

[1 seconds][Customer] : Hello. Am I speaking? Hello.

[5 seconds][Agent] : Good afternoon Eva, it's Ken from Rail Insurance. Follow up from from the enquiry that you did online with regards to income protection. Thanks for making an enquiry on following up on that, I'll explain the main features. So I'll look at some pricing. Any questions let me know. Just first confirm it's Eva Patella.

[25 seconds][Customer] : That's correct.

[26 seconds][Agent] : Right?

[25 seconds][Customer] : Yes, that's me.

[26 seconds][Agent] : Thank. Right, thank you. And date of birth, 26 March 2000.

[31 seconds][Customer] : That's me.

[32 seconds][Agent] : Yeah, Alright, thank you. Please note calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. And also confirming that you're a female and an Australian resident.

[45 seconds][Customer] : I am not an Australian, I am a female, but I'm not an Australian resident. I'm a visa holder.

[50 seconds][Agent] : Oh, hang on, I I think you've already spoken to some one of my colleagues yesterday.

[54 seconds][Customer] : I have. I'm back.

[55 seconds][Agent] : Yeah, she Al Yeah. Look, OK, so she, I believe she had already gone through an application.

[56 seconds][Customer] : Yes, yeah.

[1 minutes 5 seconds][Agent] : OK, I'm just having a quick look to be able to cover. OK.

[1 minutes 20 seconds][Customer] : Yeah.

[1 minutes 18 seconds][Agent] : Has your situation changed in the last day?

[1 minutes 21 seconds][Customer] : So yeah, it has because no one will cover me because I'm not an Australian resident. But I do need to double check with you one thing, the 10m high part cylinder. Sorry, my my job, my job title. Could you please double check that for me?

[1 minutes 42 seconds][Agent] : Sure, we will have a look at the we'll have a look at the duties assessment now.

[1 minutes 50 seconds][Customer] : Thank you.

[1 minutes 51 seconds][Agent] : With regards to you, You're not an Australian resident. How long have you been in Australia? For six years. OK. You might still be Australian resident for application purposes.

[1 minutes 57 seconds][Customer] : Six years becau yeah, because I do not have a permanent visa.

[2 minutes 7 seconds][Agent] : OK, That's OK. That's OK.

[2 minutes 11 seconds][Customer] : So that's why I don't define myself as a as a permanent resident because I don't have the visa. Thank you. OK.

[2 minutes 17 seconds][Agent] : It's also if you fall into the definition of residence, so Australian resident, who me meets a person who resides in Australia at the time of application. And one of these three things, one holds an Australian or New Zealand citizenship to hold an Australian permanency visa or has been in Australia continuously for six months or more on a temporary work visa and resides in Australia. OK.

[2 minutes 44 seconds][Customer] : That's me.

[2 minutes 44 seconds][Agent] : So that's that's you. OK. So based on that definition, you are an Australian resident. So confirming that you're a female and an Australian resident.

[2 minutes 54 seconds][Customer] : That's correct. Yes.

[2 minutes 55 seconds][Agent] : Alright, Thanks Eva. Thanks for clarifying. That's just one of those things that we need to do.

[2 minutes 58 seconds][Customer] : No worries.

[2 minutes 59 seconds][Agent] : Yeah, now, so, so by the way, I, I, you probably spoke about with my colleague yesterday, WH what's what's the reason for looking into income protection?

[2 minutes 59 seconds][Customer] : Yeah, Of course my, I am, I'm, I'm a contractor. So I, I I do work through ABN, but I do have kind of a boss and the boss requires me to get that.

[3 minutes 18 seconds][Agent] : OK, right, OK, well you are a contractor that's fine.

[3 minutes 20 seconds][Customer] : So, yeah, yes.

[3 minutes 23 seconds][Agent] : So you're self-employed, so just tell a little bit about it. So this provides a monthly income benefit paid directly to you if you are unable to work due to disabled sickness, injury and you suffer a loss of income. It's designed to help cover your bills and living costs if your salary is interrupted. You can apply if you work at least 15 hours per week. In paid employment. We offer an income benefit up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000 either if you're suddenly out of work. How long do you think you can cover your expenses? OK, no, that's not too bad. So have a think about that.

[4 minutes 6 seconds][Customer] : I would say probably like a month or two, maybe two, yeah.

[4 minutes 18 seconds][Agent] : Yeah. Because we're going to look into a waiting period. And are there any expenses that you would prioritize covering if you were unable to work?

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

[4 minutes 30 seconds][Agent] : Yeah, Yeah, Red's quite a big one.

[4 minutes 27 seconds][Customer] : Rent, rent a phone, Yeah. Yeah.

[4 minutes 32 seconds][Agent] : And but you know, bills, groceries too. Yeah, that will need to be paid for.

[4 minutes 36 seconds][Customer] : No, I would say yeah, no, definitely rent some phone, yeah.

[4 minutes 41 seconds][Agent] : That's all right. Well, we, we asked you some health and lifestyle questions over the phone, like you probably did some of that yesterday to see if you're approved and this time what terms we can offer cover. Once in place, it will cover you until your policy anniversary following your 65th birthday. Keep in mind that there are some exclusions that apply as outlined in the PDS. Also keep in mind that premiums for income protection are generally tax deductible, which can make it even more cost effective for you.

[5 minutes 9 seconds][Customer] : This one?

