

[16 seconds][Agent] : Hi, good afternoon, Beverly, my name is DJ here calling from Real Insurance. How are you doing today, ma'am? That's good to hear, baby. I was just following up from your inquiry that you're discussing with one of my colleagues, Tim, about the life insurance cover.

[22 seconds][Customer] : Yeah, not too bad, yeah.

[31 seconds][Agent] : So it's just the way on annual leave that, uh, today. So he just asked me to give you a call on his behalf to be able to go through that quote that you guys were discussing and, umm, yeah. If I can answer any further, uh, questions or if you want to look at the other pricing, we're happy to do that for you as well. But just because it is a new call today, Beverly, I'll just quickly remind you that our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And Beverly, Clyde, just get you to confirm your first last name and date of birth for me.

[58 seconds][Customer] : Yep, that's the correct 426-1161.

[1 minutes 7 seconds][Agent] : Thank you. And just confirming Beverly, that you're a female and also an Australian resident. Is that correct?

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

[1 minutes 16 seconds][Agent] : Now just looking at the quote that you were discussing with my colleagues, and so you're discussing \$100,000 of cover.

[1 minutes 23 seconds][Customer] : Yep.

[1 minutes 24 seconds][Agent] : Umm, and I believe you were awaiting for blood test results for, for.

[1 minutes 31 seconds][Customer] : Yeah, that came back good.

[1 minutes 33 seconds][Agent] : Oh, OK, cool. So you've got the results back from the blood test.

[1 minutes 36 seconds][Customer] : Yep.

[1 minutes 36 seconds][Agent] : Yeah. OK, cool. Now that's totally fine. So I'll just, uh, bring up the quote here that you guys were discussing now, uh, people, have you had a cigarette in the last 12 months?

[1 minutes 46 seconds][Customer] : Yeah, yes, I have.

[1 minutes 47 seconds][Agent] : Yeah And, uh, looking at the \$100,000. So just letting you know

because you, based off edge, you can choose anywhere from the \$100,000 up to the \$300,000. Umm, we, we happy to leave the quote at the \$100,000 that you, you've already been discussing with them. Yeah, of course. So you quoted you a fortnightly premium of \$94.68, uh, a fortnight. And yeah, if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

[2 minutes 3 seconds][Customer] : Yep, Yep, yeah.

[2 minutes 25 seconds][Agent] : Oh, no touch wood. Hopefully that's something you'll never have to make time forever.

[2 minutes 23 seconds][Customer] : That why I'm not paying on doing that, Yes.

[2 minutes 28 seconds][Agent] : That's just there for that extra piece of mind and umm, do you mostly give you the reassurance of knowing what you'll be covered for and simply what's not covered. So you have that Peace of Mind of, of mind. You know exactly what's covered and, and what's not. But umm, included in the cover, no extra cost. Beverly, there is what we refer to as a terminally ill advanced payment. So if you were diagnosed with 12 months or less to live by a medical practitioner, then we can pay out the life insurance to you in full and you can use to help use that to help with things like medical expenses, et cetera.

[3 minutes 5 seconds][Customer] : Yep.

[3 minutes 6 seconds][Agent] : And the beneficiaries of your policy also, Beverly, so they can request one advance payment of \$10,000 just to out cover the funeral costs or any other final expenses at that time as well. So hopefully that's not a burden left for them to have to cover on their own.

[3 minutes 20 seconds][Customer] : Yeah, sorry.

[3 minutes 21 seconds][Agent] : OK. But is that all made sense so far, Beverly? Yep. And did you have any questions at this stage?

[3 minutes 26 seconds][Customer] : Yep, no.

[3 minutes 31 seconds][Agent] : No Cool, because as part of our policy, just to help keep up with the cost of living, we do have automatic indexation. So your premium is step which means it will

generally increase each year as you age. But in addition, this policy has automatic indexation which means that each year your sum insured will increase by 5% with associated increases in premium. But you can opt out of this automatic indexation each year if you wish to. Now, as an indication, if you make no changes to the see uh for the \$100,000 of cover, your premium next year will be \$112.72 per fortnight and then your benefit amount is going to increase to \$105,000.

[4 minutes 14 seconds][Customer] : OK, Yep.

[4 minutes 15 seconds][Agent] : But umm, you can also find information about our premium structure uh on our website if you wish to as well. OK, but umm, next step here, because did you want to look at any other quotes up from the 100,000? Are you happy to leave that there?

[4 minutes 22 seconds][Customer] : Yes, happy to let it back, Yes.

