

[1 seconds][Customer] : Don't know what happened. Thank you for calling.

[2 seconds][Agent] : Yeah, it's alright. Yeah, I'll just, yeah, it just went so hot. That's alright. Ken from Real Insurance. If it is a follow up call, can I just get to confirm your name and date of birth again please?

[2 seconds][Customer] : Bye, Alexandra. Elizabeth 496121974.

[16 seconds][Agent] : Thank you. And again, calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Shouldn't I call you Alexandra or just Alex?

[28 seconds][Customer] : Really. Call me Alexander. Yeah.

[30 seconds][Agent] : Alexandra. Yeah, no worries. OK, so we'll just go back to the to where we left off because I think we were just up to employed or self-employed.

[42 seconds][Customer] : Yes, I'm so self-employed.

[41 seconds][Agent] : That's self-employed. Yep. And you're a business owner. Yep. OK, all good. OK. So just re up that next question that comes straight after. Have you been in your current business for at least 12 months, yes or no? Yes. And if you were T not, not that one, has your business been profitable, yes or no?

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

[1 minutes 8 seconds][Agent] : Yes, that's good. And if you were to come disabled and unable to work, would your business continue to generate income for more than 60 days, yes or no?

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

[1 minutes 19 seconds][Agent] : OK, OK. And do you have a second occupation that generates a taxable income? Yes or no? Cute. Have you been? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? Yes or no?

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

[1 minutes 35 seconds][Agent] : Thank you. To the best of your knowledge, are you infected with? Are you in a high risk category for contracting HIV which causes AIDS? Yes or no thank you. Travel. Do you have definite plans to travel or Exide outside Australia IE booked or will be booking travel within the next 12 months? Yes or no. All right, fantastic. Do you have existing income protection

cover? Yes or no?

[1 minutes 42 seconds][Customer] : No, no, no.

[1 minutes 57 seconds][Agent] : All right, thank you. So we're back to medical history.

[2 minutes 3 seconds][Customer] : Mm. Hmm.

[2 minutes 5 seconds][Agent] : Have you ever had symptoms of been diagnosed with or pro 4, or intend to seek medical advice for any of the following? So I'm just gonna ask you. Oh, I'm just gonna read out each category. Yes, A yes or no? The first one, diabetes, rose blood sugar, impaired glucose tolerance or impaired fasting glucose.

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

[2 minutes 20 seconds][Agent] : Yes or no and chest pain, high cholesterol, high blood pressure, yes or no, Tumour, molar cyst, including skin cancer or sunspots. Yes or no?

[2 minutes 32 seconds][Customer] : I've had cysts.

[2 minutes 34 seconds][Agent] : Yep, that's right. I'll put yes so we can put the cyst. And based on your response, please answer yes or no for each of the following. So it just breaks into three parts. Just answer yes or no. But when it comes to a cyst, we'll put yes. Tumour, yes or no?

[2 minutes 47 seconds][Customer] : No.

[2 minutes 48 seconds][Agent] : No molar cyst, I'll put yes. OK. And has the mole of cease been confirmed benign yes or no? Alright, Southport. Yes. And do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? Yes or no?

[2 minutes 54 seconds][Customer] : The 9 Yes no.

[3 minutes 4 seconds][Agent] : Alright, all good. And just completing the question. The next category is any other form of skin cancer and or sunspots. Yes or no? No thank you. New category or new question. Have you ever had an abnormal cervical smear? Yes or no. Thank you. Thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no.

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

[3 minutes 27 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas. Yes or no?

[3 minutes 31 seconds][Customer] : Yes.

[3 minutes 34 seconds][Agent] : And so based on your response, please answer yes or no for each of the styling. So basically two small parts. A disorder of the stomach or bowel, Yes or no? Yes and stomach disorder. Yes or no?

[3 minutes 42 seconds][Customer] : Yes, yes.

[3 minutes 48 seconds][Agent] : Yes. OK, which dis, which best describes the stomach disorder you are disclosing? So there are up to seven I believe. Yep. So first one is Barrett's esophagitis, yes or no? Hi, hiatus hernia, yes or no. Indigestion, yes or no? Stomach ulcer, Yes or no? Yes. OK, OK. And that's recorded. And the next one is esophagal reflux. God, yes or no and stomach surgery, IE gastric banding, gastric bypass or stomach stapling. Yes or no?

[4 minutes][Customer] : No, no, no, yes, no, no.

[4 minutes 27 seconds][Agent] : No and other stomach disorder, Yes or no.

[4 minutes 33 seconds][Customer] : I think it's not stomach, it's digestive system.

[4 minutes 37 seconds][Agent] : Oh dot Dow.

[4 minutes 39 seconds][Customer] : Yes. Yeah. Sorry.

