

[0 seconds][Customer] : Hello, Sue speaking.

[2 seconds][Agent] : Hi, Ted, My name is Dom. Calling from real insurance. Pulling up your ink.

[5 seconds][Customer] : How are you, buddy?

[6 seconds][Agent] : Yeah. Yeah. Good, mate. How are you?

[8 seconds][Customer] : Good. Thanks.

[9 seconds][Agent] : Yeah, G'do. And pulling up your income protection insurance enquiry. Just. I just see from you a couple hours ago. OK.

[15 seconds][Customer] : Yeah. Cool, Cool. Thank you.

[16 seconds][Agent] : Yeah, I'm there to take you through in some detail. We'll look through the different options and cost. You can let me know what's gonna work best. Now I've said I've got your full name here as Mr. Ted Pora, is that right?

[28 seconds][Customer] : Yep, that's right.

[29 seconds][Agent] : Beautiful. And your date of birth I've got is the 19th of December 1983. Is that right?

[35 seconds][Customer] : Yep.

[35 seconds][Agent] : About 10 days time. Good day mate, Very good. All right now, umm, keep in mind all our calls are recorded. Any advice providers general and nature and now received your situation. And Ted, I can just lastly confirm, uh, you are a male and an Australian resident. Is that right mate?

[36 seconds][Customer] : Yep, yeah, Yep.

[52 seconds][Agent] : All right, Good man. Thank you, Ted.

[54 seconds][Customer] : No worries.

[54 seconds][Agent] : Hi, Ted. It was good to hear from you today. And yeah, once again, appreciate you making that inquiry.

[59 seconds][Customer] : Cool.

[59 seconds][Agent] : Just while I get everything arranged from my end, I would like to get a bit more of an insight into your situation, just so I know how to help you best.

[1 minutes 5 seconds][Customer] : Yep, Yep.

[1 minutes 7 seconds][Agent] : Just Ted, what's the main reason decided now is the time to look into an income section mate? What's probably the inquiry?

[1 minutes 11 seconds][Customer] : Oh, I just no, because I know a lot of people over here don't really have that sort of stuff. And I was like, what I do, I wanted to know if or, or get some insight onto, well, it's about a little bit more information on how if it's gonna work for me or if it's not work working for me or whatever 'cause I just want to make sure that if I do have an accident, which is very unlikely, but in these cases of life, these things do come around, you know, they do happen.

[1 minutes 28 seconds][Agent] : Yeah, Hmm.

[1 minutes 40 seconds][Customer] : And I've heard of them happening to construction boys in the past. So that's why I just thought I'd just reach out, hit the feelers and see what's going on there. And maybe it's something I do, maybe it's something I don't. I don't know. I'm not too sure.

[1 minutes 53 seconds][Agent] : Absolutely.

[1 minutes 54 seconds][Customer] : So yeah, that's the only reason.

[1 minutes 56 seconds][Agent] : Very good one, Yeah. No, I mean, I certainly get the sense that you don't wanna count your chickens. Umm, just wanna make sure you don't take any chances on that front. But also, umm, yeah, because you heard stories in the past.

[2 minutes 8 seconds][Customer] : Yeah. Yep.

[2 minutes 7 seconds][Agent] : But yeah, at the same time, it's a definitely, definitely worthwhile assessment, trying to figure out if it is something worthwhile for you or if it isn't, umm, and I mean with income protection insurance. The funny thing about it is I have a statistic here, actually, it comes from Forbes website and it says that 83% of Australian car owners insure their car, but only 31% insure their income, which is rather interesting given that we all have an income and we all need it to some certain extent.

[2 minutes 35 seconds][Customer] : It's a yeah, yeah, it's a bit weird.

[2 minutes 42 seconds][Agent] : Hmm, exactly.

[2 minutes 37 seconds][Customer] : Hey, on the flip side, if you do get injured, you're going to pay,

pay for your car if you got, you know, like you get insurance for your car, but you don't need insurance to cover yourself and those and stuff like that for these incidents that could happen.

[2 minutes 51 seconds][Agent] : Absolutely. It's so interesting, so interesting. And ultimately Ted, with the income protection insurance, it is designed for the purpose of providing to you a monthly income benefit in the event you're unable to work due to the sailing sickness or injury. And as a result, you suffer a loss of income. And I could tell a lot more of the concern is around injury because I mean, you mentioned are you working in construction right now yourself?

[3 minutes 14 seconds][Customer] : Yeah. Well, I'm actually, I, I may launch as an offsite business, but then I also sort of a direct bill supervisor of scaffold company and all time to time I do do these things getting out there and chucking the tool down on, you know, so.

[3 minutes 34 seconds][Agent] : OK, fair enough. So a lot of time they're doing just like some scaffolding supervisor type of role then obviously nothing difficult but.

[3 minutes 40 seconds][Customer] : Yeah, well, I'm just managing the boys here sort of thing. The boss is the owner and so I'll just get thin.

[3 minutes 49 seconds][Agent] : Yeah. Hmm.

[3 minutes 46 seconds][Customer] : But a lot of our work is casual and it's like, you know, sort of casual base. So like I'm on a a casual basis as well, but, you know, different role, so to speak. But we're always guaranteed 30 hours a week.

[4 minutes 9 seconds][Agent] : Hmm.

[4 minutes 2 seconds][Customer] : But I just, yeah, I just wanted to make sure or just try and find information about how I could go about it, if it was something that I looked into or not.

[4 minutes 12 seconds][Agent] : Absolutely. Oh, good. And, and yeah, no, I'm happy to see what we can do for you on that front. Umm, for reference, what we are able to provide to you is give you an offer. And what we can offer is up to an income benefit of up to 70% of the monthly pre tax income, which can range anywhere between \$1000 up to a maximum of \$15,000 depending on what you earn. But it also also depend on what you need to, umm, obviously everyone's, uh, pressing matters in terms of umm, expenditures.

[4 minutes 19 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 43 seconds][Agent] : Umm, critical extensions, they're certainly different and, uh, along the way here, umm, Ted, I'm gonna explain different aspects as to how the cover works. If you have questions, feel free to ask me any time. OK? Umm, as well though with this, uh, with the income protection insurance, I'm gonna firstly take you through some, uh, Judy says assessment questions, which are questions about what you do at work as part of your role.

