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 81 81 55 1300.

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 je 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 81 81 55 1300 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	Bendigo Fields Country Club
Village street address	100 Emu Creek Road, Strathfieldsaye VIC 3551
Village postal address	100 Emu Creek Road, Strathfieldsaye VIC 3551

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

If yes, name of accreditation	
Website for information about the accreditation	n/a

2. Proprietor and operator details

Proprietor name	CCL Bendigo Fields Pty Ltd
ABN / ACN	ABN 57 628 808 346
Address for service	18-20 Peel Street North, Ballarat, VIC, 3350

Operator name	CCL Bendigo Fields Pty Ltd trading under the group brand name of Country Club Living
ABN / ACN	ABN 57 628 808 346
Address for service	18-20 Peel Street North, Ballarat, VIC, 3350

Telephone	(03) 5331 2611	Email	info@countryclubliving.com.au

Date current operator commenced in that role: 1st January 2024

3. Operator representative

Name of representative	Sam Staley

Position of representative	Lifestyle Consultant
Location within village	Sales Office
Times available	Monday to Friday 10.00am to 4.00pm

Telephone	0419 152 656	Email	s.staley@countryclubliving.com.au

4. Number and types of residential premises

The village has the following number and types of accommodation units:

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units	0	206	0	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

5. Residents committee

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

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

6. Onsite or attached residential or aged care home

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

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

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

7. Village facilities and services

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

The attachment includes details of:

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

8. Lifestyle and village rules

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

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

If yes, provide details on restrictions below:

Keeping of pets must be approved by Village Managers and if approved, Residents must sign the Pet Policy. The keeping of pets is not discouraged or unreasonably withheld and a common sense approach is taken to ensure that pets are not a nuisance to other Residents or staff or reduce the enjoyment of life in the village. A copy of the pet policy is available upon request.

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

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

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

Additional details:

There is a social calendar published from month to month with both regular and special (infrequent) activities organised by the Residents' Social Committee and Country Club Living staff such as happy hours, hobby interest groups, shopping trips, special excursions, billiard groups and various exercise groups.

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	Use and staged development of land for a retirement village including various community facilities and a total of 206 independent living units; removal of native vegetation; removal of an easement; and display of signage.
Construction timeframes (anticipated start and finish dates)	Stage 1 commenced February 2023 Completion of community facilities and units will be staged with timing based on market conditions and sales rate. Sports Bar, bowling green and four holes of the golf course are currently estimated for completion in mid 2027. Estimated final stage completion June 2035

10. Security and emergency assistance systems

The village is equipped with the following security system

Security cameras in many common areas monitored by village management.

The village is equipped with the following emergency assistance system

Tunstall personal monitoring and emergency system

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	☒ **Non-Owner Resident**

a trust which forms the basis of their right to occupy.	The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ **Estate in fee simple**: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.	☐ **Licence:** ☐ term…………… or ☐periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there.
☐ **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.	☒ **Lease –** ☒ term..55 years..or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land.
☐ **Unit trust**: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☐ **Other**………………………

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
FY23	$0.00	
FY24	$0.00	
FY25	-$17,908.31	Deficit

14. Capital maintenance fund

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

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

If yes, balance at end of last financial year: $770.55

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):

Management Liability, Professional Indemnity, Personal Accident, and Motor Vehicle & General Property.

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	$5,000	On reserving a unit	Refundable until such time as the Residence Contract and Management Contract is unconditional
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	$722,000 to $1,125,000	On settlement	Varies dependent on unit selected and includes non-refundable lease fee of $1,000. Entry payments are subject to regular pricing reviews.
Other entry fees or charges – specify:					
Early Access Fee		Yes	$440		Only if early access is requested by new Resident and approved by the Operator

For the *Upfront Contract* option only, the Upfront Management Fee	☐ Yes ☐ No	☒ Yes ☐ No	26% of the Entry Payment	On Entry	Residents who select the *Upfront Contract* option will not pay a Deferred Management Fee upon termination.
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$520.70	☐ Weekly ☒ Monthly ☐ Annually	Subject to annual changes as per village budget process. We will not charge you maintenance charges for any period after you permanently vacate your premises and hand in keys or after you die.
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			Electricity, gas, telephone, water usage and internet are charged separately.
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	$2500 to $3700		All units are rated separately and residents will receive a rates notice direct from city council who set the charge based on each unit's value and any discount applicable to the resident.

Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Water service and wastewater access service charges (water and sewerage rates).	☐ Yes ☐ No	☐ Yes ☒ No	$1,100 to $1,200		All units are rated separately and residents will receive an invoice direct from the service provider. Concessions may apply dependent on your circumstances.
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☒ Yes ☐ No		For *Surety Contract* option: 9% of Entry Payment for first year and 7% of Entry Payment for years two, three and four, to a maximum of 30%. For *Prosperity Contract* option: 10% of Entry Payment for each of the first four years, to a maximum of 40%. For *Upfront Contract* option, no Deferred Management Fee payable upon termination.	On exit On exit Not applicable	For Surety and Prosperity Contract options, if length of occupancy is less than five years, the Deferred Management Fee will be calculated on a pro-rata basis.
Resident receives a share of capital gain on exit	☒ Yes ☐ No		For *Surety Contract* option: 0% of capital gain	Not applicable On exit	

			For *Prosperity Contract* option: 35% of capital gain For *Upfront Contract* option: 50% of capital gain	On exit	
Resident is liable for a share of capital loss on exit	☒ Yes ☐ No		For *Surety Contract* option: 0% of capital loss For *Prosperity Contract* option: 35% of capital loss For *Upfront Contract* option: 50% of capital loss	Not applicable On exit On exit	
Other ongoing fees or charges – specify:					
Outstanding service fees, usual council and water rate adjustment					
The proprietor's reasonable legal costs with respect to the preparation, execution and completion of the residence and management contract for the next resident (if applicable) or, where the next resident has not paid a deposit for the right to occupy your premises as at the Payment Date.			Currently $1,115*		*Variable dependent on timing of Resident Exit and legal representative costs at time.
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	Scott Waldron
Date	6th July 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	Scott Waldron
Date	6th July 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
Annual review or audit of village accounts	Mandatory	Included in Maintenance Charge	
Cleaning and maintenance of communal areas.	Mandatory	Included in Maintenance Charge	
Maintenance and care of communal lawns and gardens including front gardens of units.	Mandatory	Included in Maintenance Charge	
Management and administration services	Mandatory	Included in Maintenance Charge	
Payment of all rates, taxes and charges for the communal areas and village facilities including for gas, water and electricity	Mandatory	Included in Maintenance Charge	
Provision of village bus for scheduled trips, computer Wi Fi in community centre, various insurance	Mandatory	Included in Maintenance Charge	
Repairs & Maintenance of items of capital in the village	Mandatory	Included in Maintenance Charge	
Typically the village facilitates additional services such as hairdressing, wellbeing activities, social events and health related services.	Optional	Optional service either free of charge or on a user pays basis, dependent on service.	
Provision of emergency response system to all villas and community centre,	Mandatory	Included in Maintenance Charge	
Provision of village managers living onsite.	Mandatory	Included in Maintenance Charge	
Total mandatory service and facility charges		$0	There are no mandatory services the charges for

		which are not included in the Maintenance Charge
Total optional and mandatory services and facilities charges	$0	

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): Advertising Liability Contract Works Liability Counsellor’s Liability Indemnifiable Fines/Penalties Member to Member Extension Trauma Counselling Costs Provides cover for all amounts which you become legally liable to pay as compensation (other than fines, penalties etc) for personal injury and/or property damage as a result of an occurrence in connection with our business for public and/or products liability as defined in the policy wording.
Name of insurer	Ansvar Insurance Ltd
Amount insured	Public Liability $20,000,000 Products Liability $20,000,000 Advertising Liability $20,000,000 Contract Works Liability $500,000 **Sublimits:** Property in Care, Custody & Control $250,000 **Automatic Extensions:** Counsellor’s Liability $1,000,000 Indemnifiable Fines/Penalties $100,000

Period of cover	31/5/26 – 31/5/27
Premium	$42,166.69 (all sites) – includes share of broker fee ($45,000)
Excess	Property Damage - $5,000, Personal Injury to Volunteers - $5,000 Personal Injury to Contractors, Sub-contractors and/or labour hire personnel - $50,000 Indemnifiable Fines/Penalties, Trauma Counselling Costs - Nil Other Claims – $5,000
Exclusions	As per attached.
Other information:	Premium is split between all sites based on each sites declared income values.

