

**Covai Pelican Ageless Community
Puducherry**

Affordable Ageless Life!

**FREQUENTLY ASKED
QUESTIONS**

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GENERAL

1. Where is Covai Pelican Ageless Community (CPAC)?

Covai Pelican Ageless Community is in Pinnachikuppam, Puducherry on Cuddalore Road, 9 kms from city centre

2. What does Ageless Community mean?

This would be a gated community, which will house both senior citizens and younger generation (above 40 years) living within the same community (CPAC). The services and care facilities extended to the seniors can be availed by the rest of the community. The benefits of such community living ensure the seniors, enjoy the company of the younger generation and in return the children could mingle and learn various aspects especially culture and values of life.

3. What is the distance and travelling time from vantage points of Puducherry?

Bahour Lake	- 2 kms
Mahatma Gandhi Medical College	- 2.5 kms
Aravind Eye Hospital	- 9 kms
Aarupadai Veedu Medical College	- 5 kms
Ram Hospital	- 12 kms
Marambal Beach	- 5.5 kms

4. Where is the nearest Hospital?

Mahatma Gandhi Medical College and Hospital with multi-specialty facilities is just next door to the project.

5. Is the area within Corporation Limits of Puducherry?

Yes

6. Is water available?

Yes, drinking water is available

7. Who is the developer of Covai Pelican Ageless Community?

Pelican Realty Private Limited

8. Who will provide the Services and care?

Covai Senior Citizens Services (P) Ltd, a sister Company of Covai Property Centre (I) P Ltd and, part of **Brand CovaiCare**, will provide services and care

CONCEPTUAL

9. What is the concept of Lifestyle in Covai Pelican Ageless Community (CPAC)?

The concept of lifestyle in CPAC is based on the concept of “active life” for seniors as evolved and refined by Colonel (Veteran) A Sridharan, VSM since 2004

Colonel evolved a unique concept life for the senior citizens with a view to provide quality services and care beyond compare where you live in the company of like-minded people with group cohesion. This has been refined over a period of the past 18 years, based on the experience of Team CovaiCare and as well as the inputs from the seniors whom CovaiCare provides services and care.

Besides changing demography, advancement in technology, relevance of longevity and its effect on care of seniors as well as the success achieved in integrating the staff from neighbouring villages, their children mentored by the seniors, the residents in CovaiCare Retirement Communities and the management live as one large **family**.

10. What is the Philosophy behind the concept of lifestyle that you provide in Covai Pelican?

- Ageless Community – anyone 40 years and above, can live in CPAC
- Freedom through independence.
- Quality care and support services and care in various stages of life.
- Group cohesion.
- Spiritual and religious Activities without any compulsion.
- Promote active participation through entertainment & group activities like picnics, tours and travels.

11. What are the advantages of Living in Covai Pelican Ageless Community?

- Judicious mix of young and the old from which everyone benefits
- Live as one family without boredom
- Age limit of 40 years is the age of one of the spouses; the other can be younger. If the elder spouse dies, the younger spouse can continue to live in the same dwelling even if he or she is less than 40 years.
- Children are allowed to live with their parents
- Senior friendly environment with ramps and handrails. All places are equipped with stretcher lift facilities should there be any emergency evacuations.
- The best structured housekeeping services staff who are trained and work supervised

- Secured environment by well-trained security guards - we promise 24 X 7 security of CPAC
- We take pride in providing services through a Resident Manager who cares for your well-being 24 X 7.
- Recreation travel services that include pick up & drop, holidays and ticketing services
- Event management services
- Concierge services
- An Ambulance inside the premise to facilitate emergency evacuation to hospitals next door
- Dining facilities with hygienic vegetarian food.
- Preventive care through CovaiMed App. Your Health is managed by our Resident Health Manager
- Regular Medical Check-ups, diligently maintained Health records
- Access to Assisted Care Centre

12. What are the advantages to the younger investor (40 years of age)?

- Freedom and independence
- Live in the same dwelling after retirement
- Safety and security for children
- Use of all amenities
- Exclusive use of facilities in CPAC
- Parents can live in the same complex/ in a different dwelling that ensures independence
- No worries about parents as CovaiCare services and care are available
- In case of a working couple, solves all issues with housekeeping, plumber, electrician as well as medical care with access to Dentist and specialist Doctors available (on-call)
- Need not be afraid of emergencies as CovaiCare would be involved for any evacuation or arranging for caregivers or necessary medical support
- Children can learn from the elders who are knowledgeable; keeps seniors also occupied
- The vibrancy in the CPAC creates the atmosphere of a joint family but ensuring individual's independence and freedom
- Sense of fulfilling social obligations in caring for seniors
- Early investment for the future and add value to your investment

13. What are the various Deposits one has to pay?

- a) One Time Fee for use of Services and Care Facilities (SCF)** –This amount would be included in the cost sheet and it is same amount for all sizes of the dwellings
- b) Ownership of UDS of SCF** to be registered in individual owner's Sale Deed
- c) Catering Advance for one month** - payable when the resident commences eating in our Common Dine-in facility. To be returned when the resident vacates the dwelling on sale of the property or otherwise

d) **MMC Advance:** An advance of MMC at the prevailing rate will be collected along with the ready for possession stage. The MMC will commence from the date of provision of services and the MMC will be adjusted from this advance every month for 1 year.

14. Please explain the rationale for Question 13 (b) above:

The basic philosophy and applying the rules of RERA is that Services and Care Facilities (SCF) Area or the amenities that are required for senior living and care have to be registered as UDS for each dwelling in CPAC.

Since the SCF is used in common by all the owners the UDS share will be the same and not dependent on the area of the dwelling

All fixtures, fittings, ambulance and kitchen equipment etc in the SCF are also to be owned by the owners, the same is charged as one-time charges. This is because if CovaiCare is asked to leave or leaves for whatsoever reason or ceases to exist, the Resident Welfare Association can get another service and care provider. Thus, the fixtures, fittings, equipment etc., are also owned by the Owners, this share if charged as one-time payment.

The owner can include this one-time charge in the Sale Value of the property and take it from the next owner.

The Catering advance is taken when you occupy your dwelling and adjusted against catering Bill and it remains as a deposit with CSCS, since bills are raised at the end of the month on 25th of each monthly, this advance does not put CSCS into worries on cash-flow.

