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 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（衹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	Rivervue Retirement Village
Village street address	25 Bellavista Drive, Avondale Heights, Victoria 3034
Village postal address	25 Bellavista Drive, Avondale Heights, Victoria 3034

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

If yes, name of accreditation	Australian Retirement Village Accreditation Scheme (administered by Quality Innovation Performance Limited)
Website for information about the accreditation	www.qip.com.au

2. Proprietor and operator details

Proprietor name	Rivervue Residential Developments Pty Ltd
ABN / ACN	97 733 596 627
Address for service	Level 14, 644 Chapel Street, South Yarra, Victoria 3141
Operator name	Rivervue Residential Developments Pty Ltd
ABN / ACN	97 733 596 627
Address for service	Level 14, 644 Chapel Street, South Yarra, Victoria 3141

Telephone	03 9988 9200	Email	Villagenotices@tigcorp.com.au

Date current operator commenced in that role	2013

3. Operator representative

Name of representative	Kellie Ward
Position of representative	Village Manager

Location within village	Rivervue Retirement Village office
Times available	9am – 5pm Monday to Friday

Telephone	03 9988 9205	Email	Kward@rivervue.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		175 Villas: 89 two bedroom 2 two bedroom plus study 82 three bedrooms 1 three bedroom plus study 1 four bedroom 16 Apartments: 14 two bedroom 2 two bedroom plus study		
Serviced apartments		N/A		
Villas or townhouses		As listed above under Independent Living 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:

The resident must notify the Operator of the type and breed of pet kept. The pet must be registered with the local council and must not pose a risk to health and safety or cause unreasonable nuisance. The pet must also be kept under effective control when in common areas. Residents can refer to the Occupancy Rules and Restrictions for further details.

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

Are residents permitted to undertake gardening in areas adjacent to their premises? ☒ Yes ☐ No

Does the village organise regular social activities and events for residents? ☒ Yes ☐ No

Additional details:

9. Planning permission for future developments

Are there any current planning permissions or approvals for future development, expansion or redevelopment of the village? ☒ Yes ☐ No

If yes:

Description of development	Construction of 6 villas and landscaping.
Construction timeframes (anticipated start and finish dates)	Anticipated commencement October 2026 with anticipated completion by April 2028.

10. Security and emergency assistance systems

The village is equipped with the following security system

Gated community with front entrance camera and PIN code access.

The village is equipped with the following emergency assistance system

Monitored emergency duress system installed in all villas and apartments and wearable pendants provided. The emergency assistance system is 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	Loan Agreement

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 unit in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☐ **Licence:** ☐ term…… 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 (99 years) or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☒ **Other –** A resident enters into a loan agreement alongside the lease as part of the entry arrangement.

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
30 June 2024	$479,793 deficit	
30 June 2025	$408,406 deficit	
30 June 2026	$383,490 deficit	

**All deficits have been funded by the operator.*

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 $165,051

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):

Commercial vehicle insurance.

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)

Vehicle insurance for any car owned by the resident.

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			
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No			
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	$2,000	*On reserving a unit*	The holding deposit will be applied toward your entry payment. If you do not proceed to enter into a village contract, $1,250 will be refunded and $750 will be retained by the operator.
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	$610,000 to $1,690,000	*On entry*	Dependent on the type, size and number of bedrooms of the unit.
Other entry fees or charges – specify:					
Pre-Paid Rent	☐ Yes ☐ No	☒ Yes ☐ No	$5,000	*On entry*	
Upfront entry fee **(Upfront Plan)**	☐ Yes ☐ No	☒ Yes ☐ No	Refer to *"Ad hoc fees and fees for service"* section below for Upfront Plan.	*On entry*	This fee is only payable if The Simplicity Plan is not taken up. Refer to *"Costs and entitlements on exit: when permanently leaving village"* section below for The Simplicity Plan.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Capital maintenance fund contribution **(Upfront Plan)**	☐ Yes ☐ No	☒ Yes ☐ No	Refer to *"Ad hoc fees and fees for service"* section below for Upfront Plan.	*On entry*	This capital maintenance fund contribution is only payable *on entry* if the Simplicity Plan is not taken up. Refer to *"Costs and entitlements on exit: when permanently leaving village"* section below for the Simplicity Plan.
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$731.30 to $803.40	☐ Weekly ☒ Monthly ☐ Annually	Dependent on Villa or Apartment size.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Refer to Attachment 1 for optional services made available on a user pays basis.	☐ Weekly ☒ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No	$27.00	☐ Weekly ☒ Monthly ☐ Annually	
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	• Water – as assessed by third party provider.		

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information

			• Electricity: if you choose us as your electricity supplier:
			  ○ One-off connection fee $220
			  ○ Peak rate per KWH – 27.44 cents
			  ○ Controlled Load rate per KWH -18.87 cents
			  ○ Daily Service Fee - $109.68 cents
			
			If you choose a third party electricity provider – as assessed.		