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):

Earthquake, Bushfire, Cyclone

Name of insurer	CGU Australia Pty Ltd
Amount insured	These Amounts represent amount insured for Country Club Villages 10 Retirement Villages. **Section 1 Property Damage:** Buildings $765,219,050 Contents $4,317,053 Removal of Debris $1,000,000 **Section 2 Consequential Loss:** Gross Revenue (maintenance charges) $12,941,784 (18mths)

	Claims Preparation Costs and Professional Fees - $500,000 Additional Increased Cost of Working - $1,000,000 Deferred Management Fees $500,000 Temp Accommodation $1,200,000 Flood $10,000,000 Various sub-limits of liability also apply.
Period of cover	31/5/26 – 31/5/27
Premium	$615,851.62 (all sites) – includes share of broker fee ($45,000)
Excess	**Material Loss or Damage:** Fire, Water Damage/Burst Pipes, Earthquake $20,000, Bushfire $100,000, Cyclone $25,000, Personal Property/Accompanied Baggage $1,000, All Others $2,500. **Consequential Loss:** 48 hours
Exclusions	As per attached.
Other information	Premium is split between all sites including head office based on each sites declared asset values.

Professional Indemnity

The nature of the risk insured against	Indemnifies the insured for amounts which they become legally liable to pay as a result of any actual or alleged negligent act, error or omission in the conduct of their business or profession; subject to the underwriter policy terms and conditions.
Name of insurer	Ansvar Insurance Ltd
Amount insured	$10,000,000
Period of cover	31/5/26 – 31/5/27
Premium	$12,066.09 (all sites) – includes share of broker fee ($45,000)
Excess	$5,000
Exclusions	As per attached.

Other information	Premium is split between all sites based on each sites declared income values.

Management Liability

The nature of the risk insured against	Provides cover for each Insured Person in respect of Wrongful Acts or Employment Practice Breach or Trustee Breach as defined in the policy wording. Provides cover for the Company in respect of Directors & Officers Liability/Company Reimbursement, Entity, Employment Practices, Trustee, Crime and Taxation Investigation as defined in the policy wording.
Name of insurer	Specialist Underwriting Agencies Pty Ltd
Amount insured	$5,000,000
Period of cover	30/5/26 – 30/5/27
Premium	$15,692.64 (all sites) – includes share of broker fee ($45,000)
Excess	**Statutory Liability** Organisation - $10,000 Natural Person - $1,000 **Employment Practices Liability** Organisation - $10,000 Natural Person - $1,000 **Directors & Officers Liability** Directors & Officers Liability - Nil Organisation - $2,000 **Organisation Liability** Organisation - $2,000
Exclusions	As per attached.
Other information	Premium is split between all sites based on each sites declared income values.

Personal Accident

The nature of the risk insured against	Provides capital and weekly benefits for voluntary workers injured whilst engaged in voluntary work on behalf of the insured, including commuting to and from as defined in the policy wording.

Name of insurer	Ansvar Insurance Ltd
Amount insured	Capital Benefits – Voluntary Workers $100,000 Weekly Benefits – Voluntary Workers $500
Period of cover	31/5/26 – 31/5/27
Premium	$526.80 (all sites) – includes share of broker fee ($45,000)
Excess	2 weeks (excluded period)
Exclusions	As per attached.
Other information	Premium is split between all sites based on each sites declared income values. Note: all persons under the age of 18 or over the age of 75 are limited to a maximum capital benefit of $50,000 and maximum Weekly Bodily Injury Benefit of $1,000 or the amounts specified in this insurance certificate whichever are the lesser.

