

[11 seconds][Customer] : Hello.

[12 seconds][Agent] : Hi, good morning, Ivan, it's Christine from Real Insurance. I'm just giving you a call as we got your enquiry comes through now online for our income protection insurance. You're after a quote, you popped that through about 10 minutes ago. How are you today?

[26 seconds][Customer] : You're good. Thank you, Sir.

[28 seconds][Agent] : I'm very well also I appreciate you asking.

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

[31 seconds][Agent] : So what I'll do thanks concerning you umm, you know this in relation to the income protection insurance. So I'll just start by confirming your details, but thanks for giving me some time just to reach out to and assist you with this information today, uh, we'll go through some quotes as well to find a suitable level of cover for you there as well.

[50 seconds][Customer] : Yeah.

[49 seconds][Agent] : OK, umm, So what to do I'll just start by confirming is your full name and your date of birth. I've got here Ivan mosquito. Is that correct?

[58 seconds][Customer] : Yeah. I haven't done mosquito.

[1 minutes][Agent] : Thank you, I'll and your date of birth make sure I've got it right as well. In front of me is the 12th of April 1968, is that right?

[1 minutes 8 seconds][Customer] : Yeah, that's great.

[1 minutes 9 seconds][Agent] : Thanks for that. Umm Ivan also confirmed your residency that you are a male Australian resident. Yes or no?

[1 minutes 16 seconds][Customer] : Yeah.

[1 minutes 17 seconds][Agent] : Yep. Beautiful. Thanks for confirming your details and I'll just let you know as well so that you're aware. All calls are recorded. Any advice are provided is general in nature and may not be suitable to your situation. Uh, so I've been just before I assist you, I wanted to let you know that I specialize in real life and income protection insurance. So I'll be happy to assist you. I'll run through the information and quotes income protection insurance today with you.

[1 minutes 43 seconds][Customer] : Yeah.

[1 minutes 43 seconds][Agent] : Uh, what's, what's stuck your interest into income protection insurance today, if you don't mind me asking?

[1 minutes 50 seconds][Customer] : Oh, yeah. Bloody. Oh, there's a gun.

[1 minutes 55 seconds][Agent] : Yeah, of course. So what? Yeah. What do you do for work currently?

[1 minutes 54 seconds][Customer] : You know what if I get sick of what you know, I have a rain. Gay.

[2 minutes 2 seconds][Agent] : Oh, you Ranger?

[2 minutes 3 seconds][Customer] : Yeah.

[2 minutes 3 seconds][Agent] : Oh, wow, that's that wonderful. I haven't really spoken too many Rangers, and I'd imagine that's the job. Keeps you busy and whatnot.

[2 minutes 12 seconds][Customer] : Yeah. It's all good. Hey.

[2 minutes 13 seconds][Agent] : Oh, good on you. Nice outdoor job there. How long you've been a Ranger for Ivan?

[2 minutes 16 seconds][Customer] : Yeah, well, my thing.

[2 minutes 21 seconds][Agent] : Oh, well done. All good on you. So, so that's this. This is the first time you've ever looked at wanting to get income protection cover as well. OK, thanks for sharing. I'll have to have it explain how it works so that way you can have a better understanding as to what this cover will do for you. And it's also important that it's also in terms of affordability and it's manageable as well. So we'll try to find a suitable level of cover to meet your needs. OK, thanks. So what I'll do then firstly is I'll just umm, ask you a few questions in relation to your duties at work. Umm, but I know you mentioned you're a Ranger, so I also wanted to ask, are you currently employed or self-employed? Would that be you're, you're currently employed as a Ranger?

[2 minutes 29 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[3 minutes 6 seconds][Agent] : Yeah, employed, no problems. And just for the quote, what I'm gonna do is just ask you some questions in relation. Like I said, umm, you know what you do at work and what not. If there's anything in relation to the questions you don't understand, I can re either repeat it for you or I'll be also. I'll also be happy to umm explain if your interest to what the questions mean in

relation to the income protection cover. So just before answering any of our questions, it is important that you are aware of your duty to answer all our questions actually and honestly. There are then fairly to these circuit impact to cover at claims time.

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

[3 minutes 44 seconds][Agent] : So I just confirmed first, do you work 15 hours or more per week, yes or no?

[3 minutes 49 seconds][Customer] : More, more.

[3 minutes 49 seconds][Agent] : Yep. So that's, yes, you do work 15 hours or more.

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

[3 minutes 54 seconds][Agent] : Good on you. Thank you. Is your role of an administrative, managerial or professional nature? Will you spend the majority of your time indoors in an office or clinical environment? Yes or no?

[4 minutes 6 seconds][Customer] : Oh, no, I have to. Was that?

[4 minutes 8 seconds][Agent] : Yeah, that's alright. That's concerned. Thank you. And, uh, do you, ha, do you perform heavy physical duties, use heavy machinery or drive the vehicle for work at all? Yes or no? Yep. Wonderful. And I'll just confirm with you either are you qualified skilled or semi skilled or hold the required licenses to perform your role. Yes or no. So you're not qualified in being a Ranger or skilled or semi skilled in that role.

[4 minutes 20 seconds][Customer] : Yeah, no, Yeah, yeah, yeah.

[4 minutes 40 seconds][Agent] : Oh, you are. Yep.

[4 minutes 41 seconds][Customer] : What did they haven't got a license.

[4 minutes 44 seconds][Agent] : Oh, that's OK.

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

[4 minutes 44 seconds][Agent] : Then in terms of this question specifically, it's all you hold the required license to form your role. So it's not that you have to, it's in terms of whether it applies. So you can answer yes, but you mentioned, uh, you are qualified in your job. Is that like as a Ranger, correct or skilled should I say?

