

[2 seconds][Agent] : Thank you for calling real Insurance. You're speaking with Jaron. How can I help you today?

[7 seconds][Customer] : Yeah, hi. I'm just calling up about my policy. I'm actually on a term life insurance, but I was meant to get like the proper like the full sort of life insurance. But at the time they said that the thing that had knocked me back was, in fact, I had a thyroid condition. And they said to call back when that had resolved. So I'm just ringing back to, umm, to basically get that sorted.

[27 seconds][Agent] : OK, OK. To see if it was a possibility to get the full life insurance rather than the term life.

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

[45 seconds][Agent] : Yeah, no, that, that should be OK. I just, I want to double check with my, I believe if we have a look at getting the life insurance set up normally and then obviously if you need to cancel the term life cover that can definitely be a possibility there. I just want to double check if I may ask with when it comes to the thyroid condition. So is that being managed at the moment or has there been a sort of resolution with that?

[1 minutes 11 seconds][Customer] : Well, basically I went onto thyroid tablets and I had some recent blood results and I contacted the surgery today and they said like there's no red flags with my current thyroid level and everything. So yeah, they basically just said that whatever I'm doing, because I was taking some natural stuff as well, and they've basically just said whatever I'm doing is working. So yeah.

[1 minutes 15 seconds][Agent] : Mm hmm, OK. No, no, very happy to hear that in that regard. Umm, how long ago did you get that sort of confirmation from the doctors?

[1 minutes 45 seconds][Customer] : Umm, I guess technically it was today. I had had the test done last week and I had been on the medication for I think a couple of months, two or three months. So yeah.

[2 minutes][Agent] : No, no, look, very good. I want to double check with my manager rather because if I can give you a receipt, save you the time of going through it now because there may be

a period where you need to wait perhaps six months from the all clear sort of stage or when you last experienced those symptoms. But I want to double check with my manager first just because I know that they'll know the answer in terms of whether it is something either way, we can still have a look into it. So you've got some information on hand if need be. But I thought rather than take you through the full process just to potentially get knocked back again, might be able to find out if there's obviously, I suppose a quicker answer, if that makes sense as well.

[2 minutes 13 seconds][Customer] : OK, OK. No worries.

[2 minutes 35 seconds][Agent] : Awesome. OK, Bear with me just a moment.

[2 minutes 41 seconds][Customer] : OK.

[2 minutes 37 seconds][Agent] : I'll just place you on a very brief hold and I'll be back in a SEC Thank you. Thank you so much for your patience there. I really do appreciate that. So that should be perfectly fine actually to at least run you through the application. There's not necessarily like AI suppose a hard decline, if that makes sense, just Cos there's obviously some questions we can go around. I just wanted some further clarification on whether you did need to wait six months or more, but that's not necessarily applicable when it comes to this. And look, either way, we'll find out through the questions on your eligibility for the cover, which we can run through today as well. They're very straightforward. It'll only take a couple of minutes as well.

[5 minutes 31 seconds][Customer] : OK, OK, alright then.

[5 minutes 51 seconds][Agent] : OK, perfect. So we'll start bringing everything up for you there. And I just so as well, obviously, I know who I'm speaking to. A profile did pop up off your number there, but would you just be able to confirm your first and last name and date of birth for me, please?

[6 minutes 4 seconds][Customer] : Susan Hicks, 13th of April 1980.

[6 minutes 7 seconds][Agent] : Awesome, thank you very much. This is and I'll just quickly let you know as well, our calls are recorded and any advice that I provide is generally nature and may not be suitable to your situation. Could I also just reconfirm that you're still a female Australian resident, yes or no?

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

[6 minutes 22 seconds][Agent] : Awesome, thank you very much there. Just because it when looking into a new policy, we do have some things that we need to reconfirm now with the life insurance. I believe I can see you last time you were looking around the \$500,000 mark. Is that what you want to be able to have a look at again? OK, perfect. Alright, let's bring that up for you there. And just so I can, I just need to reconfirm there, Susan, have you had a cigarette in the last 12 months? Yes or no?

[6 minutes 37 seconds][Customer] : Uh, yeah, no, that's not.

[6 minutes 49 seconds][Agent] : Even better, very, very healthy choice. So I'll bring it up for you there. We'll look at the half \$1,000,000 and we'll go through how the cover works. This is a bit of a refresher as it is, I suppose, somewhat similar to the term life cover, but maybe a little bit different as well. Just want to make sure obviously you've got the most accurate information there. Now with our cover, the way that it's being designed first and foremost is obviously to provide that financial protection for your loved ones. And it's also paid out as a lump sum payment. If you were to pass away similar to what you have, you'll be able sort of nominate 5 beneficiaries to receive that amount there. Just out of curiosity, Susan, who would you be looking to leave this behind to?

[7 minutes 26 seconds][Customer] : Uh, probably my siblings.

[7 minutes 28 seconds][Agent] : Yeah. Look, there's, I'm not too sure how many savings you have, but you've got 5 spots that you don't have to use all of them or you can, you've got plenty of room to leave that to your family there. Now as you know what we'll do today, we'll go through those application questions very, very straightforward. If you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any calls. The only thing that's not covered is suicide in the 1st 13 months there.

[7 minutes 37 seconds][Customer] : OK, OK.