Cyber Liability

The nature of the risk insured against	Provides cover against losses resulting from data security breaches as defined in the policy wording.
Name of insurer	CFC Underwriting Limited
Amount insured	$25,000 to $1,000,000 (dependent on claim)
Period of cover	4/6/26 – 31/5/27
Premium	$8,459.06 (all sites) – includes share of broker fee ($45,000)
Excess	$5,000
Exclusions	As per attached.
Other information	Premium is split between all sites based on each sites declared income values.

Motor Vehicle

The nature of the risk insured against	Insurance for motor vehicles owned by Country Club Villages Pty Ltd.
Name of insurer	Zurich Australian Insurance Ltd
Amount insured	Varies – lower of market value or sum insured value
Period of cover	18/8/25 – 18/8/26
Premium	$35,975 (all sites owned by Country Club Villages)
Excess	Sedan, Utes & 4WD - $750 Rigid Trucks - 1% of Sum Insured (minimum $1,00) Small/Box Trailers - $250 Plant and Equipment: - 1% of Sum Insured (minimum $500) Buses - 1% of Sum Insured (minimum $500) Additional excess apply for younger drivers.
Exclusions	Key exclusion is unspecified items. Other standard exclusions apply.
Other information	Premium is split between Country Club Villages owned sites and head office based on number of vehicles, vehicle value and vehicle type.

General Property

The nature of the risk insured against	Insurance for general property owned by Country Club Villages Pty Ltd.
Name of insurer	QBE Australia
Amount insured	Varies – lower of market value or sum insured value
Period of cover	30/3/26 – 30/3/27
Premium	$74,453
Excess	$500
Exclusions	Key exclusion is unspecified items. Any items of plant, equipment or tools not specifically listed. Other standard exclusions apply.

Other information	Premium is split between owned villages and head office based on number of vehicles, vehicle value and vehicle type.

Attachment 3: Glossary of fees

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CERTIFICATE OF CURRENCY

IMPORTANT: This Certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the Policy and it does not constitute a contract of insurance. If an 'additional insured' is stated below, the Policy must have an additional insured provision or be endorsed for this be valid. Should the Policy be cancelled before the expiry of insurance stated below, notice will be delivered in accordance with the Policy provisions.

POLICY NUMBER:	ESO0040848589
THE INSURED:	Country Club Living Pty Ltd 18-20 Peel Street North Bakery Hill VIC, 3350 Australia
BUSINESS ACTIVITIES:	Retirement Village developers
THE UNDERWRITERS:	Underwritten by certain Underwriters at Lloyd's
INCEPTION OF INSURANCE:	00:01 Local Standard Time on 04 Jun 2026
EXPIRY OF INSURANCE:	00:01 Local Standard Time on 31 May 2027
RETROACTIVE DATE:	Unlimited
LEGAL ACTION:	Worldwide

CYBER LIABILITY LIMITS:

NETWORK SECURITY LIABILITY:	AUD1,000,000	each and every claim, including costs and expenses, on a 'claims occurring' basis
PRIVACY LIABIITY:	AUD1,000,000	each and every claim, including costs and expenses, on a 'claims occurring' basis
MANAGEMENT LIABILITY:	AUD1,000,000	each and every claim, including costs and expenses, on a 'claims occurring' basis

Authorised Signatory

AR Hor

CFC Underwriting Ltd

DATE: 23 June 2026

PLEASE REFER TO YOUR POLICY DOCUMENT FOR FULL TERMS AND CONDITIONS

CGU Insurance
Level 7, 181 William Street, Melbourne VIC 3000
13 24 81

23 June 2026

CERTIFICATE OF CURRENCY

The policy referred to is current as at the date of issue of this certificate and whilst an expiry date has been indicated it should be noted that the policy may be cancelled in the future.

Insured: Country Club Villages Pty Ltd as Corporate Manager of the Partnership consisting of The Trustee for Gull Geelong Discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong Discretionary Trust; Owners Corporation No 323512; Bellarine lakes Village; Bellbrook Gardens Retirement Village; Bendigo Domain Village; Hemsley Park Retirement Village; Meadow Gardens Retirement Village; Melba Vale Village; Rosebank Retirement Village, SJ & SE Gull. Country Club Living CCL Marmomg Waters Pty Ltd Bellarine G Pty Ltd ATF The Gull Bellarine Discretionary Trust and Burke Mulcahy Bellarine Pty Ltd. Noosa Domain Pty Ltd, Country Club Living as Corporate Manager of the partnership consisting of Noosa G Pty Ltd ATF The Gull Noosa Discretionary Trust and Burke Mulcahy Noosa.