15. What is the concept of Catering Advance? Do I need to pay even if I opt out for the dining facility?

The catering advance is payable when the resident commences eating in our Common Dine-in facility. To be returned when the resident vacates the dwelling on sale of the property or otherwise.

16. Do we have to pay one-time Corpus?

Yes please. This is also given in the cost sheet. The interest towards this caters to meet part of the capital expenditures of various utilities. Major replacements or additions as necessitated and for five-yearly painting of the building (only exterior except those of the Senior Care Facilities (SCF), which would include the interior) will be paid to CSCS. This is non-Refundable.

Whenever a dwelling changes hands (except to legal heir), the new owner will have to pay the Specified Corpus Amount which may not the same as what the previous owner paid. Such amounts are also used for the SCF upkeep

17. What about food?

We cater only Vegetarian food. Catering service is available to all as per requirement on payment of a monthly advance. For other who have occasional requirements can also avail, however at a slightly higher charge. You can cook non-veg in your dwelling or get it from outside.

18. What are the infrastructures, facilities and amenities that we can hope to get and enjoy?

Living Facilities:

- Full serviced facility with well trained staff
- Senior friendly ramp and access in common areas
- Common Dining hall with kitchen
- Medical assistance with Medical Centre
- Well stocked library
- Landscaped Garden
- Tie-up with leading hospitals
- Community transport facilities
- Nutritionist consultation when required
- Guest rooms for visitors
- CCTV surveillance with 24 x 7 security
- DG backup for all common areas
- Concierge Services

Special Senior Specifications:

- Toilet Hand rest and Grab rails
- SOS System
- Video door security system
- LED lights
- Geysers – 1 no in master bedroom
- AC Points in all bedrooms

19. What are the Services that I can expect?

- Catering services
- House-keeping services.
- Gardening Services
- Security 24X7
- Waste management
- Annual medical check-ups.
- Preventive maintenance & on call services by electrician, plumber and carpenter.
- Preventive care by Covai Med
- Payment of taxes, telephone and electricity bills and preparation of IT Returns.

- Emergency services including evacuation to hospitals.
- Maintenance of Health Record and arranging periodic medical check-up in hospitals.
- Doctor facilities – In-house / on call.
- Structured supply of medicines and home needs.
- Arrangement for banking facility.
- *Some of these services are part of Basic Services to all and some are optional services.* The philosophy is that all pay equally for services and care in common and, pay additional as per individual requirements. The details will be given in the CovaiCare Services Agreement

20. Is the community meant only for Senior Citizens?

CPAC is an ageless community, anyone above the age of 40 years can live in the Community.

However, you can invest at any age and move in when you are 40 years of age. This is because, we want you to invest when you are still working and pay for the dwelling in CPAC either from your saving or through home loan, pay off all debt and move in debt free after you retire from your job/vocation.

21. If the single parent 40 years dies, can his/her children continue to stay in their dwelling? If not, what will happen to the dwelling?

The property will go the Legal Heirs. If the child or children are capable of taking care of themselves, they can continue to stay (until completion of college education) and then either sell the property (CovaiCare assist) or give it on rent. This is to maintain the age limit of 40 years and above.

There may be exceptions necessitated by circumstances and, cannot be quoted as precedence

22. Is there any restriction for a particular community to stay in your project?

No, we have no restriction on any religion, caste, or creed. All are welcome.

23. Whether the infrastructure would be friendly to the Senior Citizens?

Yes. The design of dwellings, infrastructure and amenities comes to you with the experience of Team CovaiCare, who are the pioneers in retirement communities Every aspect of design and infrastructure in the community would be friendly to seniors.

24. What are the other restriction clauses on ownership of the property i.e. whether freehold or leasehold? Is there any age restriction?

- The property is free hold and will be registered in the name of the purchaser(s).

- Property can be sold through the Services Company “Covai Senior Citizens Services (P) Ltd” at the prevailing market rate. You can also bring a suitable buyer. KYC norms will be required to be filled up
- The reason for the property being regulated by the Services Company is because CPAC is a community for younger adults and Senior Citizens. Keeping with the Guidelines for community living, the Management would like to know to whom the property is being sold. The buyer would also have to pay the One Time Membership Fee and sign a fresh Services Agreement with CSCS
- The property can also be passed on to your legal heirs as per your Will and he or she can occupy the property when above 40 years of age and, after signing the Services Agreement. If the age of the heir is less than 40 years, he or she can sell or give it on rent based on the market rates through our Services Company (CSCS). CSCS would act as the Property Manager on behalf of the owner and ensure completion of the deal, collect rent and look after the property on behalf of the owner. For this service, we will charge one-month rent whenever the lease is renewed.

SENIOR LIVING CLASSIFICATIONS

25. What are the classifications for Senior Living?

Generally, Senior Citizens living can be classified into the following stages:

- **Independent Living:** In this stage, the seniors are able to manage their life with a little bit of help in terms of housekeeping, cooking etc, depending upon the status of their health. They are generally mobile and able to lead independent life in their own dwelling. They may also be able to drive a car or look after themselves without much assistance.
- **Assisted Living:** Some of the seniors may suffer from age-related long term or short-term disabilities. The long-term disabilities may be due to frailty or due to some ailment like a Stroke, which may necessitate lifelong rehabilitation. Some may need short-term assistance for instance, when they undergo knee or hip replacement surgeries or heart surgeries etc. These ailments will require either constant or partly assistance by Nurse or Care Givers or Physiotherapists or trained personnel in rehabilitation programmes in geriatric care. The assistance may include toileting, bathing, administering medicines, Physiotherapy, taking them to hospitals for periodic checkup and helping them to lead an Active Life in spite of their disabilities, so that they do not get depressed. Situations may arise when elderly parents cannot accompany their sons/daughters when they

travel abroad as both or one of them may not be able to withstand tedious and long air travel.

- **Memory Care:** Memory Care Centres are for those senior citizens who suffer from memory loss or Dementia and Alzheimer Disease. They need very highly trained professional Care Givers, Psychiatric assistance, Nurses and the entire team is required to be highly passionate and motivated to handle these seniors without getting burnt out themselves.
- **Continuous or Nursing Care:** These are for those Senior Citizens who need continuous care due to their age or some terminal illness. They are shifted to Nursing Homes where such care is available. Unfortunately, in India, such Nursing Homes or Hospice are not available in the scale that they are required.

