

[2 seconds][Customer] : Oh, yeah. Hello.

[4 seconds][Agent] : Hello, Niman, it's Tom calling back from Real Insurance.

[7 seconds][Customer] : Alright.

[7 seconds][Agent] : We have a conversation, conversation we're having throughout the day. Pick up.

[8 seconds][Customer] : Yeah, yeah.

[11 seconds][Agent] : I'll just let you know, again, all our calls are reported and any advice provide this gentleman. Sorry.

[16 seconds][Customer] : Hold on, hold on.

[25 seconds][Agent] : Yeah, I'm ready.

[29 seconds][Customer] : The toilet needs some attention. That thing. Toilet needs to be cleaned. Yeah. Oh, yeah. Ah, OK. Hello.

[42 seconds][Agent] : Yep, everything's all good bud.

[44 seconds][Customer] : Oh, yeah. OK.

[46 seconds][Agent] : Alright, no job for that. So yes, I'll let you know.

[49 seconds][Customer] : Got you. Yeah.

[48 seconds][Agent] : Again, all our calls are recorded and any advice providers general in nature amounts to situation and so you can proceed. Once again, can I get you to reconfirm your full name and date of birth please?

[58 seconds][Customer] : Eight of July 1986. Uh huh. Mm, hmm. Mm hmm.

[1 minutes 1 seconds][Agent] : Alright, good day. Thank you bud. Alright, so uh yeah, no, when we were speaking, we uh, we're noting down the details of the insurance. So, uh, prior to doing Li health and lifestyle questions, we're just going down umm, uh, things like the amount of cover necessary uh, and other benefit periods and waiting periods. OK. And umm, as I can remember, we're looking at \$8750 uh, per month as the monthly benefit amount, uh, maximum based off your annual pre tax income. And now where we go on to well explain to you that we have different waiting periods and benefit periods that apply to the insurance.

[1 minutes 37 seconds][Customer] : Mm, hmm.

[1 minutes 37 seconds][Agent] : The waiting period being the non payment period that you must wait before the income benefit is payable of the insurance event.

[1 minutes 49 seconds][Customer] : Mm hmm.

[1 minutes 44 seconds][Agent] : So now like around this is in relation to when you actually make a claim on the insurance, OK, the options are 30 days or 90 days. And keep in mind the income benefits paid monthly in arrears. So if you were to say choose a 30 day waiting period, the first payment would be 60 days after your first eligible claim.

[2 minutes 8 seconds][Customer] : 30 days, yeah.

[2 minutes 5 seconds][Agent] : And it's up to you what's necessary if you need the income benefits sooner rather than later than yeah, perhaps 30 days work. O we'll, we'll work off that for you.

[2 minutes 13 seconds][Customer] : What's the difference? What's the difference between 30 and 60? Is that?

[2 minutes 17 seconds][Agent] : 30 and 90 days are the two options. Now there is a, there is a cost difference.

[2 minutes 26 seconds][Customer] : Diane Yeah. Mm. Hmm.

[2 minutes 22 seconds][Agent] : Umm I'd also the exact difference because there are quite a few different factors that go into income protection cost, but effectively 90 days is significantly cheaper on the basis that it is a longer amount of time to wait. OK. Otherwise, so I mean listen, if you do have things like savings or anything like that, that can just buy longer nine day waiting period, it would be cheaper, but obviously we can address that only if necessary. The other thing here though in the my look around is the benefit. The benefit. Is the maximum amount of time we'll pay the income benefit for anyone injury or illness. So it's effectively the maximum amount of time that we could pay a claim to you. Per claim, the options are six months, one year, two years or five years. The shorter the cheaper and the longer the more expensive. And as six months being the shortest is the cheapest option here. OK, what? What benefit. Would you like to look at first though?

[3 minutes 1 seconds][Customer] : Mm hmm, mm hmm mm hmm, I think show this one.

