6,792.14

Excess

Basic excess per vehicle: Triton \$650; Polaris \$500; trailers \$200; Sprinter \$700
Additional: driver under 21 \$850; 21-24 \$750; inexperienced driver \$750

Exclusions

Unroadworthy/unsafe vehicle; autonomous/autopilot use; racing and motor sport; wilful damage; asbestos; war; terrorism; cyber incidents/data loss (theft after cyber attack written back); consequential loss; seepage/pollution/contamination; communicable disease; vehicles on rails/cables

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

The nature of the risk insured against

Cyber Insurance

Name of insurer

Allianz Australia Insurance Ltd (50%), Mitsui Sumitomo Insurance Co Ltd (25%), HDI Global SE Australia (25%) - via Coalition Insurance Solutions Pty Ltd

Amount insured

\$1,000,000 any one originating cause and in the aggregate

Period of cover

30/04/2026 to 30/04/2027 (4pm AEST)

Premium

\$911.90

Excess

\$2,500 aggregate retention; \$1,000 per insuring agreement (nil for breach response services within 72 hrs and criminal reward)
Business interruption waiting period 8 hours (enhanced 1 hour)

Exclusions

Bodily injury; tangible property damage; war (incl. state-backed cyber operations); natural disaster/physical perils; prior knowledge & pre-retroactive-date acts; fraud/dishonesty of senior executives;

contractual liability; IP infringement; employment practices; discrimination; pollutants; nuclear; securities; unfair trade practices

Other information

Covers network security & privacy liability, regulatory defence, breach response, ransomware/cyber extortion, business interruption, digital asset restoration, computer bricking, cyber crime, reputational harm.

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

The nature of the risk insured against

Liabilities under the Workplace Injury Rehabilitation and Compensation Act 2013 (Proprietor)

Name of insurer

GallagherBassett

Amount insured

The proprietor is registered for WorkCover Insurance to cover its liabilities under the Workplace Injury Rehabilitation and Compensation Act 2013 (and Amendments)

Period of cover

1 July 2026 to 30 June 2027

Premium

The WorkCover insurance premium is paid by the proprietor, under a portfolio insurance program that covers various activities undertaken by the proprietor, including: Aged Care, Retirement Living and Disability Services.

Excess

Per case basis

Exclusions

Other information

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

The nature of the risk insured against	Liabilities under the Workplace Injury Rehabilitation and Compensation Act 2013 (Operator)
Name of insurer	DXC
Amount insured	The operator is registered for WorkCover Insurance to cover its liabilities under the Workplace Injury Rehabilitation and Compensation Act 2013 (and Amendments)
Period of cover	1 July 2026 to 30 June 2027
Premium	Instructions required
Excess	Per case basis
Exclusions	
Other information	

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

The nature of the risk insured against	Management Liability Insurance
Name of insurer	Chubb Insurance Australia Limited
Amount insured	D&O: \$5,000,000 aggregate (plus \$1,000,000 dedicated additional limit for directors/officers)

Employment Practices: \$1,000,000
Crime: \$500,000 per insuring clause (Social Engineering Fraud \$25,000; Expense \$50,000)
Statutory Liability: \$500,000
Kidnap, Ransom & Extortion: \$1,000,000

Period of cover

30/04/2026 to 30/04/2027 (4pm AEST)

Premium

As agreed

Excess

D&O: Nil (Organisation Reimbursement / Legal Rep / Organisation Liability \$10,000; OHS costs \$15,000)
Employment Practices: \$10,000
Crime: \$10,000
Statutory Liability: \$15,000

Exclusions

Pending/prior litigation before 30/04/2023; bodily injury/property damage; professional services; conduct (dishonesty, illegal profit); contractual liability; pollution (defence costs sub-limited); communicable disease failure-to-follow-protocols (Statutory Liability section)

Other information

Chubb Insurance Australia
Limited
Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000

ABN: 23 001 642 020
AFSL: 239687

O +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au



Certificate of Currency

This certificate (subject to the full payment of the premium) is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy below.

This certificate is not a substitute for the Policy of Insurance. The policy, not this certificate, details the rights and obligations of the Insured and the extent of the insurance cover.

To Whom It May Concern:

Class of Business	Public and Products liability	
Policy Number	02CL040208	
Issuing Office	Melbourne Office	
Insured	Point Cook Village Services Association Inc	
Policy Period	Start	30/04/2026
	Expiry	30/04/2027
		Both days at 4:00PM local standard time of issuing office
Limit of Liability	AUD 50,000,000 Any one Occurrence or as otherwise stated in the Policy Wording	
Wording	Chubb Broadform Liability Policy (Chubb_BF_AU1502)	

Signed for and on behalf of Chubb Insurance Australia Limited.