[5 minutes 1 seconds][Customer] : Yeah, yeah.

[5 minutes 1 seconds][Agent] : That's fine, That's fine. I appreciate your honesty. I've put yes to that question for you then. And Ivan, the next question is do you work in any of the following fields, aviation as a pilot or crew, entertainment or or sporting industry, Air Force, Army, armed forces or you, do you handle explosives for work, yes or no?

[5 minutes 22 seconds][Customer] : No, none of that.

[5 minutes 22 seconds][Agent] : No, that's no issues. And the final question is just confirming. Do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul? Yes or no? Good on you. Thanks for that. Alrighty, so now that we've answered those questions, I can start generating some quotes for you. I also need to confirm your smoking status. I mean, have you had a cigarette in the last 12 months? Yes or no.

[5 minutes 38 seconds][Customer] : No, yeah.

[5 minutes 55 seconds][Agent] : Yeah. Thank you for confirming. You asked Meyka. That's no issues. So what the cup is designed to provide quickly, just while I'm letting up some pricing for you, is a monthly income benefit paid directly to you if you're unable to work due to a disabling sickness or injury and you suffered a loss of income. So you know it's designed to help you cover your bills and living costs if your salaries and it's interrupted, you know they I've been in, you're unable to unfortunately work in relation to umm, if anything unfortunately happens, as I mentioned. So if you have a disabling sickness or injury, umm knock on wood that we definitely wouldn't want that to occur. But I understand that's why you're after the income protection insurance Is is for that Peace of Mind, is that correct?

[6 minutes 42 seconds][Customer] : Yeah, yeah.

[6 minutes 42 seconds][Agent] : In case something does happen, of course. Umm.

[6 minutes 52 seconds][Customer] : Uh huh. OK.

[6 minutes 46 seconds][Agent] : So what we can offer then is an income benefit of up to 70% of your monthly pre tax income from \$1000.

[6 minutes 54 seconds][Customer] : Yeah, yeah.

[6 minutes 55 seconds][Agent] : Yep, up to a maximum of \$15,000, although we'll determine how much cover we can offer you by just finding out what your annual pre tax income is. So I understand you mentioned you've been there for maybe 5, not even six months. So I'll help you calculate if you need to, your annual pre tax income. So do you, do you know how much firstly you earn yearly before tax for your income?

[7 minutes 25 seconds][Customer] : Yeah, 30 something.

[7 minutes 27 seconds][Agent] : Yeah, 30. Did you say 30,000 or 35,000? Sorry.

[7 minutes 32 seconds][Customer] : Yeah, 30 something. I did pay day before.

[7 minutes 36 seconds][Agent] : Uh, yes, no problems. Is that before or after tax?

[7 minutes 35 seconds][Customer] : Not like not remember.

[7 minutes 42 seconds][Agent] : Do you know how much you you would get on your payslip before tax at all? Before they tax you at all?

[7 minutes 50 seconds][Customer] : Oh, 2004.

[7 minutes 51 seconds][Agent] : 2400 before tax a fortnight, is that correct? No problems. The reason I ask you is because I can take that the 2400 a fortnight and I'll multiply it by 26 fortnights in the year so we can calculate what your yearly premium. Oh sorry, your yearly annual income is before tax. So it's I've multiplied \$2400 by 26 fortnights which is giving me the \$62,400 annual income before tax premium.

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

[8 minutes 21 seconds][Agent] : Are you happy for me to pop that in as your annual income before tax 62,400?

[8 minutes 27 seconds][Customer] : Something like that.

[8 minutes 28 seconds][Agent] : Yeah. No, that's fine. As long as you mentioned the fortnightly benefit that you received \$2400 before tax is correct. That's fine. I've calculated the annual income before tax for you and then we can generate the premiums from there.

[8 minutes 41 seconds][Customer] : Yeah, yeah, yeah.

[8 minutes 43 seconds][Agent] : As to how much it'll cost for your, umm, income protection cover.

[8 minutes 48 seconds][Customer] : Like that, like that gross pay or what?

[8 minutes 48 seconds][Agent] : OK, yeah, well I will determine as well if it's affordable firstly for you. So we can offer a monthly benefit amount of \$3640 maximum. The minimum starts at at umm, \$1000 per month.

[8 minutes 56 seconds][Customer] : Yeah, yeah.

[9 minutes 7 seconds][Agent] : How much do you need between those amounts to get by? For example, if you just feel like you only need \$2000 a month, we can I can quote you on that amount.

[9 minutes 18 seconds][Customer] : Yeah, images like 34410. Yeah, so.

[9 minutes 22 seconds][Agent] : Yeah, I can do 3 and 3640 as the maximum if that's OK with you that that's just based on your annual income before tax, that's how much we can offer. So I'll quote you on the maximum amount then 3640 if your annual income changes and you decide actually you do want. So if your annual income ever increases and then you are eligible to look at applying for something higher per month as you asked for 4000. You can look at giving us a call up to apply for review in relation to, uh, your eligibility. If you want to maybe up, apply to up your Ben, increase your monthly benefit amount. If that makes sense for you.

[10 minutes 4 seconds][Customer] : Yeah. All good here.

[10 minutes 2 seconds][Agent] : Does does does that No problem. But I'll start by confirming the, excuse me, the premium of this monthly benefit now for you.

[10 minutes 23 seconds][Customer] : Yeah.

[10 minutes 14 seconds][Agent] : Next is just the waiting period you can choose so I've been the waiting period is just a non payment period that you must wait before the income benefits fable to you after the insured event occurs.