[3 minutes 26 seconds][Agent] : Yeah, sure. It's about 6 months. No problems. Look off that for you then, mate. And so otherwise, umm, from here, then what I'm gonna arrange is I'll, uh, look help from last our questions. That way we can find out not only your eligibility for the insurance and the look around, but also terms of which we can offer you to cover, such as what the cost would be and other factors like that. OK, while I do that, umm, I'm gonna bring up as well, umm, your details here. Make sure your, umm, everything you have on file is still correct 'cause from your life insurance I can see your e-mail address is nimal@live.com. Your contact number we're speaking on today. Is this your best number?

[4 minutes 2 seconds][Customer] : Yeah, yes.

[4 minutes 9 seconds][Agent] : OK, last thing I'll just confirm here your home and postal address is they are they both still 5A hern place in Morgantown WA 6701?

[4 minutes 18 seconds][Customer] : No, no, actually, it has to be changed.

[4 minutes 21 seconds][Agent] : OK, let's definitely update that then quickly.

[4 minutes 22 seconds][Customer] : I have a temporary address, but you can keep that one for now. I I I'm going to change it soon. OK? Don't worry about changing it. Just keep that one for now. Yeah.

[4 minutes 28 seconds][Agent] : Oh no no Oh no. We would want to ideally change even if it is to a temporary address just to make sure we have all the correct information even if it is going to change again soon.

[4 minutes 39 seconds][Customer] : Mm, Hmm. Mm.

[4 minutes 38 seconds][Agent] : Rather at least have the correct one rather not what's your what's the current post code and suburb where you live in 6164? No worries. Yeah, sure. That will. What's your address right now? And that will? Yes. Sorry, I missed the the name of the street. Sorry.

[4 minutes 41 seconds][Customer] : Hmm, 6164, that's all #4 Aurora Drive, Aurora Dr. Aurora.

[5 minutes 7 seconds][Agent] : Yes. Aurora Dr. No problems. Perfect. And your postal address? We received your mail for the time being.

[5 minutes 9 seconds][Customer] : Aurora Drive, Yeah.

[5 minutes 13 seconds][Agent] : That would be the same easy all right, And when you do move, just

it's a simple case to just call our support team to change your address on file. Or you can always use the the online portal to update your address details too. OK, Otherwise I'll just read to you a pre underwriting disclosure before we get started on the questions for you, because the moment around this will give you privacy policy information. Outline your duty to take reasonable care to not make any misrepresentations in the answers it reads here. Please be aware all calls are recorded. For quality and monitoring purposes we click first.

[5 minutes 46 seconds][Customer] : OK, the the thing I need from you is a quote, how much you charged for five years, six years and everything. If you send me an e-mail, then I will call you back to, you know, to get the right one for myself. Like that's all. Yeah. Yeah.

[5 minutes 48 seconds][Agent] : Yep, yes, namala Karan, what I was explaining before is these.

[6 minutes 7 seconds][Customer] : OK.

[6 minutes 5 seconds][Agent] : These questions are important to find out what the cost is for you.

[6 minutes 10 seconds][Customer] : OK. Yeah. Alright.

[6 minutes 10 seconds][Agent] : Without these questions, we don't know what the cost is.

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

[6 minutes 13 seconds][Agent] : MMM. So yes, these questions determine your eligibility as well as terms which we can offer cover like the cost and other factors as well. So once you've knocked it over, we'll have all those details so that we could figure out what does and doesn't work. OK, that makes sense. OK. Uh, so here, please be aware all calls are recorded for quality and monitoring purposes.

[6 minutes 17 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[6 minutes 34 seconds][Agent] : We collect personal information to provide insurance quotes, issued cover and other related services.

[6 minutes 44 seconds][Customer] : Mm, hmm.

[6 minutes 40 seconds][Agent] : We will share this with your insurer and make sure with other Australian sales providers, uh, for the purpose of mischief, your policy or handling claims.

[6 minutes 47 seconds][Customer] : Yeah.

[6 minutes 47 seconds][Agent] : Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach to privacy.

[6 minutes 56 seconds][Customer] : Mm. Hmm.

[6 minutes 53 seconds][Agent] : By proceeding, you understand you're applying to purchase an income protection policy and as such you take reasonable care. It's not making misrepresentations. This means do anyone surely understand each question I ask you and they provide honest, accurate and complete answers. Need to answer your question full and provide information to us in the earlier discussions you have had. If you do not take reasonable care, don't breach your duty. And if this happens, your insurer may be inside to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. So then Malcolm, do you understand and agree to your duty? Yes or no?

