

[20 seconds][Agent] : Oh, Peter, Hi, it's Francis here calling from Wheel Insurance head on today, Eva. Well, thank you Peter. I was following up on a conversation, I'm not sure if it was yourself or your wife, but had a chat to one of my colleagues here regarding some life insurance and yeah, well, let's see how you guys went with everything in there.

[18 seconds][Customer] : Yeah, yeah, that's alright. That's alright. I heard you got to ask me a couple of questions. That's all fine.

[39 seconds][Agent] : But yeah, absolutely. Absolutely. So was it yourself or you want that spoke with us? I'm just trying to find out because this I was, it was your Wi-Fi cat. So she's obviously spoken to you about all that. Has she?

[50 seconds][Customer] : I was yes, Yes. Yep. Yep.

[57 seconds][Agent] : OK, Beautiful. So look, look, my name is Francis from Real Insurance.

[1 minutes 6 seconds][Customer] : Yep. Mm, hmm.

[1 minutes 1 seconds][Agent] : Look, you know that basically, I think you want to speak with my colleague Tim umm, at the top and since you wanted to uh, see how all that when they pay. So I'll bring all of that for you. So just give us a quick moment here.

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

[1 minutes 15 seconds][Agent] : OK, yes. So look for your reference, uh, I specialize in Rule of incompetence insurance and look, we'll run you through those options available as well and we'll see how, uh, if it's something that you are eligible for to take out in reference to that. Now, let me you know first and foremost, all calls are recorded. Any advice or providers general in nature might not be suitable to your situation.

[1 minutes 29 seconds][Customer] : Yep, Uh huh. Pedro Lawson, 4th of 7th, 71.

[1 minutes 36 seconds][Agent] : Now, if I can confirm just your first name, surname and date of birthday for my place and you're of course a Mal Australian resident as well.

[1 minutes 47 seconds][Customer] : Yep.

[1 minutes 48 seconds][Agent] : Beautiful. Now, when we were speaking with your wife, she didn't mention that you had your appointment to get your heart checked out, uh, in reference that, uh, any

particular reason that that prompted you to have that check up with all that Peter or OK, so it's something as a regular check up that you did in, in, in that regards.

[2 minutes][Customer] : That's because of work long hours, that's all that's a just a normal standard just a normal standard check up hard to do start running by family, but I do the long hours in my am a truck driver.

[2 minutes 16 seconds][Agent] : OK, no worries. And those results, they came back all OK, OK, beautiful.

[2 minutes 19 seconds][Customer] : Maybe that's fine 808088 percent 89% on my stress test. It's they normally have a average about 25 year old guy normally have a average about 75. Hello.

[2 minutes 34 seconds][Agent] : Oh, beautiful, beautiful. So as long as all that came in, they explained to you how that prices will actually work in being able to have that submitted to, to get approval for you. Now I'll bring up the pricing as well. They paid, if I could reconfirm with you might have you had a cigarette in the last four months?

[2 minutes 51 seconds][Customer] : Yep, Yep, I'm a I'm a smart girl stomach about 15 to 20 a day.

[2 minutes 55 seconds][Agent] : Yeah, not a problem at all. That in terms of the level of cover that you're needing, the letting you know that you're eligible from 100,000 up to 750,000, I think they were discussing the \$750,000 amount. Is that the amount that you would like to request for yourself at this stage? Right.

[3 minutes 12 seconds][Customer] : Probably yes. Yes.

[3 minutes 13 seconds][Agent] : Yeah, beautiful. Now we also bring up that price and pay that just, umm, to, to explain to yourself essentially the life insurance what it's designed to do to help provide financial protection for the family through a lump sum payment if you were to pass away. Uh, essentially the insurance also has a \$10,000 advance payment to help, uh, you know, the funeral cost as well. And in addition, there's a term or advance payment, which basically means that if you were diagnosed with 12 months or less to live by a medical practitioner, then we would pay you that amount in full to you while still alive. OK, now to check eligibility, he paid up. This is the prices that we take, which is to take you through those sorts and lifestyle questions. And then it will tell us like if

you've been approved or if you're unsuccessful. Otherwise it will get submitted for assessment to the underwriter giving a disclosure there of that that check up that you did. They'll assess it and they'll let us know if they would approve it or not. Now letting you know that if you are accepted and once you decide to commence the policy, you'll be covered immediately for death through to any cause.

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

[4 minutes 15 seconds][Agent] : The only thing not covered is suicide in the 1st 30 months. OK, beautiful night. Good to hear mate. Good to hear. Any questions in relation to that at all?

[4 minutes 19 seconds][Customer] : Oh well, that's that's not going to happen.

[4 minutes 26 seconds][Agent] : Yeah, beautiful.

[4 minutes 37 seconds][Customer] : Mm hmm.