[4 minutes 53 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 10 seconds][Agent] : Uh, and then as well, uh, shortly after that, I'll take you through health and lifestyle questions.

[5 minutes 15 seconds][Customer] : Yep.

[5 minutes 15 seconds][Agent] : All of this, umm, Ted, this is gonna determine firstly your eligibility for income protection insurance.

[5 minutes 16 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 20 seconds][Agent] : So whether you can take the insurance in the 1st place, but as well, it will also determine terms which we can offer you the cover, such as the cost, the insurance, umm, if we can, if there are any additional exclusions or, uh, even just the range of what we can offer to you. OK, good. Alright. And, uh, otherwise, uh, with this as well, I wanna preface that we're gonna be proof, uh, in, uh, covering your primary source of income. OK, So I kinda, that's mostly just the, that's the scaffolding work. That's the primary source of income. Yeah. Good day. All right. Otherwise, uh, for reference, with this policy, once it's in place, we can cover you up until the policy anniversary following your 65th birthday. And just keep in mind there are some exclusions that applies outlined the PES and, uh, so to keep in mind as well as that premium income protection insurance, uh, these are generally tax deductible. OK. So if you get the case, the cost, keep that in mind. Hopefully this can prove to be more cost effective for you over the long term.

[5 minutes 35 seconds][Customer] : Yep, Yep, Yep, Yep, Yep, cool.

[6 minutes 21 seconds][Agent] : Umm, otherwise, Ted, let's do the GSE assessment now. We'll get through those questions about your work.

[6 minutes 27 seconds][Customer] : Yep. Nah, Nah. You just fire you fire a question for me and then we'll see what it comes to you at the end.

[6 minutes 25 seconds][Agent] : First of all, do you have any questions for me though before we jump into that good day?

[6 minutes 36 seconds][Customer] : And that's a bit swell, I think.

[6 minutes 39 seconds][Agent] : Yeah, easy. I'm happy to work with you on that front. Uh, in that case, Ted, before asking any of that questions, it is important that you're aware of your duty to answer all our questions accurately and honestly, as failure to do so could impact your covering claims time. These are just yes or no answer questions. Alright, And best question, do you work 15 hours or more per week?

[6 minutes 42 seconds][Customer] : Cool, yes.

[7 minutes 1 seconds][Agent] : Very good. Is your role of administrative, managerial or professional nature? Will you spend the majority of your time indoors in an office or clinical environment?

[7 minutes 11 seconds][Customer] : No.

[7 minutes 14 seconds][Agent] : Yeah, no problem. Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[7 minutes 12 seconds][Customer] : Outdoors, yes.

[7 minutes 23 seconds][Agent] : Are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[7 minutes 27 seconds][Customer] : Yes.

[7 minutes 29 seconds][Agent] : Do you work in any of the following fields? Aviation as a part or crew, entertainment or sporting industry, Air Force, army, armed forces? Or do you handle explosives?

[7 minutes 39 seconds][Customer] : No.

[7 minutes 41 seconds][Agent] : And do you regularly work underground or underwater, work at heights of 10 meters, work offshore, carry a firearm or drive a long haul? Yeah. OK.

[7 minutes 50 seconds][Customer] : Some of those do I just have to use because some of those I do

work on over 10 meters heights, but but I don't handle firearms or things like that.

[7 minutes 56 seconds][Agent] : So yeah, so it'd be a case of if one of those applies, we'd answer yes. But the question does also specify if you regularly do this. So umm, if it's at a consistent pattern at regular time intervals, for example, like daily or three times a week, something like that.

[8 minutes][Customer] : It's yeah, daily, daily we work in 10 meters heights.

[8 minutes 16 seconds][Agent] : Yep.

[8 minutes 16 seconds][Customer] : Oh, you know, pretty much.

[8 minutes 18 seconds][Agent] : Oh, good mate. All right, in that case, well, that's a yes. And then there's one other question here, umm, also relating to your, umm, your health and work. Have you had a cigarette in the last 12 months? Yes or no? No problems. Good man Uh, so in that case, uh, with your umm, with your role in scaffolding mate, are you currently employed or self-employed?

[8 minutes 30 seconds][Customer] : No, I'm called.

[8 minutes 43 seconds][Agent] : Employed, so I want to refer to pre tax income, mate. It's the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, but excluding super contributions. OK and uh Ted, just through the scaffolding work mate. What is your annual pre tax income? At the moment?

[9 minutes 4 seconds][Customer] : \*\*\*\* I wouldn't. How do you work that out?

[9 minutes 9 seconds][Agent] : Yeah.

[9 minutes 7 seconds][Customer] : I wouldn't know because I've only sort of just started work for about the seven months coming up in January, I think.

[9 minutes 17 seconds][Agent] : Yeah, OK.

[9 minutes 20 seconds][Customer] : Yep.

[9 minutes 18 seconds][Agent] : No problems in that case.

[9 minutes 30 seconds][Customer] : Yep. Yep. It's about 6 grand.

[9 minutes 22 seconds][Agent] : Well, we can use for example, we can work, I'm happy to work off like what your average monthly income is and then just kind of calculate it through that around six months you want And is that before or after tax?

[9 minutes 37 seconds][Customer] : Yeah, that'll be before tax, I think.

[9 minutes 43 seconds][Agent] : Yeah. OK. 6 grand for tax. So that'd be roughly about 72,000 a year through the scaffolding work.

[9 minutes 51 seconds][Customer] : Yep, that'll be it.

[9 minutes 52 seconds][Agent] : No problem, Sir. In that case, the monthly benefit we can offer will be anywhere between \$1000 up to \$4200 a month. OK.

[10 minutes 1 seconds][Customer] : Yep.

[10 minutes 2 seconds][Agent] : Now, I want to emphasize income protection cover is designed with your band necessities in mind, OK? So really just what you need to cover your band necessities to keep you afloat while you recuperate and get back to work. First of all, what are you? What are the necessities for you? What is critical that you maintain if even if you're not working with your expenditures? Mm Hmm.

[10 minutes 23 seconds][Customer] : Just just just rent and my truck. Truck repayment.

[10 minutes 31 seconds][Agent] : Yeah, OK.

[10 minutes 31 seconds][Customer] : So that rent is \$800 a week and my truck repayments are 230 a week.

