



29 August 2025

CERTIFICATE OF CURRENCY

This Certificate of Currency provides a summary of the policy cover and is current on the date of issue. It is issued as a matter of information only and confers no rights upon the Certificate holder.

CLASS OF BUSINESS	Industrial Special Risks
INSURED	CARRUM DOWNS DM HOLDINGS PTY LTD
ADDITIONAL INSURED(S)	None
BUSINESS DESCRIPTION	Property Owner of Retirement Village comprising 92 individual units and a Community Centre and any other activity incidental thereto.
PERIOD OF INSURANCE	From: 31 August 2025 at 4:00pm Local Standard Time. To: 31 August 2026 at 4:00pm Local Standard Time
SITUATION AND/OR PREMISES	Principally 1133 FRANKSTON-DANDENONG ROAD CARRUM DOWNS VIC 3201 and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or undergoing processing, repairs, maintenance, overhaul or improvements).
INTEREST INSURED	Section 1 - Material Loss or Damage All property both Real and Personal including Money (except hereinafter excluded) belonging to the Insured or for which the Insured is legally responsible or has assumed responsibility prior to the occurrence of any loss or destruction or damage, including all such property in which the Insured may acquire an insurable interest during the period of the policy. Section 2 - Consequential Loss Consequential Loss following interruption, or interference to the business as a result of loss or damage caused by an insured peril under Section 1 of the policy.
LIMIT(S) OF LIABILITY	The amount(s) set out hereunder represent the Insurer(s) maximum Limit(s) of Liability any one loss or series of losses arising out of any one event at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in this Policy. Combined Sections 1 and 2 \$38,000,000

Eclipse Business Insurance Pty Ltd (ABN 82 635 338 662)
an Authorised Representative and wholly owned subsidiary of
Eclipse Insurance Pty Ltd (ABN 90 629 644 846) / AFSL (No. 516081)

Sydney: Level 10, 4 Martin Place, Sydney, NSW, 2000
Melbourne: Level 28, 525 Collins Street, Melbourne, VIC, 3000
www.eclipse.insure

INSURERS Certain Underwriters at Lloyd's led by Talbot Risk Services Pte on behalf of Talbot Underwriting Ltd Syndicate 1183
Allied World Assurance Company, Ltd ABN 54 163 304 907, AFS License 548668
Guild Insurance Company Limited (Guild) ABN 55 004 538 863, AFS License 233791

CAPACITY 100% - Based on the Limit of Liability

POLICY NUMBER(S) ISR25009BC-B

INTERESTED PARTIES None

This Certificate is a summary of the policy and is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. For full terms, conditions and exclusions please refer to the policy wording. In the event of any inconsistency between this Certificate and the policy, the policy prevails.

**AUTHORISED
SIGNATORY**



Daniel Khalil

Certificate of Currency

Public and Products Liability Insurance

To whom it may concern, this certificate:

- is issued as a matter of information only and confers no rights upon the holder;
- does not amend coverage afforded by the policy/number listed;
- is a summary only of the cover provided. For full particulars, reference must be made to the current policy wording;
- is current at the date of issue.

Policy Number LCB025025835

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance

Policy Wording: Vero General and Products Liability Insurance Policy V8145 25/10/23 A

Named Insured: Carrum Downs Holdings Pty Ltd

Business: Property owner of 92 retirement units and community centre

Period of Insurance: From 4.00pm on 31/08/2025 to 4.00pm on 31/08/2026
Times are Local Standard Time (LST)

Limit of Liability:

General / Public Liability \$20,000,000 any one Occurrence

Products liability \$20,000,000 in the aggregate during any one
Period of Insurance in respect of claims arising from Products.

Signed for and on behalf of AAI Limited trading as Vero Insurance ABN 48 005 297 807