[4 minutes 27 seconds][Agent] : Now just the last couple of things to let you know there pedo before we take you through that process might umm, let me you know that your premium is step, which means it will generally increase each year as your H uh, in addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium.

[4 minutes 51 seconds][Customer] : Mm hmm.

[4 minutes 47 seconds][Agent] : So let me you know that you can update this automatic indexation each year and I've got the pricing here now pedal which required your wife there and we'll let you know the price of the next year as well, which I'm sure what that was. She was notified off.

[4 minutes 59 seconds][Customer] : Mm hmm.

[5 minutes][Agent] : And if you need to mate, let me know that. You can also find information about that per instruction on our website as well.

[5 minutes 6 seconds][Customer] : Yep.

[5 minutes 6 seconds][Agent] : But at this stage, you pay that.

[5 minutes 17 seconds][Customer] : What?

[5 minutes 7 seconds][Agent] : If you were to look at the \$750,000 amount that works out for you indicatively at \$274.22 per fortnight and it shows you that as an indication, if you make no changes

to the policy, your premium mix up will be \$322.63 per format based on that amount.

[5 minutes 27 seconds][Customer] : Yep.

[5 minutes 27 seconds][Agent] : And then your level of cover would have also increased to \$787,500 as well. OK, now any questions at all for me? Not beautiful. So let's let's take you through the questions then better to see if we can get yourself approved now, what's your best e-mail address, that placement?

[5 minutes 33 seconds][Customer] : OK, no ptpmtransport@gmail.com.

[5 minutes 50 seconds][Agent] : Okbeautifulsupports@gmail.com. So I'll confirm PTPM transport@gmail.com.

[6 minutes][Customer] : At gmail.com.

[6 minutes 1 seconds][Agent] : OK beautiful, excellent. And we've got 2 numbers here for yourself paid us and the 0403282423 and also 0421481896. You're happy to keep back numbers on file. Beautiful. And your address that was confirmed before was 16 Anchorage Circle in Summerland .2249 each files and that's the same as your personal address as well.

[6 minutes 12 seconds][Customer] : Yes, yeah, that's fine.

[6 minutes 26 seconds][Agent] : Beautiful Thank you. So what I'll do here now is I'll bring up the application for you mate. What, when I, when I ask you these questions after each question, if it's OK with you, I'm going to prompt you to respond with a yes or no answer after each one.

[6 minutes 26 seconds][Customer] : Yep, Yep, Yep.

[6 minutes 39 seconds][Agent] : Uh, but for now, before we commence, I just got to read you these two quick paragraphs. So you might basically states that when I ask you these questions, if you could please answer honestly and correctly for me.

[6 minutes 49 seconds][Customer] : Yep.

[6 minutes 49 seconds][Agent] : OK, so this reads the following. So again, pay that. Please be aware all calls are recorded for quality monitoring purposes and begin noting any advice of the providers general in nature might not be suitable to your situation. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this

with the insurer and make sure with other training service providers for the purpose of administering your policy. Handling claims Privacy policy tells you more including access and correct your information and lodge complaints about breach of privacy. While proceeding. You understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not making any representations. This means that you need to ensure that you understand each question I asked you and they provide honest, accurate and complete answers.

[7 minutes 36 seconds][Customer] : Mm, hmm.

[7 minutes 37 seconds][Agent] : You need to answer each question in full, even if you have provided some information to us and any early discussions you have had.

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

[7 minutes 42 seconds][Agent] : If you do not take reasonable care, you may breach your duty and if this happens, your insurer might be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy.

[7 minutes 53 seconds][Customer] : Hmm. Mm.

[7 minutes 53 seconds][Agent] : So to confirm with a yes or no, do you want to stand and agree to your duty?

[7 minutes 57 seconds][Customer] : Yeah, that's fine. Yeah.

[7 minutes 58 seconds][Agent] : Also just a yes or no?

[8 minutes][Customer] : Yeah, fine. Yeah.

[7 minutes 59 seconds][Agent] : Thank you, beautiful. Thank you. Now the first question he it does ask, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes, honour beautiful. Yes, I have the application here mate. The first question reads for you, are you a citizen or permanent residence of Australia or New Zealand currently residing in Australia.

[8 minutes 25 seconds][Customer] : Yes, I am a permanent resident of Australia.

[8 minutes 23 seconds][Agent] : Yes, honour, beautiful and leaving here full time as well.

[8 minutes 29 seconds][Customer] : I used to help, so I wish I didn't. But you know, sometimes I

want to go on a holiday for six months.

[8 minutes 35 seconds][Agent] : Now that's right, I guess for the purpose of the application that pay me just to confirm that that is a yes or no for that question.

[8 minutes 33 seconds][Customer] : But, you know, yes, yeah.

