

[3 seconds][Agent] : Hello, Good afternoon, Osaka. My name's Michael. I'm calling from Real Insurance.

[14 seconds][Customer] : Income tax? Our income protection, Yes.

[8 seconds][Agent] : I was giving you a call here today in relation to an income protection inquiry that received online there on purpose of Michael income protection insurance to protect your income if you were unable to work.

[22 seconds][Customer] : Yep.

[23 seconds][Agent] : Yeah, absolutely.

[23 seconds][Customer] : How can we?

[25 seconds][Agent] : I was giving you, I was giving you a call here today in relation to the quote that you put put through online about the income protection. The purpose of my call you today is to take you through how to cover works and have a look into some pricing and some protection for you. So I can assist you further with this here today. Can I just confirm that I'm speaking with Saga Asang Tha?

[46 seconds][Customer] : Yes, correct.

[47 seconds][Agent] : Thank you very much. And then your date of birth here is the 19th of January 1965, is that correct?

[53 seconds][Customer] : That's correct.

[55 seconds][Agent] : Lovely, thank you very much. And uh, just to confirm, you are a male Australian resident, is that right?

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

[1 minutes 2 seconds][Agent] : Lovely. Thank you so much for confirming those details there. Saga. Umm, if you don't mind me asking, what has made you look into the income protection reports there recently?

[1 minutes 12 seconds][Customer] : Uh, I, yes, some, some of my friends were talking about, uh, income protection if you can't work or something that will help you out while, uh, you're doing some whatever. Uh, so that's why I decided to, uh, to make a phone, some phone calls, fill in some forms

and us maybe you can explain a little bit, uh, uh, more information for me to understand everything about it.

[1 minutes 31 seconds][Agent] : Mm hmm, absolutely. Uh, but you're pretty much spot on there as just so I can explain that all of our calls are recorded. Any advice that provide is general nature and may not be suitable to your situation, but you're pretty much spot on with with what you've mentioned that the income protection is designed to be able to provide you a amount of money each month. A monthly income benefit like ends up getting paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed for you to be able to continue to receive a monthly benefit while you are off work. It's designed to help cover your bills and your living costs if your salary is interrupted. There saga. What do you do for work at the moment?

[2 minutes 25 seconds][Customer] : Yes, I'm Akira.

[2 minutes 29 seconds][Agent] : Oh, carer, like a dis disability carer.

[2 minutes 32 seconds][Customer] : Yes, that's correct.

[2 minutes 33 seconds][Agent] : Uh, absolutely. Is that for a close family member or you are you doing that as like a most open occupation?

[2 minutes 39 seconds][Customer] : Yeah, it's a, it's a, it's a member, but with some, some other people if they need it.

[2 minutes 45 seconds][Agent] : OK, lovely and great, great work that you do there. Always, uh, always appreciate that type of service because I know definitely a difficult job. So, umm, it's good to hear that you're able to do that and help these people out there. Of course.

[2 minutes 59 seconds][Customer] : Thank you. Yeah, it's, sometimes it's, it's good to help out.

[3 minutes 5 seconds][Agent] : Absolutely.

[3 minutes 4 seconds][Customer] : And yeah, especially family members as well.

[3 minutes 8 seconds][Agent] : Yeah, absolutely for sure. It's just the type of person that you are, the great heart that you have. So again, in terms of our income protection, we offer an income benefit of up to 70% of your monthly pre tax income. So depending on what you earn there, you can apply for

cover anywhere from \$1000 a month up to a maximum of \$15,000 per month. The amount that you selected is the amount that would actually pay directly to you so that if you were unable to work due to a disabling sickness or injury and you suffered a loss of income. So that you're able to continue to cover, whether it be your rental expenses, mortgage, just your general living costs there as well.

[3 minutes 53 seconds][Customer] : Mm hmm, yeah, that sounds good.

[3 minutes 55 seconds][Agent] : So with your with your living situation there, are you currently renting or do you have a mortgage?

[4 minutes 2 seconds][Customer] : So no, I'm, uh, renting, but I don't have a mortgage.

[4 minutes 6 seconds][Agent] : OK, certainly no problem. So yeah, that benefits you off work and go towards paying off the rent to make sure that you know your home and household expenses are covered. Pay for any other bills, you know, keeping food in the cupboard, utilities or any other of your Li living expenses there while you are off work and suffering that loss of income. This cover, it's very easy to apply for there saga.