[10 minutes 39 seconds][Agent] : Yeah, OK. There you go. Alright. So rents and the yeah, the the loan for the truck and you mentioned the truck was 230 a week. Did you say alright?

[10 minutes 48 seconds][Customer] : Yeah, so roughly my bills are around about even 100 bucks a week. Even \$1200 a week.

[10 minutes 54 seconds][Agent] : Yeah, yeah, OK. Right. I should probably be looking at the full monthly benefit about \$4200.

[11 minutes 1 seconds][Customer] : Yep.

[11 minutes 2 seconds][Agent] : Yeah, OK, no worries. And, uh, I mean, first chance, I'm not sure if you're, umm, single, if you have a partner or, umm, or a wife.

[11 minutes 9 seconds][Customer] : You've got a partner?

[11 minutes 11 seconds][Agent] : Yeah, that's the way. Do you guys usually split the, umm, split the

rent payments or anything like that?

[11 minutes 10 seconds][Customer] : Yeah, Yep, we do.

[11 minutes 17 seconds][Agent] : Yeah. OK. Right.

[11 minutes 17 seconds][Customer] : We just don't split the my truck payments, but that's the other things.

[11 minutes 23 seconds][Agent] : Yeah, OK. There you go. All right. And so, uh, I guess what would yours?

[11 minutes 21 seconds][Customer] : But yeah, but if I was working it out that that would work out well because we do have kids and daycare.

[11 minutes 28 seconds][Agent] : Yeah, uh, sure, sure.

[11 minutes 31 seconds][Customer] : So that what, you know what I mean? So like with our children and stuff as well, we sort of.

[11 minutes 38 seconds][Agent] : Hmm.

[11 minutes 38 seconds][Customer] : So if I were to get that at least \$1000 a we'd cover.

[11 minutes 44 seconds][Agent] : Hmm. Yeah, OK.

[11 minutes 42 seconds][Customer] : If I were to get injured, that would probably cover because we'd have things anyway with school, day care is around. Yeah.

[11 minutes 51 seconds][Agent] : Yeah, right as, yeah, as soon as you start throwing the other payments on. Yeah. No, that makes a lot of sense, mate. So yeah, 4200 a month will work off the maximum for you then.

[11 minutes 55 seconds][Customer] : Yep, Yep.

[12 minutes][Agent] : And you know, I mean, it's good to say at least you've got the last income to help or the partner's income to help out a little bit there.

[12 minutes 5 seconds][Customer] : Yeah, yeah, yeah. 100%.

[12 minutes 6 seconds][Agent] : Hmm, that was mate. Umm, there are two other factors that go in income protection insurance.

[12 minutes 7 seconds][Customer] : Yep, Yep, Yep.



[12 minutes 12 seconds][Agent] : Alright, There are different waiting periods and benefit periods you can select now, first of all, the uh, this is in relation to when you actually make a claim on the insurance.

[12 minutes 23 seconds][Customer] : Yeah, yeah, 100%.

[12 minutes 23 seconds][Agent] : The waiting period, uh, this is the non payment period that you must wait before the income benefit is payable after the insured event. The options being 30 days or 90 days and just keep in mind the income benefits paid monthly in arrears. OK, so it means if you were to choose the 30 day waiting period, the first payment would be 60 days after your first eligible claim. And it's up to you what's necessary, Ted. If you need the income benefits sooner rather than later, then perhaps the 30 days, but keep in mind it will be more expensive as a result.

[12 minutes 32 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 56 seconds][Agent] : Umm, whereas, uh, no.

[12 minutes 57 seconds][Customer] : So there's a 60 day and a 30 day, 30 days or 90 days?

[13 minutes][Agent] : So 30 days or 90 days where the 60 days came in, uh, it's just that the income benefits paid monthly in arrears. So if you had a 30 day waiting period, you'd receive the first benefit payment after 60 days. OK. If you wait 30 days and then the next 30 days after that, we back pay the claim to you every 30 days.

[13 minutes 13 seconds][Customer] : Yep, Yep.

[13 minutes 18 seconds][Agent] : OK, easy. Uh, and yes. So 30 days being, uh, shorter between the two, it's gonna be more expensive. But if you need the income benefits sooner rather than later, perhaps that's more ideal option.

[13 minutes 35 seconds][Customer] : Yeah.

[13 minutes 31 seconds][Agent] : But if you have like leave from work or savings, that can help justify a longer 90 day waiting period. Or if maybe the partner's income could help out for maybe a few weeks, uh, something just to justify the longer 90 day waiting period that would help to cut on cost the insurance. OK, Umm, but what would you prefer to look at first, mate? 30 days or 90 days?

[13 minutes 48 seconds][Customer] : Yep, probably 30 days.

[13 minutes 57 seconds][Agent] : Yeah, it's alright man. Yeah, he has the one.

[13 minutes 56 seconds][Customer] : Like yeah, but shorter term models will go the hardest one first and the easiest one last.

[14 minutes 3 seconds][Agent] : No, that's a good thought, A good thought, yeah, especially, you know, because we can obviously once you have costs in front of us, we can make adjustments thereafter. That's fine. Now the benefit. Ted, what this is, is the maximum amount of time that we will pay the income benefit for anyone, injury, illness.

[14 minutes 11 seconds][Customer] : Yep, Yep.

[14 minutes 19 seconds][Agent] : The options there are three options for you, 6 months, one year or two years and, umm, since it is the maximum amount of time that we could potentially pay a claim to you per claim, uh, six months being the shortest will be the cheapest of the three. OK, What would you prefer to look at first though, mate?

[14 minutes 34 seconds][Customer] : Yeah, six months, bro.

[14 minutes 37 seconds][Agent] : Six months, yeah, six months.

[14 minutes 38 seconds][Customer] : Yeah, six months.

[14 minutes 39 seconds][Agent] : OK, good day. In that case, umm, I'll just confirm your details and, uh, while I do that, I'll con, uh, load up the health and lifestyle questions, OK.

[14 minutes 48 seconds][Customer] : Yep.

[14 minutes 48 seconds][Agent] : That will determine your eligibility for this income protection cover as well as the terms which we can offer you an insurance. So first of all, your e-mail address, ivegothereistedtaura#3@gmail.com.

[15 minutes][Customer] : Yep, Yep, that's it.