Council rates	☐ Yes ☐ No	☒ Yes ☐ No	As assessed by Council.		
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Telephone / security	☐ Yes ☐ No	☒ Yes ☐ No	• $220 one-off connection fee for telephone/security connection; plus • $24 per month line fee.	☐ Weekly ☒ Monthly ☐ Annually	

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year) **(Simplicity Plan)**	☐ Yes ☐ No	☒ Yes ☐ No	• Year 1: **12%** of your entry payment, accruing daily over the first year of residency; plus • Year 2: **6%** of your entry payment, accruing daily over the second year of residency; plus • Year 3: **6%** of your entry payment, accruing daily over the third year of residency. • Year 4: **6%** of your entry payment, accruing daily over the fourth year of residency	*On exit*	This deferred management fee is only payable if the Upfront Plan is not taken up. Refer to *"Ad hoc fees and fees for service"* section below for Upfront Plan.
Capital maintenance fund contribution **(Simplicity Plan)**	☐ Yes ☐ No	☒ Yes ☐ No	A contribution to the capital maintenance fund, calculated as **3%** of your entry payment	*On exit*	This capital maintenance fund contribution is only payable *on exit* if the Upfront Plan is not taken up. Refer to *"Ad hoc fees and fees for service"* section below for the Upfront Plan.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
			on the first day of your residency. The total deferred management fee and capital maintenance fund contribution under this Simplicity Plan is **33%** of your entry payment payable on exit if you remain in residence for four years or more.		
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital gain	*On exit*	
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital loss	*On exit*	
Other ongoing fees or charges – specify:					
Reinstatement	☐ Yes ☐ No	☒ Yes ☐ No		*On exit*	You will be required to pay for reinstatement (restoring the unit to its condition at the beginning of your residence) only to the extent that any damage or deterioration goes beyond fair wear and tear.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
Upfront Entry Fee (% of entry payment upfront)- **(Upfront Plan)**	☐ Yes ☐ No	☒ Yes ☐ No	An upfront entry fee of **25%** of your entry payment.	*On entry*	This fee is only payable if the Simplicity Plan is not taken up. Refer to *"Costs and entitlements on exit:*

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
					when permanently leaving village" section above for the Simplicity Plan.
Capital maintenance fund contribution **(Upfront Plan)**	☐ Yes ☐ No	☒ Yes ☐ No	A contribution to the capital maintenance fund, calculated as **3%** of your entry payment on the first day of your residency, is payable on entry. The upfront entry fee and capital maintenance fund contribution under this Upfront Plan is **28%** of your entry payment and is payable on entry.		This capital maintenance fund contribution is only payable *on entry* if Simplicity Plan is not taken up. Refer to *"Costs and entitlements on exit: when permanently leaving village"* section above for the Simplicity Plan.

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	Rob Brown
Print name	Robert Brown
Date	29 October 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	Rob Brown
Print name	Robert Brown
Date	29 October 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
Air Key Replacement	Optional	$65 per air key	
Light globe change	Optional	$11 to change a standard light globe $5 if resident provides the globe Other globes - Prices on request	
Garage remotes	Optional	$160 per remote	Residents may require an additional or replacement remote control to gain access to their private villa garage
Additional Door Keys	Optional	$60 per key	Residents may require an additional or replacement key to their villa or apartment
Office/Business Services – Photocopying	Optional	$0.20 per sheet	
Internet Plans	Optional	Connection Fee $150 A router is required, this can be organised by the Village at additional cost or residents can supply their own. RV25 - Unlimited data (Speed: 25/12) $72 per month; or RV50 - Unlimited {Speed: 50/25) $85 per Month; or RV120- Unlimited (Speed: 120/80) $97 per Month	
Courtesy room	Optional	$140 per night 1 bedroom $125 per night studio apartment	Rivervue offers a one bedroom or studio apartment (subject to availability) to assist residents who may need to access short term accommodation for themselves, family members or friends.
Gardening Services	Optional	$44 per hour	Rivervue offers a gardening service for those residents who need assistance in maintaining their own private garden. Front Gardens are maintained periodically as part of the maintenance fee Availability: Monday to Friday
Other Services	Optional	As advertised in the monthly Newsletter on the Notice Board or on our in-house TV station	The following services are provided by third party service providers and costs are advertised in

			the monthly Newsletter, on the Notice Board or on our in-house TV station: • Water aerobics • Gym/Personal Trainer • Hairdresser • Physiotherapist • Podiatry • External social activities • Trade works as required
Battery backup replacement	Mandatory (on battery failure)	$40.00 per battery replacement	Battery backup to operate alarm system /smoke alarms and duress pendants. Batteries on average last 2 years but the life of the battery can vary on an individual basis.
Apartment storage cage	Optional	Lease 1 cage for the term of your residence $5,000 excl GST Lease 1 cage per annum $720 excl GST	
Community Centre		Included in maintenance charge	
Commercial kitchen		Included in maintenance charge	
Activity Centre		Included in maintenance charge	
Billiards table		Included in maintenance charge	
Bowling green		Included in maintenance charge	
Gymnasium		Included in maintenance charge	
Swimming pool		Included in maintenance charge	
Spa		Included in maintenance charge	
Library		Included in maintenance charge	
BBQ area		Included in maintenance charge	
Hairdressing room		Included in maintenance charge	
Consultation rooms		Included in maintenance charge	
Village bus		Included in maintenance charge	
Services as defined in your Retirement Village Contract	Mandatory	Included in maintenance charge	
Total mandatory service and facility charges		Included in maintenance charge	
Total optional and mandatory services and facilities charges		Determined in accordance with usage	