Policy Number: 01R2978855

Policy Type: Industrial Special Risks

Expiry Date: 31-May-2027

Situation of Risk: 20 Peel Street, Bakery Hill, VIC, 3350, Australia

Limit of Liability: $213,000,000

This is to certify cover has been granted in terms of the Company's standard policy, a copy of which is available on request.

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

Subject to CGU terms and conditions.

Yours Faithfully,

CGU
N Abramovic
CGU Australia Pty Ltd
Trading as CGU Insurance
ABN 62 004 478 960
AFSL 700014

Nick Abramovic
Property Underwriter

Ansvar Insurance Limited **A.B.N. 21 007 216 506**
AFSL 237826

Member of the Ecclesiastical Insurance Group

CERTIFICATE OF CURRENCY

Date: 26/05/26

ADROIT INSURANCE GROUP – BALLARAT
PO BOX 363W
BALLARAT WEST
VIC 3350

Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006

Local call 1300 650 540
Phone 1300 650 540

Email insure@ansvar.com.au

Insured Name

COUNTRY CLUB VILLAGES PTY LTD & OTHERS AS NOTED

Policy Number

03.090.0639050

Type of Policy

Personal Accident

Period of Insurance

31/05/26 **to** 31/05/27 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document

Policy Notes

Additional Comments:

Ansvar Personal Accident Insurance PDS and Policy Wording
AUSPOLPA (0723 V1)

Business Description:
Your operations are described as:

Retirement Village operator and development.

Insured
Country Club Villages Pty Ltd as Corporate Manager of the partnership consisting of the trustee for Gull Geelong discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong discretionary Trust; Owners Corporation No 323512; Bellarine G Pty Ltd (Bellarine Lakes Pty Ltd) & Burke Mulcahy Pty Ltd; Noosa G Pty Ltd; (Noosa Domain Pty Ltd) & Burke Mulcahy Pty Ltd SJ & SE Gull; Country Club Living; Country Club Living; Bellarine Lakes Village; Bellbrook Gardens Retirement Village; Bendigo Domain Village; Hemsley Park Retirement Village; Meadow Gardens Retirement Village; Melba Vale Village, Noosa Domain Village; Rosebank Retirement Village, CCL Marmong Waters Pty Ltd (and no other entities)

Location of Risk: ANYWHERE IN AUSTRALIA 3350

Type of Risk : 90 – Personal Accident

Insured Person VOLUNTARY WORKERS

Type of Cover Standard Policy

Details	Capital Benefits	$100,000
	Weekly Benefits – Accident	$500
	Weekly Benefits – Illness	Not Insured
	Non–Medicare Medical Expenses	Not Insured
	Cost of Domestic Help	Not Insured
	Policy Aggregate Limit per Person	$100,000
	Policy Aggregate Limit	$1,000,000

Number of Weeks covered: 52 weeks
Initial Period Excluded: 14 days

Additional Comments:

Weekly Benefits SI - $500
Indemnity Period 52 weeks

NOTE: The Capital Benefits amount detailed herewith applies to any one Insured Person, any one bodily injury.
Y
NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of $50,000 and maximum Weekly Bodily Injury Benefit of $1,000 or the amounts specified in this insurance certificate whichever are the lesser.
Please refer to the Policy Wording for a full list of benefits and automatic extensions.

The Geographical Limit of this Policy is: Australia Wide.