Authorised Signature and Stamp
Patrick Dineen

30/04/2026

Date



Suite 3, Level 12 Podium, 530 Collins Street, Melbourne VIC 3000
howdeninsurance.com.au

Certificate of Currency

Policy	Industrial Special Risks	
Insured	Point Cook Village Services Association Inc (ABN 75 319 219 185) Point Cook Village Social Club Inc, Point Cook Village Bowls Club Inc Villa Maria Catholic Homes Ltd	
Location(s) of Risk	320 Point Cook Road, Point Cook, Victoria 3030	
Insurance Period	From: 30/04/2026 To: 30/04/2027 Both days at 4.00PM local standard time of issuing office	
Business Description	Principally Retirement Village (Independent Living) and any other activity incidental thereto.	
Limits of Liability	Combined Section 1 & 2 Flood	\$125,000,000 \$50,000,000
Declared Asset Values	Section 1 – Material Damage Building(s) \$92,000,000 Contents other than stock \$800,000 Removal of Debris \$5,000,000 Stock Not Insured Total \$97,800,000 Section 2 – Consequential Loss Indemnity Period 24 Months Gross Profit \$4,056,000 Claims Preparation Costs \$1,000,000 AICOW \$2,500,000 Payroll Not Insured Total \$7,556,000	
Excess	Earthquake, Subterranean, Fire or Volcanic Eruption All other claims	\$25,000 or 1% of total asset value \$5,000
Insurer	Chubb Insurance Australia Limited – 60% Lead HDI Global SE Australia – 40%	
Interested Party	Nil Advised	
Policy Number	Chubb - 02FX040252 HDI – TBA	
Date Issued	30/04/2026	

This certificate confirms that on the date of issue noted above, a policy existed for the sums insured shown. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy documents issued by the insurer. This certificate is issued as a basis of information only and confers no rights on the certificate holder.

Certificate of Currency



This is to certify that the Policy for **Point Cook Village Services Association Inc (ABN 75 319 219 185) Point Cook Village Social Club Inc Point Cook Village Bowls Club Inc Villa Maria Catholic Homes Ltd, 02VW036488** is current for the period **30 April 2026 to 30 April 2027** until 4 p.m.

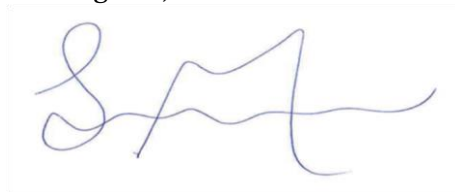
Date of Issue:	30 April 2026
Issuing Office:	Melbourne
Issued to:	Patrick Cran HOWDEN INSURANCE BROKERS (AUSTRALIA) PTY LTD VIC
Class of Business:	Voluntary Workers
Interest Insured: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1. All voluntary workers working in a voluntary capacity on behalf of the Policyholder.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1. Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.
Sums Insured:	Please refer to the Policy Schedule

This Certificate of Currency is issued for information purposes only and confers no rights on the recipient.

This Certificate does not extend or amend the cover provided by the Policy listed herein. Information contained in this Certificate is current as at the above Date of Issue only. The Policy may be subject to cancellation or amendment at any time.

For full terms, conditions, limitations and exclusions, always refer to the Policy Wording and Policy Schedule.

Kind Regards,

A handwritten signature in blue ink, appearing to read 'Liam Maguire', is displayed within a rectangular box.

Liam Maguire
Accident & Health Underwriter, NUC
Chubb Insurance Australia Limited

Commercial Motor Insurance

Certificate of Currency



Policy Number: 24C4569298

Date of Issue 29 April, 2026

Issued by

CGU Australia Pty Ltd
ABN 62 004 478 960
AFSL 700014
trading as CGU Insurance

Insurer

CGU Insurance

Important Information

This Certificate of Currency is issued as a matter of information only and confers no rights upon the certificate holder.