[10 minutes 29 seconds][Customer] : OK.

[10 minutes 29 seconds][Agent] : So you can choose you've got two options to choose.

[10 minutes 36 seconds][Customer] : Yeah, 30 days then.

[10 minutes 32 seconds][Agent] : You can choose 30 or 90 days waiting period and I'll give you 30 days. Yes, sure, no problems. Uh, please keep in mind the income benefit, it is paid monthly in

arrears. So that means, for example, if you choose a 30 day waiting period, then your first payment would be 60 days after your first eligible to claim.

[10 minutes 38 seconds][Customer] : Yeah, Yeah, alright.

[10 minutes 53 seconds][Agent] : So the waiting period you'd like me to select was 30 days. And next, I'll just confirm you can also choose the benefit. So Ivan, what the benefit. Is, it's just the maximum amount of time that will actually pay the income benefit to you for anyone injury or illness while you're out of work. So you can choose six months, one year, two years or five years. The higher the benefit. That you choose, the higher the premium will be. So what what? What benefit. Would you like me to quit one first, for example? So do you want me to give you an example of what the benefit. Is or do you understand?

[11 minutes 5 seconds][Customer] : Yeah, yeah, yeah. I just give me the idea. Yeah, but I'm gonna choose them.

[11 minutes 34 seconds][Agent] : Yes, no problems, yes. So the benefit. Is just the maximum amount of time that in relation to if you were out of work and you had a six month benefit. For example, that's how long we'll pay you for. It's only 6 months if you choose A5 year benefit.

[11 minutes 55 seconds][Customer] : OK.

[11 minutes 50 seconds][Agent] : That's how long we'll pay you for is five years until you're able to go back to work if that hopefully prior to that benefit. Running out, if that makes sense for that specific one. Injury or illness? Umm. So did you want me to quote you on maybe the six months to start with for the benefit.

[11 minutes 56 seconds][Customer] : Yeah, Yeah, yeah, yeah. We'll go there. Yeah.

[12 minutes 9 seconds][Agent] : Perfect. So let's find out if this is affordable for you. If not, let me know and I can adjust the quote accordingly. Uh, so for the monthly benefit amount of \$3640.00 with a 30 day waiting period and a six month benefit. The premium per fortnight is \$149.56 per fortnight. So just under 150 bucks every fortnight. Is is that affordable or do you want me to make some adjustments to the quote for you?

[12 minutes 32 seconds][Customer] : Yeah, yeah, yeah. That's all good, eh?

[12 minutes 40 seconds][Agent] : Well, good, no problems. Uh, so if you're happy with that pricing, what we'll do next is we'll confirm your eligibility for the cover.

[12 minutes 50 seconds][Customer] : Yeah.

[12 minutes 50 seconds][Agent] : There's some, I'm just gonna ask you some health and lifestyle questions over the phone that'll determine your approval and on what terms we can offer the cover to you as well. So just bear in mind then the, once the, it's in place, once the cover's in place, you'll be covered until your policy anniversary following your 65th birthday.

[13 minutes 10 seconds][Customer] : Yeah.

[13 minutes 10 seconds][Agent] : Please keep in mind that there are some exclusions that applies outlined in the PDF as well.

[13 minutes 15 seconds][Customer] : Oh, OK.

[13 minutes 16 seconds][Agent] : I, I know I apologize if I've sort of rambled on in terms of explaining that, but I just wanted to ask before we get into the application, do you have any questions regarding what I've mentioned so far is are you following? Is it pretty clear?

[13 minutes 30 seconds][Customer] : Yeah, nice one.

[13 minutes 31 seconds][Agent] : Oh, good. Thanks for clarifying then, uh, there in mind as well, Ivan, I know you mentioned this is your first time looking into income protection, so I wanted to let you know that the premiums, the income protection, they are generally tax deductible as well. So that can make it even more cost effective for you. Umm, you know, come tax time, if you want to, umm, just get some advice in relation to discussing with the financial advisor in terms of what you can do regarding your income protection premiums. Don't hesitate to ask for assistance in relation to that there. Umm, converse to the financial advisor or anything along those lines to yourself. All right, So what I'm going to do? Excuse me if I'm losing my voice here. Excuse me. I'm just going to confirm your address, Ivan, to Three L Street. Thank you. Can I have your post code as well, please? Sorry, sorry. I'll get you to repeat that. Sorry, 4 880. Thank you.

[14 minutes 1 seconds][Customer] : Yeah, yeah, 2303 94880 880 I'm a rebate. Please let.

[14 minutes 35 seconds][Agent] : What was your suburb Mariba Queensland beautiful and what's

your address again?

[14 minutes 46 seconds][Customer] : Yeah. 23 Hill St.

[14 minutes 44 seconds][Agent] : 23 Did you say L Street too easy? Thanks for that. So Ivan, your residential and your postal address. We will send all your documents regarding your income protection insurance. Is 23 L Street in Mariba, Queensland, 4880 post code for both your home and your postal address, is that correct? Thanks for confirming you got your e-mail here. I'm mosquito027@gmail.com.

[15 minutes 6 seconds][Customer] : Yeah, yeah. That's great.

[15 minutes 12 seconds][Agent] : Is that the one beautiful. And your umm, best contact number, the one that I'm speaking to on today, 0477680637, is that correct?

[15 minutes 22 seconds][Customer] : Yeah, Yeah, great.