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	CGU
Amount insured	See Certificate of Currency
Period of cover	30 April 2026 to 30 April 2027
Premium	To be funded from village operating costs
Excess	See Certificate of Currency
Exclusions	See Certificate of Currency
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	XL AXA, Chubb, Vero
Amount insured	See Certificate of Currency
Period of cover	30 April 2026 to 30 April 2027
Premium	To be funded from the village operating costs
Excess	See Certificate of Currency
Exclusions	See Certificate of Currency
Other information	

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

The nature of the risk insured against	Motor vehicle
Name of insurer	SURA
Amount insured	See Certificate of Currency
Period of cover	30 April 2026 to 30 April 2027
Premium	To be funded from the village operating costs
Excess	See Certificate of Currency
Exclusions	See Certificate of Currency
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.

April 29, 2026

Jason Dowling
Managing Principal
Marsh Pty Ltd
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Melbourne VIC 3008
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TO WHOM IT MAY CONCERN

Certificate of Currency
Industrial Special Risks

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. We 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.

INSURED

Applewood Residential Developments Pty Ltd in its own capacity and as Trustee for the Applewood Residential Developments Trust, Applewood Residents Committe, Rivervue Residential Developments Pty Ltd in its own capacity and as Trustee for the Rivervue Residential Developments Trust, Rivervue Residents Committee and/or subsidiary and/or related corporations as Australian Corporations Law and /or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, interrelationships and liabilities.

PERIOD OF INSURANCE

From: 30 April 2026 at 4 PM Local Time at the place of the Insured's head office.

To: 30 April 2027 at 4 PM Local Time at the place of the Insured's head office.

COVERING

Section One – Material Damage
Physical loss destruction of or damage to the Property Insured as a result of a peril not excluded.

Section Two - Consequential Loss
Loss resulting from interruption to the business consequent upon physical loss destruction of or damage to insured property by a peril not excluded.

INTEREST INSURED

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

LIMIT(S) OF LIABILITY

Limit(s) of Liability:

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

Section 1 & Section 2 Combined $305,000,000

Glass Cover – Replacement Value

INTERESTED PARTY

INSURER	PROPORTION
XL Insurance	50.00%
Chubb Insurance Australia	30.00%
AAI Insurance (trading as Vero Insurance)	20.00%



Jason Dowling
Managing Principal

Sub Limit(s) of Liability

The amount set out hereunder represents the Insurer(s) maximum Limit of Liability any one loss or series of losses arising out of any one event at any one Situation* subject to any Sub-Limits of Liability specified elsewhere in the Policy and the Schedule

Loss or destruction of or damage by, to or in respect of:-

Section 1 – Material Damage

Accidental Damage	$5,000,000
Burglary and /or theft of property excluding Money).	$250,000
Personal property of directors, partners, proprietors and employees	$10,000
Customers goods and property of welfare, sports and social clubs	$50,000
Personal property and effects of residents', patients', lodgers' and visitors'	$50,000
Money	$50,000
Fusion	$25,000
Removal, storage and disposal of debris as covered by indemnity clause (h)	$5,984921
Landscaping	$8,663,634
Professional Fees	$250,000
Extra Cost of Reinstatement	$5,250,000
Additional Extra Cost of Reinstatement	$1,000,000
Theft of Property in the open air	$100,000
Loss of Land Value	$1,000,000
Rewriting of Records subject to LMA 5400	$250,000
Glass	Replacement value
Property in transit within the Commonwealth of Australia	$50,000
Expediting Cost	$500,000
Fraudulent or Dishonest Acts	Not Insured
Art Works / Curious	$200,000

Section 2 – Consequential Loss

Claims Preparation Costs	$500,000
Additional Increased Cost Of Working	$1,000,000
Accounts Receivable	$500,000
Fines and Penalties	$100,000
Infectious and Contagious Disease - (Per Event & Annual Aggregate)	$250,000
Public Utilities (Per Event)	$1,000,000
Prevention of Access (Per Event)	$1,000,000
Unspecified Customers/Suppliers Premises - (Australia) (Per Event)	$250,000
Unspecified Customers/Suppliers Premises - (Wordwide)	Not Insured
Accommodation Bonds	$2,500,000
Severance Pay	$250,000

Section 1 and 2 Combined

Acquired Companies	$2,000,000
Acquired Property	$2,000,000
Isoation by Landslide or Flood	Not Insured
Evacuation and Temporary Accommodation	$7,190,000
Data Processing/Media Failure Breakdown or Malfunction of the Processing System	$100,000
Machinery Breakdown	$100,000
Explosion or Collapse Damage to Boiler and Pressure Vessel Plant	$100,000
Flood - 9 Canning St, Avondale Heights (Per Event & Annual Aggregate)	$7,500,000
Flood - 5 Grand Blulevard, Doncaster (Per Event)	$7,500,000

Indemnity Period

36 months
3 months for Infectious Diseases

Note: the cover under Item No. 4 Additional Increased Cost of Working is applicable to all Business of the Insured and subject to the longest Indemnity Period stated in the Schedule.

