

[1 seconds][Agent] : Hi, Shereen. Are you there?

[2 seconds][Customer] : Yes.

[3 seconds][Agent] : Thank you for holding. So I've got my colleague on the line, Cameron, that's going to assist you further with your inquiry today.

[9 seconds][Customer] : OK. No worries.

[9 seconds][Agent] : Thanks, Carla.

[10 seconds][Customer] : Thank you.

[10 seconds][Agent] : No worries. Happy New Year's, guys.

[12 seconds][Customer] : Bye. You too.

[12 seconds][Agent] : Hi, Shereen, Nice to meet you.

[14 seconds][Customer] : And you too.

[14 seconds][Agent] : This is Cameron from Real Insurance. How are you?

[17 seconds][Customer] : I'm good. Cameron, how are you?

[19 seconds][Agent] : Yeah, very good. Thank you so much. Shereen. Umm, Tyler indicated to me that, uh, you're looking to arrange some life insurance for your husband. Have I understood that correctly?

[27 seconds][Customer] : Yes. Yeah. I've got 1 so I want my husband to get one too.

[30 seconds][Agent] : Sure. Yeah. I can certainly assist you today in giving some indicative costs. Is your husband with you?

[36 seconds][Customer] : Yeah, he is here.

[37 seconds][Agent] : Perfect. It's probably easiest if we go through it directly with him.

[42 seconds][Customer] : Yeah, sure. Yeah, sure. Of course. Yeah. Yeah. Hi, Cam.

[41 seconds][Agent] : If you want to put me on speaker so you can both hear, of course, you're welcome to, but we need to ask him some questions directly.

[48 seconds][Customer] : Hi, Cameron.

[48 seconds][Agent] : Hi there. Hi. How are you?

[50 seconds][Customer] : Good. Thanks, man.

[50 seconds][Agent] : I I'm so sorry. I don't know your name.

[54 seconds][Customer] : It's Alician.

[52 seconds][Agent] : Who am I speaking with, Elysian? Is that what you said?

[57 seconds][Customer] : Yep, Yep.

[58 seconds][Agent] : Elysian, would you mind helping me with the spelling of your name so I can generate a profile for you and your surname, please? Thank you, Elysian. What's your date of birth?

[1 minutes 1 seconds][Customer] : AALICEN, Rosario ROZARIO, 19th of the 12th, 1978.

[1 minutes 20 seconds][Agent] : Thank you so much. Now, just so you're aware of both of you calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Umm, and if you miss my name, it's Cameron. I'm obvious obviously from your insurance. Now, just my understanding, understanding. Listen, have you ever held a life insurance with us or anyone else before?

[1 minutes 45 seconds][Customer] : Mm, hmm. No, no, no, I haven't.

[1 minutes 44 seconds][Agent] : Or is this something you brand new to? OK. So what we're going to do today is take you through a bit of information about how the cover works. I'll share some pricing with you to make sure that we've got an option, an option that fits your budget. And assuming we find the right fit for you, we'll then be able to confirm your eligibility through a short series of health and lifestyle questions. Assuming we get that approval in place, we'll then be able to start some cover for you and send out documents future review.

[2 minutes][Customer] : Yeah, OK.

[2 minutes 13 seconds][Agent] : OK, now I do have a profile on my system that looks like it may have been from an enquiry that was made early in December. I'm wondering if this is you so there's an e-mail here. Would you be able to confirm your e-mail for me? Do you have another e-mail that might have been used?

[2 minutes 30 seconds][Customer] : My e-mail e-mail is alishe@y7mail.com that shouldbemywifesitsalishe13@yahoo.com dot AU.

[2 minutes 47 seconds][Agent] : Ah, that's what I've got here. OK, so it looks like you should pop the

inquiry in for you now. Do you want me to update that e-mail to your e-mail address? oksothatwasalishe@gmail.com, 0ysorryy7mail.com. OK. And with respect to a contact number, what's the best contact number for you, Allison?

[2 minutes 51 seconds][Customer] : Yeah, yes, please at white7mail.com 0428870601.

[3 minutes 20 seconds][Agent] : Thank you very much. And of course, you're a male Australian resident, correct?

[3 minutes 24 seconds][Customer] : Yes, yeah, that's right.

[3 minutes 25 seconds][Agent] : Perfect. Now with the cover, how much were you ideally wanting to be insured for? Is there a specific purpose, for example, are you worried about covering off something like a mortgage rather other sort of financial commitments?

[3 minutes 41 seconds][Customer] : Uh, yes, but I'm not sure about the amounts though. I would say 600,000, maybe 5 to 600,000.