[4 minutes 37 seconds][Customer] : OK.

[4 minutes 32 seconds][Agent] : We just ask you some health and lifestyle questions over the phone to see if you are approved and if so, on what terms we can offer. And once the cover is in place, it will cover you until your policy anniversary following your 65th birthday.

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

[4 minutes 49 seconds][Agent] : And just keep in mind that there are some exclusions that applies out on the PBS there as well.

[4 minutes 56 seconds][Customer] : Can you explain a little bit more about the excluding exclusion?

[5 minutes 2 seconds][Agent] : Yeah.

[5 minutes 1 seconds][Customer] : Thanks please.

[5 minutes 3 seconds][Agent] : So we have a couple of exclusions that are applied to our policy. So let me just bring these up. So these are things that would not be covered. So let me just bring this up for you, just so I read this word for word for you. How's your day been today there, Saka?

[5 minutes 24 seconds][Customer] : That's good. Thanks.

[5 minutes 25 seconds][Agent] : That's good.

[5 minutes 25 seconds][Customer] : Once our client goes to bed, so I'm having time to wake him up as well in the afternoon.

[5 minutes 34 seconds][Agent] : No worries, just down for a nap.

[5 minutes 34 seconds][Customer] : So it's all quiet now, yeah.

[5 minutes 37 seconds][Agent] : Perfect. I wish I could have a nap during the day. Stuck at work unfortunately. Alright so the things that are not covered, what events are not covered under this policy?

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

[5 minutes 49 seconds][Agent] : There will be no DIS, No benefit is payable if you have disability or death is a result of an intentional self-inflicted act is a, is a result of attempted suicide, is a result of, uh, war, whether declared or not declared or war like activities or taking part in riot or civil commotion or engaging in any criminal activities or legal acts. So hopefully none of those are concern for you there anyway. Uh, but those are the things that are excluded on the policy, OK.

[6 minutes 22 seconds][Customer] : Oh, OK. So yeah, that's very understandable. So yeah.

[6 minutes 23 seconds][Agent] : As well as umm, yeah, exactly right, as well as normal pregnancy, but that's obviously more so for females rather than yourself there aside all right. But outside of that, you know, outside of those exclusions, it doesn't matter what type of sickness, what type of injury occurs as long as you're unable to work and that sickness or injury has caused you to suffer a loss of income, you'll be eligible to make a CLA. Well, to apply to put a claim through. OK, I just have one question in terms of, uh, in terms of the premiums for the income protection. So the cost of the cover, the premiums are generally tax deductible, which can make it even more cost effective for yourself during the long term as well. So, umm, I saw that. Do you do your own tax return or do you have a tax agent or an accountant that does it for you? It's yeah, perfect. Yeah, no, I use the same as well. Most of the stuff's already done for you when you, when you use the tax umm, and then so the way, the way that works with us here Saga is each financial year we will send you a certificate of currency which will outline the details you need to be able to actually commit the income protection

through your tax and receive that umm, that tax adaptability around the premium there as well. So what I'll do here now is I'll start to load up some pricing in terms of the cover. Do you have any questions for me so far about what I've covered? Oh, very good question.

[6 minutes 52 seconds][Customer] : OK uh yes, I normally go to E techs sometimes and uh E techs the easiest one on OK yes uh, how long do I have to be in before you entitled to make a claim like when I get in and I will get into next week. So is that cooling? Obviously, yeah.

[8 minutes 19 seconds][Agent] : Yep, very good question there Saga, very good question. So with us here, we actually get you covered over the phone. So if it sounds all suitable for yourself today, we we can start covering you straight away. And then that means that if anything happens even you know tomorrow, the day after you're covered as normal in the from the day that you make a claim. I will explain the waiting period, but you are eligible to make a claim as soon as the policy has started. OK.

[8 minutes 33 seconds][Customer] : OK, OK.

[8 minutes 49 seconds][Agent] : So first of all, I just need to ask you some questions regarding your duties at work here. So I'll just bring these up here now and I'll start to load up some pricing for you. Asaga. Just before answering any of our questions, it is important that you understand that you're aware of your duty to answer all of our questions. Sorry, it is important that you're aware of your duty to answer all of our questions accidentally and honestly. Failure to do so could impact your cover at claims time There but a saga. Do you work 15 hours or more per week?

[9 minutes 26 seconds][Customer] : How many 16 hours did you say? 16?

[9 minutes 29 seconds][Agent] : 1515 Do you work more than 15 hours or more per week?