[8 minutes 40 seconds][Agent] : Beautiful. Thank you. Now, in reference to your work, Peter, umm, does your work require you to go underground, work at heights above 20 minutes, dark to depths, delay 40 minutes, use explosives or travel to areas experiencing war or civil unrest or work offshore? Yes or no? Beautiful.

[8 minutes 58 seconds][Customer] : No, that's that's one of the best questions.

[9 minutes 3 seconds][Agent] : Yeah, it's pretty good. You'll be surprised, you know how many people say yes to that question. So, but the next question does ask. The next question states that that the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for H in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. Uh, so Peter, what is your exact height in either centimeters or feet and inches placement?

[9 minutes 1 seconds][Customer] : I've been out for the last 12 months.

[9 minutes 32 seconds][Agent] : Actually, that's 6 foot one inches. Beautiful. That's all good. And what is your exact weight in KG? Stones and pounds, please.

[9 minutes 31 seconds][Customer] : 6/1 if I wanted to say yes, I think no, I'm about 1, about 1:15. OK, I'm, I'm what do you call kilos?

[9 minutes 49 seconds][Agent] : The other four. And that's if we do accept the last time they checked you'd be comfortable with 115 KGS.

[9 minutes 54 seconds][Customer] : Yes, yes, yes, yes.

[9 minutes 55 seconds][Agent] : Beautiful, thank you. Now moving forward, Peter, can I just asking, have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months? Yes or not? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or not? Do you have definite plans to travel or reside

outside of Australia? Are you booked or will be booking travel within the next 12 months? Yes or not?

[10 minutes 4 seconds][Customer] : No, no, no, no, no, my, no, no.

[10 minutes 21 seconds][Agent] : No, that's fine. And next question asked, do you have existing life insurance policies with other life insurance companies with a combined title sum assured of more than \$5,000,000? Yes or no? Perfect.

[10 minutes 33 seconds][Customer] : No, no, it's umm. So I mean, do you have umm truth? You say I had something with with C bus.

[10 minutes 40 seconds][Agent] : Yep.

[10 minutes 40 seconds][Customer] : You're not contributing to the Super suck one. Yeah, we we're not contributing to C, but with the umm, with the with the C bus or that.

[10 minutes 49 seconds][Agent] : Yep. No, that's OK. Umm, but in that regards of that, that policy is no longer in place at all.

[10 minutes 48 seconds][Customer] : So no, no, it's not now.

[10 minutes 56 seconds][Agent] : No, that's all good. That's all good. OK, So what I'll do is I'll jump into the next question for yourself. There pay this. Just bear with us.

[11 minutes 2 seconds][Customer] : Mm hmm.

[11 minutes 4 seconds][Agent] : OK, so this next section actually, uh, is in reference, umm, to the health aspect of it.

[11 minutes 10 seconds][Customer] : Mm, hmm.

[11 minutes 10 seconds][Agent] : I'm going to ask you just one question at the start and then follow it up with a series of conditions. Then again, I'll prompt you for that. Yes.

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

[11 minutes 16 seconds][Agent] : And after each lot and my apologies, Peter, with that question about the existing life insurance, I'll just ask it again then just to reconfirm with the SRL do apologize. So do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5,000,000?

[11 minutes 33 seconds][Customer] : Mm. Hmm.

[11 minutes 33 seconds][Agent] : That's a yes or no. Beautiful.

[11 minutes 34 seconds][Customer] : No, no.

[11 minutes 35 seconds][Agent] : Thank you. So this question that I asked next better. This applies to all the conditions that I refer to. Any rates Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following Now the first one rates cancer, trauma, molar cysts, including skin cancer, sunspots, Melanoma or leukaemia yesona. Have you ever had an abnormal PSA test or an enlarged prostate yesona. Stroke, chest pain, palpitations are hot conditions such as but not limited to heart attack and then trying a high blood pressure. Yesona, high cholesterol, thoroid condition or neurological symptoms such as business or fainting, yes or no.

[11 minutes 57 seconds][Customer] : No, no, no, no, no, no.

[12 minutes 17 seconds][Agent] : The oh, no. So OK, so just to confirm that I'll need to ask it again. So at the end of the question, we just need to get a yes or no because we say not fainting, that means you're disregarding of the rest of the question.

[12 minutes 29 seconds][Customer] : No, Alrighty.

[12 minutes 29 seconds][Agent] : So that's why yes, I do apologize. We just need to give a yes or no after each slot. So I'll reconfirm high cholesterol, thorid condition or neurological symptoms such as business or fainting, Yes or no diabetes rice, but you get impaired glucose tolerance, so impaired fasting glucose yes or no. Hepatitis and disorder of the liver, stomach, they are gallbladder or pancreas.

[12 minutes 39 seconds][Customer] : No, no, no, no.