Period of Insurance 30/04/2026 to 30/04/2027 at 4pm

Insured

Insured Name Point Cook Village Services Association Inc

ABN 75319219185

Address Point Cook Retirement Village
320 Point Cook Road
POINT COOK
VIC, 3030

Policy Wording

CGU SCTP Commercial Motor Vehicle Insurance
(CID0412 REV2 10/25)

Business

Accommodation For The Aged Operation

Vehicle(s) Summary

Vehicle #1 - 2013 Mitsubishi TRITON - 1AH9DQ

Cover	Option 1: Comprehensive - Own Damage and Third Party Liability
Vehicle Sum Insured	Market Value
Sum Insured Type	Market Value
Registration Number	1AH9DQ
Year	2013
Vin/Serial Number	MMAENKA50DD013600
Make	Mitsubishi
Model	TRITON
Variant	GL
Body	C/CHAS
Transmission	5 SP MANUAL
Cylinders	4
Series	MN MY12
Vehicle Class	Ute / Van
Third Party Property Damage Liability	\$35,000,000 Please refer to PDS for coverage, sum insured and detailed terms and conditions

Commercial Motor Insurance

Certificate of Currency



Policy Number: 24C4569298

Interested Parties No

Excess

Basic Excess \$650

Driver under 21 \$850

Driver 21 to under 25 \$750

Inexperienced Driver (Licensed less than 2 years) \$750

Vehicle #2 - 2017 Polaris Polaris Ranger HD 1KT8VS

Cover Option 1: Comprehensive - Own Damage and Third Party Liability

Vehicle Sum Insured \$15,000

Sum Insured Type Sum Insured Value

Total Sum Insured (including any Non-Standard Accessories, Modifications and Attachments) \$15,000

Year 2017

Vin/Serial Number 1KT8VS

Make Polaris

Vehicle Class Agricultural Equipment excluding Harvester

Third Party Property Damage Liability Please refer to PDS for coverage, sum insured and detailed terms and conditions. It is noted that if your vehicle is unregistered there is no cover under this section (excluding Mobile Plant).

Interested Parties No

Excess

Basic Excess \$500

Driver under 21 \$850

Driver 21 to under 25 \$750

Inexperienced Driver (Licensed less than 2 years) \$750

Vehicle #3 - 2018 Other Hcross, BOX, Box trailer - Y64547

Cover Option 1: Comprehensive - Own Damage and Third Party Liability

Vehicle Sum Insured \$4,990

Sum Insured Type Sum Insured Value

Total Sum Insured (including any Non-Standard Accessories, Modifications and Attachments) \$4,990

Registration Number Y64547

Year 2018

Vin/Serial Number 6L6H0PPERJV007214

Make Other

Vehicle Class Trailer, Box / Boat / Horse / Luggage

Third Party Property Damage Liability \$35,000,000
Please refer to PDS for coverage, sum insured and detailed

Commercial Motor Insurance

Certificate of Currency



Policy Number: 24C4569298

terms and conditions

Interested Parties No

Excess

Basic Excess \$200

Driver under 21 \$850

Driver 21 to under 25 \$750

Inexperienced Driver (Licensed less than 2 years) \$750

Vehicle #4 - 2020 Mercedes-Benz SPRINTER - 1SZ4OK

Cover Option 1: Comprehensive - Own Damage and Third Party Liability

Vehicle Sum Insured \$66,878

Sum Insured Type Sum Insured Value

Total Sum Insured (including any Non-Standard Accessories, Modifications and Attachments) \$66,878

Registration Number 1SZ4OK

Year 2020

Vin/Serial Number W1V9076432P247968

Make Mercedes-Benz

Model SPRINTER

Variant 311CDI VS30 MWB FWD

Body 2D VAN

Transmission 7 SP AUTOMATIC G-TRO

Cylinders DT4

Series 910

Vehicle Class Buses and coaches

Third Party Property Damage Liability \$35,000,000
Please refer to PDS for coverage, sum insured and detailed terms and conditions

Interested Parties No

Excess

Basic Excess \$700

Driver under 21 \$850

Driver 21 to under 25 \$750

Inexperienced Driver (Licensed less than 2 years) \$750

Vehicle #5 - 2020 Other Victory Motorcycles, BOX, Box trailer - B41586

Cover Option 1: Comprehensive - Own Damage and Third Party Liability

Vehicle Sum Insured \$4,990

Sum Insured Type Sum Insured Value

Total Sum Insured (including \$4,990

Commercial Motor Insurance

Certificate of Currency



Policy Number: 24C4569298

**any Non-Standard Accessories,
Modifications and Attachments)**

Registration Number	B41586
Year	2020
Vin/Serial Number	6APBXTRLRLT005670
Make	Other
Vehicle Class	Trailer, Box / Boat / Horse / Luggage
Third Party Property Damage Liability	\$35,000,000 Please refer to PDS for coverage, sum insured and detailed terms and conditions
Interested Parties	No

Excess

Basic Excess	\$200
Driver under 21	\$850
Driver 21 to under 25	\$750
Inexperienced Driver (Licensed less than 2 years)	\$750



Certificate of Currency

This Certificate confirms that the Policy specified below is current for the stated period of insurance on the Date of Issue, subject to the Policy terms, conditions and exclusion.

