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.

Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

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

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting 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	The Oaks Retirement Village
Village street address	110-114 Hull Road, Croydon, VIC 3136
Village postal address	110-114 Hull Road, Croydon, VIC 3136

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

If yes, name of accreditation	Signatory to the Retirement Living Code of Conduct
Website for information about the accreditation	www.awisemove.com.au

2. Proprietor and operator details

Proprietor name	Anglican Aged Care Services Group trading as Benetas
ABN / ACN	60 182 451 992
Address for service	Level 1, 789 Toorak Road, Hawthorn East, VIC 3123

Operator name	Anglican Aged Care Services Group trading as Benetas
ABN / ACN	60 182 451 992
Address for service	Level 1, 789 Toorak Road, Hawthorn East, VIC 3123

Telephone (03) 8823 7900 Email info@benetas.com.au

Date current operator commenced in that role 2025

3. Operator representative

Name of representative	Robyn Gilbert
Position of representative	Village Manager
Location within village	Community Building

Times available	Thursday from 1:30 pm to 4:30 pm		
Telephone	(03) 8706 2911	Email	robyn.gilbert@benetas.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
Two-bedroom units		20 units		
Two-bedroom + study units		3 units		
Three-bedroom units		3 units		
Independent Living Units		**26 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:

Residents are permitted to keep pets in their unit in accordance with the village Pet Policy.

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:

Gardening in accordance with the Village Garden Policy.

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

10. Security and emergency assistance systems

The village is equipped with the following security system

CCTV is installed around the Community Centre.

The village is equipped with the following emergency assistance system

The village has 24/7 emergency call monitoring systems via INS Lifeguard.

11. Operator and proprietor exemptions

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

If yes:

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

12. Contracts and tenure

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

☐ **Residence contract**
This contract grants a resident the right to occupy a unit within the village.

☐ **Management contract**
This contract relates to the provision of services by the operator to a resident.

☒ **Combined residence and management contract**
This is a contract comprising both a residence and a management contract.

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

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

If other, please describe	

The village offers the following rights to occupy:

☒ **Owner Resident** An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ **Non-Owner Resident** The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☒ **Estate in fee simple**: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ **Company title:** A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village. ☐ **Unit trust**: A resident purchases units in a unit trust that owns the 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 49 years** ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☐ **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
30 Jun 2024	Surplus	$12,301	
30 Jun 2025	Deficit	($9,294)	
30 Jun 2026	Surplus	$4,087	

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: $54,519 on 30 Jun 2026

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: Owners Corporation – PS507022Q

Address for service of owners corporation: Benetas, Level 1, 789 Toorak Road, Hawthorn East, VIC 3123

Description of common property: Roadways and pathways

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):

Motor Vehicle; Cyber Insurance; Personal Accident (Volunteers); Professional Indemnity; Work Cover

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	Anglican Aged Care Services Group t/a Benetas holds general funds available to self-insure Industrial Special Risk (Property) Liability claims below an excess limit of $25,000.

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)

Anglican Aged Care Services Group t/a Benetas holds insurance coverage in respect of the village via two insurance programs:

- Victorian Managed Insurance Authority (VMIA) is the Victorian Government's Insurer and risk advisor. VMIA provides insurance coverage to under its Community Service Organisations (CSO) insurance program; and
- Anglican Insurance and Risk Services Ltd (AIRS) is an insurance broker and arranges insurance coverage on behalf of the members of the Anglican Diocese and Anglican Affiliated organisations insurance program.

Please see Attachment 2 for further information on our insurance arrangements.

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.

You may select between two contract options: **Lifestyle Plan** or **Secure Plan**.