[12 minutes 49 seconds][Agent] : Yes or no epilepsy, mighty neuron disease, multiple sclerosis, muscle dystrophy, Parkinson's disease or paralysis yes or no. Anxiety, depression or stress require medical treatment or any other mental health disorder, Yes or no. Any illegal drug use, abusive prescription medication or received medical advice or counseling for alcohol consumption. Yes or no Disorder of the kidney or blood? Yes or no. Blood disorder or disease? Yes or no. And the last one is here is asthma or other respiratory disorder excluding childhood asthma. Yes or no.

[12 minutes 58 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 23 seconds][Agent] : Beautiful. Yeah, we're at the back end, Peter. This is where we're going to disclose that check up that you did for your heart.

[13 minutes 29 seconds][Customer] : Mm hmm.

[13 minutes 29 seconds][Agent] : Umm, even though you did it more so you said because you've got family history of that throughout your family and things like that.

[13 minutes 35 seconds][Customer] : You know, I don't have I work longing, but my, my family history doesn't have any heart disease or anything like that.

[13 minutes 35 seconds][Agent] : Umm, and because you know, you work long hours also, there's no family history of it. OK, Beautiful, beautiful. So if it's just because you do to the long hours, so you wouldn't be as a standard check up and you get your heart checked out just to see if it's all OK. Is that right?

[13 minutes 42 seconds][Customer] : But I just got oh, no, no, no, no, no, no. I do long hours.

[13 minutes 55 seconds][Agent] : Yep, Yep.

[13 minutes 53 seconds][Customer] : I do have 100 hours a week and when, when you're a truck driver, I, I just, you know, like I'm on the, I've got to be on the board, which you don't feel that, you know, like a bit, you've got to be 150% on the road.

[14 minutes 6 seconds][Agent] : Absolutely. Yeah.

[14 minutes 6 seconds][Customer] : And, and This is why they've been for a quick check up just to make sure the thing to find the, the doctor just sent me for a stress test. And that's why I said it was someone, I was going to see it. Someone was 78788 percent of a, you know, out of 100 of the tests. And, you know, he just said me and said you did great.

[14 minutes 13 seconds][Agent] : Yep, Yep. OK.

[14 minutes 22 seconds][Customer] : So yeah, that's all fine. And.

[14 minutes 24 seconds][Agent] : No, no, that's all good. So what we'll do is this next question I'll ask you like I said, this is where we're going to disclose that checkup. So some of the questions that we ask might not be relevant because you don't, because you don't have symptoms as such or you

didn't have the condition.

[14 minutes 38 seconds][Customer] : Mm hmm.

[14 minutes 36 seconds][Agent] : It was more so just for Peace of Mind when we ask you some questions as part of the disclosure for that checkup that you did for the heart, you can answer with another applicable if it's not applicable anyway, OK.

[14 minutes 46 seconds][Customer] : Mm Hmm.

[14 minutes 47 seconds][Agent] : But overall this question besides that and we do need to ask.

[14 minutes 53 seconds][Customer] : Yep.

[14 minutes 50 seconds][Agent] : So other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner specialist or are you awaiting results of any, uh, sorry, or are you waiting results for any medical tests or investigations such as, but not limited to any surgeries, X-ray scans, blood tests or biopsy, yes or no?

[15 minutes 9 seconds][Customer] : Mm, Hmm.

[15 minutes 10 seconds][Agent] : OK, that's fine. So even though you did answer no to that, umm, what we're going to do is just disclose the heart check up that you did, even though the results came back good. And then that's what we need to put in for yourself there.

[15 minutes 18 seconds][Customer] : No, Yep, Yep.

[15 minutes 20 seconds][Agent] : OK, so I'll put he, uh, and he just asked what condition required the medical examination or advice. So I'll put he, umm, client, uh, does long hours, uh, as a truck driver and umm, got a check up done, uh, including getting uh, his heart checked, uh, as needs to be, umm, uh, on the ball went out on the road. So that's what you referred to last time. Did you want to add anything to that? They uh, pedal or that's pretty much right.

[15 minutes 53 seconds][Customer] : Mm hmm, I'm a boss of about 13 workers. So this is what I say. This is way all that to be umm, I'm a boss, I'm owner of a business and I'll be you know, and I'm also on the route myself. So I never said umm, I'm going to be like umm, you know, like I'm putting 22 year old guys umm in shame with what can I do?

[16 minutes 1 seconds][Agent] : Yep, Yep, Yep.

[16 minutes 11 seconds][Customer] : Because I I do I have to huh. So this is So what kind of work I do you know?

[16 minutes 17 seconds][Agent] : No, not really. I understand that they paid it, but with what I said there, that would be the reason why you got the check up done, is that correct?

