Retirement Village Information Statement

CONSUMER AFFAIRS VICTORIA

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

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

What is a Retirement Village Information Statement?

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

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

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

How to access information statements for different villages?

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

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

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

Navigating the information statement

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

Attachments to the information statement provide:

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

Finding more information

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

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

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

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

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

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

Where can prospective residents get help or more information?

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

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

Help or further information

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

Telephone interpreter service

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

Arabic

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

Turkish İngilize anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numerali telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danişma Memuru ile görüştürmelerini isteyiniz.

Vietnamese Nếu quí 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 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 ለቪክቶሪያ 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	The Terrace Retirement Village
Village street address	1a Terrace Avenue, Wangaratta, Vic, 3677
Village postal address	1a Terrace Avenue, Wangaratta, Vic, 3677

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	RESPECT GROUP LIMITED
ABN / CAN	74121263545
Address for service	50 Formby Road, Devonport, Tasmania, 7310

Operator name	RESPECT GROUP LIMITED
ABN / ACN	74121263545
Address for service	50 Formby Road, Devonport, Tasmania, 7310

Telephone 03 6425 0300 Email Danni.artis@respect.com.au

Date current operator commenced in that role 01/04/2019

3. Operator representative

Name of representative	Angela McAliece
Position of representative	Village Manager
Location within village	Community Centre – Managers Office

Times available	8am to 4pm – Monday to Friday		
Telephone	0419913951	Email	Angela.mcaliece@respect.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			153	
Serviced apartments			0	
Villas or townhouses			0	

5. Residents committee

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

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

6. Onsite or attached residential or aged care home

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

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

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

7. Village facilities and services

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

The attachment includes details of:

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

8. Lifestyle and village rules

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

Are there any restrictions on residents keeping pets? ☒ Yes ☐ No

If yes, provide details on restrictions below:

An application must be submitted to the Village Manager and an approval letter provided to the Resident prior to any pet taking up residence at the Village.

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:

The Social Committee along with assistance from the Village Manager runs a large number of social events and activities for the residents of there Village

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	A lapsed application
Construction timeframes (anticipated start and finish dates)	N/A

10. Security and emergency assistance systems

The village is equipped with the following security system

There are security cameras at the Community Hall and in Fantail Way and Honeyeater Road at the Village

The village is equipped with the following emergency assistance system

None

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

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. ☐ **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	☒ **Licence:** ☒ term 49 years or ☐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. ☐ **Lease –** ☐ term……..or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☐ **Other**……

village. That unitholding gives the resident the right to occupy a specific unit in the village.		

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
2023	($11,249.00)	
2024	($46,289.00)	
2025	$53,239.00	

-14. Capital maintenance fund

Does the village have a capital maintenance plan? – Being Developed Currently ☒ Yes ☐ No

Does the village have a capital maintenance fund? ☒ Yes ☐ No

If yes, balance at end of last financial year $61,951.86

15. Owners corporation

Is any of the common property in the village vested in an owners corporation? ☐ Yes ☒ No

If yes, complete the following:

Name of owners corporation

Address for service of owners corporation

Description of common property

Does the owners corporation have a maintenance plan? ☐ Yes ☐ No

Does the owners corporation have a maintenance fund? ☐ Yes ☐ No

If yes, balance at end of last financial year $

16. Insurance arrangements

The operator has provided details of the following insurance policies in respect of the village at Attachment 2 and attached certificates of currency:

☒ Public Liability Insurance

☒ Building Insurance

☐ Other insurances (please specify):

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

☒ The contents of their unit

☒ Public liability claims brought as a result of any incident occurring in a resident's unit

☒ Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses

☐ Other (please specify)

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

If yes:

Amount of funds set aside	$
Nature of risk for which funds have been set aside	

17. Additional documents

The following documents are attached to this information statement:

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

Part B: Village fees and charges

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

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

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No		*On joining waiting list*	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☒ No			
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	$1,000.00	*On reserving a unit*	
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	Balance of Contract price minus deposit	*On entry*	
Other entry fees or charges – specify:					
Operator Incoming Legal Fees		YES	$2,200.00	*On entry*	
Operator Outgoing Legal Fees		YES	$1,760.00	On Exit	
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	

Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$453.51	☐ Weekly ☒ Monthly ☐ Annually
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually
Optional services charges	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No		
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No		
Council rates	☐ Yes ☐ No	☒ Yes ☐ No		
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No		
Other ongoing fees or charges – specify:				

Costs and entitlements on exit: when permanently leaving the village

Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	6% of entry payment per year for first 2 years then 5% of entry payment for year 3,4,5 and 6. Maximum of 32%	*On exit*

Resident receives a share of capital gain on exit	☐ Yes ☒ No	% of capital gain	*On exit*
Resident is liable for a share of capital loss on exit	☐ Yes ☒ No	% of capital loss	*On exit*
Other ongoing fees or charges – specify:			

Ad Hoc fees and fees for service

Other one-off or ad-hoc fees or charges – specify:

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Danni Artis
Date	01/07/2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	Danni Artis
Date	01/07/2026

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
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):
	Products Liability ($20m primary plus $30m excess, $50m total), Professional Indemnity and Malpractice ($20m), Sexual Abuse ($20m), Management Liability including D&O, Employment Practices and Crime ($20m), plus Statutory Liability, Privacy Breach and Pollution sub-limits.
Name of insurer	Berkley Insurance Company trading as Berkley Re Australia and Certain Underwriters at Lloyd's, led by QBE Syndicate 0386
Amount insured	$30,000,000.00 and $20,000,000.00 Excess of Loss General Liability
Period of cover	12 Months
Premium	$362,137.00
Excess	$10,000.00
Exclusions	
Other information:	

Building insurance

The nature of the risk insured against

☒ Sudden damage to village property and shared buildings caused by insured events

☒ Sudden damage to residents' private units caused by insured event

☒ Insured events include:

- ☒ Fire
- ☒ Storm, wind or hail
- ☒ Rainwater damage
- ☒ Burst pipes or sudden water leaks
- ☒ Vandalism
- ☒ Flood

☐ Other risks covered (please specify):

Name of insurer

HDI Global SE, Insurance Australia Limited T/As CGU Insurance and Chubb Insurance Australia Limited

Amount insured

Fire
- Limit of $175,000,000

Storm
- Limit of $175,000,000

Rainwater Damage
- Limit of $175,000,000, however property in the open air unless such property is designed to function without the protection of walls or roof; caused by wind, rainwater or hail.

Burst Pipes
- Limit of $175,000,000, however the cost of Clearing Blocked Drains, Pipes, Filters and Pumps is sub-limited to $100,000

Vandalism
- Limit of $175,000,000, however vandalism performed by an employee is excluded

Flood
- Sub-limited to $50,000,000
- Definition: Notwithstanding anything to the contrary in the Policy, the word 'Flood' means the following:

1. The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:
a) a lake, river, creek or another natural watercourse, whether or not it has been altered or modified;
b) a reservoir;
c) a canal; or
d) a dam.

2. Accumulation or run off of surface water from precipitation of any kind which shall inundate the Premises or otherwise cause Damage.

Period of cover	12 Months
Premium	$1,063,671.00
Excess	$25,000.00
Exclusions	
Other information	

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

The nature of the risk insured against	
Name of insurer	
Amount insured	$
Period of cover	
Premium	$
Excess	$
Exclusions	
Other information	

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.