Deductibles

The Insured shall bear the following amount(s) in respect of each claim or series of claims arising out of any one event.

Earthquake, Subterranean Fire or Volcanic Eruption

a) $20,000 or
b) An amount equal to 1% of the total declared value(s) for property at the situation(s) where Damage occurs whichever is the lesser

Flood – Rivervue – 9 Canning St, Avondale Heights	$500,000
All other losses	$2,500

Section 2 only

Public Utilities -	72 Hours
Unspecified Customers/Suppliers Premises –	72 Hours
Premises in the Vicnity / Prevention of Access -	72 Hours
Human Infectious & Contaguous Diseases -	72 Hours
Intervention of Authorities	72 Hours

Should more than one Deductible appear under this Policy for any claim or series of claims arising from one Event, such Deductibles shall not be aggregated – the highest single level of Deductible only shall apply.

April 29, 2026

Jason Dowling
Managing Principal

Marsh Pty Ltd
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TO WHOM IT MAY CONCERN

Certificate of Currency
Public & Products Liability

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. We 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.

INSURED	Applewood Residential Developments Pty Ltd in its own capacity and as trustee for the Applewood Residential Developments Trust, and the Applewood Residents Committee; Rivervue Residential Developments Pty Ltd in its own capacity and as trustee for the Rivervue Residential Developments Trust, and the Rivervue Residents Committee; TIGCORP Pty Ltd
PERIOD OF INSURANCE	**From**: 30 April 2026 at 4 PM Local Standard Time **To**: 30 April 2027 at 4 PM Local Standard Time Any subsequent period for which the Insured has requested, and the Insurer has accepted renewal.
BUSINESS DESCRIPTION	Retirement Village developer, owner, manager, operator and any other incidental activity - The additional activities which may be provided include outings, organised games, op shops, excursions, fundraising such a walkathons and picnics events held at place of occupancy
PRIMARY LIMITS	**(A) $50,000,000** – Insurer's maximum liability in respect of any claim or any series of claims for Personal Injury, Property Damage or Advertising Liability caused by or arising out of any one Occurrence; and **(B) $50,000,000** – Insurer's total aggregate liability during any one Period of insurance for all claims arising out of the Insured's Products.

SUB-LIMITS OF LIABILITY	Care Custody or Control:	$500,000 any one occurrence
	Molestation:	$1,000,000 any one claim and in the aggregate for any one Period of Insurance

DEDUCTIBLES

$1,000 any one Occurrence except:

$50,000 each and every Occurrence with respect to injury to contractors, sub-contractors, employees of any contractors or subcontractors, labour hire personnel, worker to worker claims, and/or workers' compensation recovery actions (if covered). 'worker to worker claim' means a claim made by an injured worker (as defined by any relevant workers' compensation legislation or similar scheme) against any Insured other than the injured worker's employer.

$10,000 any one claim in respect of claims arising out of or in any way connected with Molestation

INSURER	PROPORTION
CGU Insurance Australia Ltd	100.00%



Jason Dowling
Managing Principal

ENDORSEMENT SCHEDULE

Alterations and Additions Endorsement

Alterations and Additions Exclusion

This Policy does not cover any liability arising out of or in any way connected with Personal Injury and/or Property Damage caused by the demolition, underpinning, removal of support, dewatering, alteration, renovation, construction, erection and/or addition to any building, structure, plant or equipment by or on behalf of an Insured.

This Exclusion does not apply to projects which do not exceed a total cost sum of $500,000 for the following activities:

a) alterations;

b) renovations;

c) construction;

d) erections;

e) additions;

CGU Asbestos Exclusion Amendment

Exclusion 3.3. Asbestos is deleted and replaced by the following:

3.3. Asbestos

any liability caused by, arising out of or in connection with the use or presence of asbestos.

Care, Custody or Control / Owned Property Amendment Endorsement

The Policy is amended by deleting Exclusion 3.4 'Care, Custody or Control / Owned Property' and replacing it with the following:

3.4. Care, Custody or Control / Owned Property

Property Damage to:

(a) property owned by the Insured or any property leased or rented to the Insured to the extent that the Insured has agreed under contract to provide insurance for such owned, leased or rented property;

(b) property in the physical or legal control of the Insured, other than:

(i) premises or part of premises including contents, fixtures and fittings , which are leased, rented, tenanted, hired or temporarily occupied by the Insured;

(ii) Vehicles including spare parts, accessories and the Vehicles contents (not belonging to or used by or on behalf of the Insured), in the possession or control of the Insured where such Property Damage

occurs in a car park owned, leased or operated by the Insured, or on, in, outside or in the immediate vicinity of any premises occupied by the Insured for the purpose of the Business. Provided that the Insured as the principal part of their Business does not operate the car park for reward;

(iii) employees' and visitors' property;

(iv) all property other than property described in (i) to (iii) above, up to a Sub- Limit of Liability of $500,000 for any one Occurrence or as otherwise stated in the Placing Schedule.

Sexual Molestation Extension

It is hereby agreed that this Policy does not cover any liability directly or indirectly arising out of Abuse or Molestation except as provided by this 'Sexual Molestation Extension'.