Location of Risk: ANYWHERE IN AUSTRALIA 2000

Type of Risk : 90 – Personal Accident

Insured Person VOLUNTARY WORKERS

Type of Cover Standard Policy

Details	Capital Benefits	$100,000
	Weekly Benefits – Accident	$500
	Weekly Benefits – Illness	Not Insured
	Non–Medicare Medical Expenses	Not Insured
	Cost of Domestic Help	Not Insured
	Policy Aggregate Limit per Person	$100,000
	Policy Aggregate Limit	$1,000,000

Number of Weeks covered:	52 weeks
Initial Period Excluded:	14 days

Additional Comments:

Weekly Benefits SI - $500
Indemnity Period 52 weeks

NOTE: The Capital Benefits amount detailed herewith applies to any one Insured Person, any one bodily injury.

NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of $50,000 and maximum Weekly Bodily Injury Benefit of $1,000 or the amounts specified in this insurance certificate whichever are the lesser.

Please refer to the Policy Wording for a full list of benefits and automatic extensions.

The Geographical Limit of this Policy is: Australia Wide.

Location of Risk: ANYWHERE IN AUSTRALIA 4000

Type of Risk : 90 – Personal Accident

Insured Person VOLUNTARY WORKERS

Type of Cover Standard Policy

Details	Capital Benefits	$100,000
	Weekly Benefits – Accident	$500
	Weekly Benefits – Illness	Not Insured
	Non–Medicare Medical Expenses	Not Insured
	Cost of Domestic Help	Not Insured
	Policy Aggregate Limit per Person	$100,000
	Policy Aggregate Limit	$1,000,000

Number of Weeks covered: 52 weeks
Initial Period Excluded: 14 days

Additional Comments:

Weekly Benefits SI - $500
Indemnity Period 52 weeks

NOTE: The Capital Benefits amount detailed herewith applies to any one Insured Person, any one bodily injury.
Y
NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of $50,000 and maximum Weekly Bodily Injury Benefit of $1,000 or the amounts specified in this insurance certificate whichever are the lesser.

Please refer to the Policy Wording for a full list of benefits and automatic extensions.

The Geographical Limit of this Policy is: Australia Wide.

Ansvar Insurance Limited **A.B.N. 21 007 216 506**
AFSL 237826
Member of the Ecclesiastical Insurance Group

CERTIFICATE OF CURRENCY

Date: 26/05/26

ADROIT INSURANCE GROUP – BALLARAT
PO BOX 363W
BALLARAT WEST
VIC 3350

Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006

Local call 1300 650 540
Phone 1300 650 540

Email **insure@ansvar.com.au**

Insured Name

COUNTRY CLUB VILLAGES PTY LTD
& OTHERS AS NOTED

Policy Number

03.085.0636709

Type of Policy

Professional Indemnity

Period of Insurance

31/05/26 **to** 31/05/27 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document

Policy Notes

Additional Comments:

INSURED:
Country Club Villages Pty Ltd as Corporate Manager of the partnership consisting of the trustee for Gull Geelong discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong discretionary Trust; Owners Corporation No 323512; Bellarine G Pty Ltd (Bellarine Lakes Pty Ltd) & Burke Mulcahy Pty Ltd; Noosa G Pty Ltd; (Noosa Domain Pty Ltd) & Burke Mulcahy Pty Ltd SJ & SE Gull; Country Club Living; Country Club Living; Bellarine Lakes Village; Bellbrook Gardens Retirement Village; Bendigo Domain Village; Hemsley Park Retirement Village; Meadow Gardens Retirement Village; Melba Vale Village, Noosa Domain Village; Rosebank Retirement Village, CCL Marmong Waters Pty Ltd (and no other entities)

POLICY WORDING:
Ansvar Insurance Ltd. Professional Indemnity Insurance Policy Wording
AUSPOLPI 0624 V2.0

BUSINESS DESCRIPTION:
Your operations are described as:

Retirement Village operator and development.