[4 minutes 40 seconds][Agent] : Oh, that's the next one. Yeah, that's alright. But I will record bowel next in the next question. But other stomach disorder, yes or no? OK, so stomach else has recorded so bowel disorder then I'll put yes. Is it Crohn's disease or osteocalitis? Yes or no? OK. And OK, which best describes the bowel disorder you are disclosing? So there's six here. Irritable bowel syndrome, yes or no? Celiac disease, Yes or no? No. OK, thank you. So no diverticulitis, yes or no? No hemorrhoids? Yes or no? No and bowel polyps, Yes or no?

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

[5 minutes 25 seconds][Agent] : OK, Other bowel disorder? I'll put yes. Is it another bowel disorder? Yep.

[5 minutes 31 seconds][Customer] : Yeah, it was information, unknown information.

[5 minutes 35 seconds][Agent] : OK.

[5 minutes 35 seconds][Customer] : It was never.

[5 minutes 35 seconds][Agent] : And the doctor has said that that it's another type of bowel disorder. The bowel.

[5 minutes 40 seconds][Customer] : Yeah, They didn't come to any conclusion with that.

[5 minutes 41 seconds][Agent] : OK, OK, well we called it under other bowel disorder and that's fine.

[5 minutes 47 seconds][Customer] : OK.

[5 minutes 49 seconds][Agent] : So gallbladder or pancreas? Yes or no?

[5 minutes 51 seconds][Customer] : Yeah, no.

[5 minutes 52 seconds][Agent] : No, I thank you. Next category, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no? No and any illegal drug use, abuse or prescription medication or receive medical advice or counselling for alcohol consumption. Yes or no? No and bladder or urinary tract disorder, Yes or no. Blood disorder or disease? Yes or no? That's fantastic. Sleep apnea or asthma, excluding childhood asthma. Yes or no. No back or neck pain or disorder. Yes or no. Arthritis. Chronic pain, Gout. Repetitive Spain injury. Chronic fatigue syndrome or fibromyalgia. Yes or no. No joint or muscle pain.

[6 minutes 1 seconds][Customer] : No, no, no, no, no, no, no, no waiting for them.

[6 minutes 42 seconds][Agent] : Ligament. No, no, that's all right. If you haven't had you know those, that's fine. I'll put no, that's good. Joint or massive pain, ligament injuries including replacement or reconstructive surgery, yes or no. And osteoporosis or osteopenia, yes or no. Fantastic. And any defect of hearing or sight other than which is corrected by glasses or contact lenses. Yes or no. No, thank you. So we're down to the last six questions. Other than what you've already told about. In the past three years, have you sought medical advice and treatment by a medical practitioner specialist? But are you waiting results for any medical tests or investigations such as they're not limited to any surgeries, HRAC scans, blood tests or biopsy? Yes or no?

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

[7 minutes 26 seconds][Agent] : Thank you. Other than what you've already told about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Yes or no? Alright. And other than what you already talked about, have you ever

during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no?

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

[7 minutes 48 seconds][Agent] : No. Alright, thank you. Family history. So when we refer to immediate family we are referring to your mum, dad, brothers or sisters only. To the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and Nematus polyposis? Yes or no? No, thank you. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease prior to age 60? Yes or no?

[8 minutes 9 seconds][Customer] : No, no, no, no.

[8 minutes 21 seconds][Agent] : Alright thank you. And the last part is hazardous pursuits other than one off events like gift certificate or vouchers, do you engage in or tend to engage in any of the following aviation then as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering up sailing, scuba diving, different 40 murders, cave or wreck diving or any other hazardous activity yes or no? Alright, thank you. That comes the end of those questions. I'll just check on the outcome for you. Just while I do that, just to recap, so income protection is a monthly income benefit paid directly to you unable to work. You do save me sickness or injury and you suffer loss of income and premiums for income protection are generally tax deductible, which can make it even more cost effective for you.

[8 minutes 46 seconds][Customer] : No, wonderful.

[9 minutes 10 seconds][Agent] : So some great news. Congratulations Alexandra, you have been approved for the income protection cover. Well done.

[9 minutes 16 seconds][Customer] : Oh, that's so nice.

[9 minutes 20 seconds][Agent] : That's good to see. And your application is approved with the low term, so the maximum benefit amount and the benefit. Is \$5000 monthly benefit amount and a two year benefit. This is due to stomach ulcer. There's also been a premium adjustment due to stomach ulcer. So we're taking all that on board. There's a couple of exclusions here. Now due to the way

that you've answered the self-employed business continuity question. This exclusion applies for you self-employed business continuity. The income protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the statement date. This adjustment will only apply where the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre distillate income.

[10 minutes 5 seconds][Customer] : OK.

[10 minutes 5 seconds][Agent] : And just at the way you answered the stomach ulcer question. This exclusion applies to you stomach ulcer. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from stomach. Awesome. So. But again, you've been approved so well done once again. So based on a \$5000 monthly benefit amount and a 30 day waiting period and a six month benefit. The final premium \$102.80 a fortnight. Alexandra, how's that all sounding so far?