1. Insuring Clause

Subject to the terms, conditions, definitions, limitations and exclusions of this Policy (other than as amended by this Endorsement), We will indemnify the Named Insured for any amounts which the Named Insured shall become legally liable to pay as compensation, including costs awarded against the Named Insured, and Defence Costs, in respect of a Claim or series of Claims arising from Molestation in connection with the Business, provided that:

(a) the Claim or series of Claims were first made against the Named Insured during the Period of Insurance; or
(b) any facts, circumstances and/or allegations, which may give rise to a Claim or series of Claims, were first notified to the Named Insured during the Period of Insurance and were notified to Us in writing as soon as reasonably practicable during the Period of Insurance.

2. Limit of Liability

Our total aggregate liability under this Endorsement for any one Period of Insurance, including for Defence Costs, shall not exceed the Sub-Limit of Liability, which forms part of and is not in addition to the Limit of Liability specified in the Placing Schedule. Notwithstanding any provision to the contrary within the Policy, any amounts payable as Defence Costs under '1.2 Additional Payments' shall not exceed the Sub-Limit of Liability.

3. Deductible

The Named Insured shall bear the Deductible for 'Sexual Molestation' noted on the Placing Schedule (inclusive of costs and expenses) in relation to any one Claim covered by this Endorsement. The Insurer can collect this amount from the Named Insured by:

(a) deducting it from what the Insurer pays the Named Insured; or

(b) requesting the Named Insured pay it to the Insurer as part of the finalisation of the claim under the Policy.

For the purpose of determining the Deductible, all acts of Molestation suffered by any individual claimant shall be deemed to be arising out of one originating cause. If there is more than one claimant, all acts of Molestation suffered by each individual claimant shall be deemed to be arising out of separate originating causes.

4. Additional exclusions applicable to this Endorsement

This Endorsement does not cover any liability:

(a) to indemnify any perpetrator or alleged perpetrator of any Molestation.
(b) for Claims or a series of Claims arising from Molestation that occurred or is alleged to have occurred prior to the Retroactive Date.
(c) for Claims or series of Claims arising from any facts, circumstances and/or allegations of Molestation that the Named Insured became aware of prior to the commencement of the Period of Insurance.
(d) for any fines or penalties or the costs of defending any criminal proceedings in any jurisdiction.
(e) for any Claim or series of Claims that are, or would be, subject to the jurisdiction of the courts of North America.

5. Additional conditions applicable to this Endorsement

The Named Insured shall give the Insurer notice in writing as soon as reasonably practicable and during the Period of Insurance of:

(a) any Claim or series of Claims made against the Named Insured.
(b) The receipt of notice from any person of an intention to make a Claim or series of Claims against the Named Insured.
(c) the receipt of any written or verbal notice of any facts, circumstances and/or allegations of Molestation.

6. Definitions

For the purposes of this Endorsement only:

"**Abuse**" means actual or alleged harassment and/or bullying that results in Personal Injury.

"**Claim**" or "**Claims**" means:

(a) any writ, statement of claim, summons, application or other originating legal or arbitral process, cross claim, counter claim or third-party notice (or similar) issued against or served upon the Named Insured in respect of Molestation; or
(b) the receipt by the Named Insured of any written or verbal notice, or demand for compensation, in respect of Molestation; or
(c) the receipt by the Named Insured of any written or verbal notice of any facts, circumstances and/or allegations of Molestation; or
(d) receipt by the Named Insured of any written or verbal notice of any facts, circumstances and/or allegations in respect of Molestation, which are required to be reported to any Federal, State or Territory Government body.

"Sub-Limit of Liability" means the sub-limit of liability specified on the Placing Schedule for 'Sexual Molestation'.

"Molestation" means any actual or attempted sexual assault or sexual abuse committed or alleged to have been committed that results in Personal Injury.

"**Retroactive Date**" means [*date to be inserted* here]. .

"**Defence Costs**" means any amounts payable under section '1.2 Additional Payments' of this Policy. However, any amounts payable as Defence Costs shall not exceed the Sub-Limit of Liability.

"Named Insured" means the parties named in the Placing Schedule as the 'Insured'.

All other terms used in this Endorsement adopt the Definitions set out in the Policy. However, for the purpose of this Endorsement only, each reference to 'Occurrence' in the Policy deleted and replaced with 'Claim' and given the meaning of 'Claim' as defined in this Endorsement.

7. Important Information

The following applies only to this Endorsement, which is written on a 'claims made and notified basis'.

This Policy does not provide any cover for Claims made before the Period of Insurance or after the expiry of this Policy.

However, under section 40(3) of the *Insurance Contract Act* 1984 (Cth) (**ICA**), the Insurer is not relieved of liability by reason only that the Claim or series of Claims was made after the expiration of the insurance if:

(a) the Named Insured gives the Insurer notice in writing before the Policy expires of facts which might give rise to a Claim or series of Claims against the Named Insured;
(b) that notice is given to the Insurer as soon as reasonably practical after the Named Insured became aware of those facts.

The above explanation of the operation of section 40(3) of the ICA does not form part of the Policy or this Endorsement.