[3 minutes 46 seconds][Agent] : OK, somewhere between 5 and 600 now. Sure.

[3 minutes 51 seconds][Customer] : Yes. Mm, Hmm.

[3 minutes 53 seconds][Agent] : And serene. I, I just wanna forewarn you both that one of the determining factors of the cost is age and another determining factor is gender. Men are generally more expensive to insure than women. So I, I don't want you guys to be shocked that the pricing is probably going to be different. So the, uh, between the two of you, umm, but we'll load it up.

[4 minutes 10 seconds][Customer] : Yep, Yep.

[4 minutes 13 seconds][Agent] : We'll have a look now. Alizen, your smoking status, please, may I? Have you had a cigarette in the last 12 months? Thank you. And that's going to be another factor as well, just to be clear. Now, of course, you can always get that reviewed down the line. If, for example, you give up smoking and you want to get that review, call our support team and I'll check it for you at any stage. OK.

[4 minutes 21 seconds][Customer] : Yes, sure.

[4 minutes 36 seconds][Agent] : Now the other thing I just want to quickly confirm is your annual income. So is your current annual income \$50,000 or greater?

[4 minutes 35 seconds][Customer] : Umm, higher between 70 and 90? Yep.

[4 minutes 47 seconds][Agent] : Perfect, Which means that we are able to look at the full range of cover for you. So you've got a range of 100,000 as a minimum to 1.5 thou, 1.5 million as a maximum. It goes up and down in increments of \$50,000. So if you'd like me to, I can start at say for example of 50, the \$500,000.

[5 minutes 4 seconds][Customer] : OK.

[5 minutes 4 seconds][Agent] : We'll have a look at what that looks like. If you want to go higher or lower, just let me know.

[5 minutes 16 seconds][Customer] : MMM.

[5 minutes 7 seconds][Agent] : OK, Now, umm, in terms of how the cover works, so obviously showing you've got cover with us, but just for reference point for you, it's a, a straightforward process. We just provide that financial protection of your loved ones through a lump sum payment. If you were to pass away, it could be used for whatever your loved ones wish. We don't dictate in any shape or form how that money's utilized. Umm, you simply nominate up to five beneficiaries and the amount you want to leave to each of them. And that's how we'll distribute the, uh, benefit amount that you've nominated. Now it, it includes in the cover an advance payment of 20% of the benefit amount to a maximum of \$20,000 to help with upfront costs, for example, Funeral arrangements. But it could be any costs that your family may face at that time or your loved ones may face at that time. So whether that seems like legal fees, transportation costs, living costs, it's entirely up to them. The intention of that advance payment is simply to remove any financial pressure from your loved ones while they're waiting for the full claim to be processed. As I've said to you, we keep it nice and simple with respect to the application. It's all done over the phone through some helpful questions. There's no need for you to do any other checks.

[6 minutes 13 seconds][Customer] : Yep.

[6 minutes 13 seconds][Agent] : Assuming we get that approval in place and you're happy with the terms and conditions conditions, we can get the, the policy started immediately for you. If there is no specific, uh, conditions placed on the policy, you'll then be immediately covered to death due to any

cause except suicide in the 1st 13 months. And of course, if that's not the case, I'll indicate it once we've got the, uh, approval in place. Umm, and the cover also includes a terminally ill advanced payment, again, specific to your terms and conditions. So we'll go through those questions and then verify what that looks like for you.

[6 minutes 45 seconds][Customer] : Sure.

[6 minutes 44 seconds][Agent] : OK, Any questions so far?

[6 minutes 48 seconds][Customer] : No. All good.

[6 minutes 49 seconds][Agent] : OK, great. So loading up the cost, we're looking at for \$500,000 uh, cost per fortnight of \$99.34. The cost structure is linear. So as you have the amount, you have the cost. As you double the amount, you double the cost. So as a starting point of the 500,000, does that fit into the budget for you guys?

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

[7 minutes 9 seconds][Agent] : That's fine.

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

[7 minutes 10 seconds][Agent] : You're both happy with it.

[7 minutes 11 seconds][Customer] : Yeah. Yeah. Yes. Yes.

[7 minutes 13 seconds][Agent] : Perfect. Thank you so much. So I I'm through this process. I need to make sure I'm getting buy in from you as in because you are gonna be the person being insured.

[7 minutes 13 seconds][Customer] : Yeah, of course.

[7 minutes 22 seconds][Agent] : So at any stage if 3 answers on your behalf, I'm not trying to be rude at all to insure and I just need to make sure that it's an agreement from from both sides. OK.