[15 minutes 26 seconds][Agent] : Perfect, thank you. Alrighty, so I'm just gonna load up the application to take you through now. Umm, the reason we do this is to determine not only your approval, but on what terms we can offer the cover as I mentioned previously. So just before taking you through this application, I've and I also need to umm, just make you aware in relation to your annual income before tax. Before you mentioned you, I wanted to let you know as the definition of them being employed in relation to your annual come before tax. Your pre tax income is the total and remuneration that's paid to you by your employer before tax, which is excluding super contributions and including salary and regular commissions or bonuses. So just wanna double check, umm, your annual come before tax is \$62,400 based on the calculations of your fortnightly pay. Is that correct?

[16 minutes 12 seconds][Customer] : Yeah, I think so.

[16 minutes 23 seconds][Agent] : No problems. So you earn 2400 a fortnight before tax, is that right?

[16 minutes 23 seconds][Customer] : Yeah, Yeah, yeah. Before that. Yeah. Before that.

[16 minutes 29 seconds][Agent] : Yeah, no problems before tax, \$2400 before tax.

[16 minutes 33 seconds][Customer] : Yeah, yeah.

[16 minutes 36 seconds][Agent] : Perfect. Yeah. So we took that, multiplied that by 26 fortnights. So we've got, yes, the annual income before tax \$62,400. Are you happy to proceed with that one? Thank you. Alrighty, now I've confirmed all that information we can jump into the application and with these questions in relation to the process, Ivan, if there's anything you're unsure of through the application or anything that's not clear, please let me know.

[16 minutes 47 seconds][Customer] : Yeah, yeah.

[17 minutes 5 seconds][Agent] : I'll be happy to clarify it for you, umm, and ensure that you understand as we go along. So I'll just read this out first. This is going to explain why I need to take you through your questions. So, Ivan, please be aware that all calls are recorded for quality and monitoring purposes. We collected personal information to provide insurance quotes if you cover and other related services. We will share this with your insurer and they share with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. So by proceeding, you understand that you are applying to purchase an income protection policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need sorry, I will just repeat that that line because I think I'm missed that word, so I apologize. By proceeding, you understand you're applying to purchase income protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations. There we go. This means that you need to ensure that you understand each question that I ask you Ivan, and that you provide honest, accurate and complete answers. You need to answer each question in full. Even 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 if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. So I'll just confirm with you, Ivan, do you understand and agree to your duty? Yes or no?

[18 minutes 15 seconds][Customer] : Yeah, Yes.

[18 minutes 44 seconds][Agent] : Yes much. That's wonderful. So the first question of the

application, I'll just confirm is 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? Yes or no?

[19 minutes 6 seconds][Customer] : No.

[19 minutes 6 seconds][Agent] : That's fine. Thank you for confirming. Next question then is are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, yes or no?

[19 minutes 20 seconds][Customer] : Yes, please.

[19 minutes 21 seconds][Agent] : Thank you for confirming. Regarding your work, does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore? Yes or no? Good on you, no problems. And just for the application, I'll get you to reconfirm, Ivan, are you employed or self-employed? Thanks for confirming again. And have you been in your current occupation for at least 12 months, yes or no?

[19 minutes 33 seconds][Customer] : No employee, six month.

[19 minutes 52 seconds][Agent] : So that's enough for that question? That's correct. Yeah. No, thanks for confirming that's a no. And have you been performing the same occupational duties though? So have you been performing the same occupational duties in the past 12 months, yes or no?

[19 minutes 54 seconds][Customer] : Yeah, no, yeah, yeah. That's been a trillion lit.

[20 minutes 13 seconds][Agent] : No problem. So before you did this role as a Ranger, were you doing anything in the same occupational duty space as it?

[20 minutes 14 seconds][Customer] : Yeah, no.

[20 minutes 21 seconds][Agent] : No, that's fine. So are you happy to for me to put no to that question as well? That's a no. No, that's fine. OK. So please provide the occupational duties of your previous role and your current occupation. So what did you do before you arrange it? Thank you.

[20 minutes 27 seconds][Customer] : Yeah, Food picking.

[20 minutes 40 seconds][Agent] : Said picking. That's fine. And was this a voluntary or forced

occupation change? So did you choose that you wanted to, umm, you know, become a Ranger or did were you forced to unfortunately leave your previous job and had to get a job as a Ranger?

[21 minutes 1 seconds][Customer] : Yeah. I just, well, I was just waiting when I was picking avocados.

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

[21 minutes 8 seconds][Customer] : I got a phone call.

[21 minutes 8 seconds][Agent] : And so. Yeah, ***** avocados. Yeah. And were you forced to leave that job or did you choose to leave that job to become a Ranger?

[21 minutes 13 seconds][Customer] : Yeah, that's Yeah, I choose to.

[21 minutes 18 seconds][Agent] : Oh, good on you. No problems. So voluntary. And are you qualified to perform the duties of your current occupation? So you're CU, you're currently qualified to be a Ranger, correct?

[21 minutes 31 seconds][Customer] : Yeah.

[21 minutes 31 seconds][Agent] : Yep. No problems. Yes, Qualified as a Ranger. Wonderful. Thank you for confirming. And was there a gap in employment? So for example, when you were a food picker, did you ever have to wait a certain amount of time before you became a Ranger or did you just immediately go from food picking to the job as a Ranger?

[22 minutes][Customer] : Yeah, I just got a phone call.

[22 minutes 1 seconds][Agent] : Yes. So you stopped food picking and then became then had this employment start as a Ranger, is that correct? Oh, wonderful. So no gap in employment then? I'm, oh, I'm happy to put that in employment. Uh, got the call. So that would have been a nice call that you got, umm, in relation to being confirmed the Ranger. That would be something to look forward to. It's a change of job, I'd imagine. How good on you.

