

[9 seconds][Customer] : Greg speaking.

[11 seconds][Agent] : Hello, good afternoon Greg. My name is Michael. I'm calling from Real Insurance. How are you today?

[16 seconds][Customer] : Thanks mate.

[18 seconds][Agent] : That's good to hear. Greg, I was giving you a call here today in relation to an income protection enquiry that I've received online.

[24 seconds][Customer] : Hi there. OK, you go for that.

[24 seconds][Agent] : The purpose of my call here today is to take you through and have a look into the pricing and the cover itself and so lovely. So I can assist you with this here today. I'll just let you know that all of our calls are recorded. Any advice I provide that is general nature may not be suitable to your situation. Can I just confirm that secret of Greg Holland? Thank you. And I have your date of birth here as the 14th of August 1974, is that correct?

[45 seconds][Customer] : Yep, Yes.

[52 seconds][Agent] : Lovely, thank you very much. Confirming these details. They're correct. And I will just confirm there as well that you are a male as totally invested in, is that correct?

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

[1 minutes 1 seconds][Agent] : Lovely, thank you. Just Please note that all of our calls are recorded. Any advice to provide is general nature may not be suitable to your situation. Thanks for going on line and putting the inquiry through there, Greg, So I can assist you a little bit further here today. What's uh made you have a look into in complexion recently?

[1 minutes 21 seconds][Customer] : I mean, been wondering about it for a bit because I I do a little bit of mountain biking on the weekends and just catch that myself. That's pretty much it.

[1 minutes 29 seconds][Agent] : Yep, Yep, Yep.

[1 minutes 31 seconds][Customer] : And then I go skiing every, I went skiing last year and then get out just in case myself. That's pretty much it because when I'm at work, I'm pretty much covered at work.

[1 minutes 39 seconds][Agent] : That's pretty much it. Because it's not at work. Lovely. Perfect. No

worries.

[1 minutes 43 seconds][Customer] : But just just. Yeah, yeah.

[1 minutes 43 seconds][Agent] : So just to kind of protect those extra activities, skiing and amounts of biking. Yeah. Stays on them. Yeah. Perfect. Lovely. And what, what do you do for work?

[1 minutes 47 seconds][Customer] : Well, I tell you, I tell you once a year I go skiing but can't bark and do it on the weekends, you know, before.

[1 minutes 56 seconds][Agent] : Oh yeah, perfect. Well, with that cover here, Greg, it is designed to provide that monthly income benefit paid directly to you if you aren't able to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and your living costs if your salary is interrupted there. And we offer an income benefit of up to 70% of your monthly pre tax income. So that's anywhere from \$1000 per month up to a maximum of \$15,000 of cover.

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

[2 minutes 28 seconds][Agent] : And once in place, it will cover you until your policy anniversary following your 65th birthday. Just keep in mind that there are some exclusions that applies outline in the PDS there as well. So Greg, with this one here, I just need to ask you a simple series of questions regarding your duties at work, which helps us determine the risk involve the occupation there. Just before answering any of that questions, it is important that you're aware of your duty to answer all that questions accurately and honestly. The failure to do so, it could impact your coverage claims time. Uh, do you work 15 hours or more per week? This and is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment.

[3 minutes 6 seconds][Customer] : One more No. All right, doors.

[3 minutes 21 seconds][Agent] : Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yep, And are you qualified skilled or semi skilled or hold the required licenses to perform your role? Yep. And do you work in any of the following fields? Aviation as a pilot or crew, Entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives?

And do you regularly work on the ground, on the water, work at hides above 10 meters, work offshore, carry a firearm or drive long haul? Perfect. And have you had a cigarettes in the last 12 months?

[3 minutes 27 seconds][Customer] : Yeah, heavy, heavy, heavy lifting going forward with lawsuits and none of them, none of them, no.

[4 minutes 17 seconds][Agent] : Alright, alright. So the the maximum that we're able to offer yourself there Greg depends on how much you earn there. Are you currently employed or self-employed?

[4 minutes 28 seconds][Customer] : I am, I'm I'm employed.

[4 minutes 30 seconds][Agent] : Employed. No worries, just need to note down your annual pre tax income here. Just keep in mind that pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So with that in mind, what is your annual income before tax?