[4 minutes 32 seconds][Agent] : Umm, so next step is umm, I'll update all your contact details. We'll go through this half question so we can actually check your eligibility and then once we get you approved, we can that'll last. Well, we'll send out all your policy documents so you can review all of that and just make sure that the coverage is right for yourself. OK, now do you have an e-mail address?

[4 minutes 48 seconds][Customer] : Yeah, bjgrateful1961@gmail.com.

[4 minutes 57 seconds][Agent] : Thank you. And with your home and postal address, are they both exactly the same?

[5 minutes 2 seconds][Customer] : No, they're not.

[5 minutes 1 seconds][Agent] : Uh, no, they're not. Uh, definitely I can, I'll note down you. I'll start up with your home address. What was your post code? Uh, 55 O1 suburb, uh, Dublin, Dublin and just a street address. Uh, Ruston, what number was that? Sorry. So 270, did you say SO270? And that was Ruston Rd. Ruskin Rd. sorry. So your home address is 207? Sorry, 270 Ruskin Rd. Dublin, South Australia post code 5501. And then with your postal address, is that under the same post code or different? Different suburb of course, Dublin. And was it APO box?

[5 minutes 9 seconds][Customer] : 5501 Dublin Ruskin White 2/17 Yeah, yeah, yeah, yeah, yeah. PO Box 593.

[5 minutes 56 seconds][Agent] : 593 did you say?

[5 minutes 57 seconds][Customer] : Yeah.

[5 minutes 57 seconds][Agent] : Yep, Dublin.

[5 minutes 58 seconds][Customer] : Lovely.

[6 minutes 2 seconds][Agent] : So that's PO Box 593, Dublin, South Australia post code 5501, is that correct? Your postal address, Yep. And the mobile number that we've called you off today, is this your based on your contact number as well? Beverly Yep. And umm, just before next appears, we'll go through this half questions so we can obviously check the eligibility. The final process will determine on the outcome of these questions as well. It's umm, if you've been fully proven, there's been no changes made throughout this application process and what we've quoted you here today do believe that will remain the same.

[5 minutes 59 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[6 minutes 35 seconds][Agent] : And then that that would allow us to go ahead and send out all your policy documents, your e-mail and your postal address. But just before we do go through these half questions of your next, I just have to read out a pre underwriting disclosure statement with you. So just as a reminder, please be aware all calls are recorded for quality and monitoring purposes. Just bring that up here and we collect your personal information to provide insurance quotes, issue cover and other related services. We'll 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 collect 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 the duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I asked you and that you provide honest, accurate and complete answers. You need. Excuse me, You need to answer each question in full. Even if you have provided some information twice and in the early discussions you have had, if you do not take reasonable care, you may breach your duty. And if this this happens, your insurer may be entitled to cancel your policy, decline a claim or make

adjustments to the terms and conditions of your policy. But just easy, deeply. Do you understand and agree to your Judy?

[8 minutes 8 seconds][Customer] : Yep.

[8 minutes 8 seconds][Agent] : Thank you. So very simple. I'll read out each of these questions here and full deeply and then work your answers. All I need is just a yes or no apart from when we get to your hide invite. First one though is just in light of the COVID. So 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? And with your residence, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[8 minutes 30 seconds][Customer] : No permanent. I was born here, so I get some permanent.

[8 minutes 43 seconds][Agent] : OK, so we said permanent, so you're referring to are you a permanent resident of Australia? Is that correct? Yep. And just confirming that you're currently residing in Australia.

[8 minutes 48 seconds][Customer] : Yeah, yeah.

[8 minutes 52 seconds][Agent] : Yep. And just with an occupation, does your work required to go underground? Look at heights above 20 meters by to depths below 40 meters. Use explosives or travel to areas experiencing war or civil unrest or work offshore. That's good, but just ask that question. So was that a yes or no to answer that question?

[9 minutes 7 seconds][Customer] : Don't work.

[9 minutes 12 seconds][Agent] : No. And the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So Beverly, what is your exact height? Thank you.

[9 minutes 12 seconds][Customer] : Haha, OK, really nice.

[9 minutes 38 seconds][Agent] : I can see that you, you did go through some of these questions when you were, were speaking with Tim. Umm, I think I'm just looking here. Did you want to, umm, just double check so we can do you know what your height was the last time that was measured by

any chance? Yeah, sure.

[9 minutes 53 seconds][Customer] : Not quite, but I'll get my daughter to spare seconds maybe.