[5 minutes 7 seconds][Agent] : Do you have any questions for me so far, or does that sound strange? Forward.

[5 minutes 12 seconds][Customer] : No, that's that's pretty straightforward. Yes.

[5 minutes 14 seconds][Agent] : Yep.

[5 minutes 14 seconds][Customer] : No, that's perfect.

[5 minutes 15 seconds][Agent] : OK, all good. We're gonna do a duty space assessment now. I think this is what you said. You wanted to check again your work duties. OK.

[5 minutes 22 seconds][Customer] : Yes, yes.

[5 minutes 24 seconds][Agent] : What do you do again?

[5 minutes 26 seconds][Customer] : I'm a painter.

[5 minutes 27 seconds][Agent] : OK.

[5 minutes 27 seconds][Customer] : Painter and decorator.

[5 minutes 28 seconds][Agent] : Yep. No worries. I think from the notes here, it just says here you've been at it for just a little over one year.

[5 minutes 35 seconds][Customer] : Yeah, that's correct. Yes. One year and four months for one year and a half, probably.

[5 minutes 39 seconds][Agent] : Oh, right. That's not too bad. Yeah, you've been in it for a bit. Have you had a cigarette in the last 12 months? Yeah. Alright, thank you. And you are a contractor now. I just need to ask you about your employment status. Are you currently employed or self-employed?

[5 minutes 47 seconds][Customer] : Yes, yes, self-employed.

[6 minutes 2 seconds][Agent] : Thank you. I'm gonna read to you our definition of pre tax income. Pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding super contributions. This is the amount that the business would otherwise cease earning in the event you are unable to work due to a disability. What is your annual pre tax income?

[6 minutes 31 seconds][Customer] : Can I ask you a question, would that be, would that be my best estimate for the year that is the financial year that we're going through now or what it was last year?

[6 minutes 33 seconds][Agent] : Yep, up to you.

[6 minutes 43 seconds][Customer] : Because they're going to be two very different answers.

[6 minutes 45 seconds][Agent] : Yeah, it's up to you. 57000 Yeah, sure.

[6 minutes 49 seconds][Customer] : I know for sure the one from last year, which is 67, sorry, 67, Yeah, but I know, blah, blah, blah. Sorry, but we delayed it yesterday with your colleague for my cover. I think I told her what I'm expecting next, this year. So I think it's better because it could, it's gonna be more. So I think it's better if I tell you this year. Is that OK? Sorry.

[7 minutes 12 seconds][Agent] : OK, what would that be then?

[7 minutes 15 seconds][Customer] : Uh, that's at 7:00 PM.

[7 minutes 13 seconds][Agent] : What figure would you like me to record 70? Yeah, that's fine.

[7 minutes 18 seconds][Customer] : Yeah, yeah.

[7 minutes 19 seconds][Agent] : See at the end of the day Eva, when you make the claim, we do take into consideration your financials. So we do look at your pre disability income. So just keep that in mind now. Now this is the duty space assessment that you want to look into again. I'm just going to reach you those questions again. So before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. How to do so could impact your cover at claims time either. Do you work 15 hours or more per week? Yes or no?

[7 minutes 49 seconds][Customer] : Yes, 1515.

[7 minutes 52 seconds][Agent] : Yeah.

[7 minutes 53 seconds][Customer] : Yes.

[7 minutes 52 seconds][Agent] : Do you work 15 hours or more?

[7 minutes 54 seconds][Customer] : Yes.

[7 minutes 54 seconds][Agent] : OK Three weeks. OK. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no? No, thank you.

[8 minutes 7 seconds][Customer] : No, no.

[8 minutes 10 seconds][Agent] : Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no? So I think of your job as a painter. Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

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

[8 minutes 30 seconds][Agent] : No. Alright thank you. Now are you qualified skilled or semi skilled or hold the required licences to perform your role? Yes or no?

[8 minutes 39 seconds][Customer] : Yes.

[8 minutes 40 seconds][Agent] : Yes.

[8 minutes 41 seconds][Customer] : Yes.

[8 minutes 41 seconds][Agent] : Alright thank you. Do you work in any of the following fields? Aviation as a pilot, crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? Yes, I know.

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

[8 minutes 57 seconds][Agent] : No, thank you. Do you regularly work underground or underwater? Work at heights above 10 metres? Work offshore or carry a firearm?

[9 minutes 8 seconds][Customer] : That's where I went wrong. No, Never above 10 meters.

[9 minutes 7 seconds][Agent] : Yes or no? Ah ah, right.

[9 minutes 12 seconds][Customer] : That's where I went wrong. Yesterday.

[9 minutes 13 seconds][Agent] : OK.

[9 minutes 13 seconds][Customer] : There we go.

[9 minutes 15 seconds][Agent] : OK.

[9 minutes 14 seconds][Customer] : OK, we found the mistake.

[9 minutes 16 seconds][Agent] : O OK.

[9 minutes 16 seconds][Customer] : Never above.

[9 minutes 17 seconds][Agent] : Thanks for confirming that.

[9 minutes 18 seconds][Customer] : So no, the answer is no. Sorry.

[9 minutes 19 seconds][Agent] : That's OK. So you do work at heights but not above 10 metres.

[9 minutes 23 seconds][Customer] : Not above 10 meters.