Marsh Contractual Liability Exclusion_CGL_V4.0_14062024

Notwithstanding any provision to the contrary, the Insurer shall not be liable in respect of liabilities assumed by the Insured under any contract or agreement but this exclusion shall not apply to:

(a) liabilities assumed under a lease or rental agreement in respect of real or personal property other than a liability that assumes Property Damage to such property unless implied by law in the absence of such lease or rental agreement; or

(b) liabilities assumed by the Insured under a warranty of fitness or quality with regards to the Insured's Products; or

(c) liabilities which would have been implied by law in the absence of such contract or agreement; or

(d) contracts specifically designated in any endorsement hereon.

MMA_Non-Absolute Cyber Exclusion_CGL_V4.0

This Policy does not cover any liability:

(a) arising out of Property Damage, defamation, humiliation, shock, fright, mental anguish, mental injury or breach of privacy directly or indirectly caused by, contributed to by or as a consequence of a Cyber Act;

(b) arising out of the Insured's Products directly or indirectly caused by, contributed to by or as a consequence of a Cyber Act;

(c) directly or indirectly caused by, contributed to by or as a consequence of Electronic Data Loss caused by a Cyber Act; or

(d) directly or indirectly caused by, contributed to by or as a consequence of an act, error or omission by or on behalf of the Insured in controlling, preventing, suppressing, retaliating against or responding to a Cyber Act or Electronic Data Loss caused by a Cyber Act.

However, this Exclusion does not apply to claims for:

(e) Personal Injury, excluding mental anguish or mental injury;

(f) Property Damage, excluding Electronic Data; or

(g) Advertising Liability,

directly caused by a Cyber Act.

For the purpose of this Exclusion only, the following definitions apply:

Computer System means any computer, hardware, software, communications system (including, but not limited to smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, Electronic Data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Cyber Act means any actual or alleged illegal, malicious, reckless, wilful or criminal act or series of related illegal, malicious, reckless, wilful or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Electronic Data Loss means the loss of use of, loss of access to, total or partial destruction of, corruption of, alteration of, misappropriation of, reduction in functionality of, repair of, replacement of, restoration of, reproduction or, error in the creation of, error in the amendment of, error in the entering of, deletion of, or theft of Electronic Data including any monetary amount pertaining to the value of such Electronic Data, the infringement of intellectual property rights and breach of confidentiality.

Electronic Data means facts, concepts and information converted to a form usable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

MMA_Pandemic Exclusion_CGL_V4.0

Notwithstanding any provision to the contrary within this Policy, it is declared and agreed that this Policy does not cover any loss, destruction, damage, liability, cost, expense or any other amounts (whether actual or alleged), directly or indirectly caused by, or contributed to by, or in consequence of, or in any way connected with any:

a) disease determined to be a Listed Human Disease or in respect of which a Human Biosecurity Emergency is declared under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation;

b) outbreak of infectious disease declared as a pandemic or epidemic by the World Health Organization or any Australian government or Australian government agency; or

c) outbreak of infectious disease determined by the World Health Organization to be a Public Health Emergency of International Concern (PHEIC).

Pollution Exclusion Amendment

Exclusion 3.11 Pollution of this Policy is deleted and replaced by the following:

3.11 Pollution

This Policy does not cover any liability arising out of or in any way connected with:

(a) the actual, alleged or threatened discharge, seepage, migration, dispersal, release or escape of Pollutants into or upon any property, land, the atmosphere or any watercourse or body of water, including ground water; or

(b) the cost of testing, monitoring for, containing, removing, nullifying, or cleaning up of Pollutants or the cost of preventing the release or escape of Pollutants,

provided that with respect to liability incurred outside the United States of America, Canada and their respective territories and protectorates or any other territory coming within the jurisdiction of the courts of these countries, this Exclusion shall not apply where such discharge, seepage, migration, dispersal, release or escape is caused by a sudden, identifiable, unintended and unexpected event from the standpoint of the Insured which takes place in its entirety at a specific time and place during the Period of Insurance. This Exclusion will apply to any liability incurred in the United States of America, Canada and their respective territories and protectorates or any other territory coming within the jurisdiction of the courts of these countries regardless of how it arises.

For the purpose of this Exclusion the definition of Pollutants is deleted and replaced with the following:

2.22. Pollutants means:

means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour(s), soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

Professional Liability Exclusion Amendment

Exclusion 3.13 Professional Liability of this Policy is deleted and replaced by the following:

3.13 Professional Liability

The rendering of or failure to render professional advice or service by the Insured or any error or omission connected therewith.

However, this Exclusion 3.13 does not apply to the rendering of or failure to render professional medical advice by Medical Persons employed by the Insured to provide first aid and other medical services on the Insured's premises.

MMA Sanctions & GICOP Endorsement _ CGL V4_ 30102024

1.1 Sanctions Exclusion

The Policy is amended by deleting Condition 4.13 'Sanctions' and the following Exclusion is added to the Policy:

> The Insurer will not be liable to provide any cover, pay any claim or provide any benefit under this Policy (including any refund of premium), to the extent that such cover, claim, benefit or refund may contravene or expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.