[7 minutes 22 seconds][Customer] : Yeah, yeah.

[7 minutes 24 seconds][Agent] : Good day. And these are just yes or no answer questions. OK.

[7 minutes 23 seconds][Customer] : Yes, yeah.

[7 minutes 27 seconds][Agent] : I'll let you know otherwise wherever I need.

[7 minutes 29 seconds][Customer] : Mm, hmm.

[7 minutes 29 seconds][Agent] : First of all, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

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

[7 minutes 41 seconds][Agent] : Good. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no? Hello. And now the next section here is in regards to your medical history.

[7 minutes 50 seconds][Customer] : Yes, Yeah.

[7 minutes 55 seconds][Agent] : OK, 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 being stroke or heart conditions such as not limited to palpitations, heart murmur, heart

attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer, leukemia or Melanoma excluding other skin cancer, hepatitis or any disorder of the liver.

[8 minutes 5 seconds][Customer] : No, no, no, no, no.

[8 minutes 32 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy?

[8 minutes 38 seconds][Customer] : No, no.

[8 minutes 51 seconds][Agent] : In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for alcohol consumption? Drug or alcohol consumption? All right. Next section then is in relation to your height and weights. And please be aware that I am required to obtain confident single figure measurement for each in order to continue with the application. The system is not allowed to answer your approximate figures, words or height and weight ranges. First of all, let me look around. What is your exact heights in either centimeters or feet and inches, please?

[9 minutes 20 seconds][Customer] : 1167 bye.

[9 minutes 20 seconds][Agent] : That's all you 167 centimeters. Good. And what is your exact weight in either kilograms, pounds or stones, please? 36 kilograms, Alright, It's 167 centimeters and 76 kilograms. That was all correct.

[9 minutes 30 seconds][Customer] : 76 Yep, Yep.

[9 minutes 40 seconds][Agent] : Good. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[9 minutes 46 seconds][Customer] : No.

[9 minutes 47 seconds][Agent] : Alright, the next section then, uh, so a couple personal details here. Umm, some relation to your work. Umm, first of all, does your work require you to use explosives, travel to areas experiencing war or ship or civil unrest, or work offshore? Are you a employed or B self-employed?

[10 minutes 7 seconds][Customer] : Do you have any wound or anything anywhere that sounds right? Yeah.

[10 minutes 8 seconds][Agent] : You mentioned before you're self-employed, so D Yep.

[10 minutes 10 seconds][Customer] : Correct. Any wound.

[10 minutes 11 seconds][Agent] : And do you own a business or are you a contractor? Yep.

[10 minutes 12 seconds][Customer] : No, no, no, no. I have to correct exactly. Yeah. Yeah.

[10 minutes 21 seconds][Agent] : Yeah.

[10 minutes 21 seconds][Customer] : I think really The thing is clear. Yep. OK.

[10 minutes 21 seconds][Agent] : I mean, are you on your own jersey? So yes, I was asking do you own a business or are you a contractor?

[10 minutes 27 seconds][Customer] : Just in time the contractor.

[10 minutes 35 seconds][Agent] : And are you currently contracted or subcontracted? Yep. And do you expect your income to reduce in the next 12 months? Yep. I was asking, do you expect your income to reduce in the next 12 months? No worries. And if you were to become disabled and unable to work, would your business, your contracting business, continue to generate income for more than 60 days?

[11 minutes 22 seconds][Customer] : I'll say that they usually pay after two weeks, so I think I'll get the payment for that.

[11 minutes 29 seconds][Agent] : 14 days, they're not, not more than 60 days.

[11 minutes 37 seconds][Customer] : In Chelan only had a surgery. Was the first sinus. Yeah. Admitted just overnight, right? Yeah, it was in there was. Huh. Four months. Yeah. Yeah. All right. Yeah, All right, Yes. Hang on. That's.

[11 minutes 57 seconds][Agent] : Yeah, all good.

[11 minutes 58 seconds][Customer] : That'll be what it makes. Yeah.