Care Providers

Certificate of Currency

22/06/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured:	Respect Group Ltd, Lyndoch Living Limited
Policy Number:	I5173-0426259
Period of Insurance:	From: 30/06/2026 at 4:00 PM at the Named Insured's principal place of business
	To: 30/06/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Provision of care services to the elderly and/or disabled consisting of: Principally Aged Care owners and operators, Owners and Operators of Retirement villages and Independent Living units, Home & Community providers and Property Owners.
Class of Insurance:	Aged Care Providers Excess of Loss General Liability
	Policy Section 1: General Liability
Situation:	As per policy
Limits of Liability:	Public Liability $30,000,000 in excess of $20,000,000 any one Occurrence
	Products Liability $30,000,000 in excess of $20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products.
Insurer:	Certain Underwriters at Lloyd's, led by QBE Syndicate 0386 under Agreement No. B1263EC0011626

Amelia Bluett - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

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22/06/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured:	Respect Group Ltd, Lyndoch Living Limited
Policy Number:	I5173/0413522
Period of Insurance:	From: 30/06/2026 at 4:00 PM at the Named Insured's principal place of business
	To: 30/06/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Provision of care services to the elderly and/or disabled consisting of: Principally Aged Care owners and operators, Owners and Operators of Retirement villages and Independent Living units, Home & Community providers and Property Owners.
Class of Insurance:	Care Providers Liability Policy
	Policy Section 1: General Liability
Interested Party:	Not Applicable
Situation:	As per policy
Limits of Liability:	Public Liability $20,000,000 any one Occurrence
	Products Liability $20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products
Sexual Abuse Limit of Liability	$20,000,000 any one occurrence and in the aggregate during the Period of Insurance
Insurer:	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Amelia Bluett - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

domo Insurance Pty Ltd
AFSL: AFSL 547,129
ABN: 22 652 968 011
8.01, Level 8, 9 Yarra Street, South Yarra VIC 3141
www.domo.insure

Certificate of Currency

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. domo Insurance accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

Date of Issue 08/07/2026

Policy Type Industrial Special Risks

Insured Name Respect Group Limited T/as Respect Aged Care
Respect Property Holding Tasmania Ltd (formerly MasonicCare Tasmania Inc.), Mitchell House Inc, Lyrebird Village for the Aged Inc, Alcheringa Hostel Inc. and

Subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Commonwealth), and

a) Social and sports clubs (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations, and
b) All organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

all for their respective interests, rights and liabilities and to the extent that they are not more specifically insured and/or subsidiary companies and/or those acquired or incorporated during the period of insurance.

Insurer(s)

HDI Global SE	50%
Insurance Australia Limited T/As CGU Insurance	40%
Chubb Insurance Australia Limited	10%

Insurer Policy number HDI Global SE (Lead) 880-01817399-14004

Period of Insurance 30th June 2026 to 30th June 2027

Both 4:00pm local time at the Insured's Principal Place of Business

Insuring Clauses **Section One: Material Loss or Damage**

All real and personal property including money of every kind and description (except as specifically excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any loss or destruction or damage, including all such property in which the Insured acquires an insurable interest during the period of insurance.

Section Two: Consequential Loss

Loss of Gross Profit (as defined) and/or payroll (dual basis) and/or professional fees and claims preparation costs and/or additional increased cost of workings and/or accommodation bonds – interest costs (event limit) and/or accommodation bonds – refinancing costs (event limit) and/or temporary alternative accommodation (event limit) and any other insured items as per below schedule, resulting from loss, destruction or damage caused by an Insured Peril, as per Section One.

Limit of Liability

The amounts set out hereunder represent the Insurer's maximum Limits of Liability for any one loss or series of losses arising out of any one original source or cause at any one Situation, subject to any Sub-Limits of Liability specified elsewhere in the Policy and the Schedule. The Limit of Liability applies in excess of any applicable Deductible.

Combined Sections One and Two: $175,000,000 each and every loss

Situation and/or Premises

Principally, 8,10,22 Hopkins Road and 2 Marfell Road, Warrnambool and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or undergoing processing, repairs, maintenance, overhaul or improvements).

domo Contact

Anthony White
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