[9 minutes 56 seconds][Agent] : Oh, awesome. Just if you need to pop down the phone and pop me on hold, just feel free to do that, OK.

[10 minutes 1 seconds][Customer] : That's good.

[10 minutes 4 seconds][Agent] : And do you know what your exact weight is? Umm.

[10 minutes 8 seconds][Customer] : 4045.9 was it?

[10 minutes 13 seconds][Agent] : Is it 45.9 KGS?

[10 minutes 15 seconds][Customer] : Yeah.

[10 minutes 16 seconds][Agent] : Yeah. Cool. So you exactly the last thing you said that that was 45.9 KGS. Is that right?

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

[10 minutes 22 seconds][Agent] : Yep. And then yeah, just take the time. All we need is just your hot next. That's right.

[10 minutes 30 seconds][Customer] : Hi, just mentioning 100 and 56152.

[10 minutes 44 seconds][Agent] : Is that 152 centimeters?

[10 minutes 46 seconds][Customer] : Got it. Got a manager.

[10 minutes 48 seconds][Agent] : Yep. So it just measured your thought. Just obvious issue with measuring your height. That was 152 centimeters, is that correct?

[10 minutes 47 seconds][Customer] : Yep, Yep.

[10 minutes 54 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months?

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

[11 minutes 3 seconds][Agent] : And just in reference to AIDS declarations, to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And do you have they just would travel? Do you have different plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? And do you have

existing life insurance policies with other life insurance companies with a combined total, some short of more than \$5,000,000.

[11 minutes 14 seconds][Customer] : Oh, no, no, no, no.

[11 minutes 34 seconds][Agent] : And next few questions just in light of your medical history. And the question just reads, have you ever had symptoms of being diagnosed with or treated from or intend to seek medical advice for any of the following. So first one says cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia. And have you ever had an abnormal cervical Smith?

[12 minutes][Customer] : Not yeah, that is right.

[12 minutes 7 seconds][Agent] : That's fine. And it just says here what was the abnormality described as by the doctor? So without each of the following conditions. And I'll just come back and I'll get you to confirm.

[12 minutes 29 seconds][Customer] : Yes. Don't know.

[12 minutes 15 seconds][Agent] : So this is HPV, which is human polyvermo virus or virus syn 1 syn 2, syn 3 abnormal cells, precancerous lesions slash shells or cervical dysplasia or don't know. And have your follow up cervical smears been normal since? Yep. And have you been given occurrence by a doctor with no ongoing treatment or monitoring required other than routine cervical smear test?

[12 minutes 33 seconds][Customer] : Yep, Yep.

[12 minutes 43 seconds][Agent] : Yep, that's fine. And then back to the original question. It says stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure.

[12 minutes 53 seconds][Customer] : Right, Right, right.

[12 minutes 54 seconds][Agent] : Next one says high cholesterol, thyroid condition or neurological symptoms such as dizziness or painting, diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, hepatitis.

[13 minutes 13 seconds][Customer] : Right. Right.

[13 minutes 8 seconds][Agent] : So we need disorder of the liver, stomach, bowel or better, or

pancreas, epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder, any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease.

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

[13 minutes 42 seconds][Agent] : But with the iron that you're discussing with, with some, was it like, umm, iron deficiency anemia that you're referring to? OK, we'll disclose that. What was that? Sorry.

[13 minutes 50 seconds][Customer] : Yeah, yeah, that came back to us. Good.

[13 minutes 56 seconds][Agent] : OK, cool. No, that's fine. But it was that we just, umm, yeah, yeah, I, I do understand also you had the blood test that, that you're waiting for previously. Uh, was that just really referring, umm, back to iron deficiency anemia though? Was that what it was for? And, and, and the arthritis. OK, because that was the iron deficiency anemia. We'll disclose it here. Umm, so just, is the iron deficiency anemia or hemochromatosis? I'll put down that as a yes. And it just says, have you been diagnosed with iron deficiency anemia or hemochromatosis or was that just iron deficiency anemia?

[14 minutes 2 seconds][Customer] : Yeah, yeah, yeah, that's fine.

[14 minutes 28 seconds][Agent] : That's not, I guess you're all into an e-mail, is that right?

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

[14 minutes 31 seconds][Agent] : Yeah, yeah, that's fine. Umm, So just when we operate for these have questions here with you, Billy. Umm, just, umm, just kind of an assistance from anyone on the background would answer these questions. Umm, I can only, umm, capture a confident answer from yourself. But if you have any questions or if you need me to clarify any, any, any of these questions, just let me know.