[7 minutes 53 seconds][Agent] : OK, OK, perfect. There is also a terminally ill advanced payment included, just meaning that if you were diagnosed with 12 months or less to leave by a medical practitioner, you can actually call us up, go through the claims process yourself and receive that money while you're alive. The last thing there is that we provide a \$10,000 advance payment that's

designed to help out with those urgent expenses, IE funeral costs, outstanding bills, anything along those lines.

[8 minutes 23 seconds][Customer] : OK.

[8 minutes 24 seconds][Agent] : Perfect, Now that's the policy explains in full. As I said, quite straightforward. How is it all standing so far there?

[8 minutes 30 seconds][Customer] : Yeah, that's fine.

[8 minutes 31 seconds][Agent] : Awesome. OK, we'll have a look here. So for the half \$1,000,000 Susan, you'll be looking at a fortnightly premium of \$30.77 there. How is that standing at the moment?

[8 minutes 43 seconds][Customer] : Yeah, I think that's OK.

[8 minutes 45 seconds][Agent] : OK, I'm happy to look at any other levels of cover. Keep in mind you can look anywhere between 100,000 as the minimum up to \$1,000,000 as well.

[8 minutes 52 seconds][Customer] : OK.

[8 minutes 54 seconds][Agent] : I was 500 seeing most suitable for now.

[8 minutes 57 seconds][Customer] : I think so, yeah.

[8 minutes 58 seconds][Agent] : Yeah. No. But look, we can leave it there. Even if you make your decision and you know you've got that in place, even in a couple of weeks or months or years, if you wanted to change that, you can simply call up the support team and apply to decrease your level of cover at any point in time. And you can always apply for additional cover subject to eligibility there too.

[9 minutes 14 seconds][Customer] : OK.

[9 minutes 15 seconds][Agent] : Perfect. Now the other thing I'll let you know about also in regards to the premiums is that they are stepped, meaning that they will generally increase each year as you age. And then in addition to that, the policy does include what's called automatic indexation, which just means that each year your sum insured will increase by 5% then with associated increases in premium. And however, you can actually opt out of that automatic indexation each year. So I'll show you a bit of an example here. This would just be as an indication if you made no changes to the

policy and you left, the 5% increase on the benefit amount then raises to \$525,000 and it would cost you a total of \$35.30 per fortnight. However, if we leave it off and the cover remains AT500K flat, it then would just go up to \$33.62 per fortnight next year. So yeah, just jumped up by a couple of dollars, but at least I believe it's 30 days before the policy anniversary renewal notice is sent out. So you've got a bit of time to, you know, make your decisions accordingly there.

[10 minutes 8 seconds][Customer] : OK, alright.

[10 minutes 21 seconds][Agent] : Wonderful. And as well, you'll be able to find any other information about our premium structure on our website, but that's pretty much everything covered up until those questions for you there. So we'll run you through the application now obviously see what outcome we can get for your fingers crossed. Obviously we get that across the line for you. I'll try my best in terms of obviously navigating the application. I'll just need to read out a short disclosure there. Susan, that just makes you aware of your responsibility, that's all.

[10 minutes 46 seconds][Customer] : OK. Mm. Hmm.

[10 minutes 47 seconds][Agent] : OK, perfect. And as well, just reconfirming that we do have your address details up to date because usually we do note them down before going through. But at the moment, we still have here 194 Prince Edward Parade in Scarborough. That was still correct for your home and postal address.

[11 minutes 5 seconds][Customer] : Yes.

[11 minutes 6 seconds][Agent] : Yeah. OK, perfect. Just wanted to make sure there. Now the disclosure here just says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it 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. By proceeding, you understand that you are applying to purchase 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 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 add up we can to your policy, decline a claim or make adjustments to the terms and conditions of your policy. Now Susan, I just need to ask, do you understand and agree to your duty, yes or no? OK, perfect. Now with these questions as well, very, very simple. I'll need to read them all out in full. I'll then prompt you with a yes or no and I can only accept a yes or no response. But if I need any further clarification I'll let you know.

[12 minutes 17 seconds][Customer] : Yes, OK.

[12 minutes 28 seconds][Agent] : OK, OK, awesome. So starting off the first one is just asking, 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? Yes or no? That's very good. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no?

[12 minutes 42 seconds][Customer] : No, Yes.

[12 minutes 51 seconds][Agent] : It's good. Does your work require you to go underground? Look at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[13 minutes 5 seconds][Customer] : No.

[13 minutes 3 seconds][Agent] : Yes or no, Thank goodness it's a bit too dangerous there as well. Now the next section here is just in relation to your height and weight. So I need to make sure you're aware that I am required to obtain a confident single figure measurement for each one in order to continue with the application. Starting off there, Susan, what is your exact height? I'm happy to accept 80 cent meters or facing inches, whatever is most confidently there. 6 centimeters, perfect. And as well, what is your exact weight?

[13 minutes 28 seconds][Customer] : 176 centimetres, 90 kilos.

[13 minutes 36 seconds][Agent] : 90 kilos was it?

[13 minutes 37 seconds][Customer] : Yes.

[13 minutes 38 seconds][Agent] : Yeah, perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? No, perfect. 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? Very good. And as well, 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? No, that's OK. Out of curiosity, is there any way you would like to go?