[15 minutes 4 seconds][Agent] : The contact number we're speaking on today, is this your best number? All right, the last thing I'll just confirm then is your address just starting with your post code and suburb there in Queensland, please? Yeah. Oxenford 4210. What's your address there in Oxenford?

[15 minutes 7 seconds][Customer] : Yes, 4210 in Oxenford 35 Davies Cup Court.

[15 minutes 26 seconds][Agent] : Yep #35 Davis Cup court. Excellent. And your postal address? We received your mail, will that be the same?

[15 minutes 33 seconds][Customer] : Yeah, 35 and it's 4 two. Yeah, the post code is 4210.

[15 minutes 38 seconds][Agent] : Yep, 4210 then? Yep. 35 Davis Cup court in Oxenford, Queensland. Good day in that case Ted.

[15 minutes 38 seconds][Customer] : I'll just put that corn on then.

[15 minutes 45 seconds][Agent] : All I need to do now is I'll read to you a pre underwriting disclosure for you. Any questions it's going to give you privacy policy information to outline your G to take reasonable care to not make any misrepresentations in the answers it reads Ted. Please be aware all calls are recorded for quality and monitoring purposes. Request personal information, provide insurance quotes, issue cover and other related services. We will share this to your insurer. Measure other Australian sales providers, the purpose of administering your policy or handling claims. Our policy tells you more, including how to access and correct your information and what complaints about breach to privacy. By proceeding, you understand you're applying a person's income protection policy and as such, you know due to take reasonable care to not make any misrepresentations. This means you need to ensure that you understand each question I ask you. They provide honest, accurate and complete answers. You need to answer each question full. It provides information to us the earlier discussions you have had. If you do not take reasonable care, it may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. So, Ted, do you understand that grades your duty, yes or no? Good on that. And these are just yes or no answer questions.

[16 minutes 49 seconds][Customer] : Yes, Yep.

[16 minutes 54 seconds][Agent] : I'll let you know otherwise when I need to.

[16 minutes 56 seconds][Customer] : Yep.

[16 minutes 55 seconds][Agent] : OK, first of all, have you been hospitalized for COVID-19 in the last 12 months? Or have you experienced the ongoing symptoms or complications associated with

the COVID-19 infection in the last 30 days?

[17 minutes 9 seconds][Customer] : Right.

[17 minutes 11 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[17 minutes 16 seconds][Customer] : Permanent residence from New Zealand here. That was already enough ready. Yep, Yep.

[17 minutes 19 seconds][Agent] : Yep, Yep. Good. I, we can answer yes, then that's fine. And now the next question. Well, there's a statement that I'll read to you and then there's a question at the end of it. It just states here, Firstly, Ted, due to your duties carried out for work, I'd like to take this opportunity to advise that we will not pay the income benefit if the disability on which the claim is based is due to an injury which occurred while you're at work in a gainful occupation or while you were traveling from your home to your workplace or while you're traveling home from your workplace. Do you understand agrees these terms and conditions, yes or no?

[17 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[17 minutes 56 seconds][Agent] : Sure. Yeah. There is an additional exclusion that will UMM will apply as per what I just read in that statement.

[18 minutes 4 seconds][Customer] : OK, Yep.

[18 minutes 3 seconds][Agent] : OK, From your disclosure in the duty face assessment, OK, Otherwise, next question here mate. Are you A, employed or B self-employed? Mentioned you're employed.

[18 minutes 14 seconds][Customer] : Hey, Yep.

[18 minutes 13 seconds][Agent] : A good night. And Ted, have you been in your current occupation for at least 12 months?

[18 minutes 20 seconds][Customer] : Not quite.

[18 minutes 21 seconds][Agent] : That's OK.

[18 minutes 21 seconds][Customer] : No.

[18 minutes 22 seconds][Agent] : Have you been performing the same occupational duties in the

past 12 months?

[18 minutes 27 seconds][Customer] : Yes.

[18 minutes 26 seconds][Agent] : We'll keep in mind, no worries. And do you intend to change your current occupation in the next 12 months?

[18 minutes 32 seconds][Customer] : No.

[18 minutes 34 seconds][Agent] : All right. And do you have a second occupation that generates a taxable income?

[18 minutes 40 seconds][Customer] : Yep.

[18 minutes 38 seconds][Agent] : You mentioned you do a gardening business on the side, No worries.

[18 minutes 42 seconds][Customer] : Yep.

[18 minutes 43 seconds][Agent] : Uh, and combining both occupations, how many hours per week do you work in total?

[18 minutes 48 seconds][Customer] : About 50.

[18 minutes 50 seconds][Agent] : No worries. So we'll not, not that down as less than 65 hours. And I just need to let you know of another additional exclusion that is going to apply.

[19 minutes][Customer] : Yep.

[18 minutes 57 seconds][Agent] : Umm, based on your disclosure of the second occupation, uh, it states we will not pay an income benefit in respect of a claim for a disabling sickness or injury occurring directly or indirectly from the insured performing the duties of their second occupation. And any income derived from the second occupation will not be eligible to be included as financial evidence of your previous ability income. OK, once we'll keep you in point mate.

[19 minutes 18 seconds][Customer] : OK, so, So what does it keep going? Yep, Yep. All good.

[19 minutes 22 seconds][Agent] : Yeah, sure. No, would you have a question about that?

[19 minutes 25 seconds][Customer] : Yeah. Although what does it if I get injured during my second job, will that not cover me?

[19 minutes 31 seconds][Agent] : Correct, Correct. That is what the additional exclusion does in

imply.

[19 minutes 35 seconds][Customer] : Yeah, that it will cover me for my first like for my main source of income.

[19 minutes 41 seconds][Agent] : Yes Sir. With the main source of income, there was also previously an additional exclusion on that front too. So it does state we will not pay the income benefit if the disability on which the claim is based is due to an injury which occurred while you at work in a gainful occupation or while you're traveling from, from your home to your workplace or while you're traveling home from your workplace. Because the duties that are, umm, uh, that you carry out within your, umm, primary source of income.

[20 minutes 8 seconds][Customer] : Yep. All good. Yeah.

[20 minutes 10 seconds][Agent] : Uh, so yes, the, that additional exclusion effectively, well with both additional exclusions, uh, if you're at work with any gainful occupation that it's not going to be covered, OK, or rather incidents from that are not going to be covered.