[14 minutes 48 seconds][Customer] : Yep.

[14 minutes 47 seconds][Agent] : OK, cool. It's just, you see what the iron deficiency named, It just says what was the cause of the anemia. So it just says please answer yes or no for each cause. Umm, so it just sees, uh, medications such as aspirin, yes or no? No. And then it just says, uh,

gastritis, uh, hemorrhoids, oesophageal varices or ulcers, yes or no, uh, heavy menstrual flow, uh, blood loss due to trauma, uh, other causes.

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

[15 minutes 19 seconds][Agent] : No, that's fine. And then it just sees thalassemia.

[15 minutes 24 seconds][Customer] : A what?

[15 minutes 22 seconds][Agent] : You saw no, just to roll out the other conditions. It just sees thalassemia. You saw no, no vitamin D deficiency, deep vein from brosis, which is DVT, other blood condition. And it just sees asthma or other respiratory disorder, excluding childhood asthma.

[15 minutes 32 seconds][Customer] : No, no, no, no.

[15 minutes 46 seconds][Agent] : No, that's fine.

[16 minutes 5 seconds][Customer] : Why?

[15 minutes 46 seconds][Agent] : I'll just go back here because, umm, I think you mentioned at the time when you're speaking with him regarding the, umm, the, the, the iron deficiency, umm, was, was that true to like, was it true to like the medication that you're taking like aspirin at the time or no?

[16 minutes 6 seconds][Customer] : It's just not eating enough meat.

[16 minutes 10 seconds][Agent] : Oh, I can, no, that's right. So I'll just put that here. Umm, so it just is what when was the anemia developed?

[16 minutes 23 seconds][Customer] : I was a wild guy, but I didn't have no medication.

[16 minutes 17 seconds][Agent] : Umm, so when when was that Umm oh, OK, no, that's all right.

[16 minutes 28 seconds][Customer] : Just just how the my my tablet checked it.

[16 minutes 34 seconds][Agent] : Umm oh, just is this anything?

[16 minutes 36 seconds][Customer] : Yeah, that's yeah. Yeah, that's about it.

[16 minutes 36 seconds][Agent] : It's like just over the counter, umm on top looking so just over umm on tablets, umm and umm, do you know what's umm? Do you know the exact type of anemia? So is that just low iron?

[16 minutes 54 seconds][Customer] : Just low. Just low eyes. Yeah.

[16 minutes 56 seconds][Agent] : OK, so because is it, is it umm iron deficiency anemia or is it just

low iron? Oh, just low iron. OK, So what I'll do here is umm, I'll manually disclose the low iron in the next few questions ahead. So we can actually, umm, there's not actually iron deficiency, namely, it's just low iron. Is that correct?

[17 minutes][Customer] : Nothing bad, just I just had low eyes, yeah.

[17 minutes 22 seconds][Agent] : OK, cool. So I'll put that down as a note to answer that question and then we can manually disclose that other that low iron, uh, later on the application. Uh, but it just says here. So just can you on It just says here, we'll just pick up when we left the officer and just to reconfirm blood disorder or disease, yes or no? No. And then it just says asthma or other respiratory disorder, excluding childhood asthma, any illegal drug use, abuse or prescription medication or receive medical advice or calcium for alcohol consumption. Uh, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[18 minutes 13 seconds][Agent] : Uh, epilepsy, maybe neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, hepatitis disorder, disorder of the liver, stomach, bell, gallbladder or pancreas. And then it says diabetes raised blood sugar, impaired glucose tolerance or impaired fasting glucose. And then it says high cholesterol powered condition or neurological symptoms such as dizziness or fainting.

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

[18 minutes 40 seconds][Agent] : And then next question just says, other than what you've 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? That that's fine. So I believe you, umm, just confirm it here. So did you have a bowel screening test, umm, that come back clear? Yep. Cool. That's fine. And then I believe, uh, cool. So I just confirmed here. And then also the I was also rheumatoid arthritis.

[19 minutes 1 seconds][Customer] : Yeah, yeah, yeah. I still have that.

[19 minutes 31 seconds][Agent] : OK, No, that's fine. So this goes out here manually in this part of

the application. So umm, so it's just the, the one you just had a bow screen test which umm and so you had a colonoscopy and then that's all come back clear. Is that correct?

[19 minutes 31 seconds][Customer] : Yeah, yeah.