[12 minutes][Agent] : Alright. Because yes, you mentioned you'll have still an income going for about 14 days and not more than 60 days. Is that right?

[12 minutes 6 seconds][Customer] : Correct. Correct.

[12 minutes 7 seconds][Agent] : Alright, no problems. We'll answer. No, we can answer. Notice that question then that's fine. Otherwise, next question. Uh, Namala Karan, do you have a second occupation that generates a taxable income?

[12 minutes 10 seconds][Customer] : Yeah, No, but it's actually very small. I can't, I can't make it as a as a income. It's less than about 500. See, it's \$600.00 per month.

[12 minutes 30 seconds][Agent] : Yeah, OK, right. So you do you have a second occupation that generates taxable income? Not quite.

[12 minutes 32 seconds][Customer] : Yeah, yeah, yeah.

[12 minutes 34 seconds][Agent] : Uh, OK.

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

[12 minutes 36 seconds][Agent] : And uh, for reference, hobbies and non tax income such as male jobs, drops of paper deliveries don't need to be disclosed here.

[12 minutes 38 seconds][Customer] : She and especially that I eat all the meat and everything. I know that you did that. All the meat.

[12 minutes 42 seconds][Agent] : Umm, is this just like a hobby type income or is another like form of business work?

[12 minutes 46 seconds][Customer] : Probably 12, probably 12. Yeah.

[12 minutes 48 seconds][Agent] : OK, right, right. Because if it is a hobby, then that's fine. We can't answer. Notice that question. It's not necessary. It's not quite taxable income.

[12 minutes 53 seconds][Customer] : No, no.

[12 minutes 57 seconds][Agent] : Umm, otherwise, uh, next question, have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[13 minutes 5 seconds][Customer] : Bye.

[13 minutes 6 seconds][Agent] : OK, in that case, uh, quick AIDS declaration? Will answer the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

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

[13 minutes 19 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia IE booked or we'll be booking travel within the next 12 months And do you have existing income protection cover? OK, so back on to your medical history now once again to remind you, the overarching question asks, have you ever had symptoms of, been diagnosed with or trained for or intend to seek medical advice? Any of the following Firstly, is diabetes raise blood sugar impaired glucose tolerance impaired fasting glucose.

[13 minutes 53 seconds][Customer] : Yeah.

[13 minutes 55 seconds][Agent] : Sorry, can you repeat the answer one more time? OK, thank you. Chest pain, high cholesterol or high blood pressure? Mm Hmm.

[13 minutes 57 seconds][Customer] : No, no, listen, I tell you, I tell you, I just do the normal procession. But it's actually not cholesterol patient. It's under you know, it's it's in the that's how do you call it in the border border. Yeah. It's not the cholesterol we call it. So you can't you say you just say no for that.

[14 minutes 27 seconds][Agent] : Right. Sorry. Make sure I clarify what you're saying.

[14 minutes 26 seconds][Customer] : Yeah, Yeah.

[14 minutes 30 seconds][Agent] : You're saying that your cholesterol was high at some point, but no longer.

[14 minutes 35 seconds][Customer] : Well, it's not very high. It's it's in the border.

[14 minutes 44 seconds][Agent] : Mm, Hmm.

[14 minutes 38 seconds][Customer] : They said, you know, I just did the normal blood test, just the general blood test, that's all. So we can't, I can't call it. No, no, you can say no for that.

[14 minutes 46 seconds][Agent] : OK, yeah, so just probably annual check up.

[14 minutes 49 seconds][Customer] : Yeah, Yeah.

[14 minutes 49 seconds][Agent] : Uh, so it's something that can is getting higher, but it's not. They haven't said it was high yet.

[14 minutes 55 seconds][Customer] : No, no.

[14 minutes 56 seconds][Agent] : OK, that's fine. Well, they said it's just borderline, umm, like still in

the normal range but starting to border on the high category. That's fine.

[15 minutes 4 seconds][Customer] : Yeah, but the, the, the I don't need any medical attempt.

[15 minutes 3 seconds][Agent] : Umm MMM, that is what I covered.

[15 minutes 7 seconds][Customer] : I only need some exercise and things like that.