26. Which of the above Care will be available in Covai Pelican?

Covai Pelican caters for Independent Living and Assisted Living as on date

ASSISTED CARE CENTRE

27. What is Assisted Care?

Some of the seniors, because of age, may suffer either long term or short-term disabilities. The long-term disabilities may be due to age when they become frail or suffer from some ailment like a Stroke, which will need rehabilitation. Some may need short-term assistance when they undergo knee or hip replacement surgeries or heart surgeries etc.

These ailments will require either long- term or short-term assistance by Nurse or Care Givers or Physiotherapists or trained personnel in rehabilitation programme. The assistance may be necessary and may include toileting, bathing, administering medicines, Physiotherapy, visit hospitals for periodic checkup and, helping them to lead Active Life spite of their disabilities.

Such senior citizens may not be able to live in their dwelling. They may have to move to Assisted Care Centre where they will be given professional care and attention so that the spouse, who is also a senior citizen, is not stressed to give care to the ailing partner.

Assisted Care Centre's are on the Model of "Pay and Use," since the care required may be long term or short-term individual requirement

28. Do we have any age restrictions for availing Assisted Care Service?

No, this is open to all age group depending upon the need for such Assisted Care.

29. Will you have arrangements for physically challenged persons?

In the case of ACC, the persons admitted have physical disability which can be short/long term. If any person who is physically challenged needs assistance, Assisted Care Centre can provide the same. The decision of the management along with Specialist doctors will determine the admission of such physically challenged persons

Can Daughter/Son/Spouse live with them?

Yes, the daughter/Son/Spouse can stay in Special Single Occupancy Room with the patient for which additional charges will be required to be paid.

If the senior citizen is taking Double Occupancy Room, the provision for extra bed cannot be provided. The relatives can visit during Visiting Hours, but night stay will not be possible

30. Will you provide nursing assistance for very old people?

Any of our residents availing the Assisted Care facility will be taken care until the very end. CPAC can make arrangements for dedicated 24x7 care through Caregivers for the aged at additional cost and the care can be provided as **Home Care too.**

31. Can outsiders make use of the facilities of Assisted Care?

Assisted Care Centre is based on the “Pay & Use” model, which is also open to outsiders.

32. What facilities will one gets in Assisted Care Centre?

- Fully furnished room for single or double occupancy with AC
- Specially Designed Toilets from Denmark
- TV in each room
- Care Givers
- Physiotherapy
- 24X7 Nurses and Care Givers’ Assistance
- Periodic Visit by Doctor
- Administration of medicines on time
- Lounge, Dining Room, Reading room
- Central TV and Movie Viewing
- Indoor Games
- Wheelchair (patient’s cost)
- Specially cooked food as per patients as per Doctor’s advice
- Emergency care
- Visit to hospitals accompanied by Care Giver
- Maintenance of medical record
- Active Life and taking part in other activities in the community
- Rehabilitation as prescribed by the patient’s Doctor
- SOS system for intimating emergency situation by patients

- CCTV to monitor serious patients (controls to switch off CCTV for less serious patients will be available)
- Broadband facility
- Mini Refrigerator
- Cupboards and furniture

33. Can I bring our own food from home?

No. Both the patient and the spouse will be given food cooked at ACC, as we are concerned with hygiene and wellbeing of all residents. Nothing from outside will be allowed to be brought in.

34. What will be the charges for stay in ACC?

The cost for use of Assisted Care Centre will be intimated on completion of the project. Interest-free caution deposit would have to be deposited depending upon the nature of stay and care required, which will be refunded without interest within 15 days from the date of discharge. Concession would be offered to the residents of CPAC. The management would reserve the rights to this decision.

35. Are visitors allowed to visit the patient?

Subject to permission given by the doctor of the patient, visitors are allowed only during the Visiting Hours.

36. Are pets allowed in the ACC?

No, pets are not allowed in ACC

37. I live abroad or have to work in a faraway city in India it will not be possible for me to stay with my mother or father if he or she goes to the ACC. Will ACC manage them in spite of my absence?

We prefer no companion staying with the patient in the ACC as we are fully equipped to take care of them and do not want crowding in the ACC which could disturb others. However, if the patient needs 24-hour attendance, we will arrange for a Care Giver from our pool and charge additional amount for the same. Children or near and dear of the resident may rest assured that proper care would be given to the seniors in ACC.

38. Do you provide care for dialysis patients in ACC?

Yes, we do have dialysis option available for in-patients only.

CONSTRUCTION & DESIGN

39. Is there a model house available for inspection?

No, we do not have a model home as yet, but it will be ready soon

40. Will you be providing ISI brands for toilets, plumbing, toilet fixtures, and electrical fittings?

All the toilets fittings will be from well-known ISI brands

41. Will you provide furnished homes?

No. But we can get it furnished at your cost

42. Is your project Earth quake Resistant?

Yes

43. Would it be possible to make any modifications in the floor plan of the Villas?

Normally no modification is allowed. Minor modifications which don't affect the structural stability will be possible subject to architect's approval and such modifications will be at additional cost

44. Will all the residents get Covered Car Parking?

2 BHK & 3 BHK units will get covered car park (Portico)

45. Is the property coming under any ARCHAEOLOGICAL ISSUES?

No

PURCHASE, POSSESSION AND PAYMENT

46. What are the payment terms - schedule and total cost?

The cost sheet can be shared on request.

Payment Schedule:

Stage	Percentage
On Booking	10%
On receipt of Offer Letter	20%
Completion of basement	20%
Commencement of Ground Floor Roof	15%
Commencement of Plastering	15%
Commencement of Tiling	15%
On Possession	5%
Corpus Fund	On possession

47. Do you negotiate price by giving Discount?

We are consultants for this project and, Services & Care providers,. We have no right to give any concession. And such discounts are not fair and as such we maintain price parity for all

48. Will outstation cheque be accepted?

Yes, provided it is payable at Par in Puducherry

49. Is there any penalty clause for delayed payment in each stage?

Yes, there will be and this will be reflected in your Agreement

50. Is there any penalty clause for delayed completion?

Yes and this will be reflected in the Agreement subject to Force Majeure Clauses.

51. When will the dwellings and entire project be ready?

Phase 1(50 Villas) with the requisite Services and Care facilities (SCF) will be ready and this phase is expected to be completed by June 2024

52. Whether the client can shift from one project to other?

No

53. What are the conditions for purchasing an immovable property in India by NRI / PIO / foreign National of non –Indian origin?

