Retirement Village Information Statement

CONSUMER AFFAIRS VICTORIA

Retirement Villages Act 1986, section 19

Retirement Village Regulations 2026, regulations 11-12

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

What is a Retirement Village Information Statement?

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

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

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

How to access information statements for different villages?

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

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

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

Navigating the information statement

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

Attachments to the information statement provide:

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

Finding more information

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

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

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

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

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

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

Where can prospective residents get help or more information?

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

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 450 131 (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（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 450 131 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	Coronella Retirement Village [Laughlin and Central units]
Village street address	2A Laughlin Ave Nunawading Victoria 3131
Village postal address	2A Laughlin Ave Nunawading Victoria 3131

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

If yes, name of accreditation	
Website for information about the accreditation	

2. Proprietor and operator details

Proprietor name	Victorian Conference of Seventh-day Adventists
ABN / ACN	42 345 897 203
Address for service	141 Central Road Nunawading Victoria 3131

Operator name	Seventh-day Adventist Aged Care (Victoria) Ltd T/As AdventCare
ABN / ACN	17 108 486 835
Address for service	163-165 Central Road Nunawading Victoria 3131

Telephone	(03) 9259 2106	Email	keith.king@adventcare.org.au

Date current operator commenced in that role: 1992

3. Operator representative

Name of representative	Keith King
Position of representative	Units Manager
Location within village	Corporate Office, 163-165 Central Road, Nunawading Victoria 3131

Times available	Monday-Friday 09-00 -1500

Telephone	(03) 9259 2106	Email	keith.king@adventcare.org.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		X		
Serviced apartments				
Villas or townhouses				

5. Residents committee

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

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

6. Onsite or attached residential or aged care home

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

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

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

7. Village facilities and services

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

The attachment includes details of:

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

8. Lifestyle and village rules

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

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

If yes, provide details on restrictions below:

Approval from Manager

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 timeframes (anticipated start and finish dates)	

10. Security and emergency assistance systems

The village is equipped with the following security system

Afterhours patrols

The village is equipped with the following emergency assistance system

MEPACS

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.	☐ **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....................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
30/6/2023	(117,187)	Covered by DMF allocation
30/06/2024	(96,748)	Covered by DMF allocation
30/06/2025	(181,358)	Covered by DMF allocation

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: $ 0

15. Owners corporation

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

If yes, complete the following:

Name of owners corporation:

Address for service of owners corporation:

Description of common property:

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

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

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

16. Insurance arrangements

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

☒ Public Liability Insurance

☒ Building Insurance

☐ Other insurances (please specify):

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

☒ The contents of their unit

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

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

☐ Other (please specify)

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

If yes:

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

17. Additional documents

The following documents are attached to this information statement:

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

Part B: Village fees and charges

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

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

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No		*On joining waiting list*	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No			
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No		*On reserving a unit*	
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No		*On entry*	
Other entry fees or charges – specify:					
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☐ No		☐ Weekly ☐ Monthly ☐ Annually	

Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No		☐ Weekly ☒ Monthly ☐ Annually	
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No			
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No			
Council rates	☐ Yes ☐ No	☐ Yes ☒ No			
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☒ Yes ☐ No		% of entry payment per year	*On exit*	Year One – 18% Year Two – Five - 3%
Resident receives a share of capital gain on exit	☐ Yes ☒ No		0% of capital gain	*On exit*	

Resident is liable for a share of capital loss on exit	☐ Yes ☒ No		0% of capital loss	*On exit*	
Other ongoing fees or charges – specify:					
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Keith King
Date	1 May 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	Graeme Moffitt
Date	1 May 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
Two bedroom	Mandatory	Maintenance charge	
Total mandatory service and facility charges		**$**	
Total optional and mandatory services and facilities charges		**$**	

Attachment 2: Details of insurance policies

Public liability insurance

The nature of the risk insured against	☒ Injury to residents in common areas of the retirement village ☒ Injury to visitors or other third parties in common areas of the village ☒ Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator) ☒ Damage to third party personal property in common areas of the village ☐ Injury or property damage occurring within a resident's private unit ☐ Other risks covered (please specify):
Name of insurer	Gencon Insurance Company of Vermont
Amount insured	$20,000,000 Australian Dollars
Period of cover	1 July 2025 to 1 July 2026
Premium	$37,838 excluding GST
Excess	Nil
Exclusions	As per policy
Other information:	Includes Healthcare Professional Liability

Confirmation of Insurance

April 30, 2026

As at the date of this letter, we act as insurance brokers for the below Insured and in this capacity can provide brief details of the Insured's policy as set out below:

Class of	Industrial Special Risks
Insurance Insured	**Seventh-day Adventist Church (Division Services) Ltd**, Seventh-day Adventist Church (SPD) Ltd, Australasian Conference Association Limited, South Pacific Division of the Seventh-day Adventist Church, **Seventh-day Adventist Aged Care (Victoria) Ltd** and their subsidiaries, related, associated and affiliated companies and organisations (including those acquired or incorporated during the period of insurance), for their respective rights and interests.
Insurer	Chubb Insurance Australia Limited (Lead)
Policy No	Fire & Perils: 01FX554443 Crime: 01IB554443
Period	From: 31 March 2026 at 4:00pm Local Standard Time To: 31 March 2027 at 4:00pm Local Standard Time
Territory	Coverage as provided under this Policy applies in Australia and its territories and other countries/territories outside Australia which may from time to time be declared by the Insured.
Property Insured	Real and Personal Property as defined
Limit of Liability	Combined Section 1& 2 $400,000,000
Special Notation	Cover included for **Coronella Retirement Village** located at 2A Laughlin Avenue & 175 Central Road, Nunawading, VIC 3131

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

NOTE This confirmation is issued as a matter of information only and does not confer any rights upon the confirmation holder. The confirmation does not amend, extend or alter the coverage afforded by the policy / policies detailed herein. Lockton does not accept any liability or responsibility to any third party (including, but not limited to, any person to whom this letter is addressed) in respect of the information provided nor does Lockton have any obligation to advise any changes to or cancellation of the insurances described.