[15 minutes 11 seconds][Agent] : Yeah, all good. No problems in that case. Yeah, that's fine. So it's still in the normal range, but you mentioned it's something that they brought your attention.

[15 minutes 9 seconds][Customer] : So yeah.

[15 minutes 19 seconds][Agent] : Just make sure it doesn't get into a higher range.

[15 minutes 21 seconds][Customer] : Yeah. Correct.

[15 minutes 22 seconds][Agent] : Yeah, OK. All good. And it's the same with the blood pressure or was it just the cholesterol?

[15 minutes 26 seconds][Customer] : No, it's supposed to. Yeah, for sure.

[15 minutes 25 seconds][Agent] : Yeah, what I'll do is just the cholesterol.

[15 minutes 28 seconds][Customer] : Everything is fine. Yeah.

[15 minutes 30 seconds][Agent] : Got you. OK, No dramas. You can maintain your original answer of no, then that's fine. Otherwise, moving forward here tumor, mole or cyst, including skin cancer or sunspots. Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder off the stomach, bowel, gallbladder or pancreas and epilepsy, Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder?

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

[16 minutes 9 seconds][Agent] : Kidney disorder, Blood disorder or disease?

[16 minutes 15 seconds][Customer] : Say that again.

[16 minutes 16 seconds][Agent] : Large disorder or disease? Alright. Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder. Arthritis, chronic pain, gouts, repetitive strain injury. Chronic fatigue syndrome or fibromyalgia.

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

[16 minutes 38 seconds][Agent] : Uh, joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis, osteopenia. Any defect of hearing or sight then, which is corrected by glasses or contact lenses. Excellent. Alright, so next few questions are just worded differently before. OK, first of all, other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Are you awaiting results for any medical tests or investigations such as block limited, any surgeries, X-rays, scans, blood tests or biopsy?

[16 minutes 43 seconds][Customer] : No, no, no, no, no.

[17 minutes 22 seconds][Agent] : OK. Now, uh, you did mention you do have, uh, just your regular annual checkups, is that right?

[17 minutes 28 seconds][Customer] : Yeah, correct. Correct.

[17 minutes 28 seconds][Agent] : Good. Well, I actually have a concern that your annual check UPS, there are no presenting symptoms and results came back normal.

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

[17 minutes 36 seconds][Agent] : OK, good. Uh, what we'll do, we'll still have to, yes, that question, but then for what condition required the medical examinations for advice, uh, we'll just put in annual check UPS. That's on a list of things we have here. So that's fine. We can just keep moving that way.

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

[17 minutes 47 seconds][Agent] : It's all accounted for otherwise, uh, other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you are currently experiencing within the next two weeks? And, and other than what you've already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[17 minutes 59 seconds][Customer] : No, no.

[18 minutes 8 seconds][Agent] : Uh, so all right, uh, one, uh, uh, or uh, a few questions left to go first couple regarding your family history now, OK, only concerning your immediate family in America. So

your mother, father, brother and sister only, nobody else. Uh, so the best of your knowledge of any of your me family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous plaiposis? And to the best of your knowledge, if any of your immediate fam family suffered from cancer, heart condition, stroke or other Rotary disease prior to age 60.

[18 minutes 36 seconds][Customer] : No, no.

[18 minutes 49 seconds][Agent] : All right, uh, one last question, just regarding any hands pursuits. OK uh, other than one of events, do you engage in or intend to engage in any of the following aviation?

[19 minutes 9 seconds][Customer] : Yes.

[19 minutes 3 seconds][Agent] : There's a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Alright, and just double checking for the other question, family history. To the best of your knowledge, any of your family suffer from cancer, heart condition, stroke or other criteria disease prior to the age of 60. That was a yes or no answer. Sorry.

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

[19 minutes 26 seconds][Agent] : Yeah, good day, right. In that case from the marker on, that's all the questions out the way and done.

[19 minutes 31 seconds][Customer] : OK.

[19 minutes 30 seconds][Agent] : I'll submit the answers here. So that way we could find out now what the results will look like and we'll go through some different costs and options together.

[19 minutes 31 seconds][Customer] : Yeah, please. Mm, hmm.