[20 minutes 25 seconds][Customer] : Insurance from yeah, yeah, OK, cool.

[20 minutes 25 seconds][Agent] : It's, uh, just, yeah, all makes sense.

[20 minutes 30 seconds][Customer] : Yeah, 3 days.

[20 minutes 30 seconds][Agent] : OK, good. No problems. And I'll, I'll, umm, uh, at the end of this application, I'll repeat to you these additional exclusions just to make sure we are fully on top of it later on too.

[20 minutes 40 seconds][Customer] : You can e-mail all that too, though. I can read over it too.

[20 minutes 39 seconds][Agent] : OK, Yeah, of course.

[20 minutes 43 seconds][Customer] : I'll take a bit of a look.

[20 minutes 44 seconds][Agent] : You mean your full documentation is gonna come to you via e-mail as well as post?

[20 minutes 45 seconds][Customer] : Yeah, Cool. Yeah.

[20 minutes 48 seconds][Agent] : So, umm, yeah, you'll may be, you'll certainly have an opportunity to read over it once more just to make sure after we've got it all sorted. Umm, otherwise, mate, next

question here, Ted, have you ever been declared bankrupt to a place in receivership, involuntary liquidation or under administration? All right now the next section here. Now this simulation to your height and weight. And please be aware that I'm required to obtain, uh, a confident single figure measure for each in order to continue with the application. Uh, the system's not allowing to answer your proxy figures, words, or height and weight ranges.

[21 minutes 4 seconds][Customer] : No, Yeah, yeah, cool.

[21 minutes 20 seconds][Agent] : Uh, first of all, what is your exact height in either centimeters or feet and inches, please? That's all of you. Yep, 6 feet tall. No worries.

[21 minutes 25 seconds][Customer] : 6 foot, yeah.

[21 minutes 29 seconds][Agent] : 6 feet, 0 inches. And what is your exact weight in either kilograms?

[21 minutes 35 seconds][Customer] : 107 kilograms, yeah.

[21 minutes 33 seconds][Agent] : Pounds of Stein slaves met 170 kilograms, No dramas. Yeah, that's the way. And have you experienced the unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[21 minutes 40 seconds][Customer] : 100 and seven 107, yeah, no, I'd sort of stay around the same, like at least I want to go hard out.

[21 minutes 57 seconds][Agent] : There you go mate. No dramas in that case. Yeah, we can answer no the next question then. This is a quick AIDS declaration question said to the best of your knowledge. I infected with rely on a high risk category for contracting HIV which causes AIDS and you have definite plans to travel or reside outside of Australia by ebooked or we'll be booking travel within the next 12 months. And do you have existing income protection cover?

[22 minutes 12 seconds][Customer] : No, no, no.

[22 minutes 27 seconds][Agent] : No worries, that's the point of the application in the 1st place. Otherwise, Umm Ted Nate The next section is in regards to your medical history. The overarching question asks have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? First question here is cancer, tumor, mole or cyst including skin cancer, sunspots, Melanoma, or leukemia. Have you ever had an abnormal PSA test or an

enlarged prostate? Straight chest pain, palpitations or heart conditions such as not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting?

[22 minutes 49 seconds][Customer] : No, no, no, no, no.

[23 minutes 12 seconds][Agent] : Diabetes, raised blood sugar, impaired glucose tolerance, impaired fasting glucose, Hepatitis or any disorder of the liver, snake, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[23 minutes 17 seconds][Customer] : Night, night, night, night.

[23 minutes 37 seconds][Agent] : Any illegal drug use, abuse, prescription medication or receive medical advice or counseling for alcohol consumption. Disorder of the kidney or whatever the lung disorder or disease.

[23 minutes 43 seconds][Customer] : No, no, no, no. Nope.

[23 minutes 51 seconds][Agent] : Asthma or other respiratory disorder excluding child and asthma, Back or neck pain or disorder, arthritis, chronic pain, gout, repetitive strain injury, chronic detect syndrome or fibromyalgia, joint or muscle pain, ligament injuries, including replacement or reconstructive surgery.

[24 minutes 13 seconds][Customer] : Yep.

[24 minutes 15 seconds][Agent] : No worries. Well, that's a yes. And then, uh, the next question here mate, have you ever had any of the following tendonitis, elbow pain, shoulder pain, hip pain, knee pain, replacement or reconstructive surgery, Yes or no? Sure. So there'll be some further questions I'll ask you here and we'll I'll manually input your answers. So we need to do what's called a referral, which I'll explain what that entails at the end. But first of all, please provide details including the name of your conditions. What was the, what was the, what were the conditions mate?

[24 minutes 27 seconds][Customer] : Yep, just if I like if I played social sports online, staying my car for pull Miami, something like that.



[24 minutes 58 seconds][Agent] : OK. Has there been a history of any of this in the past or?

[25 minutes 2 seconds][Customer] : Oh no, yeah, I have I have 'cause I 'cause I obviously do a bit of fitness. You know, I'm quite a fit person. So I have in in all of my 40 years, I have pulled a few cars over my time in hamstrings.

[25 minutes 19 seconds][Agent] : Yeah, OK.

[25 minutes 18 seconds][Customer] : So it is a history, you know, it's been there for. We were especially when I run.

[25 minutes 24 seconds][Agent] : OK. In that case, I just need to clarify those specifically. This question asks, well there's joint or muscle pain and ligament injuries including replacing a reconstructive surgery. But the previous question asked, have you ever had any of the following on that list was just tendonitis, elbow pain, shoulder pain, hip pain, knee pain, or replacement or reconstructive surgery.

[25 minutes 34 seconds][Customer] : Yeah, yeah.

[25 minutes 50 seconds][Agent] : Which one of those applied? Which one was the sensor in relation to?

[25 minutes 56 seconds][Customer] : Oh, 'cause it's tensioning, so WH what? What? It would be a yes, sorry, wouldn't it?

[26 minutes 2 seconds][Agent] : Because the hamstring is separate to the because that's a muscle and obviously upper leg, it is separate to the knee and the hip.

[26 minutes 12 seconds][Customer] : Yeah, yeah. It's connected to both, so.

[26 minutes 11 seconds][Agent] : Like it's connected to each to some extent, but umm, we kind of classify the hamstring as separate to those two unless it's in direct correlation to say like if you had a knee injury of sorts.