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

[7 minutes 30 seconds][Agent] : Thanks so much. Now with the next steps, I'm going to take you through those questions. Now when we go through the medical questions, it has to be answered directly by the person who's being insured. We've been told strictly that we're not allowed to receive any coaching from the background. I know sometimes your partner knows you're better than yourself, but just if you wouldn't mind refraining from answering any of these questions, Irene, that

would be really appreciated. Thank you so much.

[7 minutes 48 seconds][Customer] : Sure, sure.

[7 minutes 58 seconds][Agent] : And just with respect to sending out information to like the physical copies, I don't have an address here. Do you get your mail sent to your home address?

[8 minutes 7 seconds][Customer] : Yes, please.

[8 minutes 8 seconds][Agent] : And what's the post code please? And the suburb, Thank you. And the number and the street, please?

[8 minutes 11 seconds][Customer] : 6122 by 4 #3 Halfpenny Ave.

[8 minutes 24 seconds][Agent] : Yep, thank you very much got that captured and now I'm gonna redo a disclosure statement just explaining your responsibility in answering the questions we're gonna go through. It simply says please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We'll share this with your insurer and make sure with other restrained service providers for the purpose of administering your policy. You're handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that your clients purchase just a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us and any 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 to claim or make adjustments to the terms and conditions of your policy. So I'm just confirming, do you understand and agree to your duty?

[9 minutes 26 seconds][Customer] : Yes, I understand and agree.

[9 minutes 28 seconds][Agent] : Thank you so much. Now with the questions. I was in almost all of these, excuse me, are a yes or no question. They do have multiple parts. However, I'm going to read the full question and then get you to simply respond to the full question, either yes or no. If

you're unsure at any stage or you need a definition from me, please don't hesitate to ask.

[9 minutes 44 seconds][Customer] : Sure, sure, sure.

[9 minutes 48 seconds][Agent] : OK, thank you. So the first one asks, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia.

[9 minutes 57 seconds][Customer] : No citizens of Australia.

[10 minutes 5 seconds][Agent] : Thank you. Next section is medical. There's an overarching question which asks have you ever had symptoms of being diagnosed with or treated for or intended to seek medical devices for any of the following? The first one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina.

[10 minutes 22 seconds][Customer] : None of them. None of them. None.

[10 minutes 24 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer, leukemia or Melanoma excluding other skin cancer, Kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[10 minutes 37 seconds][Customer] : No, no, no, none. No, none.

[10 minutes 49 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or is the doctor advise you to be tested for noting your own disease or any form of dementia including Alzheimer's disease?

[10 minutes 58 seconds][Customer] : None.

[10 minutes 59 seconds][Agent] : Thank you. The next section, Alison, is with respect 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 the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. I can note down your height in either feet and inches or centimeters, whatever you're more confident with. So what's your exact height please? Thank you. And what's your exact weight please?

[11 minutes 18 seconds][Customer] : One 7670cm Height 71. Sorry.

[11 minutes 27 seconds][Agent] : Kilograms in kilograms.

[11 minutes 33 seconds][Customer] : Yeah. In kilos, yes. 71 kilos.

[11 minutes 35 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 5 Giga Rams in the last 12 months?

[11 minutes 40 seconds][Customer] : No, no.

[11 minutes 42 seconds][Agent] : Thank you. And we're on to the next page. I'm just loading it up. Does your work quite you? Go underground, work at height above 20 meters after depths below 40 meters, use explosives or travel the areas experiencing war or civil unrest or work offshore.

[12 minutes][Customer] : None.

[12 minutes 2 seconds][Agent] : 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?

[12 minutes 8 seconds][Customer] : No.

[12 minutes 9 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months?

[12 minutes 16 seconds][Customer] : Yes I do.

[12 minutes 17 seconds][Agent] : Which country or countries do you intend to travel to or reside in and just strictly to India or is there other countries you're travelling to as well?

[12 minutes 21 seconds][Customer] : India not planned yet, Just India.

[12 minutes 29 seconds][Agent] : OK, no problems. It asks will you be be sorry? Will you be overseas for longer than three consecutive months?

[12 minutes 28 seconds][Customer] : Currently no.

[12 minutes 36 seconds][Agent] : Very good. Do you have existing life insurance policies that other life insurance companies with? The combined total sum is short of more than \$5 million. They're good. So we're now onto medical history. And this one comes with an overarching question. And that, again, is the same as before. So it says. Have you ever had symptoms of being diagnosed with or treated for intended sick medical device? When is the following?