[13 minutes 46 seconds][Customer] : No, no, no, Look, not at the moment. Yeah, I'm taking care of my dad. So, umm, you know, I'm just sort of trying to avoid COVID at all costs.

[14 minutes 21 seconds][Agent] : Oh, gosh, no. Oh, look, it's horrible. I, I went a long time without getting it and then ended up, yeah, unfortunately, suffering that fate. And it was, yeah, dreadful. But no, fingers crossed. You can obviously keep that streak going.

[14 minutes 24 seconds][Customer] : I haven't had it yet, so yeah, yeah.

[14 minutes 36 seconds][Agent] : Very, very good to hear. Now the next question, understand that you do have a life insurance with us, but I still just need to ask, do you have existing life insurance policies with other life insurance companies with a combined total sum are short of more than \$5,000,000 yes or no? No, that's OK. OK. And as well, just because you are potentially looking at replacing the term life policy, I just have to make a statement and just say that if you are replacing an existing policy, we recommend that you do not cancel it until your application has been approved and you have reviewed this policy in full as it may not be identical to your existing cover. And just to also consider the benefits that may not apply or waiting periods that may start again.

[14 minutes 53 seconds][Customer] : No, OK.

[15 minutes 20 seconds][Agent] : OK, perfect. Now we're finally up to the medical history section here, Susan. So the way that this one works, there's a main question at hand we always refer back to. And then just a list of conditions we'll go through again. Just a yes or a no. But it asks have you ever had symptoms of being diagnosed with or treated for, or intends to seek medical advice for any of the following, starting off with cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Yes or no? No Very good. Have you ever had an abnormal cervical

smear? Yes or no.

[15 minutes 49 seconds][Customer] : No, No.

[15 minutes 56 seconds][Agent] : No stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no.

[16 minutes 5 seconds][Customer] : No.

[16 minutes 6 seconds][Agent] : Very good. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting? Yes or no?

[16 minutes 14 seconds][Customer] : Yes.

[16 minutes 15 seconds][Agent] : Yes, that's OK. And then we'll just rule out the other ones here because I know from what you're telling me it was just a thyroid condition, but it wasn't high cholesterol, no. And not neurological symptoms such as dizziness or fainting.

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

[16 minutes 28 seconds][Agent] : No. Perfect. Now the next question, this is just the follow-ups for the thyroid condition. Next one is asking is it an overactive or under active condition, Yes or no? Hypo, that would be, I believe the under active there off the top of my head.

[16 minutes 38 seconds][Customer] : I think they said it was hypothyroid isn't So it was like low thyroid, OK.

[16 minutes 48 seconds][Agent] : But I'll I'll bring up the, we've got some definitions here that I can refer back to just because I have to explain it to you. And then from there you can obviously tell me which one it was. But the hypothyroidism or under active thyroid develops when the thyroid gland fails to produce or secrete as much thyroxine as the body needs. Is that what it was?

[17 minutes 9 seconds][Customer] : Yeah, because I went on two thyroid tablets.

[17 minutes 12 seconds][Agent] : Yeah, perfect. OK. So I'll answer yes for that one there.

[17 minutes 20 seconds][Customer] : Uh, I don't know whether it might have been like last year.

[17 minutes 15 seconds][Agent] : And were you diagnosed in the last six months, yes or no, would you, Because it will definitely help with the application there in terms of whether we can have a look, would you, would you know the month that it was diagnosed?



[17 minutes 24 seconds][Customer] : So I guess, yeah, technically, umm, oh, I'm really I I'm guessing maybe November, I think.

[17 minutes 57 seconds][Agent] : OK. Because I'm just trying to see, bear with me just a moment there, Susan, because when I'm just trying to see when you did speak with us last in terms of the life insurance application, that's all. Let me have a look here. Or at least when that policy was taken out. So that would have been in August of 23 I believe is when you did take the because look, I get very confused when it when it comes to months and everything like that. Yeah. So that would have been in August when you did take the term life cover out.

[18 minutes 7 seconds][Customer] : OK, OK, OK, alright then. Or that might make a bit more sense 'cause I know that when I spoke to someone, I'm pretty sure I mentioned the thyroid. So maybe maybe the doctors had mentioned it to me and then maybe when they repeated the bloods or something, they confirmed it later.

[18 minutes 55 seconds][Agent] : OK.

[18 minutes 53 seconds][Customer] : Maybe that's what I'm thinking of, yeah. Because if I know that I've mentioned it, I'm pretty sure I mentioned the thyroid when it came to the thyroid question before.

[19 minutes 3 seconds][Agent] : And yeah, that would have been around like late July, early August for you there. So it, it look, it's, I'm just looking at at least what we've got on our system here, that's all. It more so comes down to, you know, what you're most confident with just 'cause we do need a confident response. You know, we see what we can accept. But if obviously when you were mentioning it, I initially looking into the life insurance, which would have been yeah, back in early August or late July. I just see if that's out of the six month mark.

[19 minutes 2 seconds][Customer] : So, OK, OK, alright, OK.