[26 minutes 23 seconds][Customer] : Yeah, no, I don't need reconstruction.

[26 minutes 27 seconds][Agent] : OK, that's fine.

[26 minutes 25 seconds][Customer] : So it's just more muscle shame, you know, obviously if you run a marathon, you're gonna something's gonna give or not. You're lucky.

[26 minutes 31 seconds][Agent] : Alright, there you go. Alright. So if it's, if it's just a case of like, you know, you've had some hamstring or cough issues in the past and that's fine.

[26 minutes 32 seconds][Customer] : But yeah.

[26 minutes 41 seconds][Agent] : We can actually answer nose to that question.

[26 minutes 43 seconds][Customer] : Oh, yeah. OK then.

[26 minutes 44 seconds][Agent] : Umm. And the next question will be do you have any muscle and or ligament injuries from which you have not fully recovered from?

[26 minutes 53 seconds][Customer] : No, I'm pretty well. I think I'm pretty perfect. I think perfect.

[26 minutes 55 seconds][Agent] : OK, Yeah, no dramas. That's fine.

[26 minutes 59 seconds][Customer] : I'm about. I'm about to pop out, pop out at the moment and do things very shortly.

[27 minutes 4 seconds][Agent] : Oh, good man. All right, no dramas then. In that case, yeah. Since there's nothing you haven't that you haven't fully recovered from, then we can answer no now.

[27 minutes 13 seconds][Customer] : Yeah.

[27 minutes 13 seconds][Agent] : We'll keep moving.

[27 minutes 13 seconds][Customer] : Sweet, Cool. No.

[27 minutes 15 seconds][Agent] : Alright, so in that case, the next question will be osteoporosis or osteopenia, any defective hearing or sight other than which is corrected by glasses or contact lenses. Alright, And the next couple questions just worded differently before here.

[27 minutes 28 seconds][Customer] : No, Yep.

[27 minutes 36 seconds][Agent] : OK, first one asks, uh, Ted, other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as not limited any surgeries, X-rays scans, blood tests or biopsy? Other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you're currently experiencing within the next two weeks? OK, other than what you've already told me about, have you ever during your working career required more than two consecutive weeks off work due to

illness or injury?

[27 minutes 56 seconds][Customer] : No, no, no.

[28 minutes 15 seconds][Agent] : All right, uh, next couple question. The next couple questions here in regards to your family history. This only concerns your immediate family being mother, father, brother, or sister, nobody else. And there's only a few questions left in the total application.

[28 minutes 25 seconds][Customer] : Yep, All good.

[28 minutes 29 seconds][Agent] : So here's Ted, uh, mate, so the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and the modest plate process? And to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease prior to age 60.

[28 minutes 40 seconds][Customer] : Nah, Nope, that's still picking.

[28 minutes 52 seconds][Agent] : Good day. All right, one last question then, mate, just regarding any hazardous pursuits, Ed, other than one of events, do you engage in or intend to engage in any of the following? Uh, first of all, is aviation other than as a fair paying passenger, a recognized airline, motor racing, parachuting, mountaineering out of sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[29 minutes 16 seconds][Customer] : No.

[29 minutes 18 seconds][Agent] : OK, that's all the questions out of the way. I'm done, Ted. Thank you very much.

[29 minutes 22 seconds][Customer] : Yep.

[29 minutes 22 seconds][Agent] : Sweet answers here. Now we'll see what comes up as the results. Umm, so we do know the two additional exclusions that will apply based on disclosures of your working duties and your second occupation. I'll just repeat them to you one more time as well. But outside of that, I will let you know then you have been approved the income protection insurance, OK?

[29 minutes 48 seconds][Customer] : Yep, Yep.

[29 minutes 43 seconds][Agent] : Umm, and with just a premium adjustments, uh, based on your disclosure of BMI, your current BMI, uh, and just to repeat what the additional exclusions were. So the first one jury Judy's carried out for work states we will not pay income benefit, uh, if the disability on which the uh claim is based is due to an injury which occurred while you at work and it gainful occupation while you're traveling from your home to your workplace or while you're traveling home from your workplace.

[30 minutes 11 seconds][Customer] : Yep.

[30 minutes 11 seconds][Agent] : And in regards to the second occupation, we will not pay an income benefit in respect of a claim for a sailing sickness or injury occurring directly or indirectly from the insured performing dues of the second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence of your pre disability income. OK, so otherwise, Ted, with all that said, umm, I've got the cost in front of me now. So let's have a look here and we'll make the adjustments as necessary for you. But as it stands with a monthly benefit amount of \$4200, thirty days the waiting period and six months as the benefit. Ted, it in total be a fortnightly premium of \$45.76.

[30 minutes 48 seconds][Customer] : Yep, Yep. So that's fortnightly.

[30 minutes 53 seconds][Agent] : OK, Correct. That's fortnightly. The other options for reference are either monthly or annually. They will all turn out the same over the policy year. So you won't miss out if you, say, choose monthly over fortnightly or anything like that. OK.

[31 minutes 9 seconds][Customer] : Yep.

[31 minutes 10 seconds][Agent] : Do you prefer?

[31 minutes 10 seconds][Customer] : What is it per month? Sorry.

[31 minutes 12 seconds][Agent] : Yeah, if you prefer a monthly basis instead. So it's \$45.76 per fortnight, but if you prefer monthly, it'd be \$99.15 per month. OK.

[31 minutes 23 seconds][Customer] : Yep. Cool.

[31 minutes 25 seconds][Agent] : Yeah. So Ted, thus far, is that quite affordable for you? Are there any adjustments to this you'd like me to make before we take further steps?

[31 minutes 33 seconds][Customer] : No, that's cool. That's cool. That's cool. That's very cool. My my partner's just walked in.

[31 minutes 41 seconds][Agent] : Mm hmm. Absolutely.

[31 minutes 37 seconds][Customer] : So once you can, you can send this blueprint all on e-mail and then we can we we can have a look over it and then just follow up with us tomorrow by e-mail. We'll phone call again and then get it all sorted out.

[31 minutes 53 seconds][Agent] : Yeah, yeah, no, easy. That's Ted.

[31 minutes 54 seconds][Customer] : Yep.