These are given in relevant [FEMA Rules](#) and are available in the website of Reserve Bank of India. If anyone needs any clarification, we can give the same.

54. Do I need to pay property tax on my house? If so, what would that be?

Yes, you will have to pay property tax as per rules every year. The exact amount will vary depending on the type and size of dwelling. This will be intimated to you on Obtaining Assessment of Tax for your dwelling from the the authorities and your Property Tax Book handed over to you when you take possession of the villas.

RENTING OUT AND RESALE

55. Can we rent our dwelling?

Yes, through CSCS, as we would like to know whom the property is being given on rent and certain formalities are to be completed.

56. What are the norms for giving our dwelling on rent?

- a) The lease will be for 11 months and the clauses in the lease will be common and provided by CSCS.
- b) CSCS will identify the tenant based on fulfilling the KYC norms.
- c) Even if you bring the tenant, KYC norms will have to be fulfilled.
- d) CSCS will be your Property Manager.
- e) CSCS will do all documentation for giving your dwelling on rent.
- f) Irrespective of who identifies the tenant, CSCS will charge one month rent for the lease first time and 50% every year when the lease is renewed. You will be required to pay this amount to CSCS each time the property is given to a new tenant.
- g) Even if the tenant vacates the premises before completion of the lease period and a new tenant occupies your dwelling, you will have to pay service charges to CSCS as given above

57. Is the tenant allowed to stay with people below 40 years of age in the dwelling?

This is an ageless community. Rules as applicable to the owners are applicable to the tenants also.

58. Does the tenant need to sign any agreement with the Services Company? If so, will you give copy of the same to the owner of the property?

No, the tenant will not sign any separate Agreement with CSCS. Clauses in the Agreement will be uniform and the copy will be available with the Resident Manager. Your Lease Agreement with the Tenant will include clauses with regard to use of (SCF) and availing of services by the tenant, which is the same as provided to any owner. We shall help you with the documentation

59. What is the expected rental per month?

The market benchmarks will be known nearer to the completion of the project

60. In case of renting out, who will pay the maintenance charges? Tenant or the Owner?

The Owner will pay the maintenance charges every month and collect it from the Tenant for which the Property Manager will provide necessary assistance. This is because the Owner has an Agreement with the Services and Care provider. CSCS which is the Services and Care provider has no such Agreement with the tenant but acts as the Property Manager.

61. What will be the expected value of the property at the time of resale after the lock-in period?

Cannot be speculated as it is dictated by market conditions, but it is likely to appreciate more than real estate appreciation

62. On resale, how much do we pay to your management?

CSCS will take 1% each of the sale value from the Seller and the Buyer. The Buyer will have to enter into a fresh Services Agreement and Guidelines for Community Living with CSCS. The Buyer will also pay corpus amount which will be credited to the corpus fund.

63. Can the property be sold any time? If so, what are the terms and conditions?

One can sell the property but only on completion of the project. All sale will be subject to all dues having been paid to CSCS and a NOC is obtained by the seller.

64. On resale, can the property be sold to a non-Senior Citizen?

Yes, the property can also be sold to any person below the age of 40 years, but the rules for staying will be subject to the conditions specified in this document

65. Can the owner fix the sale price of his property?

CSCS would share information on the latest market driven prices based on which the owner could fix the price for their property. However, CSCS will not legislate on the sale value between the seller and the buyer.

CANCELLATION

66. What are the rules applicable for cancellation?

- a) In case you cancel the booking on your own (without any fault of the developer), the developer is entitled to deduct the entire 10% of the total cost of the dwelling and refund the balance amount, if any, without any interest within 90 days from the date on such intimation of cancellation.
- b) In case, you delay / default/ withhold the payment, the developer reserves the right to cancel the allotment and is entitled to deduct 10% of the total cost of the dwelling and refund the balance amount without any interest within 90 days from the date on such intimation by the Developer
- c) In case, you wish to withdraw from the project due to time delay of handing over of the dwelling by the developer, subject to force majeure clause you are entitled for the refund of entire amount paid by you at that point of time within 90 days from the date of delay and there shall be no further rights, claims etc against the developer. In case, you do not intend to withdraw, the developer will pay the interest at the rate of the State Bank of India's highest marginal cost of lending rate plus two percent or such other rate prescribed under the Act till the date of handing over of the dwelling

PARTICIPATIVE MANAGEMENT

67. Can Residents Participate in Management of Catering and Services?

We have a very Transparent System, which we call as “**Participative Management**”. This is how it works:

- A Resident Welfare Association will be formed by CSCS with clauses which protects everyone’s interest. Unlike real estate, you come to CPAC to enjoy carefree senior life. All owners sign a Services Agreement. All staff employed are by CSCS and not by the RWA. Thus, we will hold election for electing the Executive Committee Members to on completion of PHASE 1A and dwelling handed over.
- We will have a duly elected Resident Committee (RC) of three members out of the EC Members.
- The RC will be elected every year by the residents and the elections conducted by the management by fair means.
- The SCF and Infrastructure created by Covai Pelican is purely for CPAC, and the residents have UDS of the SCF.
- The Owner will sign the Services Agreement and Guidelines for Community Living with CSCS.
- The elections for electing the RC will be held by the Management every year.
- Proper Rules and Regulations have been framed for the role of RC and Guidelines for Community Living and will be signed by all the Residents
- Redressal mechanism are in place to attend to every resident’s suggestion, concerns or complaints on day-to-day basis. Every month the Resident Manager will hold an open house meeting with the residents to get their feedback. VP - Services will attend resident meetings once in a month. Anyone who has genuine concern would be able to access the management for the resolution of any of their unresolved concerns. The MD would also visit the community. but will hold Residents’ Meeting once in three months
- The RC’s role is purely advisory, and it will not interfere with the day-to-day functioning of the Management. If the concerns of the RC are not resolved by the Resident Manager or VP (Services), the RC has the right to meet the Director of CSCS and resolve the issues. This would be more of an exception than a rule, since we have worked out detailed redressal mechanism and the system has been finetuned in the past 18 years.
- Please note that while we will do all at our command to ensure standards and quality, please do consider the human element in the spirit of all of us being a member of one big family of CPAC.
- We have processes and forums involving the RC, taking suggestions from the residents, to change the Food Menu every Quarter and further improve Services.