[9 minutes 31 seconds][Customer] : Oh, yes.

[9 minutes 35 seconds][Agent] : Yes. How many hours are you doing these days? There we go.

[9 minutes 35 seconds][Customer] : Idle for six hours in the morning, times by 7. Oh, sorry. Six, six days a week? Yeah. 36.

[9 minutes 49 seconds][Agent] : Oh well, seven days a week, so at least you get one day after yourself there, but no basically full time hours for yourself there. And is your role of an administrative

manager of professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no?

[10 minutes 1 seconds][Customer] : Yeah, yes. Indoors.

[10 minutes 17 seconds][Agent] : Yeah, thank you. And are you required to perform any physical duties, yes or no?

[10 minutes 24 seconds][Customer] : Yes.

[10 minutes 26 seconds][Agent] : And do you perform heavy physical duties, use heavy machinery or drive a vehicle, Yes or no? Yeah. So in terms of driving a vehicle, just to let you know there is saga when traveling to and from work, we do not consider that to be driving a vehicle for the purpose of work. But do you UU maybe use your vehicle to take your clients to like appointments and things like that? OK, So it will answer yes, you've answered that correctly. And are you qualified skilled or semi skilled or hold the required licenses to perform your role? Yes, on that.

[10 minutes 35 seconds][Customer] : Yes, yes, I do, Yes.

[11 minutes 9 seconds][Agent] : And do you work in any of the following fields, aviation as a pilot or crew, entertainment or sporting industry, Air Force, army, armed forces, or do you handle explosives? Yes or no? Lovely. That would be quite concerning if you're handling explosives in your occupation. And so I've got a last question. Do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

[11 minutes 23 seconds][Customer] : Nope, No, Nope.

[11 minutes 44 seconds][Agent] : Perfect. And just making status there. Have you had a cigarettes in the last 12 months?

[11 minutes 52 seconds][Customer] : Nope.

[11 minutes 53 seconds][Agent] : Lovely. So Saga, we'll start to look into the terms of the cover that you can apply for. I just need to confirm your current employment status. Are you currently EM employed or self-employed?

[12 minutes 7 seconds][Customer] : Employed.

[12 minutes 9 seconds][Agent] : Unemployed. So we just need to note down thank you for that. And

to help determine how much cover we can offer you, I'll provide you with a definition of pre tax income. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So, so with that in mind, what is your annual income before tax? OK. OK. That's what it was in your last financial year.

[12 minutes 41 seconds][Customer] : I'm not sure about before tax, but the total last last year I think I had about \$105,000 annually.

[12 minutes 56 seconds][Agent] : Yeah, no worries. So, uh, did you want me to just note that down, uh, as your annual income there for the time being, for yourself for Saga?

[12 minutes 56 seconds][Customer] : Yes, yes, please.

[13 minutes 6 seconds][Agent] : OK. If you do feel as if your annual income, you know, changes or maybe it's incorrect in the future and you wanted to apply for a higher level of cover, Uh, you can definitely do that. Uh, you just give us a call and apply, uh, for a new policy with your new terms. Just keep in mind that the application age is 59.

[13 minutes 26 seconds][Customer] : OK.

[13 minutes 27 seconds][Agent] : So in terms of coverage here, Saga, you can apply anywhere from \$1000 a month up to \$6125.00 per month. So this is the amount that would actually be paid to you if you were unable to work due to a disabling sickness or injury and you suffered a loss of income. So how much per month would you like me to select \$6000?

[13 minutes 56 seconds][Customer] : 36000 that's every fortnightly yes.

[14 minutes 1 seconds][Agent] : Yep OK and then the saga you have the option of a waiting period. So yo your policy does start straight away for you.

[14 minutes 12 seconds][Customer] : Mm Hmm.

[14 minutes 12 seconds][Agent] : However any time you gotta make a claim there is a waiting period. The waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. You can either choose 30 days or 90 days depending on your circumstances. Then just please keep in mind the income benefit is paid monthly in arrears. This

means that if you do choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim. Which waiting period would you like me to select? 30 or 90 days?

[14 minutes 47 seconds][Customer] : Oh, I'll call 430.

[14 minutes 49 seconds][Agent] : Yep. You then also have the benefit yes, sorry, a saga.

[14 minutes 52 seconds][Customer] : So if you yes, so 30, then you apply, you get another 30 to get the claim clear. Is that right? Is that correct? Mm hmm.