[31 minutes 54 seconds][Agent] : That's perfectly fine. I'd certainly like to make sure you've, umm, run it by your partner, keep her on top of everything too.

[31 minutes 59 seconds][Customer] : Are you? Yeah.

[31 minutes 59 seconds][Agent] : So, uh, there are gonna be a couple ways as to how I can get your documentation out. So you stay there. Umm, what? I'll firstly let you know there's a couple of benefits we include with the insurance as well as inform you how the, uh, premiums work over time. So that way got all the information tabled there for you. Uh, and then that way I'll let you know what the last steps look like. Umm, with how we can get documents to you. You said first of all, with the policy, we include firstly a rehabilitation benefit as well as a final expenses benefit. Now I want you to particularly mention this to your partner, the final expenses benefit because you can nominate your beneficiaries on the insurance for the vial expenses benefit, like your partner, because it will pay \$10,000 to your beneficiaries in the event that you pass away to help with your funeral costs and those immediate expenses.

[32 minutes 16 seconds][Customer] : Yep, Yep, Yep.

[32 minutes 47 seconds][Agent] : OK, good. And otherwise the premium, the cost, the insurance for your Ted is stepped, all right, which means we'll generally increase each year at the age. And so as an indication, let's say for example you make no change to policy and you're just keeping everything the same. All the problem is the same next year, the premium next year would be \$101.18 a month. You can also find.

[32 minutes 58 seconds][Customer] : Yeah, So moves up, moves up with my age, 1A year, \$1.00 a year, no.

[33 minutes 19 seconds][Agent] : And it does, uh, does eventually get to umm, a bit more of a exponential increase.

[33 minutes 25 seconds][Customer] : Yep, Yep, Yep.

[33 minutes 24 seconds][Agent] : So, but yeah, you can also find information about our pre instructional website, mate, umm, otherwise there alongside this, I wanna mention that we have what's called the real reward attached to this policy. OK?

[33 minutes 38 seconds][Customer] : Yep.

[33 minutes 38 seconds][Agent] : So Ted, what that means is following your first policy anniversary dates, we're able to refund you 10% the premium you pay in that time. OK, That's as a thank you for staying with real insurance the first year of cover. OK, So that would be from the real reward. You'll receive \$118.98 when that comes around. OK.

[33 minutes 45 seconds][Customer] : Yep, Yep, Yep.

[33 minutes 59 seconds][Agent] : Otherwise mate, Ted, with regards to getting your documentation out to you so that way you and your partner can review appropriately.

[34 minutes 5 seconds][Customer] : Yep, Yep.

[34 minutes 5 seconds][Agent] : There are two ways as to how I can do this, the first of which is I can send this all through to you just in the form of quotation. It would mean there's no immediate cover and we'll have to speak again in order to do everything to get the policy in the way.

[34 minutes 23 seconds][Customer] : Yep. Yep.

[34 minutes 18 seconds][Agent] : We'll just make sure as well there's no change to any answers from the questions you gave me, which should all be perfectly fine, but so there is an alternate option as to how I can help out. I'm happy to get your full documentation out to you today and provide cover straight away since no immediate payments are required. How we would go about doing this is we would still note down a preferred method of payment today, but alongside the suites like a payment date together, umm a day in the future that works for you.

[34 minutes 48 seconds][Customer] : Yep. Yep.

[34 minutes 47 seconds][Agent] : OK, umm, and so if we, uh, a matter of you take the time, set the date that works and allows you time to speak to your partner because I know you mentioned you'll have the decision by tomorrow anyways.

[34 minutes 59 seconds][Customer] : Yeah.

[34 minutes 59 seconds][Agent] : Umm, so between now and the first payment dates, receive our documentation review if you need to make any changes or if it wasn't the way to go.

[35 minutes 14 seconds][Customer] : Yep.

[35 minutes 7 seconds][Agent] : Uh, your partner says no, you want to cancel the policy, call our support team a anytime before the first payment dates and no debits will be made.

[35 minutes 16 seconds][Customer] : Yep.

[35 minutes 17 seconds][Agent] : Otherwise, it's nice and easy in the fact that if your partner gives you the green light and you're good to go, you won't have to do anything. We've already sorted everything out on our end here. Uh, so we'll just make the first debit on the day you selected and just keep you covered going from there.

[35 minutes 30 seconds][Customer] : Ah, Yep.

[35 minutes 29 seconds][Agent] : OK, easy.

[35 minutes 31 seconds][Customer] : OK, so Yep. All good.

[35 minutes 32 seconds][Agent] : That makes sense man heavy, sorry on that front. Uh, it says reiterate, uh, reiterate to you what we will do.

[35 minutes 41 seconds][Customer] : Yep.

[35 minutes 41 seconds][Agent] : Uh, we would note down a preferred method of payment for the time being. We'll select the payment date together. That works for you. So, umm, each month from the dates you select. So that can be any time between now and, umm, preferably now and your birthdays. That way there's no change to premium rates. But if you need more time, we can just set it up all the way up to a month, uh, in advance. Uh, just if it's after your birthday, they'll just be a slight change to premium since you'll be a bit older.

[35 minutes 57 seconds][Customer] : Yep, Yep, Yep.

[36 minutes 8 seconds][Agent] : That's all OK though, whatever amount of time makes you comfortable at the very end, I'll read you the declaration. We will cover you from today, uh, with the first payment not set to come out until the day you select it. Alright, easy. Are you all good for me to provide that cover in the meantime then?

[36 minutes 19 seconds][Customer] : Yep, Yep, all good.

[36 minutes 24 seconds][Agent] : Yeah Good night mate, appreciate it. So let's start with the first payment then. Then let's go on the calendar together. Uh, what dates would you like the first payment to be if this is the way to go?

[36 minutes 30 seconds][Customer] : Yep, Wednesday. Yep. Oh, Tuesday.

[36 minutes 39 seconds][Agent] : Yeah, Wednesday being Wednesday or Thursday, no worries. Would that be this Thursday the 12th? OK, no problems. Well, I can have the 1st pay and then come out this Thursday, the 12th and every month on the 12th from there, OK. The cover itself, though, that would still start from today, like I mentioned and and the preferred method of payments. Would you rather we note down a BSB and account number and arrange a direct debit? Umm, or would you prefer it comes through a card instead?

[37 minutes 12 seconds][Customer] : BSB.