Fee or charge	Non-Owner Resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: Paid before or on entering the village				
Holding Deposit	☐ Yes ☒ No		On reserving a unit	
Entry Payment	☒ Yes ☐ No	$535,000 to $740,000	On entry	
Upfront Management Fee	☒ Yes ☐ No	22% of Entry Payment	On entry	**Secure Plan** option only (No Upfront Management Fee for Lifestyle Plan option)
Ongoing costs: Paid while residing in the village				
Maintenance Charges (Service Fees)	☒ Yes ☐ No	$289	☒ Monthly	Annual CPI increases
Optional Service Charges	☒ Yes ☐ No	Depends upon any optional services selected		
Capital Maintenance Fund Contribution	☒ Yes ☐ No	$17	☒ Monthly	Annual CPI increases
Utility Charges	☒ Yes ☐ No	Consumption and supply charges		Costs will vary according to your selected utility provider (eg. gas, electricity, telephone, internet services, etc).
Council Rates	☒ Yes ☐ No	Separately assessed against your premises		You will be responsible for all rates, taxes, and charges separately assessed against your premises by any relevant authority (eg. council rates, water rates, etc). Concessions may apply.
Land Taxes	☐ Yes ☒ No			No Land Taxes applicable

Costs and entitlements on exit: When permanently leaving the village				
Deferred Management Fee (% of Entry Payment per year)	☒ Yes ☐ No	6% of entry payment per year for a maximum of 5 years Maximum of 30% after 5 years of occupancy	On exit	**Lifestyle Plan** option only (No Deferred Management Fee for Secure Plan option)
Resident receives a share of capital gain on exit	☐ Yes ☒ No			
Resident is liable for a share of capital loss on exit	☐ Yes ☒ No			

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Bruce Webb, General Manager
Date	4 November 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	Bruce Webb, General Manager
Date	4 November 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
General Services: • Management & administration services; • Cleaning and maintenance of communal areas and facilities; • Payment of rates & taxes, electricity, gas, water, telephone and internet charges for communal areas; • Maintenance of communal areas; • Emergency call system monitoring; • Maintaining insurance; • Test, monitor & maintain fire protection equipment in the village; and • any other expenditure properly incurred by the operator from time to time in the village operations.	Mandatory	Included in Maintenance Charges (Service Fees)	Full list of General Services specified in the Residence and Management Contract and can be provided on request.
Facilities: Community building	Mandatory	Included in Maintenance Charges (Service Fees)	
Optional Services	Optional	Optional Services are available to any village residents on a user-pay basis (if selected).	A list of Optional Services can be provided upon request.
Additional Services	Optional	Additional Services may be offered in the village from time to time by third parties who are not associated with the operator.	A list of Additional Services can be provided upon request.
Total mandatory service and facility charges		Included in Maintenance Charges (Service Fees)	
Total optional and mandatory services and facilities charges		Varies depending upon any optional services selected	

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	Victorian Managed Insurance Authority (VMIA) Ansvar Insurance Ltd (via AIRS insurance program)
Amount insured	$20 million for any one occurrence via VMIA Up to $50 million for any one occurrence via Ansvar Insurance Ltd
Period of cover	VMIA: 1 July 2026 – 30 June 2027 Ansvar: 31 October 2026 – 31 October 2027
Premium	Insurance premium is disclosed in village annual financial report
Excess	Nil
Exclusions	Cover is subject to the VMIA CSO Public & Products Liability Policy Wording, and Ansvar Insurance Ltd Policy Wording. The complete policy wording is available for inspection on request. Key categories of policy exclusions are: Radioactivity; War; Pollution; Asbestos; Employers' Liability; Property Damage; Advertising Liability; Fines; Loss of Use; Product Recall; Vehicle Liability; Intentional Injury or Damage; Abnormal Duty; Other Insurance; Subrogation Agreements; and Defamation.
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	Vero Insurance / CGU / AXA XL (via AIRS insurance program)
Amount insured	$120 million any one loss subject to: a) any Sub limit/s of Liability specified in the Policy; and b) insurable Declared Values.
Period of cover	31 October 2026 – 31 October 2027
Premium	Insurance premium is disclosed in village annual financial report
Excess	$25,000
Exclusions	Cover is subject to the insurers PDS Policy Wording. The complete policy wording is available for inspection on request.
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 / Service fee: 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

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

Named Insured

State Government of Victoria, Department of Health funded Community Service Organisation.