[9 minutes 24 seconds][Agent] : That's OK.

[9 minutes 24 seconds][Customer] : No, that's OK.

[9 minutes 25 seconds][Agent] : That's an important thing. OK, so, so just for that whole question, I

just read as a no.

[9 minutes 31 seconds][Customer] : Sorry. The answer is no.

[9 minutes 32 seconds][Agent] : Yeah. OK, confirming that. Yep. All good. Thanks for confirming that.

[9 minutes 32 seconds][Customer] : Yeah, the answer is no, of course. Thank you.

[9 minutes 36 seconds][Agent] : So, yeah, that's alright. So let me just start putting that \$70,000, OK. And you confirmed you've had a cigarette in the last 12 months, correct?

[9 minutes 47 seconds][Customer] : I have, yes. Yeah.

[9 minutes 48 seconds][Agent] : Yeah, that's alright. That's fine. I want to put in \$70,000 based on your duties. OK, just ready to that. Pre tax income. Pre tax income is your share of annual income earning the business before tax directly to your own personal efforts less any business expenses and excluding super contributions. This is the amount that the business would otherwise cease earning in the event that you were to in the event that you were unable to work due to a disability. Now \$70,000 based on your duties and income. You can select a monthly benefit amount from \$1000 up to the maximum monthly benefit amount of \$4083.00. So just going back to what you were saying before about things like your expenses like rent, what amount would you like me to quote on what? What amount?

[10 minutes 37 seconds][Customer] : I I think I would like to go for 3500.

[10 minutes 44 seconds][Agent] : Your sale is 500.

[10 minutes 44 seconds][Customer] : I think we're talking monthly. Is that correct?

[10 minutes 47 seconds][Agent] : No, there's no right or wrong answer. It's up to you.

[10 minutes 50 seconds][Customer] : No, sorry. I no, sorry. I I, I said I we're talking monthly, right?

[10 minutes 49 seconds][Agent] : So monthly? Yeah, monthly.

[10 minutes 57 seconds][Customer] : Monthly, yes.

[10 minutes 59 seconds][Agent] : Yeah, thank you.

[10 minutes 59 seconds][Customer] : I would say three, 3500, please, Yeah.

[11 minutes 3 seconds][Agent] : Also, the waiting period is the non payment period that you must

wait before the income benefit is payable after the short event. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in a risk. Meaning if you choose a 30 day waiting period, your first payment will be 60 days after your first eligible to climb. Which waiting period would you like me to select?

[11 minutes 30 seconds][Customer] : I'll go for 90 days, please.

[11 minutes 32 seconds][Agent] : 90 day waiting period. Yeah, sure. We can adjust that if you like, but I'll put it 90 days.

[11 minutes 33 seconds][Customer] : Yeah, That's wonderful. Thank you.

[11 minutes 37 seconds][Agent] : The benefit, the benefit. Is the maximum amount of time that we will pay the income benefit for anyone in your illness, either your options are six months, one year, two years or A5 year benefit. Which benefit.

[11 minutes 56 seconds][Customer] : Six months, please.

[11 minutes 54 seconds][Agent] : Would you like me to select six months? Alright, thank you.

[12 minutes][Customer] : Yes, please. Thank you.

[12 minutes 1 seconds][Agent] : Thanks for letting me know. So the next step will be to take you through the health and lifestyle questions as the price and any terms of cover is determined on the outcome of these questions, which I'll take you through.

[12 minutes 6 seconds][Customer] : Yeah, perfect.

[12 minutes 11 seconds][Agent] : Now we'll check on the final price and see if there's any additional terms. Also to see if you are eligible for the cover, I will reach you a pre underwriting disclosure and we'll get straight into those questions. I'll just grab your post code. What is your post code?

[12 minutes 28 seconds][Customer] : 4217.

[12 minutes 32 seconds][Agent] : 4217?

[12 minutes 33 seconds][Customer] : Yes. Oh yes.

[12 minutes 34 seconds][Agent] : Yep, that's Queensland bundle. What's the suburb? Surfers Paradise. Yeah. Thank you.

[12 minutes 39 seconds][Customer] : And surfers Part I, Yes.



[12 minutes 46 seconds][Agent] : Yeah. Do you have any other questions for me?

[12 minutes 50 seconds][Customer] : No.

[12 minutes 48 seconds][Agent] : So far it's all sounding pretty straightforward.

[12 minutes 51 seconds][Customer] : MMM, uh, not so far. Yes, thank you.

[12 minutes 53 seconds][Agent] : That's OK. Also your Prem is stepped many, it will generally increase each year as you age. You can also find information about our premium structure on our website. But once we have the final price, I will bring up that projection. We'll have a look at what it might look like in the coming year.

[12 minutes 53 seconds][Customer] : Not sure.

[13 minutes 9 seconds][Agent] : Just as you know, I'm just going to drop that pre honor on disclosure and then we'll get straight into those questions.

[13 minutes 15 seconds][Customer] : Mm hmm.

[13 minutes 48 seconds][Agent] : Thank you very much for your patience there either.

[13 minutes 51 seconds][Customer] : No worries.