[12 minutes 46 seconds][Customer] : No, None.

[13 minutes 3 seconds][Agent] : The first one I was in is diabetes raised blood sugar, impaired glucose, tolerance for impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumor, Molar cysts including skin cancer or sunspots. Have you ever had an abnormal PC test or an enlarged prostate, Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, down gall, gallbladder or pancreas, Epilepsy, multiple sorry, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Any illegal drug use? Abusive prescription medication? I received medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[13 minutes 12 seconds][Customer] : No, no, no, no, no, none, No, none, none, no, none, none, none.

[14 minutes 1 seconds][Agent] : Still medical history, just more recently focused. Other than what you've already told me about in the past three years. Have you saw medical advice or treatment by medical practitioner or specialist?

[14 minutes 15 seconds][Customer] : None.

[14 minutes 8 seconds][Agent] : Or are you awaiting results for any medical tests or investigations such as, but not limited to any surgeries, X-ray scans, blood tests, or biopsy other than what you've already told me about? Are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[14 minutes 22 seconds][Customer] : No.

[14 minutes 24 seconds][Agent] : Now next, two questions to focus on your immediate family. So father, mother, brother or sister. We're not referring to any of the other family members. The first question asks 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.

[14 minutes 42 seconds][Customer] : Mm hmm.

[14 minutes 43 seconds][Agent] : To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[14 minutes 50 seconds][Customer] : None. None.

[14 minutes 52 seconds][Agent] : And then we're on to the last question which asks Hacker this pursuit. So it says other than one off events, give certificates or vouchers to engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering at sailing speed, diving deeper than 40 meters, cable rack diving or any other hazardous activity.

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

[15 minutes 14 seconds][Agent] : Congratulations and again, you've been fully approved without any amendments to the terms and conditions of the policy. So best possible outcome for you what that means now is for the life insurance cover. As I said to you, once that approval's in place and you decide to commit to policy, you'll be covered to death due to any cause accepted suicide in the 1st 13 months. It includes that terminally ill advanced payment, which means that if you're diagnosed with 24 months or less to live by a medical practitioner, we can pay the full claim to you directly in order to try and assist you with any of the costs you may have, hopefully give you the best chance of upcoming the diagnosis. Knock on wood, obviously, hopefully never. With your premium, it's stepped, it's going to generally increase each year at your age. In addition, with the policy, it has what's called automatic indexation, which means each of your sum insured will increase by 5% with associated increases in premium until you reach the maximum from out until the policy anniversary following your 75th birthday. Now, you're not obliged to keep the indexation in, so you can opt out of this automatic indexation when we send out renewal forms each year if you'd like to. As an indication, just to show you how that works, if you were to make no changes to the policy, your premium in the next year would be \$112.92 a fortnight, with the benefit rising to \$525,000. If you didn't want to see that rise, you can leave it out. Your benefit will stay at the \$500,000 and subsequently your premiums will be a little bit cheaper. But please understand, you should still expect them to generally increase each year as you age, OK?

[16 minutes 33 seconds][Customer] : Mm hmm. Sure.

[16 minutes 34 seconds][Agent] : And you can always find some information about a premium instruction on a website if you need to do that in the future. But now that we've got that approval in place, Alison, we can get that started for you. Just confirming you're happy with the 500,000. And with respect to setting it up, we get you to nominate your own first payment date so you can line it up to whatever's meaningful for you. What date would be the most suitable first payment date for you?

[16 minutes 56 seconds][Customer] : Mm hmm. First payment in a fortnight.

[16 minutes 59 seconds][Agent] : So a fortnight from today, it's the 16th of January. You happy with that?

[17 minutes 1 seconds][Customer] : Yeah, sure. Yeah, I do.

[17 minutes 5 seconds][Agent] : And then it'll just be fortnightly on the Thursday thereafter you're happy and we can set this up as either a direct debit, so this be an account number or through a Visa or MasterCard.

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

[17 minutes 14 seconds][Agent] : It's up to you that there's no difference in costs. What would you prefer?

[17 minutes 18 seconds][Customer] : Hmm. Mm.

[17 minutes 19 seconds][Agent] : Sure. Is it going to be coming from a savings or a cheque account?

[17 minutes 23 seconds][Customer] : Umm, check, I think.

[17 minutes 26 seconds][Agent] : OK And I'll need the BSB and account number. Would you be able to provide them to me, please?

[17 minutes 30 seconds][Customer] : Can I, because I'm currently driving, Can I e-mail that to you?

[17 minutes 34 seconds][Agent] : I'm so sorry.