[19 minutes 36 seconds][Agent] : I'm shocking when it comes to putting the months and all that time there. OK, what are we in? Gosh, already March 24. Crikey. So that that, yeah, I believe that would put it out of the because what's that? February, sorry, just double check January, December, then the October, September, so early September would have been the six month mark, which means August, uh, would have been out of that six months. Umm, with the first, is that when you were first

diagnosed or just yes, sorry, just because we do need and that's all confident response, that's all.

[20 minutes 3 seconds][Customer] : OK, yeah, I, I, yeah, I believe so. If I've mentioned it to to reel when I first rung up, then yeah, that would have been when they'd first mentioned it to me 'cause I think with thyroid they do the test a couple of different times just to make sure that it's D But yeah, they definitely would have mentioned it because I wouldn't have mentioned it to reel unless the doctors had mentioned it to me.

[20 minutes 26 seconds][Agent] : Yeah, no. OK. Well look, when it comes to that question, I'll just re ask it just to get a clear and obviously confident response there. But were you diagnosed in the last six months, yes or no?

[20 minutes 41 seconds][Customer] : OK, Ye, it would have been just over six months, I think.

[20 minutes 52 seconds][Agent] : OK, Well answer no there because then that allows us to continue on. And was your last thyroid function test normal?

[20 minutes 51 seconds][Customer] : So no, I believe so, yes.

[21 minutes 3 seconds][Agent] : Yes. OK, perfect. That covers all of the questions in regards to the thyroid there, which means that's all disclosed. We can move on to the other main questions at hand for you. Perfect. Now, the next one's just asking anything in relation to diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no?

[21 minutes 8 seconds][Customer] : OK alright no.

[21 minutes 24 seconds][Agent] : No. Very good. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no. Ever. Yeah.

[21 minutes 33 seconds][Customer] : Does that mean like ever or just recent or ages and ages ago? I had non alcoholic fatty liver, but I just like, I think it was November, I had scans and everything and they said it looked pristine.

[21 minutes 52 seconds][Agent] : Oh, awesome. No. Perfect.

[21 minutes 52 seconds][Customer] : So yeah. So there's no problem. No problem there at all.

[21 minutes 54 seconds][Agent] : Look, Yeah, business, thank goodness.

[21 minutes 57 seconds][Customer] : But yeah, I just thought I'd mention it just in case.

[22 minutes][Agent] : No look, OO look, obviously when it comes to disclosing, obviously these are about ever, the liver does fit into that there, which we should be able to answer as well. So just to I'll make sure we'll answer yes to that one. We'll rule everything else out. So it definitely wasn't hepatitis A disorder of the stomach or bowel or gallbladder or pancreas. No.

[21 minutes 59 seconds][Customer] : Yeah, no, nothing like that.

[22 minutes 20 seconds][Agent] : Awesome. Just the liver. The next question asks, is the disorder cirrhosis or fibrosis? Yes or no? No. Is the liver disorder related to alcohol? Yes or no? No. Is the disorder Gilbert's syndrome, yes or no?

[22 minutes 28 seconds][Customer] : No, no, no.

[22 minutes 39 seconds][Agent] : OK, perfect. That covers all of that there. So that's all disclosed. We can go back to the main questions the next one's asking. Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no? Perfect. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no. No any illegal drug use, abusive prescription medication or received medical advice or counselling for alcohol consumption. Yes or no. Very good disorder of the kidney or bladder. Yes or no.

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

[23 minutes 18 seconds][Agent] : No blood disorder or disease. Yes or no?

[23 minutes 22 seconds][Customer] : When you say blood disorder, what do you, what do you mean? Like I did have ages ago had eye deficiency anemia that that was all fixed up.

[23 minutes 33 seconds][Agent] : No, that's yes.

[23 minutes 39 seconds][Customer] : OK.

[23 minutes 34 seconds][Agent] : So it's still considered a blood disorder and obviously this is asking about if ever, so we can capture that under here as well. So we'll answer yes to that one. Now. Just from what you're telling me, it was just the iron deficiency anemia. Yeah, perfect. I'll just have to read the other options out and rule those out just per our process. So just to make sure it wasn't thalassemia, vitamin D deficiency, deep vein thrombosis or other blood condition?

[23 minutes 48 seconds][Customer] : Yeah, no.

[24 minutes 2 seconds][Agent] : No, Perfect. I'll just answer no to all of those and we'll go yes, because the other option is iron deficiency anemia or hemochromatosis. What you're telling me option A, the iron deficiency? Now there's some awful lot of questions for that. So what was the cause of your anemia? Just to answer yes or no for each cause.

[24 minutes 28 seconds][Customer] : No. Yes. But that won't be happening anymore. Yep.

[24 minutes 21 seconds][Agent] : So the options is gastritis, hemorrhoids, esophageal varieties or ulcers, yes or no, No heavy menstrual flow, yes or no, Yes, no, no, that's OK, that'll be perfectly fine. Just to rule the others out as well, it wasn't blood loss due to trauma medications such as aspirin or other causes.

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

[24 minutes 46 seconds][Agent] : No, Perfect. And then how is your anemia being treated? The options we have is a diet only, B medication only, C hysterectomy or D other.

[24 minutes 59 seconds][Customer] : Well, I had been having like iron infusion, but I've just had an endometrial ablation, so it won't be happening again. It's it's physically impossible for it to happen.

[25 minutes 12 seconds][Agent] : Right.

[25 minutes 12 seconds][Customer] : So I had surgery. Yeah.