[4 minutes 51 seconds][Customer] : It's just just over 95,000.

[4 minutes 53 seconds][Agent] : Yep. So what that means they're going on a monthly basis. We are able to offer to yourself, uh, a monthly benefit from \$1000 per month up to a maximum of \$5551.00 per month. What level of cover would you like me to quote you on 1st?

[5 minutes 16 seconds][Customer] : Just about one day, 4004 thousand, just \$1000 and the week will yeah, bring bring the things down.

[5 minutes 28 seconds][Agent] : Yep, Yep, lovely. And then you also have the option select different waiting periods and benefit periods depending on your circumstances there as well.

[5 minutes 41 seconds][Customer] : Yeah, only only got there 30 days is fine.

[5 minutes 42 seconds][Agent] : So yeah, the 30 days. So just to explain that one for you there, Greg. The waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in arrears. This means if you do choose a 30 day waiting period, your first payment would be 60 days after your first eligible claim.

[6 minutes 5 seconds][Customer] : Yeah, that's, yeah, that's, that's the only one anyway, isn't it

really? Yep.

[6 minutes 8 seconds][Agent] : Yeah, 30 days are the quickest 1 here. You then also have the benefit. The benefit. Is the maximum amount of time that we will pay the income benefits for anyone injury or illness. You can choose options of six months, one year, two years or five years. Which benefit. Would you like me to select? No worries. So looking into this one here, Greg. Ah, indicatively for \$4000 per month with a 30 day waiting period and a six month benefit. It does come to \$68.30 per format. How does that sound in terms of suitability for you there?

[6 minutes 29 seconds][Customer] : Six months, OK, yeah, it's fine. But I'm like, I'm not going to do anything there because I'm getting someone. I'm someone else is ringing me. I'm just getting some qui. I'm just getting some quotes and, you know, ideas.

[7 minutes 3 seconds][Agent] : Mm, Hmm.

[7 minutes 5 seconds][Customer] : That's fine.

[7 minutes 7 seconds][Agent] : OK.

[7 minutes 7 seconds][Customer] : How much you know that if I change it from six months to a year, how much does it change that? And that's OK 83, yeah.

[7 minutes 13 seconds][Agent] : Yeah, that just brings it up to, uh, \$83.37 per fortnight for one year.

[7 minutes 22 seconds][Customer] : And that's with yeah, 4-7 dollars a week. OK. Yeah. Well, would you guys e-mail me that? And then because I'm just going to get on, on what you're the first.

[7 minutes 27 seconds][Agent] : Yep, Yep, of course. Yeah.

[7 minutes 35 seconds][Customer] : I'm not going to take the first quote, but yeah, the very first.

[7 minutes 38 seconds][Agent] : Do your research the way you may I do.

[7 minutes 40 seconds][Customer] : I'm just doing 2 quotes and to see, you know, I'm not supposed to go and run into it anything.

[7 minutes 40 seconds][Agent] : Yep, absolutely. Yeah, Yeah, I have an e-mail address downhereforyourselfgregasgofestergorfestto@yahoo.com dot AU.

[7 minutes 46 seconds][Customer] : But could you e-mail me something or, or can you ring me back or Yep, Yep, yeah, that'd be good. If you can send it to that e-mail. I'll, I'll have a look at this other

policy and then I'll just make my mind up.

[8 minutes 3 seconds][Agent] : Perfect.

[8 minutes 10 seconds][Customer] : Yeah, that's fine.

[8 minutes 4 seconds][Agent] : And what I'll do there, Greg, just to follow that one up is I'll give you a call back and touch base with yourself that Wednesday afternoon and see if this is something that's suitable for you to stop it in for around 4:00 for yourself.

[8 minutes 14 seconds][Customer] : OK. Thanks a lot.

[8 minutes 16 seconds][Agent] : Perfect. No worries at all, Greg. Other than that today, is there anything else that I can help you with?

[8 minutes 15 seconds][Customer] : Thanks for the call. Right, that's it. Thanks. Thanks for your call, Matt. Appreciate it.

[8 minutes 22 seconds][Agent] : Well, good. Thanks for your time, Greg. Take care.

[8 minutes 24 seconds][Customer] : That's it. Bye.

[8 minutes 25 seconds][Agent] : Bye.

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