[14 minutes 54 seconds][Agent] : Did you have a question E exactly right there a saga. So let's say for example, we, we already had this policy set up for you and something happened today where you where you've been injured, you've suffered a loss of income and say you are eligible from a CL for a claim. Today will start the 30 day waiting period. So we'll wait 30 days just to make sure that injury is still there, as you know is still putting you out of work.

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

[15 minutes 26 seconds][Agent] : And then after the 30 days you will be eligible to start receiving a payment. However, just keep in mind that we actually pay at the end of the month for the month before. So before you receive your first payment will be around 60 days after your first eligible claim. So after that first injury occurred.

[15 minutes 46 seconds][Customer] : OK.

[15 minutes 47 seconds][Agent] : Does that make sense?

[15 minutes 47 seconds][Customer] : So one, yes, it makes sense. One more question please.

[15 minutes 51 seconds][Agent] : Mm hmm, Yep, good question. Uh, so no, because a saga with, with the income protection, the, the terms of it is you're unable to work.

[15 minutes 53 seconds][Customer] : If I get injured but I am still liable to work like like do this, is that cover or not unable?

[16 minutes 10 seconds][Agent] : That's that's the first part.

[16 minutes 11 seconds][Customer] : OK, Yeah.

[16 minutes 11 seconds][Agent] : So and you suffered a loss of income. Those are the two main points that so it's either due to a disabling sickness or injury. Umm, you are unable to work and you

suffer the loss of income.

[16 minutes 24 seconds][Customer] : Oh okey dokey. Yep. Mm hmm.

[16 minutes 25 seconds][Agent] : So, you know, that may give you the Peace of Mind that, you know, you're able to take the extra time to recover depending on your situation, you know, fall back on to that income protection so you're not forced to return back to work on my duties. You can maybe take the extra time to, uh, you know, heal up properly and return back to work when you're fully here.

[16 minutes 45 seconds][Customer] : OK.

[16 minutes 47 seconds][Agent] : You then also have the benefit. Here Saga as a term of your policy, the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So you can choose either six months, you can choose one year, you can choose two years or five years. Which benefit. Would you like me to select? Absolutely. MM, Hmm.

[17 minutes 12 seconds][Customer] : I can you repeat that question again please, because I don't know have to understand that.

[17 minutes 19 seconds][Agent] : What we're looking into here now is the benefit. So the benefit. Is the amount of time, is the maximum amount of time that we will pay that income benefit, that monthly income benefit for anyone injury or illness. So it's the time frame around your claim. So if you were unable to work due to a disabling sickness or injury and you suffered a loss of income, did you want to select the six month waiting, uh, sorry, six month benefit. So you'll be paid for six months. Would you want to select the one year benefit. So you'll be paid for a maximum term of one year, two years or five years.

[17 minutes 58 seconds][Customer] : That's a good question. It's very hard too.

[18 minutes 1 seconds][Agent] : Obviously none of us are sitting here for crystal ball, right?

[18 minutes 4 seconds][Customer] : Yeah, that's correct.

[18 minutes 4 seconds][Agent] : We don't know what's what's going to happen in the future, but obviously keeping your benefit. Down at six months is going to keep your premium cheap umm. So maybe depending on the nature of your job or maybe some hobbies that you have. What do you

think, how I guess in terms of if you were to be injured or something was to happen, maybe around your occupation or around your hobbies, how, how severe would that likely to be? Well, you know, will put you out for will six months be enough? Will one year be enough, two years or five years?

[18 minutes 37 seconds][Customer] : Uh, I think I'll go for two years because when you're young, uh, you can easily recover. And, uh, when you're getting old, it's take a while for you to recover.

[18 minutes 47 seconds][Agent] : Absolutely, for sure.

[18 minutes 48 seconds][Customer] : So yeah. Oh, OK.

[18 minutes 49 seconds][Agent] : I've noticed that umm, I, I play, I, I used to play a lot of uh, rugby league myself when I was younger and used to get hit around with injuries and, you know, bounce back the next week. Now nowadays I'm like, cool, I wake up and really sore the next day and it takes a lot longer to recover.

[19 minutes 4 seconds][Customer] : MMM, it's same with me.

[19 minutes 6 seconds][Agent] : Umm, but what?

[19 minutes 7 seconds][Customer] : I used to play rugby and when you get injured one day after one training session, you tie up and you play the other surgery, come and say, Oh yeah, so but not now.