[16 minutes 24 seconds][Customer] : Yeah, yeah, that's what it was.

[16 minutes 24 seconds][Agent] : OK, beautiful. Yeah, that's fine.

[16 minutes 25 seconds][Customer] : That's, you know, so like I'm 50, like I'm 53 years old and I just, you know, I'm just trying to make sure that I'm still, as I say, on the ball. It's nothing to do.

[16 minutes 36 seconds][Agent] : Yeah. Now that's all good. So let me put that in there and then we'll ask you those questions that follow up.

[16 minutes 34 seconds][Customer] : I think the idea I was saying is, you know, so mm, hmm.

[16 minutes 42 seconds][Agent] : They paid it and there's only few there to go after that anyway, So just give us a quick moment, OK? OK, there we go. OK, So I'll just rephrase the pan up and then we'll jump into the questions that we'll need to ask there. So I'll put there had a check up but including half a piece of mind.

[17 minutes 25 seconds][Customer] : Mm hmm. Mm. Hmm.

[17 minutes 16 seconds][Agent] : This client is a business owner and does long hours as a truck driver and I put there he couldn't give you his heart checked there because he does need to be on the ball whilst out in the road.

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

[17 minutes 27 seconds][Agent] : OK, so I've just added all that in for you because this information is what they're going to assess it by as well. That's all. We just need to confirm with you. But thank you for that anyone.

[17 minutes 34 seconds][Customer] : Mm hmm.

[17 minutes 34 seconds][Agent] : So, yeah, moving forward and just bring up the next question that we need to go through, OK? OK.

[17 minutes 56 seconds][Customer] : Mm hmm.

[17 minutes 48 seconds][Agent] : So the Nick, the first question in reference to that there, like I said, Peter, and if it's not applicable, you can answer with a not applicable, OK? So then just bring it up and I do apologize because there's just a few things that's popping up here. Just bear with me, OK? OK. OK, there we go. Yes, So what I've done there. So the first question that's popping up, can you pay? That is please describe the reason for the consultation, including symptoms and diagnosis. So essentially I'll put in what we mentioned before, umm, based on what you described, umm, and just to confirm that there was, was there any symptoms at all, Umm, when you got the check up? It was purely just for that Peace of Mind.

[18 minutes 38 seconds][Customer] : That's a general checkup mate, because I said I'm, I'm in charge of 13 workers and I've got to run a full qualified business, full operational transport business and everything. And I said I'm on the route myself and I'm working long hours and I just want to just make sure that everything's all fine. No, no.

[18 minutes 54 seconds][Agent] : Yeah, and I can respect and appreciate that the payment so to confirm that there was no symptoms there that OK, beautiful And the umm and the actual diagnosis was it was all come back perfectly fine. Beautiful.

[19 minutes 6 seconds][Customer] : It's more for all fine, as I said, my percentage of my heart was, was great and I I didn't in my in my blood pressure, it was fine. It it I did. I never I never have had in my whole life high blood pressure.

[19 minutes 19 seconds][Agent] : Yeah, that's good.

[19 minutes 20 seconds][Customer] : And you know, and that's what my doctor, you know, kind of verified that as well. And I just said to him, I just, I just want to verify the bachelor things.

[19 minutes 28 seconds][Agent] : Yeah. Now that's good to hear.

[19 minutes 27 seconds][Customer] : All fine, you know.

[19 minutes 30 seconds][Agent] : Yeah. And the next questions asked, when did it occur?

[19 minutes 35 seconds][Customer] : Yeah, I think it was in January, I think it was.

[19 minutes 33 seconds][Agent] : So when did you have that check up done exactly just as an

approximate that of this year?

[19 minutes 41 seconds][Customer] : Yeah.

[19 minutes 41 seconds][Agent] : OK, beautiful. And, and at the time I think you mentioned stress test, right? Umm, at the time. But besides that, we just do need to confirm. Please provide details of medical tests, examinations, umm, X-ray scans, but test all the options including dates and results. So besides the stress test or do any other tests or was it just a stress test?

[19 minutes 58 seconds][Customer] : That that's the stress test and all that. That's what I said, because that's, you know, the time I just to go for this and do this. Then I went to a test in Gosford. I think it was in by the Clima Clima treadmill on a mountain.

[20 minutes 10 seconds][Agent] : Yeah, one of those before as well, mate. Yeah yeah. So I know what it's like, so.

[20 minutes 10 seconds][Customer] : So you know, and yeah, so I got to 8080 seventy 88% and said the doctor was quite was healed.

[20 minutes 19 seconds][Agent] : Yep, Yep.

[20 minutes 22 seconds][Customer] : The guy who who did it with he just said, wow, I said you did well. I said really for for for 52 years old. I said did. Well, you know.