[25 minutes 13 seconds][Agent] : Oh, OK.

[25 minutes 14 seconds][Customer] : So yeah.

[25 minutes 16 seconds][Agent] : No, Awesome, awesome. Well, look, let me double check just because they're obviously I know from what you're telling me, those don't really fit the Fr From what you've told me, there's not really an option that does fit that there. So I might.

[25 minutes 29 seconds][Customer] : Yeah, Cos I think they said it gives you the same benefit of a hysterectomy, but without having to have all the other organs removed. Yeah.

[25 minutes 37 seconds][Agent] : Oh, awesome. And what was it?

[25 minutes 37 seconds][Customer] : So yeah, that's what it does.

[25 minutes 39 seconds][Agent] : Sorry, just to double check again, what was that called?

[25 minutes 42 seconds][Customer] : It's it's called an endometrial ablation. Ablation.

[25 minutes 41 seconds][Agent] : Just the gosh, that is a nightmare to spell, but I think I've got it and to make sure it was Appalachian ablation.

[25 minutes 55 seconds][Customer] : Yep.

[25 minutes 56 seconds][Agent] : OK, just because I'll get some further clarification from my manager. And how long ago did that happen? Was that like recent or couple of years ago?

[26 minutes 3 seconds][Customer] : Yeah, that was January 17th, and it went really, really well.

[26 minutes 8 seconds][Agent] : Oh, awesome. No, very, very happy to hear this.

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

[26 minutes 12 seconds][Agent] : And that was so January 17th was when it was completed. And then I imagine there would have been like a post operation checkup, which all went well.

[26 minutes 20 seconds][Customer] : Yeah, 'cause it's actually not technically considered major surgery. It's like done as day surgery. Yeah.

[26 minutes 26 seconds][Agent] : Oh, all right.

[26 minutes 26 seconds][Customer] : So, so you get all the benefits and hysterectomy without the downtime, without having to remove a whole heap of different organs. They basically just burn off the endometrial lining.

[26 minutes 34 seconds][Agent] : Oh gosh, yeah.

[26 minutes 37 seconds][Customer] : So if you have had iron deficiency anemia due to extremely heavy periods, which I had, you don't have to worry about it anymore. Yep.

[26 minutes 44 seconds][Agent] : Oh, awesome. No, very, very happy to hear that because I know, look, I've obviously raised by like a moment a lot of women in my life, but yeah, it can be a bit of a pain there. Be more of a bit of a pain, I think.

[26 minutes 53 seconds][Customer] : Yeah, yeah.

[26 minutes 55 seconds][Agent] : But no, very happy to hear that's obviously stopped for you there. That should be fine. I believe we may actually be able to disclose that in the next section there just because it doesn't necessarily fit that there rather than it being a hysterectomy. But what I'll do just

to double check see if we should disclose it here or in the next one there.

[27 minutes 3 seconds][Customer] : OK, OK.

[27 minutes 12 seconds][Agent] : OK, awesome. Thank you so much. This is I will be back in just a moment.

[27 minutes 17 seconds][Customer] : No worries.

[27 minutes 18 seconds][Agent] : Thank you. Thank you very much there, Susan, again for your patience. So what we'll do is disclose that in the next section there just because, one, it was obviously recent, but two, there's not really a way to disclose that in this section here. So let's go out of here. I'll just make sure we'll answer no for the whole main question of blood disorder or disease, and then we'll just make sure that we disclose that in the next section there anyway. OK. And the last question for this section was just asking about asthma or other respiratory disorder, excluding childhood asthma. Yes or no? Yes, that's OK.

[29 minutes 25 seconds][Customer] : OK, Yes, yes, that's all.

[29 minutes 50 seconds][Agent] : And then was it just asthma that it was OK? Yeah, perfect. So just roll out the other option there. Just have to read it out. So it wasn't sleep apnea, emphysema, chronic obstructive pulmonary disease or any other chronic respiratory disease? Perfect. And just yes. For the asthma, have you required any treatment or used any medication within the last two years, Yes or no? Yes. And do you only use inhalers, for example, Ventolin, Brickanill, et cetera? Yes, perfect.

[30 minutes 4 seconds][Customer] : No, yes, yes uh, you usually get given 2, so 1 is a preventative and one is the reliever.

[30 minutes 20 seconds][Agent] : Do you require more than one type of inhaler and would they be like different types of medications?

[30 minutes 33 seconds][Customer] : Umm, they're both puffers like umm, I think they're pretty similar.

[30 minutes 38 seconds][Agent] : But I've got their like, their own names.

[30 minutes 38 seconds][Customer] : Umm 1 you have yes. So there's umm, you know, Symbicort

and umm, it's like a, like a reliever and uh, like preventative in one.

[30 minutes 42 seconds][Agent] : Yeah, Yep.

[30 minutes 54 seconds][Customer] : So that's one I usually have, but you can have brick and all or Ventlin as a believer anyway if you need it. I'd find that the simple court is all I really need.

[31 minutes 8 seconds][Agent] : OK. Oh, is that oh, so it's only one inhaler, but it does has like a double effect.

[31 minutes 7 seconds][Customer] : So yeah, it's kind of like a 2IN1 has a double effect, yeah.