[19 minutes 45 seconds][Agent] : Yep. And then also the two that was just rheumatoid arthritis. So we'll disclose them both here. So just please describe the reason for the consultation, including symptoms and diagnosis. I'll put down here for one, I've did a bowel cancer screening which had a, uh, sorry, did a bowel cancer screening which had rather than it. So it was sent to do a colonoscopy, uh, which came back all clear. So those that that's what you mentioned to some, is that correct? And then I've also put down too, it's from the toyed arthritis.

[20 minutes 9 seconds][Customer] : Yep, yeah.

[20 minutes 12 seconds][Agent] : And just so you see when that occurred, so with the, that bowel screening test, was that two years ago that you had mentioned with Tim about two years ago? Cool. Umm, and then, uh, with the, uh, rheumatoid arthritis just confirmed, was that diagnosed in 2012? Was that when that, uh, originally occurred? Yeah. Cool and then just to reconfirm here, this is provide details of medical tests or examinations, X-rays scans, blood tests or bots including dates and results. Umm, so I put that here. Umm from Watson mentioned reviews 1 was a colonoscopy came back all clear with no issues since.

[20 minutes 21 seconds][Customer] : Yep, Yep, Yep.

[20 minutes 48 seconds][Agent] : Is that correct for the Yep.

[20 minutes 49 seconds][Customer] : That's correct.

[20 minutes 50 seconds][Agent] : And then two with the rheumatoid arthritis, the blood test is every three months. Uh, most recent one was in May and had X-rays, uh, in February, uh, we'll begin results back this month. So, umm, have you got those results back? Oh, you mentioned those blood test results. They've all come back clear. Is that correct? Yep. Cool.

[21 minutes 7 seconds][Customer] : Yeah, Yep, Yep.

[21 minutes 9 seconds][Agent] : And so the most recent one was just done, umm, just this month.

[21 minutes 20 seconds][Customer] : About a week ago. Yeah. Yep, Yep, yeah. Nice.

[21 minutes 22 seconds][Agent] : Yep, most recent one was last week and test results come back clear with no abnormal findings And it just says, is any, uh, further investigation or treatment planned? If so, when for either the colonoscopy or the rheumatoid arthritis.

[21 minutes 52 seconds][Customer] : I need to go. Very matured arthritis. Yeah, that's about. No, yeah, that's everything.

[21 minutes 55 seconds][Agent] : And now I'll just put down here, is that the injection that you have, Was that like every couple of weeks that you're saying, yeah, do you know, do you know what the injection is called?

[22 minutes 10 seconds][Customer] : Add, add something.

[22 minutes 13 seconds][Agent] : No.

[22 minutes 16 seconds][Customer] : I'd have to find the box and pick up stuff. That one.

[22 minutes 13 seconds][Agent] : Umm, no, that's all right.

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

[22 minutes 26 seconds][Agent] : Is it like a like a steroid injection kind of thing or information? Oh, OK. Is it like referred to as like a steroid injection that you have every couple of weeks or AMC, AMC or T Sorry, did you say oh, AMG, sorry, Yep, Evita so that that was the name of the injection. Is that correct?

[22 minutes 29 seconds][Customer] : I'm supposed to help with the the information of the appliances and and what is the NT and theatre INTAVITI please DD for guy Yeah, avenge ITI yeah, yeah, yeah, yeah, yeah.

[23 minutes 18 seconds][Agent] : I'll just confirm this for me. That's A for Angela, M for Mary, G for Goat, E for Echo, V for Victor, I for Indigo, T for Tango and A for alpha. Is that correct?

[23 minutes 31 seconds][Customer] : Yep.

[23 minutes 31 seconds][Agent] : Yep. So that's an injection every two weeks and bloods and you have a blood test every three months. Is that right? And it just sees here with the, with that bowel screening test, umm, due to having the, the blood in it, umm, have you made a full recovery from this?

[23 minutes 38 seconds][Customer] : Yeah, yes, straight away.

[23 minutes 54 seconds][Agent] : Umm, yeah, right away, yeah. And then the second one, uh, just for the rheumatoid arthritis. I understand that you put that down as no because that's something that you'd always, umm, you'd always live with, Is that correct?

[24 minutes 3 seconds][Customer] : Arthritis.

[24 minutes 4 seconds][Agent] : Yeah. OK, cool. No, that's fine. And then I just want to make sure here that we've disclosed the low iron as well. So I'll put down here 3 low iron and cool. So I'm just discussing that for you. So what's the line? When did that originally occur? Was that just recently?

[24 minutes 4 seconds][Customer] : Yeah, No, that was quite a while back.