INSURANCE CLASS:	Cyber Insurance
DATE OF ISSUE:	30 April 2026
NAMED INSURED:	Point Cook Village Services Association Inc
POLICY NUMBER:	C-51RT-050605-CYBER-2026
PERIOD OF INSURANCE:	From: 30 April 2026 To: 30 April 2027
POLICY WORDING:	Coalition Cyber and Technology Policy 3.0
LIMITS OF LIABILITY:	\$1,000,000 AUD any one originating cause in the aggregate during any one Period of Insurance
INSURER:	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence 234708 Mitsui Sumitomo Insurance Company Limited ABN 49 000 525 637 AFSL 240816 HDI Global SE, Australia ABN 55 490 279 016

This Certificate is issued for information only and confers no rights upon the holder. This Certificate of Currency is provided as a summary only of the cover provided and is current only at the Date of Issue. The Policy may be subsequently altered or cancelled after the Date of Issue of this notice without further notice to the holder of this notice.

This Certificate of Currency does not form part of the terms and conditions of the Policy and does not amend, extend or alter the terms, conditions, definitions, limitations and exclusions. The Policy wording and the Schedule of Insurance (and any other documents that form part of the Policy) forms the terms and conditions of cover.

Insurance cover is issued by Coalition Insurance Solutions Pty Ltd. ("CIS AU") (ABN 33 657 140 791, AFSL 539846) under a binding authority given by certain insurers. CIS AU may receive compensation from insurers in connection with the sale of insurance cover. Please see licenses and disclaimers for more details. This information is of a general nature only and does not take into account any person's particular circumstances. All descriptions of coverage are subject to the terms, conditions, and exclusions of the individual policy.

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Fax (03) 8623 9703
Email wcvpremium@gbtpa.com.au
Web www.gallagherbassett.com.au
Mail Locked Bag 3570, GPO Melbourne VIC 3001
Gallagher Bassett Services Workers Compensation Vic Pty Ltd
ACN 100 375 620
Authorised Agent of WorkSafe Victoria



WorkCover Insurance 2026/27

Date of Issue 4 June 2026
Employer Number 1302260

Certificate of Currency

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 1 July 2026 to 30 June 2027.

Employer Details

Employer Number: 1302260
Legal Name: VILLA MARIA CATHOLIC HOMES LIMITED
Business Name: VILLA MARIA CATHOLIC HOMES
ABN: 32 004 364 103
ACN: 004 364 103

Yours faithfully,

Melissa McColl
Premium & Credit Operations Manager
Gallagher Bassett Services Workers Compensation Vic Pty Ltd
For and on behalf of WorkSafe Victoria

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:

01/07/2026

to:

30/06/2027

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

11/08/2026

2. EMPLOYER'S INFORMATION

WorkCover Employer Number:

13140258

Employer Legal Name:

POINT COOK VILLAGE SERVICES ASSOCIATION INC.

Employer Trading Name:

ABN:

75 319 219 185

ACN/ARBN:

Arkadi Levitski
Premium Operations Manager
DXC Integrated Services Victoria Pty Ltd
ABN 18 003 645 645
For and on behalf of WorkSafe Victoria

Address GPO Box 751 Melbourne VIC 3001
Level 19 360 Collins Street
Melbourne Victoria 3000 Australia
Telephone (03) 9947 3000
Toll Free 1800 802 200
Fax 1300 566 137
Email DCM-premium@dx.com
Website www.dxc.com/au/claims/vic



Certificate of Currency

Named Insured	Point Cook Village Services Association Inc	
Policy Number	AUMLO11551	
Covering	Management Liability	
Maximum Limit of Liability for the Liability Coverage Sections	Per individual coverage sections	
Limits	Liability Coverage Sections:	
	Directors and Officers Liability	AUD 5,000,000
	Employment Practices Liability	AUD 1,000,000
	Professional Liability	Nil
	Statutory Liability	AUD 500,000
	Non-Liability Coverage Sections:	
	Crime	AUD 500,000
	Kidnap, Ransom and Extortion	AUD 1,000,000
	Combined Coverage Section:	
	Cyber	Nil
Policy Period	From: 12:00 am on 30/4/2026 To: 12:00 am on 30/04/2027	
Insurer	Chubb Insurance Australia Limited ABN: 23 001 642 020 AFSL: 239687	
Date	14/9/2026	

This certificate merely provides confirmation of the existence of an insurance policy. The policy terms and conditions incorporate provisions which may enable us to cancel or vary the policy on the happening of prescribed circumstances or events (e.g. 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.

Signed for and on behalf of Chubb Insurance Australia Limited.



Authorised Employee

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.