1.2 General Insurance Code of Practice

The Insurer proudly supports the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the Code are:

a) to commit the Insurer to high standards of service;

b) to promote better, more informed relations between the Insurer and Insured;

c) to maintain and promote trust and confidence in the general insurance industry;

d) to provide fair and effective mechanisms for resolving complaints the Insured makes about the Insurer; and

e) to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

The Insurer has adopted and supports the Code and is committed to complying with it. Please contact the Insurer for more information about the Code or the Code Governance Committee.

Silica Exclusion

The Insurer will not be liable under this Policy in respect of any liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.

MMA_Terrorism Exclusion_CGL_V4.0

Exclusion 3.16 'Terrorism' is deleted and replaced by the following:

3.16 Terrorism

This Policy does not cover any liability arising out of or in any way connected with:

a) death, injury, illness, loss or damage directly or indirectly caused by, contributed by, resulting from or arising out of or in connection with any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the death, injury, illness, loss or damage; or

b) death, injury, illness, loss or damage directly or indirectly caused by, contributed by, resulting from or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against or responding to any Act of Terrorism

Definition 2.1 'Act of Terrorism' is deleted and replaced with the following:

2.1 Act of Terrorism means:

any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

(a) involves violence against one or more persons; or

(b) involves damage to property; or

(c) endangers life other than that of the person committing the action; or

(d) creates a risk to health or safety of the public or a section of the public; or

(e) is designed to interfere with or to disrupt an electronic system.

Treatment Risk Exclusion

The Policy is amended by deleting Section 3.13 (a).

The following exclusion is inserted into the Policy:

The Insurer will not be liable to indemnify the Insured in respect of any liability (including for pure mental harm or mental anguish claims) arising out of or in any way connected with:

a) any malpractice; or

b) treatment prescribed or administered, or the failure to prescribe or administer treatment, by the Insured or any employee or agent of the Insured; or

c) breach of duty owed in a professional capacity by the Insured or by any person for whose actions the Insured is responsible.

In all other respects the Policy remains unaltered.

AUSTRALIAN
BUS AND COACH
A 360 Group Company

Policy Schedule

This Schedule must be attached to and read as part of the Insurer's Product Disclosure Statement and Policy Wording.

Date:	14/04/2026
Policy Type:	Motor Insurance
Policy Wording:	ABCUMVIPWV125
Policy Number:	001283704965-7
Insurer:	QBE INSURANCE (AUSTRALIA) LIMITED 100%
Insured:	THE TRUSTEE FOR THE RIVERVUE RESIDENTIAL DEVELOPMENTS TRUST T/AS RIVERVUE RESIDENTIAL
Insured Address:	, Avondale Heights, VIC 3034
Period of Insurance:	From: 30/04/2026 at 4.00PM
	To: 30/04/2027 at 4.00PM
	Both days inclusive Local Standard Time at the address of the Insured

Cover Details:

Interested Parties:	
Occupation:	Principally BUS PROPRIETORS and any other occupation incidental thereto
Basis of Settlement:	Sum Insured or Current Market Value (whichever is the lesser)
Sum Insured / Interest:	As specified in the attached Insured Vehicles Listing
Cover:	Australia Wide
Third Party Property Damage Limit:	$40,000,000
Supplementary Bodily Injury Limit:	$40,000,000

EXCESSES

Standard Excess Each Vehicle:

Bus & Coach	AUD $1,000.00
Each and every event in respect of bodily injury claims	AUD $1,000.00

If the Standard Excess amounts are left blank above, the Insured Vehicle listing will specify the Standard Excess

The below amount is additional to the Standard Excess

Age or Inexperienced Driver Excess:

Drivers aged 21 years or more but under the age of 25 years	AUD $750.00
Drivers aged 25 years or more but have not held an Australian Drivers License for two or more years	AUD $1,000.00

AUSTRALIAN
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Policy Schedule

This Schedule must be attached to and read as part of the Insurer's Product Disclosure Statement and Policy Wording.

Drivers under 21 years of age	AUD $1,000.00

Endorsements

Dry Hire / Self Hire

Notwithstanding anything to the contrary contained in this Policy or any endorsement attached this Policy or any endorsement attached this Policy does not cover loss of or damage to Your Insured Vehicle, including any liability, resulting from use of Your Insured Vehicle when let out on a dry hire / self drive hire basis unless We have agreed in writing to provide dry hire / self drive hire cover.
Other than as amended by this Endorsement, terms, conditions, definitions and exclusions applicable to this Policy shall continue to apply.

MR. TERRANCE ROBISNON	20-09-1942

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Policy Schedule

Asset Schedule

	Year	Vehicle	Vin No. / Chassis No.	Registration No.	Sum Insured	Finance	Excess	Cover Section if varied from cover shown on Schedule
1	2016	RENUALT MASTER	VF1VCF5VEG0733153	1JM3PC	$56,000.00		$1,000.00	Section 1 & 2 - Own Damage & Third Party Liability

AUSTRALIAN
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Policy Schedule

Important Information

Drivers over 80 years of age

Your policy does not cover any person over the age of 80 unless **you** have told **us** about them and **we** have noted them on the policy schedule.