[31 minutes 16 seconds][Agent] : Oh, OK. Well look with that one just to gain just for a clear response there, just because I know we answered yes for that, but do you require more than one type of inhaler? OK, well we can answer noise that one there. And are your symptoms seasonal or exercise induced only?

[31 minutes 27 seconds][Customer] : No, I think so, yes.

[31 minutes 42 seconds][Agent] : OK, so it's not like an all year round constant sort of thing. It's more so like if you've exerted yourself, you know, in an exercise sort of way or maybe seasonal.

[31 minutes 51 seconds][Customer] : Yeah, it's pretty, Yeah, it's pretty well controlled at the moment. So unless, you know, there's a really freezing cold day or really humid day, you know, it's, it's not really an issue. The only other thing that would probably trigger asthma would be like if you got a cold or a virus or something like that. But again, you know, I'm I'm asked up in a in 95 everywhere, so I haven't had anything like cold in a while. So. Yeah.

[32 minutes 17 seconds][Agent] : Yeah, no, perfect. I will do with that one just so we can gain a clear yes or no. I'll just quickly re ask. So are your symptoms seasonal or exercise induced only, yes or no? Perfect. OK, that clears all of those questions there so we can move through the next section. Now these questions asking other than what you have already told me about 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. Perfect. So that means that all we'll do here is just disclose the endometrial ablation just because obviously that was within the past three years and

that way we can actually write down a bit more information than just rather the black or white sort of yes or no's there.

[32 minutes 28 seconds][Customer] : Yeah, no, OK.

[33 minutes 11 seconds][Agent] : So matrial and it was ablation, was that a BLATION?

[33 minutes 19 seconds][Customer] : Yeah.

[33 minutes 20 seconds][Agent] : OK, perfect. Look, first time, my first time hearing that word. But no, we'll pop that in there. I'll just place in here anyway, referring mission endometrial ablation, OK. And here now the first question, just because I can write in these text boxes, please describe the reason for the consultation, including symptoms and diagnosis. I'm going to take an educated guess that the treatment was obviously prescribed and completed due to like a heavy menstrual flow and I imagine other complications or sort of just a lot of additional discomfort. That's a bit unnecessary, I imagine.

[34 minutes 6 seconds][Customer] : Yep, Yeah, just iron deficiency anemia heavy. Yeah, yeah. Yep.

[34 minutes 16 seconds][Agent] : And yes, sorry, the eye deficiency as well, which would have been caused by that deficiency. Sorry, a bit of a slow typer as well. And there we go. And then it was diagnosed, yes, as iron deficiency anemia. There we go. Perfect. And then just to clarify, when did that first occur? Would that have been like sort of since like your period started like a lifelong sort of thing?

[34 minutes 52 seconds][Customer] : Yeah, oh I'd struggled a few years with non diffusion e-mail, so probably since like mid 20s or something.

[35 minutes 22 seconds][Agent] : Yeah, no, that's OK. Mid 20s. And that was when, like the iron deficiency anemia first sort of presented itself there.

[35 minutes 31 seconds][Customer] : Yeah, but usually you would just treat it with, like, iron injections or iron, you know, supplements and that sort of thing. But yeah, it was just getting a bit beyond the joke. And yeah, my specialist just said, oh, look, you know, you're suffering unnecessarily and, you know, having to have infusions and tablets and stuff is just ridiculous, you know, at this point.



[35 minutes 42 seconds][Agent] : Of course, yeah.

[35 minutes 52 seconds][Customer] : So yeah, that's why I was dumb.

[35 minutes 53 seconds][Agent] : No, of course, definitely. I'll pop that an e-mail is in mid 20s And then would you, would you call it an operation the endometrial ablation, would you classify that?

[36 minutes 5 seconds][Customer] : I don't know if they do they, I mean, they call it a surgical procedure, but the way they were talking about is like a you know, it's like a major operation and like, I don't know. So it's it's day surgery.

[36 minutes 23 seconds][Agent] : No, that's look, I'll just, I'll place it down as a endometrial ablation anyway.

[36 minutes 16 seconds][Customer] : I mean it's, I don't know how they even it's a surgical procedure, but I don't know if you call it like a major operation, OK.

[36 minutes 28 seconds][Agent] : The underwriters will be able to tell obviously what that is there. And that was completed you say on January 17th of this year.

[36 minutes 35 seconds][Customer] : Yes, yeah.

[36 minutes 35 seconds][Agent] : Yeah, perfect. OK, because that's obviously what we're sort of, it's sort of both that we're referring there. Umm, I'll just pop that. OK. And then the next one's just asking. Please provide details of medical tests. So this could include, you know, anything examinations, X-rays, scans, blood tests or biopsy and sort of the dates and results there too. So if we're more so focusing on the endometrial ablation, when would have been the first sort of tests? I I guess in relation to that if that makes sense.

[37 minutes 18 seconds][Customer] : I guess just, I don't know, I think in relation to making a decision about the ablation, I guess the first blood test in regards to that would have been like mid last year.

[37 minutes 32 seconds][Agent] : OK. And that's when you were sort of looking at like when the procedure was sort of I guess brought up and it was kind of on the cards you were thinking about.

[37 minutes 41 seconds][Customer] : Yeah, yeah, definitely.