- Our aim is to provide services and care with passion and compassion, and we seek your cooperation in always improving our services.

CATERING

68. What are the food options for the residents? Do we get both Vegetarian and Non-Vegetarian food?

We cater only vegetarian food.

69. Do we have to compulsorily opt for common dining?

The dining facility is not compulsory. You can pay as per consumption. However, the catering advance is payable when the resident commences eating in our Common Dine-in facility which would be returned when the resident vacates the dwelling on sale of the property or otherwise.

70. Who Selects the Menu?

For choosing the Menu, the RC will hold a meeting with the permanent diners. The Resident Manager and the Chef will be present to provide any assistance. Costing will be done by the Management and informed to all. If any changes based on the costing are necessary, the RC in consultation with the Resident Manager and Chef can do the same. Menu is changed once in three months during the residents meeting. The RC will assist the Management in this task as explained above.

We also have detailed feedback on choice of dishes, which we will request the residents to fill up twice in a year.

71. Under catering services please indicate what you are likely to cover i.e. early morning coffee / tea, breakfast, meals etc. and the approximate cost per person per month?

Yes, our catering covers bed tea/coffee, breakfast, lunch & dinner. It will also cater for guests, special meals on festivals, special occasions, celebrations etc.

The monthly maintenance and catering cost can only be worked out nearer to the completion of the project, as we have not fixed the rates on date. But in Coimbatore vegetarian meals per month per individual is Rs.7500/- and maintenance charge is Rs.8000 fixed charges for SCF maintenance and other expenses. The housekeeping charges of the individual dwelling is Rs.2 per sqft. These rates are as on 01 April 22

72. Will you outsource Catering and Services?

We wish to maintain quality and standards in catering and hence do not envisage outsourcing the catering and services as this stage. This option may be taken if necessary

73. Can I get Special Diet as prescribed by my Doctor?

Yes. You can, if you let us know with prior notice. Extra charges will be applicable (if any) as decided by the management.

GUEST FACILITIES

74. Can we bring in guests? If so, how much time is required for information to the kitchen?

Yes, your guests are welcome. However, you need to inform the Resident Manager at least 24 hours in advance.

75. Do you have guest room facility? If yes, what does it cost and how to book?

Yes, we will have Guest Rooms available and these are fully furnished and air-conditioned. There will be charges for using the guest rooms. Guests can stay up to 10 days with you or as confirmed by the Management. This can be relaxed on a case-to-case basis. Preference will be given to children and close relatives of the residents.

We also offer accommodation on trial basis in our guest rooms for stay not exceeding three days and only for those who would like to invest in Covai Pelican.

Guests will have to furnish proof of identity and the host will be responsible to settle the bills.

The Management, before the commencement of operations, will inform the charges and norms applicable.

LEGAL

76. Are the building plans of all categories approved and cleared by all the concerned Govt./ Municipal body/ Authorities?

Yes.

77. How can the clients currently living abroad, complete the papers/documents?

You have the following options:

The documentation process which includes Offer Letter, Sale and Construction Agreement, Services agreement, Guidelines for Community Living etc shall be sent to you via courier or airmail. You may sign and return one set of the documents after retaining the other with you.

However, the execution of the sale deed should be done in person or through your power of attorney.

78. At what stage should we get the property registered?

For villas on receipt of 50% of payment as per the Agreement for Sale and Construction

79. Is there any escalation in price before or after registration?

No. We shall ensure that we maintain price as assured in the Allotment Letter/Agreement until delivery of the dwelling. If there are astronomical increase in the rates, we may increase the rate but after due diligence of data by an auditor.

However, extra charges will be payable if any changes are made by you apart from the standard offer given to you.

80. If the client needs a copy of the legal documents before agreement for a professional opinion, what is the procedure to get it?

We shall provide you the copy of the legal opinion given by the reputed advocate to ensure clear title of the property. The parent documents will be given at the time of registration of the property in your favor.

81. What about registration, future ownership & procedure?

- The property is free hold and will be registered in the name or names of the purchasers
- The registration date will be intimated to you well in advance. We will handle the process of registration.
- The property being free hold can be passed on to the Legal Heir(s). We will take a nomination form filled by you in case the property is to be passed on to your Legal Heirs.

On passing the ownership of the property to your legal heirs, he/she will sign the fresh Services Agreement. This is necessary as the new owner needs to sign the Services Agreement for getting all Services and care from CSCS.

If the property is sold, the buyer will pay the One Time Membership Fee by Bank Draft and the details will be entered into the Services Agreement between the new Buyer and CSCS.

82. What happens on the demise of the owner?

There are two options:

- The Legal Heirs can sell the property and take the money and share it as per the Will.
- The other option is that the property passes on to the Legal Heirs as per the Will.

- The Legal Heir can live in the property if he or she is 40 years. And above Alternatively, the property can be rented out to any other senior. The Services Company will find a tenant and act as the Property Manager for which one-month rent is payable as Service Charges each time the Lease is renewed

LOAN

83. Will you assist in Housing Loan?

Yes, we will assist you with information and also action required for processing.

84. Which are the banks that extend loan facility for this project?

Details will be provided

85. Will you provide Tripartite Agreement for availing loan?

Yes, *tripartite agreements* are possible, and we will help facilitate this.

MAINTENANCE

86. What charges constitutes monthly maintenance?

We follow a simple policy for Charging Monthly Maintenance Charges (MMC):

1. All common facilities which are enjoyed by all are divided equally between all dwellings irrespective of the size of the unit. This is because, unlike in a real estate project, individuals get same services and so need to pay for the same.
2. Individual charges applicable for the services taken individually will be paid by that individual. This also includes Housing Keeping Charges as the charges to the HK staff will vary depending upon the time spent to do up the dwelling based on its plinth area.

The following charges constitute in the Monthly Maintenance Charges (MMC) which is levied per dwelling:

- Fixed cost like salaries of staff employed including House Keeping, Maintenance, Chefs, Stewards, Security, Supervisors, Gardeners, Managers, F & B Manager, Nurse, Care Givers, Garbage Collector, Ambulance Driver, Plumber, Electrician and office staff like Accountant, Billing Clerk, Storekeeper etc.
- Variable cost for common areas and SCF such as electricity and water charges, running of Medical Centre, STP Plant, Generators, EB charges for

lifts, etc, minor repair charges of equipment, replacement cost of electrical fittings for common areas and amenities etc.