[17 minutes 36 seconds][Customer] : I can give you a card number.

[17 minutes 35 seconds][Agent] : It's done over the phone to confirm your details because I'll sure

we can use the card. And if you want to update that in the future, you can just give us a call now.

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

[17 minutes 42 seconds][Agent] : SEC For security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we've collected your detail.

[18 minutes 6 seconds][Customer] : None.

[18 minutes 39 seconds][Agent] : I'm just submitting it now.

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

[18 minutes 40 seconds][Agent] : It says please be advised that the call recording is now resumed for quality and monitoring purposes. So quickly recapping, we're agreeing to company for \$500,000 at a cost of fortnight of \$99.34 for the first payment scheduled for the 16th of January 2025, which is a Thursday. It'll be fortnightly thereafter. We're going to be sending the physical copies of your documentation to Three Half Penny Ave. in Byford, WA 6122 and the e-mail copies going to go to your e-mail at Ali She or alishe@y7mail.com. Is that all correct?

[19 minutes 14 seconds][Customer] : Mm, hmm.

[19 minutes 15 seconds][Agent] : Perfect. Last step is to read the declaration statement to you. This is just for you to confirm your acceptance. I'll read through it at the end. There's a couple of questions that I'll ask. If you accept, you will then be covered from that moment. OK, And we'll shoot the documents out.

[19 minutes 27 seconds][Customer] : That's right. Sure, yes.

[19 minutes 27 seconds][Agent] : Alrighty, so so thank you Alison Rosario, it is important you understand the following information. I'll ask for your agreement to these terms at the end of the post. You will not be enforced unless you agree to these terms in full real life insurance. If you should buy another life for Airbus for Leisure Ltd, whom we will refer to as Hanover. Hanover has an arrangement with Currents and Financial Services whom I will refer to as GFS Trading with real Insurance. We should arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing replication. That includes the information we initially collected from you to provide a quote and other 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. Then says, I need to remind you of the duty to take visible care that you agreed to. Alison, can you please confirm you have answered all of our questions in accordance with your duty?

[20 minutes 17 seconds][Customer] : I've done you out of this.

[20 minutes 19 seconds][Agent] : Thank you very much then says we may from time to time provide office to provide the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you can sense allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Alice in Rosario receives \$500,000 in advance of life insurance Benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$99.34 per fortnight. Your premium is stepped, which means that we calculated to each policy anniversary and will generally increase as you age. Your sum insured will will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium protection provided is indicative only and does not take into account any existing policies you may have with us. Included in your premium is an amount payable to GFS between 41% and 55% to cover costs. Your premium will be debit from your credit card, which will authorize to debit form and provided to us the policy documentation. PDS and FSG will be mailed to you, and if you've provided us with an e-mail address, the policy documentation will also be mailed to you today. You should carefully consider these documents to ensure the product needs 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 existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. And then finally, we have a complaints process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you. That's the full statement for you. I'm now just going to

confirm your acceptance for these two final questions. Firstly, to understand and agree with the declaration.

[22 minutes 2 seconds][Customer] : Yes, yes, I understand. I agree.

[22 minutes 8 seconds][Agent] : Thank you. And secondly, would you like any other information or would you like me to read any part of the PDS to you?

[22 minutes 12 seconds][Customer] : That's all good, fine.

[22 minutes 14 seconds][Agent] : Perfect. I'm accepting on behalf. We'll shoot those documents out to you. You're going to receive them in the post within 5 working days. You'll receive the digital copies usually within the hour, often within minutes. Please read through it and make sure you're happy with everything. Assuming you are, don't forget to nominate your beneficiaries through that form that we're providing. Or alternatively, if you want to call back our support team, they'll help you do it over the phone for you instead.

[22 minutes 34 seconds][Customer] : Sure. Thanks, Cameron.

[22 minutes 34 seconds][Agent] : OK, Otherwise, you're very welcome. Congratulations, uh, in getting that cup in place. It's all in order now and you're, you're now as of this moment protected.

[22 minutes 44 seconds][Customer] : Yeah, Thank. Thank you, Cameron. Thank you so much.

[22 minutes 43 seconds][Agent] : OK, my pleasure. Listen, uh, happy New year to the both of you.

[22 minutes 48 seconds][Customer] : Thank you.

[22 minutes 48 seconds][Agent] : Take care and all the best to you.

[22 minutes 49 seconds][Customer] : Yeah, Thanks, Cameron. Take care. Bye. Bye.

[22 minutes 50 seconds][Agent] : My pleasure, my pleasure. Bye, bye now.