[37 minutes 43 seconds][Agent] : Yeah. OK. That was mid last year and then when would these

around the mid 20s I imagine as well when the first occurrence of the iron deficiency anemia was kind of found that would have been there were there were blood tests and things along those lines too.

[37 minutes 55 seconds][Customer] : Yeah, yeah.

[37 minutes 59 seconds][Agent] : OK, perfect 20s and. 2023 OK, just make sure and that was blood testing as well. There we go, all results I imagine confirmed the iron deficiency in a meal. Let's see, anemia since the procedure, I'll just make sure I place that in and the trail all results have come back as normal and there's no ongoing sort of symptoms or complications.

[38 minutes 57 seconds][Customer] : Mm hmm, no, all good.

[39 minutes 25 seconds][Agent] : Perfect. OK. OK, perfect.

[39 minutes 48 seconds][Customer] : No, it's not needed.

[39 minutes 42 seconds][Agent] : And is any further investigation or treatment plan perfect? And then the last one, please advise if a full recovery has been made. Yes, perfect. OK, that answers all those questions. They're just normally the more information we do take down, the better shot it gives of having, I suppose the most, you know, in depth look into the condition or whatever it may be for the underwriter to have a look at there. But just to make sure, that was the only thing in the last three years there.

[39 minutes 55 seconds][Customer] : Yes, thank you. Yes.

[40 minutes 16 seconds][Agent] : OK, perfect. We can move on to the next question. The next one is just asking, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks, yes or no? I'm very good. That's all your medical questions out of the way. There's just three left. The next two are a little bit about your family history. So it just asks, 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 abdomatis polyposis? Yes or no? Very good. And 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? Yes or no?

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

[41 minutes 6 seconds][Agent] : No, Very good there. OK. And the last question I have is just asking, other than one off events like a gift certificate or a voucher, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity? Yes or no?

[41 minutes 32 seconds][Customer] : No.

[41 minutes 33 seconds][Agent] : No, thank goodness. It's a bit too dangerous there as well. But that completes all the questions. I'm just going to accept the application and load that up there. OK. Now it's just popped up as well previously because of the last application that was put through and the notes that were left down because I understand that you were telling me it was due to the thyroid condition. But from the notes that I did have here, it was due to your height and weight ratio there. I just wanted to probe a little bit around that just to make sure we have got obviously the correct information there. But the height and weight that you've given me there, that is all accurate at the moment. As suppose as accurate as can be at the moment.

[42 minutes 14 seconds][Customer] : Yes.

[42 minutes 15 seconds][Agent] : Yeah, OK, No, perfectly. I'm not too sure why, obviously it's been placed down there, but I just wanted to make sure with yourself. Now you can click out of this. OK, perfect. So the good news so far there, Susan, is that the application hasn't been unsuccessful. It's not approved yet because it will need to be referred to the underwriter for a final assessment just due to the endometrial ablation. And there has been a premium adjustment just in regards I believe it was to the sorry, I'm in mental blank, the liver condition there understandably that everything is good. But obviously this takes into consideration your entire life and you know, certain conditions or symptoms this that the other. So it has adjusted now for at the moment the \$500,000 is working out to be \$46.15 a fortnight there. So it's now I guess broken down around \$23 a week. Is that still seeming suitable for you there?

[43 minutes 14 seconds][Customer] : Yes, not too bad.

[43 minutes 16 seconds][Agent] : OK, look, we can have a look at something a little bit lower if you'd like to bring it back down to sort of what we were originally looking at.

[43 minutes 23 seconds][Customer] : That's fine.

[43 minutes 25 seconds][Agent] : OK, perfect. We'll look from here. So we can get this assessed by the underwriters there. We can actually essentially have this policy placed on a bit of a standby, if that makes sense. So we pretty much get it all set up as if it were approved. I can get that sent off to the underwriters. I can have a look at it, given that it comes back with no changes whatsoever and it still stands at what we've just gone over there and the policy can automatically be put in place for you there too.

[43 minutes 49 seconds][Customer] : OK.

[43 minutes 50 seconds][Agent] : Is that just to make sure you're happy with that? Yeah, OK. Well, I'll just jump into this here and there's a little bit of information I do need to let you know about as well.

[43 minutes 53 seconds][Customer] : Yeah, yes. Do you know how long it takes for it to go through?

[44 minutes][Agent] : So just confirming you're happy to get that placed on essentially a standby and have that referred by the underwriter as in the referral?

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

[44 minutes 14 seconds][Agent] : So the underwriters have closed up shop around 5:30 I think today, Sydney time. But tomorrow we should hear a response from them as they start at 9:00 or 8:00 or something like that. So they'll at least be either further clarification tomorrow or they'll have a decision by tomorrow as well. OK. So yeah, either way. And look, I'm personally not in the office myself, but I'll be able to get my manager to follow up on this for me as well. If it gets approved with no changes, it's basically just get notified in your inbox, in your e-mail. Otherwise, it'll be my manager giving you a call either tomorrow or myself giving you a call on Wednesday there.

[44 minutes 34 seconds][Customer] : Alright, alright then, no worries.