[24 minutes 28 seconds][Agent] : Do you know how I'm going to say well back?

[24 minutes 32 seconds][Customer] : I don't know, Every year. Yeah.

[24 minutes 29 seconds][Agent] : You know how long I got you over a year ago and just you please provide details of medical tests, examination, X-ray scan, blood tests, all pipes including dates and results I put down here.

[24 minutes 53 seconds][Customer] : No, no, that is the my arthritis.

[24 minutes 46 seconds][Agent] : Umm, so with you the the blood test that you had just umm the other week, I was it for to check your iron as well for the otherwise OK, cool.

[24 minutes 59 seconds][Customer] : Yeah.

[24 minutes 59 seconds][Agent] : And when, when when umm umm, when was the? When was the low iron checked?

[25 minutes 5 seconds][Customer] : Wow. They like when they do my blood test because what have that done for my arthritis?

[25 minutes 10 seconds][Agent] : Oh, OK, Sir, but they checked that as well.

[25 minutes 10 seconds][Customer] : They do, they do the yeah, they do the liver and everything like that. They test all stuff like that.

[25 minutes 17 seconds][Agent] : Oh, OK, cool. So I'm when when you obviously went to get your umm, your blood test done for the arthritis, they will also check the, the iron levels.

[25 minutes 25 seconds][Customer] : Yeah, that's everything there.

[25 minutes 26 seconds][Agent] : Uh, OK, cool, all right, cool. And and with the the blood test, umm, that came back specifically for the umm, iron. Is that returned back to normal?

[25 minutes 34 seconds][Customer] : Yeah, that's yeah, it was normal.

[25 minutes 35 seconds][Agent] : OK umm results. That's his results. So you are level separate to normal. Have and you're just, you're just taking as you mentioned, over the counter. Umm, is that correct? Yep.

[25 minutes 59 seconds][Customer] : Yeah, yeah, that's all. Yeah.

[26 minutes 16 seconds][Agent] : Cool, I'm just taking and are you still taking a tablet so you're no longer required?

[26 minutes 31 seconds][Customer] : No, I don't take them anymore. No, don't need them.

[26 minutes 35 seconds][Agent] : No, that's all right. Measurements just return to normal, so that's fine. So As for them, he was taking over the counter iron tablets but is no longer required due to levels returning to normal.

[26 minutes 48 seconds][Customer] : Yeah.

[26 minutes 55 seconds][Agent] : Cool. And it just says here for the low on specifically, is there any further investigations or treatment planned? If so, when? And it just says please advise if a full recovery has been made.

[27 minutes 4 seconds][Customer] : 9 Yep.

[27 minutes 11 seconds][Agent] : Yep, that's fine. And then the next question it just says other than what you've already told me about. Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And I need three more questions. So the next two are just in relation to your, your family history. Umm, So with these two questions, when they're asking about your immediate family, umm, that's just referring to your mom, dad, and brothers and sisters only. And the first one just says, 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 Etymotis polyposis?

[27 minutes 24 seconds][Customer] : 9 Yeah, right.

[27 minutes 58 seconds][Agent] : 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?

[28 minutes 16 seconds][Customer] : I know my young sister's got a cancer.

[28 minutes 18 seconds][Agent] : I'm sorry. Yeah. And was that before she was, uh, 60?

[28 minutes 23 seconds][Customer] : Yeah, She's she's got it. 5050 something.

[28 minutes 27 seconds][Agent] : Oh, no. So sorry to hear about that. So.

[28 minutes 28 seconds][Customer] : Goodbye. OK. See you.

[28 minutes 29 seconds][Agent] : So was it just the one? So just showed you your sister and pass away from cancer before the age of 60. Is that correct?

[28 minutes 35 seconds][Customer] : Yeah.

[28 minutes 36 seconds][Agent] : Yep. And has any of your immediate family suffered from heart condition and or stroke or other hereditary disease prior to age 60?

[28 minutes 50 seconds][Customer] : My mum has heart problems, I think my dad, yeah, he's got 65, I'm not sure of what. And my older brother, he has heart problems.

[29 minutes 5 seconds][Agent] : OK, umm, so we'll just go back here. So keep mind this is just for this question. Just reference to your parents and siblings only. Umm, so how many of your immediate family suffered from heart condition and or stroke prior to age 60? Oh, so is 0 And then, uh, has any of your immediate family suffered from other hereditary disease prior to age 60? No, that's OK. So I was just your mother that had had had suffered from the cancer before the age of 60. Is that correct?