[22 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. See What a country?

[22 minutes 32 seconds][Agent] : Yeah, that's it for sure. Got the call as umm, uh, so I got the call for the Ranger role and immediately commenced the job. And you left the, the food picking after that, correct? OK, thank you. Thank you. And then I'll just confirm. Is there anything you wish to tell us

about your occupation change that will assist with the assessment of the application? So there's anything more you need to say about why you changed jobs or no? You've already? No, nothing.

[22 minutes 51 seconds][Customer] : Yeah, no, I'm good. Yeah.

[23 minutes 17 seconds][Agent] : All good, nothing else further, no issues. Do you intend to change your current occupation now in the next 12 months, yes or no? No, that's fine. And do you have a second occupation that generates a taxable income? Do you have a second job, yes or no? No, that's fine. Have you ever been declared bankrupt or placed to receive a shipping voluntary liquidation or under administration? Yes or no?

[23 minutes 20 seconds][Customer] : No, no, no, no.

[23 minutes 48 seconds][Agent] : What I do think here and the next section is just in relation to your height and weight. So please be aware that I'm 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 any approximate figures, words or height and weight ranges. So firstly, I'll confirm how tall are you, which is confirming. Ivan, what is your exact height please? Yes, 170 centimeters.

[24 minutes 13 seconds][Customer] : Probably on the same, yeah, yeah, something like that.

[24 minutes 17 seconds][Agent] : Did you say the last time? Sorry. Go ahead. You're going to mention something. Yeah. Last time you visited your hide, it was exactly 170 centimeters. Is that right? That's fine.

[24 minutes 20 seconds][Customer] : I'm a bit, yeah, yeah, probably like that, you know?

[24 minutes 37 seconds][Agent] : No problems.

[24 minutes 32 seconds][Customer] : Yeah, probably a couple of years ago, I was still the same, yeah.

[24 minutes 38 seconds][Agent] : And so if you want, if you wanted just the accuracy of the application, umm, do you want to grab a measuring tape that to double check or you're happy to confirm that even though a couple of years ago your last time you measured your height is 170 centimeters, are you 100% accurate that it, it hasn't changed? You're, you're happy to apply that that's your current exact height, 170 centimeters. Is that correct? Yeah, that's fine then.

[25 minutes 2 seconds][Customer] : Yeah, I think so.

[25 minutes 6 seconds][Agent] : Oh, that's OK then.

[25 minutes 8 seconds][Customer] : Yeah.

[25 minutes 8 seconds][Agent] : Then no problems as long as you're accurate with your measurements that the last time you measured yourself, because it was more than six months ago. We need to determine if you have to confirm that your exact height is 170 centimeters and you have to proceed with that. Is that correct?

[25 minutes 23 seconds][Customer] : Yeah.

[25 minutes 23 seconds][Agent] : OK, Now next question to you is what is your exact weight, please? How, how, how much do you weigh? Do you know?

[25 minutes 31 seconds][Customer] : Oh, probably 7070. Yes, Probably 76, honey. Yeah.

[25 minutes 30 seconds][Agent] : 50 kilogram, 70 kilograms, 76 that's perfect, no problems. So also your exact weight, I'll confirm is 76 kilograms, is that correct?

[25 minutes 44 seconds][Customer] : Yeah.

[25 minutes 45 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? That's fine. And 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 no? Good on you. No problems. Regarding travel, do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months, yes or no? Thanks for that, Ivan. Moving on to the next question, which is do you have existing income protection cover, yes or no?

[25 minutes 52 seconds][Customer] : No, no, no, no.

[26 minutes 23 seconds][Agent] : No, that's fine. Doing well. So we're up to the medical history section now. I'll just get you to confirm. Have you ever had symptoms of being diagnosed with or treated for or or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma, or leukemia? Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no? Good to hear. Thank you. Any stroke, chest

pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure? Yes or no? Thank you. Any high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting? Yes or no?

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

[27 minutes 16 seconds][Agent] : No problems. Any diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no? Thank you. Is it diabetes type 1 or type 2?

[27 minutes 25 seconds][Customer] : Yeah, I didn't have money.

[27 minutes 32 seconds][Agent] : Yes to type 1 diabetes. Is that correct?

[27 minutes 35 seconds][Customer] : Yeah, yeah.

[27 minutes 36 seconds][Agent] : OK, thanks for confirming. And hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas? Yes or no? That's fine. Any epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis? Yes or no? Good to hear. Thank you. Any anxiety, depression, or stress requiring medical treatment or any other mental health disorder? Yes or no? Yeah, thank you. Uh, any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption? Yes or no? No, thank you. Any disorder of the blood knee. Sorry of the Any disorder of the kidney or bladder? Sorry. Yes or no? Thanks. Any blood disorder or disease? Yes or no. Next is asthma or other respiratory disorder excluding childhood asthma. Yes or no? Oh, that's good to hear. That's fine. Any back or neck pain or disorder? Yes or no?

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

[28 minutes 44 seconds][Agent] : Thank you. Any arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia? Yes or no?

[28 minutes 53 seconds][Customer] : I got it.

[28 minutes 54 seconds][Agent] : Yes, the gout.

[28 minutes 56 seconds][Customer] : Yeah.

[28 minutes 55 seconds][Agent] : OK, Thank you for confirming. So just based on your response, please answer yes or no for each of the following. Is it is it arthritis, yes or no? Is it chronic pain, yes

or no?

[29 minutes 7 seconds][Customer] : No, probably. That was built up in the 4th.

[29 minutes 15 seconds][Agent] : That's OK. It's it's in relation to if that's specifically what it is.