- Cost of housekeeping is separated from the overall MMC and charged as per the saleable area of the dwelling. House Keeping charges are NOT the component of Fixed charges
- The MMC will also have an incremental cost annually as it includes staff salary increase, bonus and effect of inflation etc.
- GST as per rules is payable for MMC and catering

87. What happens if the resident is out of country for say a period of 6 months to 1 year? Do they have to pay maintenance and catering charges during this period?

Since your dwelling is maintained even during your absence, the staff cannot be changed every month based on occupation. Thus you will have to pay the MMC even if you are not staying in your property for any length of time. However, you will not pay catering charges. Prior information to the management is necessary about your absence

88. Apart from Housekeeping services, does maintenance cost cover general infrastructure maintenance like, roads within the gated community, Street Lights, garden area, lifts etc.?

Yes. Any major repairs and replacements to be carried out in the Common areas specified above will be done from the interest earned from the Corpus Fund. If the amount from the interest is not sufficient for major repairs, the additional cost required will be shared by all Owners as intimated by the Management

89. What are all the amenities provided and is there any deduction in the maintenance if we are not using it?

Details of amenities have been given above. There will be no deduction for non-use of amenities, as all will have to share the common expenses.

90. What about the expenses of maintenance of R.O Plant, Bore well motors, standby Generator?

As explained above, this will be part of MMC. Major repairs and replacements will be from the interest earned from the Corpus Fund.

91. How frequently will the maintenance charges change?

Normally MMC will be revised annually by the end of each financial year in April.

SERVICES, CARE AND MISCELLANEOUS ISSUES

92. Do you have centralized cooking gas facility?

As per our current policy, due to reasons of safety, especially when senior citizens suffering from depression, Dementia and Alzheimer or because of age when there is a tendency to forget to switch off gas, CovaiCare as a policy does not permit cooking gas in the retirement community projects, which are either developed or where CovaiCare provides Consultancy services or for which Covai provides services on completion of the project.

The above policy adopted was as matter of abundant precaution since accidents can take place due to wrong handling of Gas Cylinders by Senior citizens and living in a community, calls for more safety precautions.

However, many prospective residents / clients have asked us to take a re-look at this policy. Besides, we are also developing senior care projects, where senior citizens have special children (Autism, Down Syndrome, Cerebral Palsy, Spastics etc.) Many of these Persons With Disabilities (PWD) are of younger age and would like to have home cooked food.

Keeping in view of the above and since CovaiCare is known to find solutions to problems, we have decided to adopt the following policy for use of Cooking Gas in Covai Retirement Communities:

1. Cooking gas will be permitted provided the Gas Agency delivers the gas to the dwellings. Covai will take care of the security issues arising out of delivery of Gas cylinders by the Agency concerned.
2. Warning signs will be put up in the kitchen to remind you to switch off Gas and close the cylinder
3. Gas Sensors will be fitted, and the cost will be added to the Final Bill (we will intimate the cost nearer the completion of the project)
4. Possibility having Gas Fuse will be explored and if it is suitable, these will be a pre-requisite for using cooking gas. Details will be sent in due course with cost
5. Should any senior citizen show signs of Dementia or Alzheimer or Depression or due to old age or needs care givers assistance because of age, Cooking Gas will not be permitted by the Management
6. For **apartment dwellings**, Covai can work with IOC or BPL and get Reticulated Gas with a Gas Bank for each apartment block with the Meters in the Stilt Floor in each apartment so that no outside person from the Gas Agency need to enter any kitchen to note the Gas consumption. The cost for the same will be worked out and intimated when we send you an email seeking your preference.
7. Please note that if the residents opt for Reticulated Gas Supply, the residents will have to surrender their existing Gas connection on a temporary basis as per Government Rules. They shall renew their connection at the time they vacate /sell the premises.
8. Covai Property Centre (India) P Ltd would take an Indemnity Bond from all those who are using Cooking Gas at home to take responsibility for loss of

life/lives in case of an accident due to Gas Cylinders bursting and pay for the damages and also face legal action if necessary, for the loss. Covai will be indemnified against any claim for loss of life or damage to your dwellings from any such accidents. The Indemnity Bond will be sent in due course of time.

93. I would like to know if the rules of the community permit pets?

Yes, normally dogs and cats. Cats are to be neutered, as they do not vacate the premises even after the owner leaves the community. In the case of dogs, the following guidelines are to be followed.

As per the guidelines issued in pursuance of Section 9 (k) of the Prevention of Cruelty to Animals Act by The Animal Welfare Board of India. These guidelines suggest residents to peacefully co-exist with animals and show compassion to all living creatures as a fundamental duty as per Article 51A (g) of the constitution upon all citizens of the country. However, there are a set of responsibilities which the pet owner has to follow.

- Pet owners reserve the right to consider their pets as family members. Pet owners are advised to ensure that their pets are not a nuisance to others.
- Barking or Meowing is a natural form of expression for the animal and must and has to be tolerated in a society. However, being in a senior living community incessant barking can disturb neighbors. Hence pet owners are advised to make every effort to keep their pets quiet particularly during night.
- Pet owners are advised to ensure that their pets are healthy, and clean. Adequate health care and regular vaccinations need to be ensured. Sterilization is advised to keep the pets less aggressive.
- Pet owners or the caregivers are advised to either clean up when their pets defecate in public premises or participate in other solutions for maintaining cleanliness. We have provided bins in the corners of every street. The pet owners are requested to gather the poop in newspaper and discard it in the green bins.
- Dog owners are requested to walk their dogs in the open ground so that it does not inconvenience others. Please maintain timings which do not clash with the morning or evening walk or meal sessions in the community.
- Leashing of pets in public spaces is advisable. You may let loose the pets inside your premises.
- Entry of pets within the dining area or the SCF Area is not allowed
- Services will not cater to any special food requirements for the pets. However, food from the existing menu can be provided without spice and salt at regular portion rates

94. Are there any restrictions for the residents to go out of the campus at any time?

No, there are no restrictions. There is total Freedom and Independence. If the resident goes out, he or she can leave information by signing the Register at the Gate and inform their neighbour/friend just as a matter of precaution.

All residents are issued with an Identity Card so that it can be of assistance to identify and initiate help in case of any emergency.

If the residents go out of the Community on long or short holidays, they are required to inform the Resident Manager and also sign the 'Dining Out' Register. On Return, they need to fill in the 'Dining in' Register.