[20 minutes 30 seconds][Agent] : Yeah, not good on you. Now that's all good. So in regards to that, we'll put even stress test in January 2024 and results all came back normal, beautiful. And as of right now, Peter let us know and again, if not applicable, we can respond with not applicable. So it's any further investigational treatment plan, If so when? Beautiful. And yeah, this is the question that that maybe not applicable. So please advise if a full recovery has been made. So I'll I can actually put here not applicable for you already because there was no symptoms and it was just done, you know, just before I check up anyway, OK.

[20 minutes 51 seconds][Customer] : Yeah, You know, sometimes we just want to, you know, like I was a little bit tired and all that because I was Christmas and, you know, family around all that. And that's why I just said my wife I just got for a normal check up.

[21 minutes 19 seconds][Agent] : Yeah, not that good on you. Now inclusive, they all come back

normal. So yeah, Peter, we are up to the back end. So there's only about four questions to go. So this next question just asks, other than what you have already told me about, are you contemplating taking medical advice for any symptoms you're currently experiencing within the next two weeks? Yes or no?

[21 minutes 35 seconds][Customer] : No, no, no, no, no.

[21 minutes 37 seconds][Agent] : Beautiful. And 3rd last question, this is about family history.

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

[21 minutes 41 seconds][Agent] : Umm, so 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 adenomatous polyposis?

[21 minutes 52 seconds][Customer] : No, no. Never heard of them.

[21 minutes 51 seconds][Agent] : Yes or no and to not. And that's why best out to the best of your knowledge that is a confident now that is, is that correct?

[21 minutes 59 seconds][Customer] : Yeah. No, no, yes.

[22 minutes][Agent] : OK, so I do apologize for you.

[22 minutes 8 seconds][Customer] : Done. No.

[22 minutes 3 seconds][Agent] : So This is why we do generally need to give a yes on the answer because we said no, no, yes, no, yes, it loses the context of the questions. So and this is the third last question, so I'll just ask it again and if you can keep the responsible yes, Sir.

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

[22 minutes 15 seconds][Agent] : And I said we don't lose the context of it. OK. And then so just to reconfirm 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 Adamylos polyposis? Yes or no.

[22 minutes 30 seconds][Customer] : Mm. Hmm.

[22 minutes 31 seconds][Agent] : And the second last question reads to the best of the knowledge of any of your immediate family suffered from cancer, heart conditions, stroke or other heritage disease

price aged 60, yes or no.

[22 minutes 41 seconds][Customer] : No, no.

[22 minutes 42 seconds][Agent] : And last question, they paid and were done for today mate, other than one off events gift certificate vouchers. Do you engage in or intent to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mansion at sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity, Yes or no? Beautiful. So that is the end of the application there, Peter. So what I'll do is have that submitted for you. That'll come back within just a few moments. You might and we'll let you know what we need to do next to get that sent away.

[23 minutes 6 seconds][Customer] : No, Yep, I got it.

[23 minutes 18 seconds][Agent] : OK, Thank you so much for that, Peter.

[23 minutes 21 seconds][Customer] : Thank you, buddy.

[23 minutes 22 seconds][Agent] : OK, here we go. Here we go. So, yeah, so as suspected pay that umm basically in Refuci health and loss that answers your application needs to be referred to underwriter for assessment.

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

[23 minutes 33 seconds][Agent] : But based on what you describe the pay to these things like that because it was done for piece of mind generally comes back as approved anyway.

[23 minutes 39 seconds][Customer] : Mm, hmm.

[23 minutes 39 seconds][Agent] : But what we need to have the sense of weight just to come get the confirmation that they will approve it moving forward.

[23 minutes 44 seconds][Customer] : Yep.

[23 minutes 44 seconds][Agent] : So what I'll do now is, umm, essentially, and have a look.

[23 minutes 56 seconds][Customer] : Mm, hmm.

[23 minutes 48 seconds][Agent] : So I'm letting you know that paid that while your application is being assessed, you will be covered for accidental death, which pays that if death was due to a direct result of an accident, cover under this last until the insurer makes a decision on your

application of 30 days from today, whichever is earlier. So what I'll do now is click your final details and read your declaration so that we can get the sent away.

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

[24 minutes 9 seconds][Agent] : So I cannot confirm the Peter. Are you happy to proceed to have that sent away for approval?

[24 minutes 14 seconds][Customer] : Yeah, that's fine. I was looking for the heart.

[24 minutes 16 seconds][Agent] : Yes. So just say yes or no if that's OK.

[24 minutes 17 seconds][Customer] : Yes, yes.

[24 minutes 18 seconds][Agent] : Beautiful, Thank you. Now, Peter, letting you know that the commencement of your cover will be subject to final assessment by the insurer.

[24 minutes 25 seconds][Customer] : Yeah, that's fine.