[19 minutes 39 seconds][Agent] : The good news is the marker on you have a bit of proof income protection insurance. So congratulations to you on that front.

[19 minutes 44 seconds][Customer] : Mm hmm.

[19 minutes 45 seconds][Agent] : And also what's good is no additional exclusions or changes to the premium rates applied from those questions, OK. So that's certainly a good result to see. So looking

here then, uh, for working off a monthly benefit amount of \$8750, thirty days waiting period and six months benefit. And another run, would a fortnightly or monthly figure be more helpful? Yeah, sure.

[20 minutes 10 seconds][Customer] : Fortnightly, yeah.

[20 minutes 11 seconds][Agent] : Fortnightly, uh, because that would come to be a fortnightly premium of \$88.85. OK.

[20 minutes 20 seconds][Customer] : Oh, 630 days, right?

[20 minutes 22 seconds][Agent] : Yeah, six months benefit. 30 days waiting period and a monthly benefit of \$8750, the maximum based on your pre tax income. OK, yes, Yep, \$88.85 a fortnight. The Microns is actually comfortable for you. Are there adjustments we need to make before we proceed?

[20 minutes 31 seconds][Customer] : OK, yeah, I'll, I'll, I'll, I'll give you a call back if you send me an e-mail and I'll check it and see if I need to go with that.

[20 minutes 50 seconds][Agent] : Mm hmm. What aspect do you talk about it?

[20 minutes 51 seconds][Customer] : So it's usually it usually start.

[21 minutes 3 seconds][Agent] : Yeah, great question.

[20 minutes 55 seconds][Customer] : Yeah, if I if I yeah, like if I insured today, will it start immediately or how long it's going to take the waiting period? OK.

[21 minutes 4 seconds][Agent] : So the waiting period for reference, the waiting period in this insurance only applies to when you make a claim on the insurance.

[21 minutes 10 seconds][Customer] : Oh, OK.

[21 minutes 10 seconds][Agent] : Uh, so it's her claim that waiting period applies.

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

[21 minutes 12 seconds][Agent] : The insurance itself, it starts on the day that you arrange the policy.

[21 minutes 13 seconds][Customer] : Oh, mm, hmm.

[21 minutes 17 seconds][Agent] : So for example, if we start the cover today, you'd be insured from today.

[21 minutes 22 seconds][Customer] : Mm hmm, I think it's been broken there.

[21 minutes 20 seconds][Agent] : Uh, and, and well, for reference as well with, uh, the, with the income protection insurance, no immediate payments are required to start the policy.

[21 minutes 29 seconds][Customer] : It's just to me it's sick. But the call will still drop.

[21 minutes 29 seconds][Agent] : So, uh, that is something else we can address alongside this now. Just want to check on what you're saying though.

[21 minutes 37 seconds][Customer] : OK.

[21 minutes 36 seconds][Agent] : You mentioned you wanted to just check it before you proceed. What aspect of the insurance did you need to check?

[21 minutes 41 seconds][Customer] : Mm hmm.

[21 minutes 41 seconds][Agent] : Was it something you're unsure about? MM Hmm.

[21 minutes 42 seconds][Customer] : The yeah, the price, the pricing. Pricing, umm, actually I incurred in some other place too.

[21 minutes 43 seconds][Agent] : So it does depend, It does. It does depend on age. So I'll put it to this.

[21 minutes 49 seconds][Customer] : So check with them because they called me this morning saying as what you did because I inquired on Saturday.

[21 minutes 56 seconds][Agent] : MM Hmm.

[21 minutes 56 seconds][Customer] : I will SI will check with them. How much do they charge? Because I, I, I, I, I, I mentioned earlier, I already have an insurance with you guys, life insurance for 10 years now.

[22 minutes 6 seconds][Agent] : Yes.

[22 minutes 6 seconds][Customer] : So now, like if you compare, if you talk to your boss and say, you know, I need an income protection. So if they give me a discount, then I'll come back to you. You know, I'll check with the other guys. Yeah, hold on.