[29 minutes 24 seconds][Customer] : No, no, no, no.

[29 minutes 47 seconds][Agent] : Oh, your sister? Sorry, my, my apology. You said your sister, is that correct?

[29 minutes 45 seconds][Customer] : My mum, my my young sister, Yeah, yeah. My young sister, she had a break soon. I went to 16.

[29 minutes 57 seconds][Agent] : Yeah.

[29 minutes 58 seconds][Customer] : Had that. She died couple of years back. Yeah.

[30 minutes 3 seconds][Agent] : And that was due to the, the, the cancer. Is that correct? OK, no, that, that, no, that's was that she had a stroke.

[30 minutes 8 seconds][Customer] : And yeah, yeah, yeah, yeah.

[30 minutes 15 seconds][Agent] : Was that, umm, the same sister or was that, uh, another sister?

[30 minutes 18 seconds][Customer] : Bye, bye.

[30 minutes 19 seconds][Agent] : OK, now that's all right. So I'll put down to you. So that was she your system? So she had suffered from cancer and also a stroke, both before the age of 60. Is that correct?

[30 minutes 28 seconds][Customer] : Yep.

[30 minutes 28 seconds][Agent] : Yep. And has any of your, is any of your, umm, umm, immediate family suffered from, uh, other hereditary disease parts age 60 or cancer or, uh, heart condition and, or stroke? No, that's fine. So was, was it, was it when you're mentioning, would you bother and, and that was at all after the age of 60, was it?

[30 minutes 42 seconds][Customer] : No, yeah, that was yeah, Sorry.

[30 minutes 50 seconds][Agent] : Oh, OK, no, that's all right. That we, we only need to disclose it was before the age of 60. So we just disclosed your sister that had the cancer and the stroke before the age of 60. So that's fine.

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

[31 minutes][Agent] : And then the the last question here, Beverly, just in reference to hazardous pursuits. So other than one of events, for example gift certificate or vouchers, do you engage in or intend to engage in any of the following? So it sees aviation other than as a fear paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[31 minutes 28 seconds][Customer] : Oh no.

[31 minutes 29 seconds][Agent] : No, that's totally fine. So that completes the application there for you deeply. So just in reference the application, just in reference to your health and life. So the

application just needs to be referred to the other writer for assessment. That's just because we have to manually disclose the application, umm, regarding the past three years advice due to the rooms with arthritis, the low iron and also the Bauer screening test that you had as well. So they just want to assist that part of the application. But the good sign is there's been no changes made for the application process at the moment. So we'll send that after the underwriters will complete application as per user over the phone today. We'll send that off to the underwriter so they can assist that for you. They should get back to me by the end of today for the outcome. But just while the application is being assist from the underwriters, you will be covered for accidents or death, which pays out if this was due to a direct result of an accident and cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. OK. It's as soon as they get back to me of an outcome. If you've been fully approved and there's been no changes, maybe I believe I can actually accept that on your behalf. I'd be happy to. And then we can write to send out all your policy documents and then have you covered as well. It's with the with the direct debit for your policy. Beverly, did you want to set that up using like a big screen account or card which is easier for you? OK, Is that just the card under your name?

[32 minutes 31 seconds][Customer] : Yeah, yeah, yeah, I guess my car, yeah.

[33 minutes 3 seconds][Agent] : Yep. And I just want to make sure that we do have your name spelled correctly for your policy documents. So Beverly is spelled BEVE Ali.

[33 minutes 13 seconds][Customer] : AVAILA.

[33 minutes 11 seconds][Agent] : Why and then surname Greenfeld, that's Grenfell.

[33 minutes 15 seconds][Customer] : Yeah, yeah.

[33 minutes 21 seconds][Agent] : So I just want to prove everything that was discussed about the life insurance company. If you've understood everything. Yep. And you're happy to proceed to apply for the coverage of the \$100,000? Yeah. Cool. And let's say you've been approved for the life insurance cover briefly, what would they that you want that payment to start from to suit you? So you can choose that payment to date that that to start in the near future that suits you, then it'll just come out every fortnight from that date onwards. But what would they would you prefer that payment to start

from?

[33 minutes 27 seconds][Customer] : Yep, Yep, next next spot. I'm not not the phone coming, but the one after. Yep.