[10 minutes 37 seconds][Customer] : Mm, hmm. That sounds, that sounds doable. Sounds good.

[10 minutes 40 seconds][Agent] : OK, all good. And I'll just bring up the premium projection as well. So it all our premium objections are indicative only and assume that you do not make any amendments with the account as an indication, Alec. And if you make no change to the policy, your premium next year will be \$113.60 a fortnight.

[10 minutes 59 seconds][Customer] : OK.

[10 minutes 57 seconds][Agent] : So just give you a bit of an idea of what it might look like in the coming year. And a real reward is also attached to income protection policies. So following your first policy anniversary date, we will refund 10% of the premiums you paid that time.

[11 minutes 14 seconds][Customer] : Yeah.

[11 minutes 10 seconds][Agent] : So \$267.28 will be your refund under.

[11 minutes 14 seconds][Customer] : That's good. That's good.

[11 minutes 15 seconds][Agent] : Yeah, as you have been approved. Alexandra, I'll get you covered. I'll get all those documents posted to your Mentionbury address. When you receive these documents, have a read through any questions? Our contact details will be on the documents. And

this policy also gives you a 30 day cooling off. Just in case you change your mind. You're not required to pay anything today. Alexandra. You select your preferred method of payment and select the payment date of your choice so you can push it out to the date that you prefer. We can even watch you pay that if you like. Today's the 2nd of January, so it's a Thursday. What day would you prefer for first payment?

[11 minutes 49 seconds][Customer] : Sure.

[11 minutes 51 seconds][Agent] : That's alright, we can push it out. Doesn't have to be this week, could be next week or the week after.

[11 minutes 49 seconds][Customer] : At this stage, to be honest, yeah. I think any dash really good.

[12 minutes 4 seconds][Agent] : Is there a day that you prefer, like a Monday, Tuesday, Wednesday, Thursday, Friday?

[12 minutes 8 seconds][Customer] : Maybe Monday, honestly.

[12 minutes 10 seconds][Agent] : Yeah, next Monday, 6th of January. Yeah, that's right. I'll make it the 6th of January and then it'll be every fortnight on a Monday of that.

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

[12 minutes 17 seconds][Agent] : So the next one will be the 20th of January and so forth. I have an e-mail address is thatisthatpixpixchick123@gmail.com.

[12 minutes 24 seconds][Customer] : Yep, Yep, That's right.

[12 minutes 25 seconds][Agent] : Yep, p.ixchick123@gmail.com. I'm going to get a welcome e-mail sent to you, so you should get this in the next half hour, which would include a soft copy of your policy schedule and your policy number. And can I just get to confirm your address in Minchinbury?

[12 minutes 29 seconds][Customer] : Thank you. Yes, it's #6 Charmer, Crescent CHARMER. And that's 2770.

[12 minutes 50 seconds][Agent] : Oh OK 6 charmer close at Mitchenburgh NSW 272770. That's your mailing address as well?

[12 minutes 53 seconds][Customer] : Yeah, yes.

[12 minutes 58 seconds][Agent] : Yeah. OK, I'm going to get that welcome pack posted out to you.

So along with that hard copy of the post schedule, there'll be a hard copy of a PDS and also the Financial Services Guide as well. So we'll get that put together and post it out to you. How do you normally set up your direct debits? Would you like to use a card or Visa MasterCard or just the regular businessman account number? What do you prefer? Yeah, that's fine.

[13 minutes 17 seconds][Customer] : Well, take a MasterCard or do you guys do like debit direct debit?

[13 minutes 23 seconds][Agent] : Yeah, we do direct debit. If you want to use the businessman account number, that's fine. Would you prefer that?

[13 minutes 23 seconds][Customer] : Yeah, yeah, yeah, yeah.

[13 minutes 28 seconds][Agent] : Yep, Yeah. Is that a cheque or Sam's account that you have?

[13 minutes 28 seconds][Customer] : That's it's a savings account.

[13 minutes 32 seconds][Agent] : OK. And it's just under your first and last name. Alexandra Herman.

[13 minutes 35 seconds][Customer] : Yes.

[13 minutes 36 seconds][Agent] : Yep. OK. And oh, no, they're on the BSP number and then the account number.

[13 minutes 41 seconds][Customer] : OK, it's 06. I'm sorry, 062196.

[13 minutes 46 seconds][Agent] : Commonwealth Bank. Yep. Thank you. Account number.

[13 minutes 47 seconds][Customer] : Yes, 1014. Let's have to write it down. Sorry.

[13 minutes 58 seconds][Agent] : That's all right.

[14 minutes][Customer] : Oh my head. It's terrible. It's What have you got there 10143590?