[37 minutes 14 seconds][Agent] : Yeah, BSB, yeah, dramas. All right, take a moment to grab those details for me if you need to umm, just while you do that, I can confirm the account. Is it just under your name? Ted Tullaror?

[37 minutes 15 seconds][Customer] : Yeah, Yep, yeah. And then I'll, I'll get that up now.

[37 minutes 24 seconds][Agent] : All right, very good, yeah, good man umm because the accounts, is it a savings or cheque account you hold there?

[37 minutes 35 seconds][Customer] : Get the account.

[37 minutes 40 seconds][Agent] : Check account it yes, all right and take your time once again. But whenever you're ready mate, I'll grab the DSP number to start with please.

[37 minutes 47 seconds][Customer] : Yep. Alright.



[38 minutes 21 seconds][Agent] : Yep, Yep.

[38 minutes 19 seconds][Customer] : BSB is 08/4 707.

[38 minutes 26 seconds][Agent] : So 084707, that's with NAB, is that right? Good. And the account number when you're ready mate. Yep, Yep.

[38 minutes 30 seconds][Customer] : Yep, 331751212.

[38 minutes 42 seconds][Agent] : Alright, so 331751212. No problem. OK. And so in that case, uh, Yep, we'll have a first payment, uh, coming out of that account on the 12th this Thursday and every month on the 12th from there, Uh, the cover itself once again, though, that still starts from today. Once I read to you your declaration then. So these are the terms and conditions of the policy. I'll read to you in full. There'll be a question in the middle and a couple more at the end. I'll just stay clear. Yes or no answers for each. OK. Mm hmm agreed to here. Thank you. Ted Tallrow is important. You understand the following information. I'll ask you agree with this term at the end and your policy will not be enforced unless you agree these terms in full. Uh, real income protection is issued by Hanover Live free Australasia Ltd and will refer to as Hanover, however is arranged with Greenstone Financial Services who are referred to as GFS trading as real insurance. It's issued and arranged as insurance on behalf.

[39 minutes 36 seconds][Customer] : Mm hmm.

[39 minutes 36 seconds][Agent] : How do we relies upon the accuracy of the information? Sorry, how do we relies upon the information provided? We're assessing the application that includes the information initially collected from you provided a quote. How do I set target market termination for this product describes how consumers this product is designed for uh, distribution practices are consistent with termination and you can send a copy on our website. Now I need to remind you that you need to take reasonable care you agreed to. Umm Ted, can you please confirm you've answered all our questions in accordance with your duty? Yes or no?

[40 minutes 3 seconds][Customer] : Yep.

[40 minutes 4 seconds][Agent] : Good day, good to go on. Uh, we made from time to time provide offers to you via the communication method to provide source relation to our products and services.

By Greensis declaration. You can send to ours to contact you for this purpose until you opt out. You count that at the same time by contacting us. The extent of cover provides the following insurance cover. So Ted Tallroy, a monthly insured amount of \$4200 for the waiting period of 30 days and the benefit period of six months. The monthly income benefit payable in the event of a claim, maybe less. The monthly insured amount is Your income benefit is limited to 70% of the average monthly income of any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. Uh, there is final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the stand exclusions contained within the PDS, the following exclusions apply. So Ted Tower low income Protection benefit we will not pay the income benefit. It's a disability on which the claim is based is due to an injury which occurred while you were at work and a gainful occupation or while you're travelling from your home to your workplace or while you're travelling home from your workplace. For the Ted Tower Income Protection Benefit, we will not pay an income benefit in respect of the claim for the same sickness or injury occurring directly or indirectly from the insured performing the treaties of their second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence of your previous loading income. So Ted Tower Income Protection Benefit of loading was applied during the application process. By agreeing to this declaration, you can see non stand exclusions or loadings placed in your policy and you understand they remain in place for the life of the policy. You may request for these alternative terms to be reviewed at any time by calling us. Your cover expires on December 12th, 2049 at 12:00 AM. Your premium your first year of cover is \$99.15 per month. Your premium is step premium which means we calculate each policy anniversary and will generally increase each year, including your payments now payable by Hanover to GFS of between 37% and 51% that cover costs. Your premium be debit free and nominated bank account in the name of Ted Talwar which authorizes their form have provided to us the policy of quotation PDF and FSG. We mailed to you. OK provides an e-mail address to policy documentation will also be emailed to you today. You should carefully consider these documents to

ensure property needs. We have a third day calling off. When you may cancel your policy and your premium paid refund in full unless you've lodged your claim. There are risks such as replacing policies. There's new policy now but identical to existing cover. We recommend you do not cancel the existing policy until you have received and reviewed our policy in full. We have a complaints process we should access anytime by contacting us. Full details are available online and the documentation we are sending you. Uh, so just two final questions for you wrap up here. Ted, first of all, do you understand and agree with the declaration? Yes or no?

[42 minutes 54 seconds][Customer] : Yep.

[42 minutes 55 seconds][Agent] : Would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[43 minutes][Customer] : Nah, it's all good. Thank you very much.

[43 minutes 2 seconds][Agent] : Yeah, not a problem at all. Ted. I wanna say thanks to you as well for choosing real insurance and taking the time with me today to get that all sorted for you. And once again, if there's any questions or anything else that comes up, just feel free to call our support team to help out. And especially once you speak to your partner, make sure you give our support team a call to nominate your beneficiary beneficiaries for the final expenses benefit in case you pass.

[43 minutes 18 seconds][Customer] : Yep, Yep, Yep. Always. Thank you very much for that.

[43 minutes 25 seconds][Agent] : OK Yeah, good day, mate.

[43 minutes 33 seconds][Customer] : Yep.

[43 minutes 29 seconds][Agent] : Your documentation, once again, that's going to come at some point today via e-mail, and you'll also receive hard copies in the post in the next two to five business days. OK.

[43 minutes 37 seconds][Customer] : Thank you very much. Cheers for that.

[43 minutes 39 seconds][Agent] : Yeah, no problems, Ted. Take care. OK?

[43 minutes 40 seconds][Customer] : Thank you.

[43 minutes 40 seconds][Agent] : Enjoy your run.

[43 minutes 42 seconds][Customer] : Thank you. Cheers. Bye.

[43 minutes 41 seconds][Agent] : Later, good man Bye. Bye.