[33 minutes 57 seconds][Agent] : So on the 2nd of August, Yeah, that's fine. We can organize that for the start from the 2nd of August. And just before you read out the card details over the phone, just for security purposes while obtaining your card details, the call recording will stop and will we commence after we've clicked the details. So I'll pause that recording for you now and. None. None come out of the screen. It just sees here. As a reminder, please be advised that the call recording has now resumed full quality and monitoring purposes. It's just to finalize your cover. I just have to read out a verbal declaration of view. And then at the end of this I have two quick questions just to ask the acceptance and then that will be all completed for you today, but just read to you. Thank you. Beverly Greenfeld, it is important you understand the following information I'll ask for your agreement to these terms at the end of the policy would not be enforced unless you agree to these terms in full and the life cover is issued by Hanover Life Ari of Australasia Limited who we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as Chief Fish Trading as real insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information, information you have provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the Judy to take reasonable care that you agreed to. Beverly, can you please confirm you have answered all of our questions in accordance with you?

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

[36 minutes 44 seconds][Agent] : Judy, thank you. We may from time to time provide offers to you for the communication that you've provided to us in relation to other products and services. By agreeing to this declaration, you can see 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 Beverly Greenfield receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$94.68 per fortnight. Your premium is stepped which means it will be calculated the 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 cost. Your premium will be debited from your credit card which you are authorized to debit from and have provided to us. The policy documentation, PDS and IF history will be mailed to you and if you have provided us with an e-mail address. Your policy documentation will also be emailed to you today. You should keep reconsider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched the 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. Finally, 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.

[38 minutes 32 seconds][Customer] : Yep.

[38 minutes 33 seconds][Agent] : But just these last two quick questions here for you, Beverly, just do you understand and agree with the declaration issue or not? And would you like any other information or would you like me to read any part of the product disclosure statement to you today? That's fine today.

[38 minutes 40 seconds][Customer] : Yeah, No, then you need to know what banks on bank is.

[38 minutes 50 seconds][Agent] : No, no, we don't actually need the bank. I'm just using the tab is enough to be able to set up the directly that way.

[38 minutes 55 seconds][Customer] : OK, OK.

[39 minutes 1 seconds][Agent] : Umm, but if you need to update your account details with us, it's just

as simple as giving us a call. You can apply to do that over the phone as well, but that's all being sent off to the underwriting. And just to reiterate, that's why the application has been assessed. You will be covered for accidental death, which pays out if death was due to a direct result of an accident and cover under this license. Will the insurer makes a decision on the application or 30 days from today, whichever is earlier, So as soon as they get back to me of an outcome, if you've been approved UMM, with no further changes from the UMM underwriters, Beverly, are you happy for me to accept that on your behalf and then we can send out all your policy documentation to your e-mail and postal address?

[39 minutes 39 seconds][Customer] : Yep, Yep.

[39 minutes 40 seconds][Agent] : Yeah, go ahead. I'll just, umm, triple check the postal address.

[39 minutes 46 seconds][Customer] : Yep.

[39 minutes 42 seconds][Agent] : That was PO Box 593, Dublin, South Australia Post code 5501 and then the home address that was 270 Ruskin Rd. Dublin, South Australia Post code 5501. Orson and Cool and this mobile number. Again, this was your best and ID contact number as well.

[39 minutes 49 seconds][Customer] : Yep, Yep, Yep.

[40 minutes 5 seconds][Agent] : Orson. So that's all been sent off to the underwater is there for you. Umm, people say they should get back to you without come shortly. So, uh, if they have any further questions or if there's been any, umm, uh, further changes made on behalf of the underwriters, umm, then I'll just have to give you a call back. But if you've been fully approved and there's been no changes made, I'll accept that on your behalf and then we'll write to send out all your policy documents. OK.

[40 minutes 28 seconds][Customer] : OK.

[40 minutes 27 seconds][Agent] : And then so was there any other questions that I could clarify for you over the phone today?

[40 minutes 33 seconds][Customer] : No, that's all. Thank you.

[40 minutes 35 seconds][Agent] : No, that's OK Umm, appreciate your patience throughout the application process. And umm, Yep, umm, if, if all is good, then that we'll, we'll see that all your

policy documents. Otherwise I'll give you a call back if there's been any changes as mentioned. OK.

[40 minutes 48 seconds][Customer] : OK, no worries.

[40 minutes 49 seconds][Agent] : But you have a lovely rest of the afternoon, dear Beverly. And take care as well.

[40 minutes 54 seconds][Customer] : OK, you too.

[40 minutes 55 seconds][Agent] : Thank you. OK, goodbye.

[40 minutes 56 seconds][Customer] : OK, bye.