When the residents go out on long vacation, we request them not to leave any valuables behind. They need to lock all cupboards without any valuables like cash/jewellery and hand over the dwelling with a proper Invoice which will be taken over by the House Keeping Supervisor

We maintain your premises in your absence and hence it is ideal to keep your valuables in your bank lockers. You are also required to insure your property against theft, fire, natural calamity etc we will assist you with Insurance

The applicable Covid 19 Protocols will have to be followed.

95. Will there be any devotional, Spiritual or other Recreational activities?

Yes, our basic aim is to make life active for young and the old. Not only will there be Spiritual and religious activities, but you can also participate in recreational and wellness activities, dance, drama, songs, and music, reading club, tours etc. We encourage residents to conduct these programs and will provide them all the support through our Resident Manager.

Besides, we shall also organize Yoga, Pranayama, stretching exercises which are very essential as we age.

Ultimately, if we remain active as we age, we will not find time hanging on us and will be fit and lead a contented life.

96. I am a Chartered Accountant and my wife is a Doctor. Is there any restriction in me carrying out consultancy with board as I am permitted to practice till my life and, there is no retirement in our profession? Can my wife run a clinic and also give any consultation to the residents?

No, we do not permit any commercial activity by any residents within the perimeters of CPAC. This is primarily because we are concerned about security as well as disturbance to other residents.

As a Chartered Accountant, you can carry on your consultancy outside the premises of CPAC. Further, you and your team are free to help our residents in

advising or filing tax returns every year as a social service, which will be appreciated by the residents.

Your wife can help the residents in the Medical Centre as a volunteer. Her valuable assistance will be much appreciated, and it will also keep them remain active and occupied

97. If the children are married and above 40, is it possible to continue staying with the parents?

No. They can rent another dwelling and live.

98. What about in- house services for LAN telephone / Cable TV / Internet etc.

TV connection in Lounge and one bedroom will be made available. You can opt for your own Dish Provider. If all residents want one single Dish Provider, Covai can arrange it and the cost can be shared. All these will be handled once the project commences.

Provision for Internet Cables will be available. The choice of Service provider is yours or we can arrange like the Dish TV

99. If I want a solar water heater. Can it be installed?

We are providing Geyser in master bedroom toilet.

100. Whether your housekeeping service covers laundry?

Every dwelling comes with provision for a Washing Machine, which you will have to buy. Clothes can be washed in the Washing Machine twice or thrice a week, as the number of occupants per dwelling is less.

For normal washing of clothes in the house, on the dates you operate the washing machine, the residents can put the clothes in the Washing Machine in advance, so that by the time the House Keeping Staff complete the work, they can hang the clothes for drying.

There will be arrangements for ironing in the community and clothes will be collected by the washerman and returned to you. You will be required to pay for ironing of clothes as per the rates fixed

101. Will the housekeeping staff clean the toilets? Do we need to pay additional cost?

Yes, we shall make arrangements for the EWC to be cleaned on a periodic basis. This can be arranged through outsourced staff at an extra cost.

102. Will I get help to clean the utensils?

Our housekeeping staff has a defined schedule of work to be done across all the units. The cleaning of utensils and other tasks out of the schedule can be

arranged through extra staff. The charges for this will be divided amongst the residents who are availing the particular services. This is not included in Fixed MMC since all may not be cooking at home.

103. Are regular/routine medical checkups charged to the residents?

Regular medical check-ups will be organized once in a year in a good and recognized hospital. The cost for the same will be negotiated with the hospital and will be borne by the residents.

BP will be taken twice a month and for emergency cases as required.

Blood Sugar tests can be done in the Medical Centre for a nominal charge.

Lab tests can be organized with reputed clinics/laboratories. The cost for the same shall be payable by the residents on actual.

The Medical Centre is well-equipped including Portable ECG, Nebulizer, etc.

COVAI MED will manage your health through our Resident Health Manager

104. What is the basis for the Community governance?

The word "Governance" is a misnomer. As has been explained CPAC is one large FAMILY and there is no governance *per se*, since each and every individual, be it the owner or tenant or the staff of Services Company are inter-dependent on each other.

CSCS ensures that all services are structured and provided to all the residents. They attend to the routine complaints / suggestions from the residents. There is a RC which is elected by the Residents, which interacts with the Management on larger issues.

However, while we encourage participative management, some of the decisions may not find common ground. We will work with full cooperation of all residents and only when there is a common issue that is not addressed by CSCS the EC can discuss with the Management and resolve any such issue.

105. Does the housekeeping happen on a daily basis?

Yes, housekeeping services are provided on all days except on Sundays and Holidays. This is because the staff too need to spend time with their families.

While sweeping of the dwelling will be done daily, mopping/swabbing will be carried out on alternate days.

106. How much is charged for home delivery of food?

We charge a nominal amount towards home delivery of meals. However, this facility is extended only for the exceptional situations, like someone being sick. It is ideal for all residents to come to the Club House to eat and mingle with other

residents so that the feeling of community living improves and so does Group Cohesion

107. Can we bring our own housekeeper or driver or care givers and make them stay with us in our dwelling?

The company does not permit personal housekeeping staff or care givers as a policy. CovaiCare will employ your personal house maids on CSCS Payrolls and to work and stay with you in your premises. This is because of our past experience and security concerns. With respect to care givers for senior citizens needing assisted care they will be shifted to the Assisted Care Centre. However, in exceptional cases the management may permit care givers for serious cases and for very elderly persons living with the owners. The following rules will be applicable for such care givers who will be known as “Live-in Care Givers”:

1. Live-in Care Givers (LCG) will be brought on the payroll of Covai Senior Citizens Services Pvt Ltd (CSCS) with PF, ESI, etc as applicable to the staff of CSCS. The pay for LCG as decided by the owner however PF, ESI and all other benefits like bonus will have to be given to them so that there is no disparity between the staff of CSCS and LCG
2. The LCG staff will have to wear uniform given by CSCS
3. The LCG can avail of catering facility but will not be served in the common dining room. He / She can get home delivery at applicable rates or dine in the staff dine room.
4. The LCG will not work for anybody else. Leave for the LCG be controlled by the owners. Should be person who is provided care giving by the LCG is no more alive, the management can absorb the LCG or the LCG will have to leave since the management will not permit the LCG to work as housemaid.