We trust that this information is sufficient for your purposes. However, should you require additional detail this can be provided upon agreement from the Insured.

Yours faithfully

Madeline Armstrong
Associate – Care, Community & Education
M. +61 478 257 764
E. madeline.armstrong@lockton.com

Building insurance

The nature of the risk insured against	☒ Sudden damage to village property and shared buildings caused by insured events ☒ Sudden damage to residents' private units caused by insured event ☒ Insured events include: ☒ Fire ☒ Burst pipes or sudden water leaks ☒ Storm, wind or hail ☒ Vandalism ☒ Rainwater damage ☒ Flood ☐ Other risks covered (please specify):
Name of insurer	Chubb Insurance Australia Limited (Lead) & others
Amount insured	Reinstatement Value for Buildings/Site Improvements, Contents Value (as declared)
Period of cover	31 March 2026 – 31 March 2027 (4pm on both dates)
Premium	TBA
Excess	$2,000 each event
Exclusions	As per policy
Other information	

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

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

Attachment 3: Glossary of fees

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENCON
Insurance Company of Vermont

159 Bank Street
Fourth Floor
Burlington
Vermont 05401

Confirmation of Public Liability Insurance

This document certifies that the insurance policies detailed below are in force as of the date indicated on this Confirmation.

ISSUED TO: To Whom it Concerns

VIC

NAMED INSURED:

General Conference Corporation of Seventh-day Adventists, et al - South Pacific Division - Corporate Trustee Australasian Conference Association Limited - A.C.N. 000 003 930 and subsidiary, affiliated or associated organisations and corporations including Seventh-day Adventist Aged Care (Victoria) Ltd.

CONFIRMATION OF INSURANCE COVERAGE:

In response to the request received from Seventh-Day Adventist Aged Care (Victoria) Ltd, confirmation is hereby given that the following insurance program is in force for the insured event described herein, for Legal Liability to third parties for Bodily Injury and/or Property Damage arising out of operations of the Insured, in conjunction with:

Operation of Aged Care Facilities
Note: Cover includes Professional Indemnity Insurance for nurses and student nurses while acting within the scope of the authority given to them by the insured organisation named herein.

DATE OF EVENT/ACTIVITY: 1 July 2025 - 1 July 2026

This document certifies that the Seventh-day Adventist Church like many other multi-national corporations, municipalities and institutions has elected to self-insure their liability exposures through the use of wholly owned captive insurance companies. The Seventh-day Adventist Church uses this methodology to insure the risks and exposures of the Church in its charitable activities. The denominationally owned captive insurance companies listed on this document are reinsured by a group of recognised international reinsurance companies, all of whom have been rated Excellent or better by the A.M. Best rating service. Notice will be provided should there be any revision of reinsurers during the period this certificate is in force. These reinsurers include the following companies:

Allied World Assurance Company
Argo Re Ltd.
Ark Bermuda
Aspen Bermuda Limited
Canopius
Fast Track Facility
First Specialty
Hamilton Bda
HELIX Underwriting
Inigo
Lloyds Syndicate Apollo 1969
Markel Bda
XL Bermuda Limited

PUBLIC LIABILITY INSURANCE:

Type of Cover	Public & Products Liability
Limits of Liability	***$20,000,000 Australian Dollars per occurrence*** 1) $1,000,000 Australian Dollars per occurrence 2) $19,000,000 xs of the $1,000,000 Australian Dollars per occurrence
Insurers	1) Gencon Insurance Company of Vermont 2) Gencon Insurance Company of Vermont
Policy Numbers	1) OGL50414-01 2) XL501125
Policy Periods	1) From 1 July 2025 to 1 July 2026 2) From 1 July 2025 to 1 July 2026

TOTAL COVER AS ABOVE

$20,000,000 Australian Dollars per occurrence

GEOGRAPHICAL LIMITS:

All parts of the world except the United States of America and Canada.

SPECIAL PROVISIONS:

These Liability Policies provide cover for all owners and/or occupiers of real property with whom the Insured enters into a contract to lease, hire or otherwise temporarily use such real property to the extent that the owner and/or occupier may be liable for injury, loss or damage suffered by a third party as a result of any negligent act, error or omission by the Named Insured.

The program referred to in this Confirmation of Insurance remains unaltered. Please refer to the original Policy(s) document for full details and terms and conditions. The Company will promptly notify the holder of this Confirmation, at the above address, of any change in the aforementioned program including cancellation thereof.

GENCON INSURANCE COMPANY OF VERMONT

James Winegardner
President / CEO

Date Issued: 11 November 2025
Confirmation Reference: 20511