[44 minutes 54 seconds][Agent] : OK, perfect. That's only a couple of minutes anyway to get that all set up for you there. Now while your application is being assessed, you will be covered for

accidental death which pays out if death was due to a direct result of an accident. Now cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Now the commencement of your cover will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your accepted this policy now and I'll be you're gonna send out all the policy information to your e-mail and postal address. Perfect. And now just reconfirm I've got your best e-mail here as familyhicks25@gmail.com. Perfect. And then I, I didn't reconfirm this last time, but the state and post code for your place there was in Queensland 4020.

[45 minutes 30 seconds][Customer] : Yes, yes, that's the one.

[45 minutes 50 seconds][Agent] : Yeah. Perfect. Thank you there Susan. I'll just jump into this next screen here A now as it is placing the policy on a standby, we do need to note down a preferred payment date. So I can push this a little bit in the future to work around your schedule there. And as well, we do note down a preferred payment method just as once it's placed on standby, the policy is pretty much automatically put in place there. So having a look into the future, I'm happy to work around your schedule in the next coming days or weeks. When would work best to start the first payment for this policy?

[46 minutes 23 seconds][Customer] : Probably from this Thursday.

[46 minutes 27 seconds][Agent] : This Thursday, which look, we should definitely hopefully have an income by then, sorry outcome by then. So I'll place it for this coming Thursday. And then as well, just because we don't save the information for us to easily access, even though you do have an existing cover with us, we'd have to set it up with a preferred payment method. Would that be from a direct debit from a bank account or from a card?

[46 minutes 50 seconds][Customer] : Probably some of the card.

[46 minutes 52 seconds][Agent] : Card. Yeah, that's easiest for you. Just swap that over for you there. Now before we take any information down, I'll let you know that for security purposes, while obtaining your card details, the call recording will stop and will recommence after we have collected your.

[47 minutes 53 seconds][Customer] : The. The.

[48 minutes 20 seconds][Agent] : Thank you very much there, Susan. I'll just wait for the gateway to close. And please be advised that the call recording has now resumed for quality and monitoring purposes. So that last step will be reading out the final declaration. There's one question in the middle, two questions at the end and then I can have this sent off and we should hopefully hear back from them definitely tomorrow morning and we'll be able to cover that for you. OK, perfect. So it says here, thank you. Susan Hicks, it is important to 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. Family Life cover 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 GFS Trading as Real Insurance, to issue and arrange this insurance on it's behalf. Hanover has relied 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. Now distribution practices are consistent with this determination and you can obtain a copy on our website. Now I need to remind you of the duty to take reasonable care that you agreed to. So Susan, can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[49 minutes 42 seconds][Customer] : Yes.

[49 minutes 42 seconds][Agent] : Perfect. It then says 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 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. The accepted cover pays a lump sum benefit amount of the following. Susan Hicks receives \$500,000 in the event of life insurance. A benefit is not paid in the event of suicide. In the 1st 13 months of the policy for Susan Hicks Life Insurance, a loading was applied during the application process. By agreeing to this declaration you agree to any non standard exclusions or loadings placed on 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 premium for your first year of cover is \$46.15 per fortnight. Your premium is a step premium, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your credit card which you are authorised to debit from and have provided to us. The policy documentation, PDS and FSG will be sent to you within 5 working days 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 cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed that policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and there may be other risks you should consider depending on your circumstances. Finally, it just says that 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. And I just got those final two questions for you. And the first one's asking, do you understand and agree with the declaration?

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

[52 minutes 1 seconds][Agent] : I've just read you yes or no, Perfect. And would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[52 minutes 14 seconds][Customer] : Uh, no.

[52 minutes 15 seconds][Agent] : Perfect. OK, I'll accept this here, get that sent off. Now what it does come to the term life insurances. I just thought I'd mention if it is something you do decide you want to cancel, if you do get to speak to me next or if it does end up being my manager that you

speak to, obviously let us know. We can arrange to have a call back set for the cancellation if it is what you decide to do. At the end of the day, it obviously is your decision given the outcome from what we hear from the underwriters. And then either that or you can just simply call us up at a later stage, we can go to the cancellation process that way too.

[52 minutes 48 seconds][Customer] : OK.

[52 minutes 49 seconds][Agent] : OK, perfect. I just thought I'd let you know obviously of the options there if it is something again, you don't have to, but if you did want to cancel it, you just have the full, full life insurance in place, definitely can there as well. So I think that's everything there. And obviously we've got your best contact number still as the one that we're speaking on now. Yeah, perfect. OK, thanks. This is, I do appreciate your time and patience. I really wanted to see if we could obviously get it across the line for you rather than, yeah, just being sorry, mental blank there rather than just being no. I thought I'd try and get you through obviously the process there.

[53 minutes 23 seconds][Customer] : Awesome. Thanks very much.

[53 minutes 24 seconds][Agent] : No, Look, my pleasure there. Like I said, we'll either hear or definitely hear back from them tomorrow. But whether it be a full approval or if there's any changes, we'll obviously have to advise you, you know, if there are any changes there.

[53 minutes 35 seconds][Customer] : Alright, no worries.

[53 minutes 34 seconds][Agent] : OK, perfect. No worries. Thank you very much there, Susan, for your time and we'll speak soon.

[53 minutes 41 seconds][Customer] : Thanks very much. Take care.

[53 minutes 41 seconds][Agent] : Thanks. You too. Bye.

[53 minutes 44 seconds][Customer] : Bye. Bye.