Organisation

Anglican Aged Care Services Group

Period of Insurance

From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Public & Products Liability

Policy Number

CSO004935-CSO-PPL of Master Policy Number CSO-PPL-M01

Business

All authorised activities of Community Service Organisations originating within Victoria (irrespective of how the activities may be funded)

Limit of Liability

Public Liability	$20,000,000 any one occurrence
Product Liability	$20,000,000 any one occurrence and in the annual aggregate any one Period of Insurance

Excess	
Any One Claim	Nil

Territorial Limits

Anywhere in Victoria only, pursuant to 3.8 Geographical Limitations.

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly

Chief Insurance Officer

22/05/2026

VMIA is the Victorian Government's insurer and risk adviser

Level 10 South
161 Collins Street
Melbourne VIC 3000

P (03) 9270 6900
contact@vmia.vic.gov.au
ABN 39 682 497 841

vmia.vic.gov.au
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Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business, and we pay our respects to Elders past and present. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

Confirmation of Cover

Date of Issue: 20 October 2026

This document is issued as a confirmation that the insurance policy has been taken out on behalf of named insureds below.

Insured Member	Anglican Aged Care Services t/as Benetas and any associated / affiliated bodies, whether incorporated, unincorporated, registered or subsidiary of Insured Member
Policy Type	General Public and Products Liability
Insurer	Ansvar Insurance Ltd ABN 21 007 216 506
Policy No.	01.080.0634362
Period of Insurance	From: 4.00pm on 31 October 2026 AEST To: 4.00pm on 31 October 2027 AEST
Interest Insured	The Insurer shall indemnify the Insured against the Insured's legal liability to pay compensation in respect of: a) Injury to any person; b) Property Damage; c) Advertising Injury; occurring within the Geographical Limits during the Period of Insurance as a result of an Occurrence happening in connection with the Insured's Business or Products.
Limits of Liability	AUD $50,000,000 any one occurrence and, in relation to Products Liability, in the aggregate for any one Policy Period.
Geographical Limits	Worldwide excluding USA & Canada

DISCLAIMER

This Confirmation of Cover 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 listed. It is provided only as a summary of the cover provided and is current at the Date of Issue, pending receipt of premium. The insurance Policy is always subject to the full terms and conditions as outlined in the Product Disclosure Statement and full Schedule of insurance. Contact AIRS immediately should any information is incorrect.

Signed on behalf of Anglican Insurance and Risk Services

Neil Bull
CEO

Confirmation of Cover

Date of Issue: 30 October 2026

Anglican Insurance and Risk Services assists its members through the provision of coordinated insurance and risk services. This document is issued as confirmation that the insurance policy has been taken out on behalf of named insureds below.

Insured Member	Anglican Aged Care Services t/as Benetas
Policy Type	Industrial Special Risks (Property)
Policy No.	ISR111080205
Insurer	Vero Insurance / CGU / AXA XL
Period of Insurance	From: 4.00pm on 31 October 2026 To: 4.00pm on 31 October 2027 both days at Australian Eastern Daylight Savings Time
Interest Insured	Tangible property, all real and personal of every description belonging to the Insured or for Damage to which property the Insured is legally responsible or has assumed responsibility to insure prior to occurrence of such damage, including plate glass. Subject to the individual property declarations, sub-limits, deductibles, terms, definitions, exception, conditions, provisions set out in the policy.
Limit of Liability	$120,000,000, any one loss subject to: a) any Sub limit/s of Liability specified in the Policy; and b) insurable Declared Values.
Geographical Limits	Anywhere in Australia or elsewhere in the world where the Insured has property or carries on business, or as defined in the Policy.
Interest Noted	

DISCLAIMER

This Confirmation of Cover 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 listed. It is provided as a summary only of the cover provided and is current only at the Date of Issue and is subject to receipt of premium. The insurance policy is always subject to the full terms and conditions as outlined in the Product Disclosure Statement and full schedule of Insurance. Contact AIRS immediately should any information be incorrect.

Signed on behalf of Anglican Insurance and Risk Services

Neil Bull
CEO