Those who are given permission to avail the services of LCG will have to take the housekeeping service of CSCS and if they do not take, they will still be charged.

108. What are the additional services provided by you?

In case residents desire any additional services apart from the regular services provided, the same shall be projected through the RC to the management. The management shall provide the same subject to the viability and availability of staff and at a cost.

109. What are the assurances given by the company to ensure quality services, life long?

The success of any Retirement Community is the effectiveness of care and services. Having been in this segment for over 18 years and being the pioneer in senior living, Team CovaiCare has exhibited unmatched passion and compassion for the community.

Standard Operating Procedures, Systems and Processes have been evolved after careful consideration based on the feedbacks and these are constantly reviewed.

We have audit on the facilities & services done along with the involvement of the residents and the RC.

We have well thought out Redressal system and also Participative Management by the residents not only to maintain standards but also constantly monitor quality of service and care. Such systems are not available elsewhere.

Our Services Agreement is watertight and caters to all issues, which are of concern to the residents as well as the Management.

Even if the Management changes hands, the new management will have to abide by the Services Agreement signed by individual owners and are bound to provide the same if not better quality of services and care.

We will also give you a Services Manual at the time of takeover of the dwelling which gives the standards of services that we maintain.

110. What is the mechanism to address and rectify shortcomings/ complaints?

This has been answered above. The day-to-day Redressal mechanism is handled at the level of individual residents and the Resident Manager/Supervisors, as these are applicable to that resident only.

For issues of collective interest, we have the system of Participative Management and the problems can be taken up with the Management by the RC.

Besides, we also have Open House every month where the residents come face to face with the Top Management and the Team from the Services Company.

111. When a request is made for supply of home needs / medicines, is there a fee attached to the delivery?

We will tie up with a local chemist who will deliver the medicines at your dwelling. We shall also negotiate to have Discount, which can be passed on to you. The RC can monitor the efficiency of the system.

You could also involve our staff and vehicles for running errands on your behalf; these concierge services will be undertaken with some nominal Service Charges.

112. Do you internally provide travel facility?

Yes, we will have a travel desk to coordinate on your requirements to travel around the city of Pondicherry or for short tours. The travel desk will make all arrangements including air, rail, bus, taxi travel as well as Hotel room bookings. The above Travel Desk services would incur a nominal service charge.

113. Do you arrange Airport or Railway station pickup and drop facility?

Yes, our travel agency can coordinate to provide our cars or vans or if necessary, make arrangements with Call Taxis or Tourist Taxis for all local/outstation travels including drop or pick up from bus station, railway station or airport.

MEDICAL FACILITY

114. What does a Medical Centre Offer?

- A Medical Centre is the place where you can consult the on-call doctor after fixing up an appointment.
- It is a mini clinic with patient waiting Hall, Nurse and Doctor (on call or resident)
- It has a small pathological lab for basic blood and urine test.
- It is well equipped for emergencies like Portable ECG Machine, Nebulizer etc.
- It maintains your Medical Record through Covai Med in-house software
- An ambulance with Driver is available 24X7.
- It can also accommodate two patients at night who may have some problem (not serious) needing Nurse's attention.
- It has emergency medicines and First Aid Kit

115. Will the medical facility be available 24 x 7?

Yes, Ambulance Driver and well-trained Nurse will be available 24X7. We have a time-tested Emergency Evacuation System with the Resident Manager who will coordinate for the necessary assistance.

116. Will there be doctor facilities inside the community?

Yes. The doctor could be a resident Doctor or On-Call Doctor. We also hope to have some of the residents who are doctors and who can volunteer to take care of the residents as it keeps them occupied.

117. What are the first aid procedures you follow in case of emergency?

- It is proposed to provide a SOS gadget for every resident. In case of discomfort or fall, the resident has to press the button of the SOS. The system sparks off the hooter indicating the location to the Guard Room as to where help is required.
- Simultaneously, SOS will send out SMS to the Resident Manager, the Head of Services, the Nurse, the Ambulance Driver, Neighbour or the friend of the resident as well as one or two of his close relatives.
- Help will be available without loss of time and appropriate action including evacuation to a Hospital will be organized.
- The Resident Manager or in his absence, one of the Supervisors, the Nurse will accompany the patient to the hospital.
- The Resident Manager will liaise and coordinate with the formalities of the Hospital.

- The next of kin will be intimated once the patient is examined by the doctor and his diagnosis and the seriousness of the condition is ascertained.

Until any of the close relation arrives, a Helper (Care Giver) will be present. In all cases a representative of the Management will be present at the hospital to take charge of the situation. We also have a medical Executive in each of the RCs who will help you with hospital admission and discharge procedures and much more.

118. What other assistance would be provided to ensure the well-being/safety of the resident?

- All residents are provided with an Identity Card that contains the Address and Phone Number of Resident Manager, whether the person is suffering from Blood Pressure, Diabetes, or has undergone bypass Surgery or stent for his heart or has suffered stroke etc., diet restriction etc.
- A list of mobile numbers is placed in every dwelling in a prominent place.
- Emergency SOS System are provided
- Directory of all Residents is available in each Dwelling.
- Each time a resident leaves the premises, he has to record his time out and on return time in and also the place he is visiting. If anyone does not return say by the stated time, a call will be made to him or her to check their wellness.
- Residents with physical disabilities and serious medical conditions are requested not to go out alone but are encouraged to go in a group.
- We emphasize on Group Cohesion so that every resident is concerned about each other.
- Lectures for seniors on health precautions by qualified doctors are organized.
- Stretching Exercises for the residents are conducted.
- Yoga and Pranayama are organized, and residents are encouraged to take part in them.
- Medical Record of each resident is maintained, which can be sent with the patient in case of emergency to the Hospital.
- Counselling is organized for those who need it.
- Emphasis is laid on Active Life and to remain occupied. This is ensured by drawing residents to take part in various activities and also assist in whatever capacity they can carry out social work in neighbouring villages etc
- An interactive forum is created on the web to encourage participation of the residents contributing ideas and thoughts.

FUNERAL SERVICES

119. Do you arrange for funerals?

Yes, as part of our service and since we are in Senior Care, we have a well-defined process for organizing funerals and last rites and we extend maximum possible assistance to the next of kin of the family of the deceased.

Please be rest assured we will do all within our means to lessen the pain of grief when someone dies and ensures that there is dignity even in death.