[13 minutes 50 seconds][Agent] : OK so I'm going to read through this pre honor our disclosure and get sharing these questions now this rates. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We'll share this with you and sure and make sure other scaling service providers for the purpose of admission your policy or handling quotes. Our privacy policy tells you more include how to access and correct information and lodge complaints about breach of the privacy by proceeding understanding our plans to purchase an income protection policy and as such a duty take reasonable care so don't make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and this happens. Your insurer may be entitled to cancel your policy, decline a client, or make adjustments to the terms and conditions of your policy. Do you understand and agree to your

duty? Yes or no?

[14 minutes 51 seconds][Customer] : I I understand and agree. Yeah.

[14 minutes 54 seconds][Agent] : Yep. Alright, thank you. Now the first question, it is about COVID-19. Have you been hospitalized for COVID-19 in the last 12 months? Well, have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days, Yes or no?

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

[15 minutes 11 seconds][Agent] : Alright, thank you. So just waiting for that next question to pop up. Sorry about the wait.

[15 minutes 17 seconds][Customer] : Oh, you're OK.

[15 minutes 17 seconds][Agent] : It's been just a little bit slow today.

[15 minutes 21 seconds][Customer] : That's alright.

[15 minutes 22 seconds][Agent] : OK. So the next question is, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no? Hang on. OK, Just firstly, are you a citizen or permanent resident of Australia? Because you said you're on a visa. That's that's fine.

[15 minutes 34 seconds][Customer] : Yes, I thought. I thought we said that resident. I know because it's permanent. Resident. You're right. I'm sorry. My bad. My bad. You're right.

[15 minutes 52 seconds][Agent] : Yeah, Yeah, yeah, yeah.

[15 minutes 55 seconds][Customer] : Sorry. Then.

[15 minutes 54 seconds][Agent] : Because based on that residency question, you can apply. OK, no worries. So that question, you're none of those, so I'll put no.

[15 minutes 56 seconds][Customer] : No, No.

[16 minutes 2 seconds][Agent] : Now the next question is do you hold a current visa that entitles you to reside in Australia? Yes or no?

[16 minutes 8 seconds][Customer] : Yes.

[16 minutes 9 seconds][Agent] : Yes. All right. Thank you. Now pre qualifying medical history, have

you ever had symptoms of being diagnosed with a credit for or intend to seek medical advice for any of the following? I'll read to each category. Yes with a yes or no. The first category is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Yes or no? Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia, Yes or no. Cancer, Leukemia or Melanoma excluding other skin cancer. Yes or no? Hepatitis or any disorder of the liver? Yes or no, thank you. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

[16 minutes 32 seconds][Customer] : Hello, hello, hello, hello, hello.

[17 minutes 1 seconds][Agent] : Yes or no, thank you. Have you been diagnosed with a terminal illness? Motor neuron disease, any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy. Yes or no? Alright, thank you. In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counselling for drug or alcohol consumption? Yes or no?

[17 minutes 21 seconds][Customer] : No, no.

[17 minutes 35 seconds][Agent] : Thank you.

[17 minutes 38 seconds][Customer] : Yes.

[17 minutes 36 seconds][Agent] : The next step either the next section I should say is in relation to your height. Like please be aware I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter a box of figures. Where is the height like ranges? What is your exact height? How tall are you? Just one answer is all we need.

[17 minutes 56 seconds][Customer] : In centimeters it's 163.

[17 minutes 57 seconds][Agent] : Yep, Yep. Thank you. 163 centimetres.

[18 minutes 1 seconds][Customer] : Yes.

[18 minutes 2 seconds][Agent] : What is your exact weight in kilograms, pounds or stones? Just one answer.

[18 minutes 7 seconds][Customer] : Ki kilograms 60.

[18 minutes 9 seconds][Agent] : Yes, 60 kilograms. Thank you.

[18 minutes 13 seconds][Customer] : Thank you.

[18 minutes 12 seconds][Agent] : Yep, 60 kilograms.

[18 minutes 14 seconds][Customer] : Yes, Yes, that's correct.

[18 minutes 15 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? Alright, thank you. And what? Thanks for the next question. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yes or no?

[18 minutes 23 seconds][Customer] : No, Yeah, no.

[18 minutes 41 seconds][Agent] : Thank you. Are you A employed or B? self-employed? A or BB? Thank you. Do you own a business? Are you a contractor, business owner or contractor?

[18 minutes 56 seconds][Customer] : Can you sing the options again? Because I I think I heard the the same thing twice.

[18 minutes 57 seconds][Agent] : Yeah, yeah, that's alright. D do you own a business or are you a contractor? Business owner or contractor?

[19 minutes 12 seconds][Customer] : Contractor.

[19 minutes 14 seconds][Agent] : Yep, that's fine. Are you currently contracted or subcontracting? Yes or no?

[19 minutes 21 seconds][Customer] : Yes.

[19 minutes 24 seconds][Agent] : Yep. And do you expect your income to reduce in the next 12 months? Yes or no?

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

[19 minutes 33 seconds][Agent] : Thank you. Next question. If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Yes or no, thank you. Do you have a second occupation that generates a taxable income? Yes or no? Thank you. Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? Yes or no? Thank you. To the best of your knowledge, are you infected

with? Are you in a high risk category for contracting HIV which causes AIDS? Yes or no?

[19 minutes 45 seconds][Customer] : No, no, no, no, no.

[20 minutes 18 seconds][Agent] : Sorry, the line not so quick. Yes or no.

[20 minutes 20 seconds][Customer] : Oh, sorry, no.