[19 minutes 15 seconds][Agent] : Yeah, E exactly yeah, I know it's it's completely different now. Umm and then Asaka was that uh, league that you used to play or union uh, union. You're lovely. Perfect.

[19 minutes 26 seconds][Customer] : A union, OK.

[19 minutes 30 seconds][Agent] : I played umm, a little bit of union for school because I, I'm more of a league player for myself, but it was umm always the league and the union season never overlapped in school. So any time that we weren't able to play league or the league team would join the union team.

[19 minutes 46 seconds][Customer] : Oh, that's good.

[19 minutes 46 seconds][Agent] : Umm, but no very fun. Alright, cool. So what we can do here, Saga is at the moment we're looking into a \$6000 month benefit amount, a 30 day waiting period and a two year benefit.

[20 minutes 4 seconds][Customer] : Yep.

[19 minutes 58 seconds][Agent] : What we do from this point here is we check to see if you are eligible for the cover and I'll be able to bring up some pricing for that. And then we'll see how that sounds because of course, we can adjust the terms to find something that is affordable and suitable for you there.

[20 minutes 15 seconds][Customer] : Yeah. OK, that sounds good.

[20 minutes 18 seconds][Agent] : Lovely.

[20 minutes 18 seconds][Customer] : Thank you.

[20 minutes 19 seconds][Agent] : So the in terms of the actual coverage itself and policy there, if you feel as if this is something that may be suitable for your situation, did you have any questions?

[20 minutes 31 seconds][Customer] : No, I think yeah, like me, I will be.

[20 minutes 39 seconds][Agent] : Perfect.

[20 minutes 35 seconds][Customer] : Yeah, it will be suitable for me getting old and things like that.

[20 minutes 41 seconds][Agent] : Perfect.

[20 minutes 41 seconds][Customer] : So yeah, you never know. You can't tell the future. Maybe something.

[20 minutes 44 seconds][Agent] : Yeah. Ex exactly right. No, no, yeah, and I completely understand. So we'll have a look and see if you're eligible and then we can discuss pricing and make sure it's affordable and get you covered.

[20 minutes 45 seconds][Customer] : Yeah, OK, thanks.

[20 minutes 57 seconds][Agent] : Saga, what is your? What's your? I just need to pop in your address. What's your post code? Thank you. What suburb or town is that in? Yeah. Ready for this then? Yeah. Perfect. And what's your address? Hmm. Mm. Yep.

[21 minutes 4 seconds][Customer] : 6104 Rate Cliff Belmont yeah Escort escort and yeah Redcliffe 65 Kanona KAWNA Ave.

[21 minutes 29 seconds][Agent] : Thank you. And is that your postal address as well? There saga.

[21 minutes 27 seconds][Customer] : East Redcliffe yes.

[21 minutes 34 seconds][Agent] : Lovely. What I'm going to do here now is just read your pre underwriting disclosure which discusses the privacy policy and the importance of remaining on a central here when completing these questions. So saga just 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 make sure other sharing 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're applying to purchase an income protection policy and that's such you have a duty to take reasonable care so not make any misrepresentations. This means that you need to ensure that you understand each question I'll ask you and that you provide honest, 2nd and complete answers. You need to answer each question in the form even if you have provided some information to us and any earlier discussion you have had. If you do not take reason OK, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms conditions of your policy. Do you understand and agree to your duty, yes or no?

[22 minutes 51 seconds][Customer] : Yes.

[22 minutes 52 seconds][Agent] : Thank you. So just with these questions, I just need a yes or a no for the end of each question, please. The first question here is just in relation to COVID-19. Have you been hospitalized with COVID-19 in the last 12 months? Yes or no?

[23 minutes 9 seconds][Customer] : Nope.

[23 minutes 11 seconds][Agent] : And have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Yes or no?

[23 minutes 20 seconds][Customer] : Nope.

[23 minutes 21 seconds][Agent] : Perfect. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no? Yep.

[23 minutes 30 seconds][Customer] : Uh, yes.

[23 minutes 34 seconds][Agent] : And does your work require you to use explosives, travel to areas

experiencing war or civil unrest, or work offshore?

[23 minutes 43 seconds][Customer] : Nope.

[23 minutes 45 seconds][Agent] : And are you A employed or B self-employed?

[23 minutes 50 seconds][Customer] : Employed.

[23 minutes 51 seconds][Agent] : Employed. A. And have you been in your current occupation for at least 12 months?