[29 minutes 24 seconds][Customer] : OK.

[29 minutes 18 seconds][Agent] : But if it's gout, if it's only just gout, that's something that we can answer the next question, umm, for you, gout comes up as the next option. But this specific question is asking if it applies to you. Anything in relation to chronic pain, yes or no? No, that's fine. Anything gout, yes or no?

[29 minutes 34 seconds][Customer] : No, yeah.

[29 minutes 37 seconds][Agent] : Yeah, thanks for your honesty. So I mean, I'll just confirm. Do your symptoms affect more than one joint? So the gout, yes or no? OK, thank you. Do you have frequent attacks for the gout, IE more than one per year, yes or no? So you that's a yes to that question. Is that correct?

[29 minutes 45 seconds][Customer] : Yeah, probably couple 834, Yeah.

[29 minutes 59 seconds][Agent] : Thanks for your honesty. I appreciate it. Our next question then moving on from that is have you ever had or do you currently have anything in relation to repetitive strain injury, which is also known as RSI or occupational overuse syndrome? Double OS, yes or no? No, that's fine. Any chronic fatigue syndrome, yes or no? Fibromyalgia, yes or no? No, that's fine. Any joint or muscle pain we give in injuries including replacement or reconstructive surgery, Yes or no. Any osteoporosis or osteopenia? Yes or no.

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

[30 minutes 36 seconds][Agent] : And any defective hearing or sight other than which is corrected by glasses or contact lenses. Yes or no?

[30 minutes 42 seconds][Customer] : None.

[30 minutes 43 seconds][Agent] : No. Good on you. Thank you. That's fine. I appreciate your honesty. We're moving forward now just to the next section, Ivan, which is confirming other than one off events. Sorry. No, sorry. I apologize, other than what you've already told me about, should I say,

in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? Yes or no, That's fine. Good idea. Next question is, other than what you've already told me about, are you contemplating seeking medical advice? So any symptoms you are currently experiencing within the next two weeks, yes or no? No, that's fine. And other than what you've already told me that have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no? That's good.

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

[31 minutes 45 seconds][Agent] : Thank you. That's fine. Let's move on. OK. Excuse me, Ivan. So this next second last question is re in relation to family history. It is to the best of your knowledge have any of your immediate family living or deceased that have been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis, yes or no. And to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60, yes or no.

[32 minutes 11 seconds][Customer] : No, uh, they can't. They were doing this with the dog.

[32 minutes 25 seconds][Agent] : You have two older sisters before the age of 60 relation to cancer, is that right? Right. OK, thanks for your honesty. So how many of your immediate family suffer from cancer was just two, is that correct? And how many of your immediate family suffers from heart condition and or stroke? Is that 0? Yep, good to hear. And how many of your immediate family suffer from any other hereditary disease? Is that also zero? Thank you. Sorry to hear about your sisters in relation to the cancer diagnosis.

[32 minutes 30 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah. It's all good.

[32 minutes 53 seconds][Agent] : Umm, thank you for understanding the relation and in relation to the application as well. I've been we're on the final questions done.

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

[33 minutes 2 seconds][Agent] : Well, this last question for you now is just regarding hazardous

pursuits. So confirm other than one off events, do you engage in or intend to engage in any of the following aviation as a sorry aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity, would that be a yes or a no? No, that's fine. Thanks so much for confirming everything. So in relation to this application, now that we're complete, are you happy with your answers that you have provided in the application?

[33 minutes 37 seconds][Customer] : No, it is all there.

[33 minutes 49 seconds][Agent] : Perfect, thank you. Yes, no problem. So now that that's completed, I'll let you know the process in terms of finding out what the outcome is. So firstly, just while we wait for the outcome to load, umm, I'm also gonna make you aware as to with the premiums, your income protection, that your premium, it is stepped, which means it will generally increase each year as you age.

[34 minutes 2 seconds][Customer] : Yeah, yeah.

[34 minutes 17 seconds][Agent] : So umm, I'll give you an example in a moment. I'll just need to confirm firstly, the outcome of the application, if I give you an example. So your application, Ivan, just in reference to your health and lifestyle answers, your application does need to be referred to the underwriter for assessment. So I'll let you know the reason why your application is referred with the below terms.

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

[34 minutes 43 seconds][Agent] : Uh, so the maximum benefit amount and benefit period of \$5000 in two years is what we can offer to you in relation due to your diabetes you're concerned diagnosis of. And I also need to advise you, let me just bring up the reason for the referral firstly. So the reason, reason for the referrals in relation to employed employed not performing the same occupational duties for the past 12 months in relation to why we need to, uh, refer the application, as you mentioned, you've only been the in, you know, the current range of also you said 5 or 6 months, is that correct?

[35 minutes 23 seconds][Customer] : Yeah, I think that's it.

[35 minutes 23 seconds][Agent] : Yeah, that's, that's understandable. That's fine. Appreciate your honesty. That's in reference to that, that reason why we need to refer it. I also need to advise you of umm exclusions that have been applied on your application. Now in relation to umm diabetes, firstly, excuse me. So the exclusion's diabetes, so no benefits. I've and I'll confirm no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from diabetes type one or two, including any disease or disorder of the cardiovascular, cerebrovascular or peripheral vascular system. Also the ANO, another exclusion, exclusion, sorry, it's in relation to gout. So no benefit will be payable under this policy. Any claims arising as a result of gout, arthritis and any complications of treatment. Does that make sense in relation to this exclusion so far at all?

[36 minutes 28 seconds][Customer] : Yeah, Would it? Yeah, that's all.