[20 minutes 22 seconds][Agent] : OK. Thank you. That's alright, the launch just wasn't too clear. Travel. Do you have definite plans to travel or reside outside Australia IE booked or will be booking travel within the next 12 months? Yes or no? It could be anything.

[20 minutes 37 seconds][Customer] : TRA travel definition would be holiday too or just residing. OK then I would say yes.

[20 minutes 45 seconds][Agent] : OK, so you've got definite plans. OK, so I'll put yes. Which country or countries do you intend to travel to or reside in?

[20 minutes 55 seconds][Customer] : Ah, Italy.

[20 minutes 57 seconds][Agent] : Italy. Yep. Yep. No worries. So Italy you're going to And will you be overseas for longer than three consecutive months? Yes or no? No. All good. Fantastic. Do you have existing income protection cover? Yes or no?

[21 minutes 8 seconds][Customer] : No, no.

[21 minutes 16 seconds][Agent] : No. All right. Thank you. The next part is medical history. So again, I'll read to you each category you answer with a yes or no, but the overall question is have you ever had symptoms of being diagnosed with or credit for or tend to seek medical advice for any of the following? So the first category, diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no? No chest pain, high cholesterol or high blood pressure. Yes or no thank you. Tumor, mole or cyst, including skin cancer or sunspots. Yes or no thank you. Have you ever had an abnormal cervical smear? Yes or no? Thank you. Thyroid condition or neurological symptoms such as dizziness or fainting?

[21 minutes 46 seconds][Customer] : No, no, no, no, no.

[22 minutes 17 seconds][Agent] : Yes or no thank you disorder. The stomach, bowel, gallbladder or pancreas. Yes or no. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or

paralysis. Yes or no, thank you. Bladder or urinary tract disorder. Yes or no, thank you. Kidney disorder. Yes or no? Thank you. Blood disorder or disease? Yes or no.

[22 minutes 25 seconds][Customer] : No, no, no, no, no, no.

[22 minutes 50 seconds][Agent] : All right. Fantastic. Next one. Sleep apnea or asthma? Excluding childhood asthma. Yes or no. Back or neck pain or disorder? Yes or no.

[22 minutes 59 seconds][Customer] : No, that's correct.

[23 minutes 6 seconds][Agent] : OK, OK. No worries.

[23 minutes 5 seconds][Customer] : They no, sorry.

[23 minutes 8 seconds][Agent] : Arthritis. Chronic pain?

[23 minutes 9 seconds][Customer] : I was just I was just thinking it over in my head. Sorry.

[23 minutes 12 seconds][Agent] : Oh, no, that's all right. If you need that extra time, you need that extra time, that's fine.

[23 minutes 17 seconds][Customer] : Thank you.

[23 minutes 16 seconds][Agent] : They're just confirming. Yes and no. That's fine.

[23 minutes 19 seconds][Customer] : This is no.

[23 minutes 20 seconds][Agent] : OK, Next one. Arthritis. Chronic pain. Gouts. Repetitive strain injury. Chronic fatigue syndrome or fibromyalgia? Yes or no. Joint or muscle pain? Ligament injuries, including replacement or reconstructive surgery? Yes or no. Osteoporosis or osteopenia? Yes or no? Fantastic. And the next one, any defect of hearing or sight either which is corrected by glasses or contact lenses. Yes or no?

[23 minutes 29 seconds][Customer] : No, no, no, which is not corrected.

[23 minutes 53 seconds][Agent] : Yeah, you don't know. Yeah. So it's a tricky 1. Any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[23 minutes 53 seconds][Customer] : He said, OK, so if it's corrected it or no. So no, please. Thank you.

[24 minutes 6 seconds][Agent] : OK. Yeah, no worries at all. Thank you, Eva. I'll put no.

[24 minutes 10 seconds][Customer] : Thank you.

[24 minutes 10 seconds][Agent] : So with that, to the last six questions, other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist or are you awaiting results or any medical tests or investigations such as you're not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no, thank you. Other than what you have already told me about, are you contemplating seeking medical advice or any symptoms you're currently experiencing within the next two weeks?

[24 minutes 34 seconds][Customer] : No, fine. No.

[24 minutes 46 seconds][Agent] : Yes or no, thank you. Other than what you're already told about, have you ever during your working career, required more than two consecutive weeks off work due to illness or injury? Yes or no? Thank you. Our family history When we refer to immediate family, we are referring to your mum, dad, brothers or sisters only.

[25 minutes 1 seconds][Customer] : No, OK.

[25 minutes 15 seconds][Agent] : To 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 Nematus polyposis? Yes or no?

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

[25 minutes 29 seconds][Agent] : Thank you. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Yes or no?

[25 minutes 44 seconds][Customer] : Could you place that paper?

[25 minutes 45 seconds][Agent] : Yes, to the best of your knowledge. Yeah. Well, it's OK. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heretre disease prior to age 60? Yes or no?

[25 minutes 47 seconds][Customer] : Sorry, no.

[26 minutes 4 seconds][Agent] : No. Alright, thank you. Now the last part, hazardous pursuits. The question other than one of events like gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized

airline? Motor racing, parachuting, mountaineering apps, sailing, scuba diving, definite 40 metres, cave or wreck diving or any other hazardous activity. Yes or no?

[26 minutes 24 seconds][Customer] : OK, no.