[24 minutes 25 seconds][Agent] : Now, now letting you know that if the insurer offers, sorry, if the insurer approves cover without any changes, are you happy for me to record your acceptance of this policy now? And we will send you all your policy information to your e-mail and postal address. Is that OK?

[24 minutes 41 seconds][Customer] : Mm. Hmm.

[24 minutes 42 seconds][Agent] : Beautiful, Thank you. Now Peter, because it's not yet approved with your first fortnightly payment, you can actually select the your preferred payment date in the future that suits you to maybe along with the payday if you like.

[24 minutes 41 seconds][Customer] : That's fine. That's it.

[24 minutes 52 seconds][Agent] : It is up to you, so should.

[24 minutes 54 seconds][Customer] : Ah, that's the e-mail. I can, Sir. I'll do that.

[24 minutes 56 seconds][Agent] : OK, OK, so in that case I can speak to your wife. And so is it going to be out of her details or it's just going to be out of your like your details that you're going to be leaving?

[24 minutes 57 seconds][Customer] : Yep, Yep, yeah, don't say that's umm, that's that's told her that times are on it. So I don't deal with any other times.

[25 minutes 12 seconds][Agent] : OK, so before you put a wrong then payday, just to confirm that you did give me authority to speak with your wife about the payments and.

[25 minutes 12 seconds][Customer] : So oh, of course, yes, of course.

[25 minutes 19 seconds][Agent] : OK, beautiful. So yeah, if you can put a wrong.

[25 minutes 21 seconds][Customer] : OK, just hold one second that's pulling up here to home and I don't want to speak. So that's the one thing.

[25 minutes 26 seconds][Agent] : Thank you so much. Oh, hi, it's Francis from Middle Insurance. Who am I speaking with? Oh, hi, Therese, Therese letting you know again, all calls are recorded. Any advice or providers general in nature may not be suitable to your situation. Now Peter did mention that because you're the one that handles the finances or or the payments for these for this policy. Can I just confirm, are you going to be providing your own details as as the payee of the policy or how are you guys going to work that?

[25 minutes 58 seconds][Customer] : So what was that?

[26 minutes 1 seconds][Agent] : Oh, sorry. So are you going to provide you're the one that's going to be arranging like the, the payment details? So is it going to be coming out of like your date, like your accounts or what's going to happen there?

[26 minutes 11 seconds][Customer] : Yeah, yes, it's the.

[26 minutes 16 seconds][Agent] : OK, so if it's going to be coming out of your account, we just need to put you as a purchase as a payee for the policy. OK, so let me just Add all that in for you. I just need to grab your details there. And you are, umm, paid as well, of course. Beautiful. Thank you. And what was your your first name said was Teresa. Is it just TARESA?

[26 minutes 29 seconds][Customer] : Yes TERESE.

[26 minutes 40 seconds][Agent] : I said TARESA. Oh, oh, sorry. Terese. Thank you. And your surname there, Terese. Beautiful. And what's your date of birth, please?

[26 minutes 43 seconds][Customer] : Yep, Lawson 26/07/77.

[26 minutes 53 seconds][Agent] : Thank you. And you're a female Australian resident yourself.

[26 minutes 57 seconds][Customer] : I have a insurance policy with you guys as well.

[27 minutes][Agent] : Oh, beautiful, thank you for that. And with yourself there to raise, you're a female Australian resident yourself. And do you share the same address as Peda? Beautiful, thank you. I'm just going to Add all those details in just one second. OK, So that was 16 Anchorage Circle in Somerland Point, NSW 2259.

[27 minutes 6 seconds][Customer] : Yes, yes, that's correct. Yes.

[27 minutes 24 seconds][Agent] : Thank you. I just one second that Theresa and I'll just get all your details shortly. Reach the circle. OK, perfect. Now, before we get your payment details that's raised, I'll just confirm with you, umm, that the fortnightly premium is basically if it's approved, of course, at \$274.22, uh, per fortnight. OK, So if I can get you to confirm, what payment date would you like the first payment to come out? OK, Beautiful.

[27 minutes 52 seconds][Customer] : Yep, the 22nd sounds proven.

[28 minutes 3 seconds][Agent] : So for the 22nd, so 22nd of July and every fortnight after. That's OK. And did you want to use base payment account number or debit credit card? OK, and that's a check or a savings.

[28 minutes 8 seconds][Customer] : Yep, I'll use the BSB savings.

[28 minutes 17 seconds][Agent] : OK, And what's the base pay number there please? Yep. And the account number. That's OK.

[28 minutes 20 seconds][Customer] : It's 637000 is sorry put this down.