[36 minutes 29 seconds][Agent] : OK, Any questions regarding that or that's pretty clear then thanks for understanding. Also, I need to advise you of the premium adjust adjustment that's been made, uh, on your application. So I'll let you know how it's affected your premium just quickly and it's in relation to diabetes again. So it's due to your diabetes, the reason for the adjustment of the premium. So the premium has increased to \$158.12 a fortnight now for the monthly benefit amount of \$3640.00 with a waiting period of 30 days and the six month benefit. Are you still happy to proceed with that amount or did you want me to adjust the quote for you accordingly?

[37 minutes 15 seconds][Customer] : Yeah, that's all good.

[37 minutes 17 seconds][Agent] : No problems. I appreciate you confirming. That's still OK for you. So what we'll do, alrighty, excuse me. What I'll do is we'll go ahead then and get this sent off to the underwriter for referral. So just in reference to this, what I'll do firstly, Ivan, is I'll collect your payment details and I'll read you a declaration so that I can get this assessed by the underwriter. But I just need to confirm. Are you happy to proceed with that option, yes or no?

[37 minutes 48 seconds][Customer] : Yeah, all goody.

[37 minutes 49 seconds][Agent] : Well, good. Thanks for that. So the commencement of your cover then I'll let you know, Ivan. It'll be subject to final assessment by the insurer.

[38 minutes 8 seconds][Customer] : Yeah, all goody.

[37 minutes 56 seconds][Agent] : So if the insurer approves the cover without any changes, I just need to ask you, are you happy for me to record your acceptance of this policy now And we'll actually send out all your policy information to e-mail and postal address, no problems. So what we'll do, firstly, I just need to umm, save your payment method and also your payment day. But before we do that, I'm gonna give you the example with the premiums, as I mentioned, umm, in relation to them generally increasing each year as you age because your premium is stepped. So just bear in mind, Ivan, that if you make no changes to the policy, then as an indication for you, your premium next year per fortnight will actually be \$173.53 a fortnight. So your monthly benefit now is \$3640. Is that clear?

[38 minutes 41 seconds][Customer] : Yeah, yeah, yeah.

[38 minutes 52 seconds][Agent] : No problem, thank you. That's understanding. Otherwise, you can also find information about our premium structure on our website.

[39 minutes 13 seconds][Customer] : Hmm.

[38 minutes 59 seconds][Agent] : Uh, what we've got for you with the policy though, if you're approved without any changes made relation to this application process, is there'll be a rehabilitation benefit included for you, Ivan, along with the final expenses benefit as well, which pays \$10,000 in the event that you pass away, which can assist with your funeral costs as well.

[39 minutes 14 seconds][Customer] : Yeah, yeah.

[39 minutes 22 seconds][Agent] : While the policy is in force for you, just for that extra Peace of Mind, but definitely knock on wood. Obviously, I mean, we wouldn't want that to occur, but at least you way you'd be covered in that aspect where your beneficiaries can request that, uh, advance, you know, that \$10,000 payment to assist with your funeral expenses if need be at the time.

[39 minutes 33 seconds][Customer] : Yeah, yeah.

[39 minutes 42 seconds][Agent] : OK. Or should I say not advanced final expenses benefit. I apologize. Umm, so anyway, I, I do apologize in relation to this process before I go ahead and grab your payment details. So it's up to, uh, to send off to the underwriters referrals. Sorry, I apologize.

Did you want me to answer any further questions for you in relation to the information we discussed today? Was everything clear for you there? I then all good, no problems.

[40 minutes 9 seconds][Customer] : Yeah, I'll go there.

[40 minutes 11 seconds][Agent] : Wonderful. Well, what we'll do first then? Let me know if your application's approved without any changes, what date would you prefer to have your first payment come out for the policy? What day we can we set that for you? I've got the calendar up. Let me know next Tuesday.

[40 minutes 25 seconds][Customer] : 20/30/20 third this month.

[40 minutes 29 seconds][Agent] : Yeah, we can do that. 23rd next Tuesday.

[40 minutes 29 seconds][Customer] : Yeah, yeah.

[40 minutes 35 seconds][Agent] : So the premium in relation to the the quote so far would be adjusted made to fortnight is \$158.12. If that comes back without any changes made by the underwriter, that's the amount of the premium that'll be deducted on the Tuesday the 23rd of July and then every fortnight Tuesday from there for you, is that right?

[40 minutes 54 seconds][Customer] : Yeah, yeah, yeah, it's over there.

[41 minutes][Agent] : No problems. What payment method would you like to set up with us, Ivan? Do you want to set up your bank account or a credit card? Yeah, sure thing. What's your BSB number to start with? Please, if you don't mind, take your time.

[41 minutes 14 seconds][Customer] : That was good in the wall.

[41 minutes 15 seconds][Agent] : Please do. Yeah, no problems. How are you Ivan?

[43 minutes 2 seconds][Customer] : Yeah, yeah, yeah, yeah.

[43 minutes 12 seconds][Agent] : Oh good, you're wonderful. So you that's why I apologize. I've miser you. Was it was your card you were wanting to set up, Is that right?

[43 minutes 19 seconds][Customer] : The BSP.

[43 minutes 19 seconds][Agent] : Well, your bank account, BSB and account number. Cool, no problems. We can do that for you. So just before I grab your BSB I'll confirm this is for savings or a cheque account please. And when you're ready what should be as seen on the thanks. Yep 197.

Thank you. I just confirm it's up for a Westpac bank account.

[43 minutes 30 seconds][Customer] : Check it 734197 yeah.

[43 minutes 47 seconds][Agent] : No problems. And what's your account number please? Yep, 596065 account number, is that correct?