[26 minutes 38 seconds][Agent] : Alright, thank you. That comes to you any of those questions. I will check the outcome for you. Also included in the income protection is a final expenses benefit that pays \$10,000 in the event that you pass away. So with final expenses and there is also a rehabilitation benefit. Some great news. Congratulations Eva, you have been approved for the cover. Well done with the low terms. One exclusion.

[27 minutes 11 seconds][Customer] : Yes, OK.

[27 minutes 7 seconds][Agent] : OK, so due to how you've answered the residency question, this exclusion applies to you residency. It is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in Australia.

[27 minutes 25 seconds][Customer] : Oh, yes.

[27 minutes 25 seconds][Agent] : Now the F now the final price. This is based on three and a half \$1000 monthly amount.

[27 minutes 32 seconds][Customer] : Yes.

[27 minutes 32 seconds][Agent] : Benefit amount 90 day waiting period 6 month benefit.

[27 minutes 34 seconds][Customer] : Yes, yes, yes.

[27 minutes 37 seconds][Agent] : The final price \$15.62 a fortnight. How's that sound to you? 1515.6, two, \$15.62 a fortnight. How's that sound either?

[27 minutes 45 seconds][Customer] : 35050 Oh, that's that's, that's great, yeah.

[28 minutes][Agent] : OK, that's great to hear. And I'll just bring up the premium rejection. So please be aware all our premium projections are indicative only and assume that you do not make any amendments to cover as an indication either. If you make no changes to the policy, your premium next year will be it says it's \$15.40 a fortnight, but I don't think it's quite right because usually it does go up just a little bit. So I'll just have I'll just bring that up again. This is just could be a system issue.

[28 minutes 30 seconds][Customer] : That's OK.



[28 minutes 34 seconds][Agent] : Yeah, still saying the same thing, but just keep in mind you're putting a step, meaning you will generally increase each year as you age either as you have been approved. I'll get you covered. I'll get all those documents posted to your Surfers Paradise address.

[28 minutes 48 seconds][Customer] : Will I receive anything? Yeah.

[28 minutes 48 seconds][Agent] : If you have any questions, our contact details. Yeah, Yeah.

[28 minutes 51 seconds][Customer] : OK, I'll let you finish. I'm sorry for interrupting.

[28 minutes 54 seconds][Agent] : Oh, OK. Well, yeah, I'll get you covered and I'll get all those documents posted to your address. Give us a call if you have any questions. Our contact details will be on the documents. This policy also gives you a 30 day calling up. Just in case you change your mind. You're not required to pay anything today either. You select your preferred method of payment and select the payment date of your choice today is so you can put it out to date that you preferred. Today is Wednesday, 18th of December. What day would you prefer for first payment you choose?

[29 minutes 28 seconds][Customer] : I would do on Wednesday again. Uh, so, so in, uh, in umm, so in two weeks time, is that correct? That's your payment And what did you say?

[29 minutes 39 seconds][Agent] : In OK, yeah, you can, I can get you covered today, but you, you can push out your first payment. So I'm just going to have a look at what it is in two weeks time. So that's the 1st of January, but it it's more than a public holiday.

[29 minutes 40 seconds][Customer] : Or maybe not because it's public holiday.

[29 minutes 55 seconds][Agent] : That's OK. So you can choose 31st or 2nd of January. What do you prefer?

[30 minutes][Customer] : I'll do thir, I'll do 31st of December.

[30 minutes 4 seconds][Agent] : Yep, that's fine. 31st of December is Tuesday. From there every fortnight on a Tuesday after that. That's fine.

[30 minutes 11 seconds][Customer] : That's perfect.

[30 minutes 12 seconds][Agent] : I'll get a welcome pack posted to your address. What is your address in the Surfers Paradise? Yes.

[30 minutes 17 seconds][Customer] : So it's Unit 42, 23 York Rd.

[30 minutes 26 seconds][Agent] : Can you spell that? 23? OK, got it.

[30 minutes 28 seconds][Customer] : Oh yeah, sorry, W HAR&F as in Frank Rd.

[30 minutes 38 seconds][Agent] : Unit 42, 23 Wharf Rd. Thank you. Thanks for confirming. And that's your residential address. Is that also your postal address? Yeah. OK. I'm going to get the welcome pack posted there. That will include a hard copy of your Pol schedule, the PDS and also the Financial services guide. Your e-mail address, eva.fortella@gmail.com.

[30 minutes 52 seconds][Customer] : Yeah, yeah.

[31 minutes 8 seconds][Agent] : OK. So Eva dot fatedoublela@gmail.com. Yep.

[31 minutes 14 seconds][Customer] : Yes, yes.

[31 minutes 15 seconds][Agent] : OK. Your number 0402010338. Yep. Thank you. Is it Miss MI Double S, Miss Ms. or Mrs. Missus?

[31 minutes 23 seconds][Customer] : OK, that's me, Ms.

[31 minutes 31 seconds][Agent] : Yep. Ms. OK, Ms.

[31 minutes 32 seconds][Customer] : please.

[31 minutes 32 seconds][Agent] : Thank you.

[31 minutes 33 seconds][Customer] : Thank you.

[31 minutes 34 seconds][Agent] : Yep. All right. Thank you. Right. And 1st debit 31st of the December. And how do you like to set up your direct debits? Would you like to use a card like Visa or MasterCard or just a regular bank account? This is an account number. What do you prefer?