[22 minutes 20 seconds][Agent] : Yeah, fair go. And I mean, ultimately this is insurance the other day, so we aren't able to provide any multi policy discounts, umm, for, uh, life insurance products, uh, and those income rotations, including that category, umm, however, and yeah, I mean,

ultimately take that time to review alongside those other umm, brands, whatever else you need to do That's fine. Uh, what I'll let you know of while I just get everything arranged here, unless you have another couple of benefits. We include the policy and how the frame works over time. Just make sure you are fully informed uh, because firstly, in America run with the policy.

[22 minutes 54 seconds][Customer] : None. Mm, Hmm. Yeah. Yeah. Here. Here. Yeah. Mm Hmm.

[22 minutes 51 seconds][Agent] : We include a rehabilitation benefits as well as I'm sorry, alright, uh, as well as a final expenses benefit. OK, final expenses benefit pays \$10,000 in the event you pass away to help with uh, your family with funeral costs and other immediate expenses. OK.

[23 minutes 8 seconds][Customer] : Hmm. Mm.

[23 minutes 9 seconds][Agent] : But uh, with regards to the premium Numilkuran is stepped, which means it will generally increase each year as you age.

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

[23 minutes 17 seconds][Agent] : And so as an indication, if you were to make no exchange the policy, uh, and just keeping all the same parameters next year as what you have the Prem, uh, the premium next year would be \$90.64 a fortnight.

[23 minutes 29 seconds][Customer] : Mm, hmm.

[23 minutes 29 seconds][Agent] : You can also find information about our premium structure on our website.

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

[23 minutes 34 seconds][Agent] : I also wanna mention to you with this policy, we do provide to you what's called the real reward attached policy.

[23 minutes 40 seconds][Customer] : Mm. Hmm.

[23 minutes 40 seconds][Agent] : So in Malika, I'm following this first policy anniversary dates where we will be able to refund you 10% of premiums you're paying that time as a banker, just staying with real insurance the first year of cover.

[23 minutes 47 seconds][Customer] : Yeah, OK.

[23 minutes 51 seconds][Agent] : And so now from here, Malika on, I wanna make sure you have

that opportunity to check alongside other insurers and, uh, make an informed decision for yourself as to what works and what doesn't.

[24 minutes 1 seconds][Customer] : Mm, hmm.

[24 minutes 1 seconds][Agent] : Uh, I'm happy to send this out to you in one or two ways.

[24 minutes 5 seconds][Customer] : Yeah.

[24 minutes 5 seconds][Agent] : I can either send this through to you just in the form of quotation, which wouldn't provide any immediate cover. And we just have to make sure next time around that there've been no changes to any of your, umm, questions and answers.

[24 minutes 16 seconds][Customer] : Mm hmm.

[24 minutes 15 seconds][Agent] : We just answered today, which is especially fine. That's doable, but the alternate option we have available, the, the marker, uh, we are able to provide you with coverage straight away without any immediate payments, umm, being made.

[24 minutes 28 seconds][Customer] : Mm hmm. Right. Mm hmm.

[24 minutes 27 seconds][Agent] : OK, uh, and just what I can arrange is we would do this normal last steps of noting a preferred method of payment down, but also I, we'd select the payment date in the future. That works. Uh, can even be lined up with your life insurance. That way between now and then, you can receive our full documentation and do your checks as you need whilst having cover in place in case the worst was to happen in the meantime.

[24 minutes 47 seconds][Customer] : OK, hold on. Hold on. I put it on now. Sorry for that. Yeah.

[24 minutes 52 seconds][Agent] : OK, Yeah, everything's like this.

[24 minutes 55 seconds][Customer] : Goodbye.

[24 minutes 56 seconds][Agent] : OK, So, yeah, so between now and the first payment dates, when you do your checks, if you need to call us, if you need to make change star insurance or if there was a policy that was better suits you need elsewhere and you'd like to cancel our insurance, that's fine. Simple call to our support team. You can get that arranged over the phone within minutes. Otherwise though, if all sits comfortably for you, then great, we've already got gotten all the last details already done today. So then that way we'll just make the first debit on the day selected down

the track and just keep it going from there. OK.

[24 minutes 56 seconds][Customer] : Yeah, Yeah, yeah. Hold on.