Location of Risk: ANYWHERE IN THE WORLD
EXCLUDING USA AND CANADA 4000

Type of Risk : 85 – Professional Indemnity

Details	Limit of Liability (any one claim)	$10,000,000
	Aggregate Limit of Liability any one Period of Insurance	$10,000,000
	Excess (each and every claim)	$5,000
	Retroactive Date	31/05/22

Location of Risk: ANYWHERE IN THE WORLD EXCLUDING USA AND CANADA 2000

Type of Risk : 85 – Professional Indemnity

Location of Risk: ANYWHERE IN THE WORLD
EXCLUDING USA AND CANADA 3550

Type of Risk : 85 – Professional Indemnity

Ansvar Insurance Limited **A.B.N. 21 007 216 506**
AFSL 237826
Member of the Ecclesiastical Insurance Group

CERTIFICATE OF CURRENCY

Date: 26/05/26

ADROIT INSURANCE GROUP – BALLARAT
PO BOX 363W
BALLARAT WEST
VIC 3350

Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006

Local call 1300 650 540
Phone 1300 650 540

Email insure@ansvar.com.au

Insured Name

COUNTRY CLUB VILLAGES PTY LTD
& OTHERS AS PER SCHEDULE

Policy Number

03.080.0635457

Type of Policy

Public Liability

Period of Insurance

31/05/26 **to** 31/05/27 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document

Policy Notes

Additional Comments:

INSURED:
Country Club Villages Pty Ltd as Corporate Manager of the Partnership consisting of The Trustee for Gull Geelong Discretionary Trust & Gull Geelong Pty Ltd ATF Gull Geelong Discretionary Trust
Owners Corporation No 323512
Bellarine G Pty Ltd (Bellarine Lakes Pty Ltd) & Burke Mulcahy Pty Ltd
Noosa G Pty Ltd (Noosa Domain Pty Ltd) & Burke Mulcahy Pty Ltd
SJ & SE Gull
Country Club Living
Bellarine Lakes Village
Bellbrook Gardens Retirement Village
Bendigo Domain Village
Hemsley Park Retirement Village
Meadow Gardens Retirement Village
Melba Vale Village
Noosa Domain Village
Rosebank Retirement Village
CCL Marmomg Waters Pty Ltd

Ansvar Insurance Ltd. General Public and Products Liability Insurance Policy Wording
AUSPOLGPL I90 0624 V1

BUSINESS DESCRIPTION:
Your operations are described as:

Your operations are described as: Developer, owner and operator of over-55s retirement villages, providing independent living homes, communal facilities, lifestyle programs, on?site management, maintenance services and ongoing operation of master-planned residential communities across multiple Australian locations.

Excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document

Some activities are excluded as per policy wording.

It is hereby noted that the heritage site known as "Quiglye's Grave" is situated on the grounds of Park Parade, Booragul NSW.

The policy covers you for legal liability in connection with the public access to the heritage site, but only to the extent of your negligence.
Care, Custody and Control is not extended to cover for property damage to the site, with your legal liability subject aways to the extent of the coverage and limit of liability provided by the policy.

All other terms, conditions and exclusions remain unchanged.

Location of Risk: ANYWHERE IN THE WORLD EXCLUDING USA AND CANDA 3000

Type of Risk : 80 – Public Liability

Type of Cover Unidentified Type of Cover

	Sum Insured	Excess
Public Liability	$20,000,000	$5,000
Products Liability	$20,000,000	$5,000
Property in Care/Custody/Control limited to	$250,000	
Molestation/Sexual Abuse limited to	Not Insured	

Endorsement

SAE Sexual Abuse Exclusion
This Policy does not cover any claim arising from:
Any actual or alleged Sexual Abuse, as defined in the policy wording.

Additional Comments:

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Contract Works Liability (Maximum Contract value)    $   500,000

Sublimits:
Property in care, custody & control                  $   250,000

Automatic Extensions:
Counsellors Liability:                               $ 1,000,000
Indemnifiable Fines & Penalties:           $100,000 (Nil Excess)

Optional Extensions:
1. Sexual Abuse  (Any one claim and in the
   aggregate during the period)                      NOT INSURED
2. Replacement Wages                                 NOT INSURED
3. Retroactive Liability Endorsement
 - General Public & Products Liability               NOT INSURED
 - Sexual Abuse Only                                 NOT INSURED
4. Contractual Liability Extension                   NOT INSURED
5. Member to Member                                      INSURED
6. Trauma Counselling Costs                 $10,000 (Nil Excess)


EXCESSES:

-  VOLUNTARY EXCESS                           $  5,000
-  PERSONAL INJURY CLAIMS VOLUNTEERS          $  5,000
-  PERSONAL INJURY TO CONTRACTOR(S),
   SUBCONTRACTOR(S) AND/OR LABOUR HIRE        $ 50,000
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Location of Risk: ANYWHERE IN THE WORLD
EXCLUDING USA AND CANADA 4000

Type of Risk : 80 – Public Liability

Type of Cover Unidentified Type of Cover

	Sum Insured	Excess
Public Liability	$20,000,000	$5,000
Products Liability	$20,000,000	$5,000
Property in Care/Custody/Control limited to	$250,000	
Molestation/Sexual Abuse limited to	Not Insured	

Endorsement

SAE Sexual Abuse Exclusion
This Policy does not cover any claim arising from:
Any actual or alleged Sexual Abuse, as defined in the policy wording.

Location of Risk: ANYWHERE IN THE WORLD EXCLUDING USA AND CANADA 2000

Type of Risk : 80 – Public Liability

Type of Cover Unidentified Type of Cover

	Sum Insured	Excess
Public Liability	$20,000,000	$5,000
Products Liability	$20,000,000	$5,000
Property in Care/Custody/Control limited to	$250,000	
Molestation/Sexual Abuse limited to	Not Insured	

Endorsement

SAE Sexual Abuse Exclusion
This Policy does not cover any claim arising from:
Any actual or alleged Sexual Abuse, as defined in the policy wording.

QBE Insurance (Australia) Ltd
Head Office
Level 18, 388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545

BUSINESS PACK INSURANCE / CERTIFICATE OF CURRENCY

Policy Number: 44U418302BPK

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

Policy Number:	44U418302BPK
Period of Insurance:	From 30/03/2026 to 30/03/2027 at 4.00pm
Insured Name:	COUNTRY CLUB VILLAGES PTY LTD CCL BENDIG
ABN Number	Not Provided

General Property Section		**Sum Insured**	**Excess**
Location:	20 PEEL ST N BAKERY HILL VIC 3350	$74,453	$500

Interested Party: None Noted

Clauses

- SFT

APPLICABLE POLICY WORDING
When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485-0525 applies.
When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies.
When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

Issued by:	QBE Australia
Date Issued:	30. March 2026

End of Certificate.

QM1567-0607

Zurich Australian Insurance Limited
ABN 13 000 296 640

Email: mya.donnelly@zurich.com.au

Certificate of Currency

This is to certify that the undermentioned policy is current as shown in the Period of Insurance details unless cancelled in the meantime. Subject to the limitations, exclusions, definitions and conditions of the agreed policy wording.

Class of Insurance

Motor Fleet

Policy No

TBA

The Insured

Country Club Villages Pty Ltd; including subsidiary companies for their respective rights and interests.

Interest Insured

Sections 1 & 2

The Vehicles insured have been specified and any additional or deleted Vehicles will be notified to us, in accordance with the Declaration of Vehicles. (Subject to the Automatic additions to your fleet of vehicles clause in your Motor Fleet Insurance Policy Wording contained in Section 3 - Additional covers applicable to All Sections.)

Policy Limits

Section 1

If market value or sum insured is specified as the Basis of Settlement, the maximum amount we will pay for your vehicle is:

(a) where you have not specified a sum insured value, the market value; or

(b) where you have specified a sum insured value the lesser of:

  (i) that value; or

  (ii) the market value.

If agreed value is specified as the Basis of Settlement, the maximum amount we will pay for your Vehicle is the agreed value.

Limited to $15,000,000 any one event.

Section 2

$35,000,000 for all claims arising from the one accident or series of accidents resulting from the one original cause but limited to $1,000,000 if your vehicle is being used for transportation of dangerous goods (as defined in the policy).

Zurich Australian Insurance Limited
ABN 13 000 296 640

Email: mya.donnelly@zurich.com.au

Period of Insurance

From 18 August, 2025 at 4:00pm to 18 August, 2026 at 4:00pm.

Issued

At Sydney on 15 August, 2025.

Mya Donnelly

Zurich Australian Insurance Limited
ABN 13 000 296 640