[31 minutes 52 seconds][Customer] : Bank account, please.

[31 minutes 53 seconds][Agent] : Bank account? Sure.

[31 minutes 59 seconds][Customer] : Savings.

[31 minutes 55 seconds][Agent] : Is that a cheque or savings account that you have savings?

[32 minutes][Customer] : Savings.

[32 minutes 1 seconds][Agent] : Thanks. Thank you. And your bank account name is under your name, Eva for Teller. Yep.

[32 minutes 7 seconds][Customer] : Yes, that's correct.

[32 minutes 8 seconds][Agent] : Thank you. Thank you, Eva. And I will note the BSB number first, then the account number.

[32 minutes 12 seconds][Customer] : Yes, perfect. Let me just get it. Sorry.

[32 minutes 15 seconds][Agent] : Take your time. No rush.

[32 minutes 15 seconds][Customer] : I'm just can I ask how fast I want to look for it? Perfect.

[32 minutes 19 seconds][Agent] : Yes, you can. Please, please, please ask.

[32 minutes 21 seconds][Customer] : The sorry actually two person, the first one is if I want to make any changes to my policy, so for example, the waiting period will move it 2:30 instead of lively. Am I able to do that after like not right now but like after?

[32 minutes 33 seconds][Agent] : Hang on, can you just ask that question again?

[32 minutes 39 seconds][Customer] : Sorry. If I what would I maybe in the future to change my waiting period from 90 days to 30? Am I able to do it or no?

[32 minutes 50 seconds][Agent] : Yeah, yeah.

[32 minutes 54 seconds][Customer] : I do I need to pick the same always?

[32 minutes 58 seconds][Agent] : A simple, simple question. A simple answer is yes, you can apply to make changes subject to eligibility, but some changes may require you to just cancel the current policy and get a new policy.

[33 minutes 12 seconds][Customer] : That's easy. No worries.

[33 minutes 13 seconds][Agent] : Yeah, yeah. So yes, yes, go ahead. Second question.

[33 minutes 13 seconds][Customer] : And then my second, sorry, my second question is, yeah, will I get a confirmation of me getting the policy via e-mail as well as the policy posted to me via mail?

[33 minutes 33 seconds][Agent] : We do both actually. So we still got to post it to you and we will also e-mail you as well.

[33 minutes 39 seconds][Customer] : That's wonderful.

[33 minutes 41 seconds][Agent] : Yeah. So, so you will get a welcome e-mail in the next half hour, which will include a soft copy of your Pol schedule and your policy number. And but with the welcome pack, you should get that in about two to five working days. So you look out for both

welcome e-mail and welcome pack?

[34 minutes][Customer] : That's wonderful. Thank you so much.

[34 minutes 2 seconds][Agent] : No, you're welcome.

[34 minutes 2 seconds][Customer] : So now I'm ready for to give you my my bank details. Sorry.

[34 minutes 5 seconds][Agent] : Yes, all good. Yes.

[34 minutes 7 seconds][Customer] : So my DSD is 08/4 462.

[34 minutes 14 seconds][Agent] : 462, National Australia Bank. And what's the account number with National Australia Bank?

[34 minutes 21 seconds][Customer] : OK.

[34 minutes 35 seconds][Agent] : OK, I'll read that back to you.

[34 minutes 22 seconds][Customer] : So it's 88 748 8886, yes.

[34 minutes 37 seconds][Agent] : The NAB same account under your name BSB 084462. Account number is 887488886.

[34 minutes 42 seconds][Customer] : Yes, that's correct. Yes, that's correct.

[34 minutes 52 seconds][Agent] : Alright, thanks Eva. Yep. And the, the Thursday of the 31st of December and then it before, not on a Tuesday after that. Now, Eva, all I need to do is read to you this declaration to get you covered for that amount for for that, for the income protection, the amounts that you've selected. Now there'll be a few questions for you to answer with a yes or a no. And once that's completed, yeah, you'll be covered. And I can provide you with your policy number. So just while I'm reading that, I'll just confirm that's Miss Eva Fatella. But on the 26th of March 2000, you're a female and an Australian resident. Your address is Unit Fourty, 223 Wharf Rd. Surfers Paradise, QLD 4217. That's all correct.

[35 minutes 34 seconds][Customer] : Yes, correct. Yes.

[35 minutes 35 seconds][Agent] : Yep. OK. Thank you. Yeah. And yeah. And you've confirmed you've had a cigarette in the last 12 months. And your e-mail again, [eva.fatella@gmail.com](mailto:eva.fatella@gmail.com).

[35 minutes 45 seconds][Customer] : Yeah.

[35 minutes 46 seconds][Agent] : Yeah.

[35 minutes 46 seconds][Customer] : Come on. Yes, Yeah, yes.

[35 minutes 46 seconds][Agent] : And it's 04 O 201-0338 is your mobile OK? Alright, so calls are recorded. So this is the declaration this reads. Thank you Eva Fatella, it is important you understand the following information. I will ask the agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Live Free of Australasia Ltd and will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services and I will refer to as GFS Trading as real Insurance to issue and arrange this insurance on its behalf. And as that relies upon the information are provided when assessing your application, that includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes to tell consumers this product is designed for that distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to.