[25 minutes 27 seconds][Agent] : And so and he has does that all make sense? The Malacron.

[25 minutes 32 seconds][Customer] : Yep. Yep. Sure.

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

[25 minutes 33 seconds][Customer] : I'll call you back.

[25 minutes 34 seconds][Agent] : Yeah, OK.

[25 minutes 34 seconds][Customer] : Yeah, yeah, send, send an e-mail with your details and I'll call you straight away.

[25 minutes 35 seconds][Agent] : Now is Yeah, yeah, absolutely. So just to clarify, are you looking to see with the first option just the quotation or the second option that we provide cover in the meantime?

[25 minutes 39 seconds][Customer] : And if that helps you anyway, yeah, quotation at the moment, but I'll, I'll be, I'll be definitely come back to you soon.

[25 minutes 52 seconds][Agent] : OK, Yeah, it has. I'll be in umm, uh, tomorrow and on Friday as well.

[25 minutes 55 seconds][Customer] : Yeah, it's like a good deal, Yeah.

[26 minutes][Agent] : It's just a public holidays we're not in uh, so that's definitely fine. Certainly be able to help you with that decision now. I'll send this through to you in the form of pre activation e-mail the Malacron.

[26 minutes 19 seconds][Customer] : Mm hmm.

[26 minutes 11 seconds][Agent] : If you do make a decision in the like Christmas, Boxing Day, public holidays or on the weekend, uh, when I'm not in the, on the office, you can arrange it through that e-mail. Uh, there's a big buy now button. It's pretty hard to miss and you can just put in all your final details there to get this insurance sorted out.

[26 minutes 21 seconds][Customer] : Yeah, yeah.

[26 minutes 29 seconds][Agent] : Uh, otherwise though, if I haven't seen anything activated in there,

I mean, are you just making that comparison this evening or, umm, is that just throughout the week?

[26 minutes 37 seconds][Customer] : Mm hmm. Hmm. Mm. It's already 3:00, right?

[26 minutes 44 seconds][Agent] : Mm, hmm.

[26 minutes 42 seconds][Customer] : I'm actually busy today, so let me give me a night. You know, like I need to work on something.

[26 minutes 49 seconds][Agent] : Yeah, absolutely.

[26 minutes 49 seconds][Customer] : I can give you a call.

[26 minutes 50 seconds][Agent] : So I guess better question be if I would it be appropriate if I called you tomorrow or on Friday, right. Yeah, good on that. That's fine. I'll give you a call Friday then and probably in the morning more around say 9:00 or 10:00 if that works for you.

[26 minutes 59 seconds][Customer] : I think Friday better ten months yeah for issue yeah, I appreciate.

[27 minutes 12 seconds][Agent] : Good, I'll be in touch then. Let me know what the go is as well. The documentation for you to review the micro.

[27 minutes 19 seconds][Customer] : Mm, Hmm. Hmm. Mm.

[27 minutes 20 seconds][Agent] : Since it's gonna have some of your personal information in there, it's gonna be password protected to your privacy.

[27 minutes 26 seconds][Customer] : Yeah.

[27 minutes 25 seconds][Agent] : It's not gonna tell you what the password is, so I'll just quickly tell you that now before we wrap up.

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

[27 minutes 30 seconds][Agent] : The password is just your date of birth and an 8 digit number with no space to such in between. OK?

[27 minutes 36 seconds][Customer] : Yep.

[27 minutes 36 seconds][Agent] : So 08/07/1983, don't forget the zeros in there. OK.

[27 minutes 41 seconds][Customer] : Yeah. OK.

[27 minutes 42 seconds][Agent] : Alright, good day. Otherwise I'll send that through. We'll pick up

this conversation again on Friday. We can get the income protection organised then.

[27 minutes 49 seconds][Customer] : Yeah. Thanks, man. Cheers.

[27 minutes 48 seconds][Agent] : OK, no problems.

[27 minutes 50 seconds][Customer] : Thanks very much.

[27 minutes 50 seconds][Agent] : Appreciate your time mate. Take care.

[27 minutes 52 seconds][Customer] : Yeah, bye.

[27 minutes 53 seconds][Agent] : Bye bye.