[43 minutes 50 seconds][Customer] : 596, 065, yeah.

[44 minutes][Agent] : Thanks for that.

[44 minutes 6 seconds][Customer] : Yeah, I haven't got a mosquito.

[44 minutes 1 seconds][Agent] : And this the account's in your first and surname Ivan Mosquito, it's in your full name, Ivan John Mosquito, is that right? No problems, Ivan. Thanks for that. Providing those informations regarding bank account, I just need to confirm now that it is your account that you've provided and it is you are authorised to debit from it. Sorry, yes or no? Thank you. The other thing I will clarify with this insurance policies, we've got a real reward. So that means filling your first policy anniversary date.

[44 minutes 10 seconds][Customer] : Yeah, yeah, yeah, yeah.

[44 minutes 36 seconds][Agent] : I've been, we're actually gonna refund you 10% of the premiums you've paid in that time as well, just to say thank you for being a real insurance member. So what we do, uh, before we can go ahead and get this sent off to the underwriter for assessment, I'll just double check your mobile number that I'm speaking, speaking to you on is your best contact number so I can call you when we get the outcome back 040477680637 Is that the one?

[44 minutes 59 seconds][Customer] : Yeah, yeah, You just just text me. You're not messaging me.

[45 minutes 7 seconds][Agent] : I, I apologize, I, I don't have the ability to SMS you, but I can definitely, I'll just call you back If I, if you missed the call, that's fine.

[45 minutes 17 seconds][Customer] : Ah, OK. Yeah, all good. Yeah.

[45 minutes 15 seconds][Agent] : I can leave a voicemail, umm, and just notify you if, if yeah, you are approved without any changes made, you get your documents, umm, posted to you. So it'll take about 5 business days to get to you and you also get correspondence to e-mail. We'll notify you as well.

[45 minutes 29 seconds][Customer] : Yeah, Yeah.

[45 minutes 31 seconds][Agent] : OK, no problems otherwise. Any other questions for me today or is everything understandable there for you?

[45 minutes 39 seconds][Customer] : That's all good.

[45 minutes 40 seconds][Agent] : All good. No problem.

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

[45 minutes 41 seconds][Agent] : You're welcome.

[45 minutes 42 seconds][Customer] : Yeah.

[45 minutes 41 seconds][Agent] : I just gotta read this out for you now. I'll read this out and we'll get it sent off. So I'll be completed to get that sent off for you. So just bear in mind after your declaration it says thank you Ivan Mosquito. It is important you understand the following information. I will ask for your 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 Limited whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as DFS trading as real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the information you have 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 the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. Ivan, excuse me very much. I apologise. I need to remind you of the duty to take reasonable care that you agreed to. So, Ivan, can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[46 minutes 55 seconds][Customer] : Yes.

[46 minutes 55 seconds][Agent] : Thank you so much. So we all pick up where we left off the decorations. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this Dec, to this declaration, you consent to allow us to contact you for this purpose until you opt out. Ivan, you can

opt out of this at any time by contacting us. The accepted cover provides the following insurance cover. So I have a mosquito monthly insured amount of \$3640.00 with a waiting period of 30 days in a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income of any 12 consecutive months during the two years before you suffer your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit. Excuse me? There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS Ivan, the following exclusions applied for Ivan Mosquito Income Protection benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from diabetes type one or two, including any disease or disorder of the cardiovascular server, cerebrovascular or peripheral vascular system for Ivan Mosquito Income Protection Benefit No benefit will be payable under this policy for any claims arising as a result of gout, arthritis and any complications of treatment is me. By agreeing to this declaration, either you agree to any non standard exclusions or loadings placed in your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on July 23rd, 2033 at 12:00 AM. Your premium for your first year of cover is \$158.12 per fortnight. Your premium is a step premium, which means it will be calculated at policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Ivan, Your premium will be debited from your nominated bank account in the name of Ivan John Mosquito, which you are authorized to debit from and have provided to us. The policy documentation, PDF and SSG will be mailed to you and 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 meets your needs. You have a 30 day calling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy

may not be identical to your existing cover. We recommend that you do not cancel any existing policies. You have received and reviewed our policy in full. We have a 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. Ivan, thanks so much for your patience about that declaration. I've just got two questions left for you now and then we all complete to send that off. So firstly, I need to ask, do you understand and agree with the declaration, yes or no?

[50 minutes 32 seconds][Customer] : Yeah.

[50 minutes 33 seconds][Agent] : Thank you very much. And finally, my last question to you is, would you like any other information about? So would you like any other information or would you like me to read any part of the PDS to you?

[50 minutes 45 seconds][Customer] : That's all great.

[50 minutes 45 seconds][Agent] : All goods, no problems. Now, that is all good, Ivan, because that's the, excuse me, the end of the declaration now. So that means I will endeavor to contact you once we get the, uh, I'll come back from the underwriters after their assessment. Otherwise, I just want to thank you for your time today, Ivan. Is there anything else so that I can assist you with for now?

[50 minutes 59 seconds][Customer] : Yeah, that's all great. Thank you.

[51 minutes 7 seconds][Agent] : No problems, it's been a pleasure. You are very welcome. All the best with the Ranger job and you will speak to uh, You will hear from me shortly. I will be happy to reach out and let you know the outcome once you receive it. Thanks so much for your time today. There you take care.

[51 minutes 11 seconds][Customer] : Yeah, Yeah. Bye. Bye.

[51 minutes 19 seconds][Agent] : Cheers. Bye.

[51 minutes 19 seconds][Customer] : Bye.

[51 minutes 19 seconds][Agent] : Bye. Bye.