[14 minutes 9 seconds][Agent] : OK. I'll just read it back to you. So it's Commonwealth Sands account that's under your name, Alexandra Herman and BSB 062196, the account number with the Commonwealth 10143590 here. So all I have to do now is reach you this declaration and that will get you covered and there'll be a few questions for you to answer with a yes or a no. Once that's done, you'd be covered and I can then provide you with a policy number if you'd like to write down, have a pen and paper handy. If not, it'll still show on the e-mail and also on the document. Just

confirming. So 6th December 74 is your date of birth. You confirm you're a female and an Australian resident. You said no secret in the last 12 months and your mobile is 0433 1300400.

[14 minutes 21 seconds][Customer] : Yes, yes.

[14 minutes 56 seconds][Agent] : Thank you. Declaration reads. Thank you Alexandra Herman. It is important you understand the following information. I'll ask you to bring it 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 like 3 Washalaja Ltd who will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services who are referred to as GFS Trading. It's real insurance. To issue and arrange this insurance on its behalf, Hannah relies upon the information that provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hannah has set a target market determination for this product, which is called consumers. This product is designed for that. Distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take. There is more care that you agreed to. Can you please confirm you have answered all that questions in accordance with your duty, yes or no?

[15 minutes 50 seconds][Customer] : Yes.

[15 minutes 51 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you provide to us in relation to other products and services. By agreeance of this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us except the cover. Provides the final insurance cover for AL for Alexandra Herman, a monthly insured amount of \$5000 with a waiting period of 30 days and 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 suffered your deciding sickness injury. Your income benefit can also be reduced if you receive other disability payments from other sources. 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 PDF, the following exclusions apply for Alexandra Herman Income Protection Benefit. The Income Benefit The Income Protection Benefit will be reduced by any income you receive or entitled to receive from any business you have an interest in subsequent to Disablement Day. This adjustment will only apply with the total amount of the benefit payable plus the ongoing income exceeds 70% of your previously income. For Alexandra Hermann Income Protection Benefit, no benefit will be payable for any disability, condition, disease, disorder, treatment or complications relate to or rising from stomach ulcer. By granting this declaration, you agree to any non stand exclusions or earnings placed on your policy and you understand that will remain in place for the last the policy. You may request that any of these alternative terms be reviewed at any time by calling us. The card expires on January 6th, 2040, 12:00 AM. Your premium for your first year of cover is \$102.80 per fortnight. Your premium is a step premium which means it will be calculated at each 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 cost. Your permit will be debit from your nominal bank account in name of Alexandra Herman which are authorised to debit from and have provided to us. The policy documentation. PDF and FSU will be mailed to you if you have provide us an e-mail address. The policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product that you need to have a 30 day cooling off. When you may cancel your policy and in premium you may have paid will be refunded in full. Unless you have lodged a claim that risks associated with replacement policies as your new policy may not be identical to existing cover, we recommend that you do not cancel an existing policy to you and if you have a receipt, don't repeat 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. Do you understand and agree with the declaration? Yes or no? Thank you. Would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

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

[18 minutes 46 seconds][Agent] : All right, thank you. Thanks, Sandra. That's all done. So you're

covered as of today. So welcome to real insurance. First debit is next Monday, 6th of January like you said, then every fortnight on a Monday after that email's just been sent, you'll get back very shortly. And that welcome back to Six Charmer Crescent, Minchinbury, NSW. You should get that in about two to five working days. Would you like to write down your policy number? Yep, it's a nine digit number.

[19 minutes 10 seconds][Customer] : OK, OK.

[19 minutes 12 seconds][Agent] : It is 723, 000, 377.

[19 minutes 16 seconds][Customer] : 2/3 000 366, Dial 2/3 000377.

[19 minutes 29 seconds][Agent] : Yeah, that's it. So if you have any questions or just anything you'd like to discuss, Alexandra, just call us. We're open Monday through Fridays and just quote that policy number so we can get your details up.

[19 minutes 43 seconds][Customer] : Thank you.

[19 minutes 42 seconds][Agent] : Other than that, that's all done. That's all set up for you.

[19 minutes 46 seconds][Customer] : Thank you so much.

[19 minutes 47 seconds][Agent] : Thanks, Alexandra. Oh, just last night.

[19 minutes 47 seconds][Customer] : I just had my 50th birthday, so I'm not gonna be just healthy for much longer, am I?

[19 minutes 51 seconds][Agent] : Happy birthday. Yeah.

[19 minutes 54 seconds][Customer] : Just start thinking ahead.

[19 minutes 57 seconds][Agent] : Thanks for your time today. Enjoy the rest of your day.

[19 minutes 59 seconds][Customer] : Thank you. You too.

[20 minutes 1 seconds][Agent] : Bye now.

[20 minutes 2 seconds][Customer] : Bye.