[36 minutes 47 seconds][Customer] : None. Yes.

[36 minutes 44 seconds][Agent] : Can you please confirm you have answered all that questions in accordance with your duty, yes or no Thank you. We may from time to time provide offers to you via the communication methods you provide to us in relation to other products and services. By agreeance of this declaration, you can set to allow us to contact you for this purpose until you opt out. You can opt out this at any time by contacting us except the cover that provides the following insurance cover for Eva for Teller. A monthly insured amount of \$3500 would the waiting period of 90 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the month insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabled sickness or injury. Your income benefit can also be reduced if you receive other disabilities. Yeah, if you receive other disability payments from other sources, there is a final expenses benefits of \$10,000 paid to your beneficiaries if you pass away while your policy is in place.

[37 minutes 56 seconds][Customer] : None.

[37 minutes 50 seconds][Agent] : In addition to the standard exclusions contained within the PDS, the following exclusions apply for Eva for Teller Income Protection Benefit. It is hereby understood and agreed that Covert will cease under this policy if the life insured ceases to reside in Australia. By agreeing to this declaration, you agree to any non standing exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request that even these alternative terms to be reviewed at any time by calling us. Your cover expires on December 31, 2065, 12:00 AM. Your premium for your first year of cover is \$15.62 per fortnight.

[38 minutes 30 seconds][Customer] : None.

[38 minutes 29 seconds][Agent] : Your premium is a specific premium which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premiums and amount payable by Hanover to GFS of between 37% and 51% to cover cost. Your premium will be debited from your Domino Bank account in the name of Eva Patella which you are authorised to it from and have provided to us. The policy documentation, PDS and FSG will be mailed to you if you have provided us with.

[39 minutes][Customer] : None.

[38 minutes 56 seconds][Agent] : If you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product that you need. You have a 30 day cooling off. When you may cancel your policy and then you may pay. It will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to the existing company, so we recommend that you do not cancel any existing policy until you have received and reviewed the policy in full.

[39 minutes 29 seconds][Customer] : None.

[39 minutes 27 seconds][Agent] : We have a compliance process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration? Yes or no? Thank you. Yes, please, if you have a

question. So what was the question? Repeat.

[39 minutes 43 seconds][Customer] : Yes, question and how much does that beneficiary take on there as eliminating, how do I eliminate my beneficiary in case of that?

[40 minutes 1 seconds][Agent] : Alright, there is a beneficiary nomination form included in that welcome pack.

[40 minutes 6 seconds][Customer] : That's wonderful. Thank you.

[40 minutes 8 seconds][Agent] : No, that's all right. And by the way, if you have any questions, that's OK, call us. We have a dedicated customer support team that are open Monday through the Fridays. Anything you want to discuss, call. That's fine.

[40 minutes 7 seconds][Customer] : That's wonderful.

[40 minutes 22 seconds][Agent] : Yeah.

[40 minutes 22 seconds][Customer] : Thank you.

[40 minutes 22 seconds][Agent] : And I'll just go back to these questions. Do you understand and agree with the declaration, yes or no? Thank you. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[40 minutes 27 seconds][Customer] : Yeah, uh, hello.

[40 minutes 38 seconds][Agent] : Alright, thank you. So Eva, so covered as of today. Welcome to real insurance e-mail. Welcome. e-mail has just been sent. So you will get that very shortly and we will get that that posted. So you should get that in about two to five working days.

[40 minutes 58 seconds][Customer] : And for Christmas. Yeah, that's alright.

[40 minutes 54 seconds][Agent] : But of course, coming into Christmas, New Year's, it might take a little bit longer, but keep an eye out on that. Would you like to write down your policy number?

[41 minutes 6 seconds][Customer] : Yes.

[41 minutes 7 seconds][Agent] : Yes.

[41 minutes 7 seconds][Customer] : Wait a second. Let me go on my notes.

[41 minutes 9 seconds][Agent] : Yeah, That's alright. Just let me know when you're ready.

[41 minutes 9 seconds][Customer] : Sorry, I can't write it down. What? What was your name?

[41 minutes 13 seconds][Agent] : My name is Ken. Ken.

[41 minutes 15 seconds][Customer] : You've been re. You've been so like. Thank you for your help.

[41 minutes 18 seconds][Agent] : Oh, thank you. Nice to know. Thank you, Eva.

[41 minutes 22 seconds][Customer] : I'm ready for the number. Yes, yes.

[41 minutes 24 seconds][Agent] : OK 722, 001, 217.

[41 minutes 37 seconds][Customer] : So it's 722001217.

[41 minutes 42 seconds][Agent] : That's it. So when you call us, just quote that number so we can get your details up. Other than that, that's all done. That's all set up for you.

[41 minutes 52 seconds][Customer] : That's fantastic, Sir.

[41 minutes 54 seconds][Agent] : Yep.

[41 minutes 53 seconds][Customer] : Sir, thank you so much for your help.

[41 minutes 54 seconds][Agent] : Thank you. Thank you, Eva. Enjoy the rest of your day.

[41 minutes 56 seconds][Customer] : I hope you have a lovely night. You too.

[41 minutes 58 seconds][Agent] : You too.

[41 minutes 59 seconds][Customer] : You too.

[41 minutes 59 seconds][Agent] : Alright, bye now.

[42 minutes][Customer] : Goodbye.