Choice of Repairer

In the event **we** repair **your** vehicle this **policy** offers **you** a choice of repairer.

About Australian Bus and Coach Underwriting Agency Pty Ltd

Australian Bus and Coach Underwriting Agency Pty Ltd **ABN** 14 645 102 405 (Australian Bus and Coach Underwriting) is an Authorised Representative (**AR** 1297177) of 360 Underwriting Solutions Pty Ltd **ABN** 18 120 261 270, **AFSL** 319 181 (360 Underwriting).

Australian Bus and Coach Underwriting has developed this Bus Proprietor's Motor Vehicle Insurance policy which is underwritten by the insurer referred to below.

Australian Bus and Coach Underwriting has an authority from the insurer to arrange, enter into/bind and administer this insurance (including handling and settling claims) for the insurer. They will be acting as agent of the insurer, not as your agent.

If you require further information, please contact your insurance broker or Australian Bus and Coach Underwriting.

Our contact details are:
Australian Bus and Coach Underwriting
Suite 1, Level 18,
201 Kent Street,
Sydney, NSW 2000
Telephone.1800 411 580

You should contact Australian Bus and Coach Underwriting in the first instance in relation to this insurance, including in respect of any matters relating to claims.

About QBE Australia

This insurance is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545 (QBE).

QBE is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE) is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886.

QBE is the insurance company that issues the policy.

In this document, 'we, our, us' means QBE.

QBE in the community

Premiums4Good™

We are committed to giving back to the communities that we operate in. Through Premiums4Good, we invest a portion of customer premiums into impact investments that aim to make positive environmental or social change, alongside a financial return. It's just another way we help in enabling a more resilient future.

Your Duty of Disclosure

Before **you** enter into an insurance contract, **you** have a duty to tell **us** anything that **you** know, or could reasonably be expected to know, that may affect **our** decision to insure **you** and on what terms.

You have this duty until **we** agree to insure **you**.

You have the same duty before **you** renew, extend, vary or reinstate an insurance contract.

You do not need to tell **us** anything that:

- reduces the risk **we** insure you for;
- or is common knowledge;
- or **we** know or should know as an insurer;
- or **we** waive **your** duty to tell **us** about.

If you do not tell us something

If **you** do not tell **us** anything **you** are required to tell **us**, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if you make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

AUSTRALIAN
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Policy Schedule

Privacy Statement

Both QBE and Australian Bus and Coach Underwriting are committed to the safe and careful use of your personal information in the manner required by the *Privacy Act 1988* (Cth) and the Australian Privacy Principles and the terms of the policy.

Australian Bus and Coach Underwriting

Australian Bus and Coach Underwriting will collect personal information when you deal with them (including their related companies, agents and suppliers) or QBE group. Australian Bus and Coach Underwriting will use your personal information so they can do business with you, which includes issuing and administering products and services and processing claims.

Sometimes Australian Bus and Coach Underwriting might send your personal information overseas. The locations they send it to can vary but include New Zealand, Singapore, Philippines, India, UK, countries within the European Union and USA.

The 360 Privacy Policy is applicable to Australian Bus and Coach Underwriting. You can find it at 360uw.com.au.

QBE

We take the security of your personal information seriously.

We will collect personal information directly from you when you deal with us, or sometimes through our agents, other companies in the QBE group or suppliers acting on our behalf. We will only ever collect the personal information we need in order to provide our services to you, such as issuing and administering our products and services and processing claims. We will obtain consent before collecting sensitive information, such as health information, unless we are required or permitted by law to collect it without consent.

Sometimes we may store and disclose your personal information overseas. When we do this, we ensure your information is retained in accordance with the *Australian Privacy Act 1988* (Cth) and local privacy laws.

Our Privacy Policy describes in more detail from whom we collect personal information, as well as where we store it and the full list of ways we could use it. You can find it at qbe.com/au/about/governance/privacy-policy

If you would like to access or correct your personal information please contact us at customercare@qbe.com or on 1300 650 503.

The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at codeofpractice.com.au

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit insurancecode.org.au

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support, our Family and Domestic Violence Customer Support Policy is available at qbe.com/au

Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 – Talk to us

Your first step is to get in touch with the team looking after your policy, direct debit or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

For additional assistance in lodging a complaint, please refer to qbe.com/au

Step 2 – Customer relations

If your complaint isn't resolved by the team looking after your policy, direct debit or claim, you can ask them to refer your complaint to our Customer Relations team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

You can also contact the Customer Relations team directly:

Telephone. 1300 650 503
Fax. (02) 8227 8594
Email. complaints@qbe.com
Post. GPO Box 219, Parramatta NSW 2124

Step 3 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

Telephone. 1800 931 678
Email. info@afca.org.au
Post. GPO Box 3, Melbourne VIC 3001

Policy Schedule

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

More information

You can find more information about how we deal with complaints on our website at qbe.com/au or you can call us on 133 723 to speak with us or request a copy of our complaints brochure at no charge by us.

Complaints just about privacy

If you're not happy with how we've handled your personal information, call us on 1300 650 503 or email us at customercare@qbe.com. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

Telephone. 1300 363 992
Email. enquiries@oaic.gov.au
Post. GPO Box 5288, Sydney NSW 2001