[28 minutes 36 seconds][Agent] : Yep, Yep, Yep. And that's it. Oh, through one night. Beautiful. And of course, under Therese Lawson, you authorize users accounts. Of course, beautiful. Uh, and just before you put pay the back on that trace, I'll just confirm that we are doing the first payment for the 22nd of July and every fortnight after and you give us authority to process that account that you provided for the \$274.22 per for not for pay this policy. That's all. That's all.

[28 minutes 30 seconds][Customer] : I'm getting attacked by dogs 7 713177 3-1 8 Yep Yep Yep Yep Yep.

[29 minutes 7 seconds][Agent] : OK with you, beautiful. Thanks so much for that trace. If you can put pay the back on and we'll have that form as with him and we'll go from there.

[29 minutes 14 seconds][Customer] : Oh, OK, He ran away.

[29 minutes 16 seconds][Agent] : Oh, did he? Yeah. I just need to read him the declaration, that's all.

[29 minutes 20 seconds][Customer] : That's alright. I've got him. Come on, buddy.

[29 minutes 21 seconds][Agent] : Thank you.

[29 minutes 26 seconds][Customer] : He ran away there. Did he go? Where are you? You just got to do the final declaration with your policy here. I'm giving him a pen into my. OK. Hey, Francis. Yeah, that's fine.

[29 minutes 50 seconds][Agent] : Now that's a good look this one of declaration I've got to raise you, but it's basically takes about two to three minutes. Once you accept that we'll get a sense of wait for assessment. If it comes back as approved tomorrow, we'll just automatically accept it and we'll send you away all the documents.

[30 minutes 4 seconds][Customer] : Yeah. Hmm. Mm.

[30 minutes 3 seconds][Agent] : OK thanks Peter. So bear with us for a few moments. This rates. Thank you paid a Lawson. 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'll grade to these terms in full. Family life cover is issued by Hanover Life RA Vassalizer LCD, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services who all will refer to as JFS trade as well. Insurance issue and arrange this insurance on its behalf and otherwise upon accuracy of the information you have provided when assessing your application. That includes information which should be collected from you to provide a quote and other said a target market determination for this product which describes the top of consumers this product is designed for Our distribution practices are consistent with this determination. Agent send a copy on our website. I need to remind you of the duty to take reasonable care that you are greater. So Peter, can you please confirm you have answered all of their questions in accordance with your duty, yes or no?

[30 minutes 52 seconds][Customer] : Mm, hmm, yes.

[31 minutes 3 seconds][Agent] : Thank you and letting you know that we might from time to time provide office to you via the communication methods are provided to us in relation to other products

and services. By agreeing to this declaration, you consent and ask to contact you for this purpose until you opt out. You can update this anytime by contacting us. Except cover pay as a lump sum benefit amounts of the following Pay the loss and receive \$750,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$274.22 per fortnight. Your premium is stepped which means it will be calculated the each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is net payable to GFS of up to 65% to cover costs.

[31 minutes 56 seconds][Customer] : Mm hmm.

[31 minutes 56 seconds][Agent] : Your premium will be debited from the non noted bank account in the name of Theresa Lawson, which are authorized to debit from and provided to us the policy documentation. PDS and FSG will be, uh, mailed to you and if you're 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 meet your needs. You have a 30 day calling up. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with your placing policies as your new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. And finally, Peter, we have the complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So two final questions. Can I confirm, do you understand and agree with the declaration, yes or no?

[32 minutes 50 seconds][Customer] : Yes, yes.

[32 minutes 52 seconds][Agent] : Thank you. And last of all, Peter, would you like any other information or would you like me to read any part of the PDS to you?

[32 minutes 58 seconds][Customer] : No, I'm very understandable, mate. Thank you very much. For the fences.

[33 minutes 1 seconds][Agent] : That's all good, Sir. I do apologize just for that last question.

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

[33 minutes 3 seconds][Agent] : That's a yes or no for that last question, Peter.

[33 minutes 5 seconds][Customer] : No, no, it's all fine.

[33 minutes 7 seconds][Agent] : OK, beautiful. OK, so just to confirm which like any other information or would you like me to read any part of the PBST, yes or no? Beautiful.

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

[33 minutes 14 seconds][Agent] : So thanks so much, Peter. So once it comes back tomorrow, we'll see what the outcome is. For any reason.

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

[33 minutes 19 seconds][Agent] : If I need to speak to you again, I'll give you a call back person, but if not, hopefully comes back as approved and they change, we'll just accept it and get everything sent out to you.

[33 minutes 26 seconds][Customer] : Thank you very much, buddy. Thank you so much, dude.

[33 minutes 27 seconds][Agent] : Thanks you have a good night. Thank you so much for all for your time tonight. Peter, you take care man.

[33 minutes 31 seconds][Customer] : Bye bye. You too.

[33 minutes 31 seconds][Agent] : Cheers. Bye. Bye.

[33 minutes 32 seconds][Customer] : Bye bye.