[23 minutes 57 seconds][Customer] : Yes.

[23 minutes 59 seconds][Agent] : And have you, oh, and do you intend to change your current occupation in the next 12 months?

[24 minutes 6 seconds][Customer] : Nope.

[24 minutes 8 seconds][Agent] : And do you have a second occupation that generates a taxable income?

[24 minutes 14 seconds][Customer] : Nope.

[24 minutes 15 seconds][Agent] : And have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration?

[24 minutes 23 seconds][Customer] : Nope.

[24 minutes 27 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I'm 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 yes words or height and weight ranges. So with that in mind, there Asaga, what is your exact height? Neither centimeters or feet and inches. Thank you. And what is your exact weight in either kilograms, pounds or stones?

[24 minutes 50 seconds][Customer] : 165 centimeters, 1088 kilograms.

[24 minutes 58 seconds][Agent] : Tha thank you and alright thank you. So this is just loading and to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[25 minutes 23 seconds][Customer] : Nope, I should ask something, I'm just joking.

[25 minutes 31 seconds][Agent] : And do you, yes, I just got you what you said. It took a while while I got it now you said Magic Johnson, the basketball player. And do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months?

[25 minutes 52 seconds][Customer] : Nope.

[26 minutes][Agent] : Thank you. So just to confirm, SAGA that was 165cm and 108 kilograms, is that correct? Yep.

[26 minutes 13 seconds][Customer] : Yes, that's correct.

[26 minutes 15 seconds][Agent] : Thank you. Do you have existing income protection cover?

[26 minutes 21 seconds][Customer] : No, not at the moment.

[26 minutes 23 seconds][Agent] : Perfect. There's been a couple of moments here. So I got my system just being really slowly starting up this next one. Do you do you follow much possible there.

[26 minutes 36 seconds][Customer] : A little bit. I yeah, I lost interest when Michael Jordan finished. There are some good ones coming up. My favorite one is Stephen Curry.

[26 minutes 34 seconds][Agent] : So I got 1 Yeah, yeah, yeah. He's crazy. He changed the game. He can shoot that ball for him from anywhere.

[26 minutes 52 seconds][Customer] : That's right. It's more like a magic kind of thing.

[26 minutes 52 seconds][Agent] : It's it's a complete Yeah, exactly.

[26 minutes 55 seconds][Customer] : Even a a normal person cannot do that because I play a little bit of basketball.

[26 minutes 59 seconds][Agent] : No, yeah, yeah.

[27 minutes 1 seconds][Customer] : Yeah, it's a miracle.

[27 minutes 3 seconds][Agent] : Absolutely ridiculous. You know, everyone when when you're just casually playing, you know, you might have everyone trying for 1/2 pointer and it takes hours. You know, it takes forever for someone to get it.

[27 minutes 13 seconds][Customer] : That's right.

[27 minutes 13 seconds][Agent] : And it's very simply, it's mine out ten of those every day.

[27 minutes 18 seconds][Customer] : Yeah. And with basketball, you've got your own favorite

corner, which you can shoot from on the other side. You can get it in. But Hardy. But within anywhere, eh?

[27 minutes 18 seconds][Agent] : It's uh yeah, yeah, he doesn't care exactly. As long as he has the ball in his hand. He just puts puts in the room.

[27 minutes 33 seconds][Customer] : Oh yeah.

[27 minutes 33 seconds][Agent] : No, he's he's, he's insane. He's umm, that was one of I watched. I don't watch it too much now because I just don't have the time for work and things like that. But umm, his series against LeBron a couple of years ago was, was insane. Very, very good players. So it's good to see him on the court.

[27 minutes 50 seconds][Customer] : They cut money as well, you know.

[27 minutes 52 seconds][Agent] : Yeah, exactly. Exactly. So they're not complaining when they're getting paid that load of money to play basketball.

[27 minutes 57 seconds][Customer] : Yeah, that's right.

[27 minutes 58 seconds][Agent] : All right, here we go. So I'll get my system finally loaded back up for me. Uh, the next section we're looking to. More so your medical history now.

[28 minutes 8 seconds][Customer] : OK, thanks.

[28 minutes 8 seconds][Agent] : So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So the first one here is cancer, tumor, mol or cyst, including skin cancer, sunspots, Melanoma, or leukemia.

[28 minutes 26 seconds][Customer] : Nope.

[28 minutes 27 seconds][Agent] : And have you ever had an abnormal PSA test or an enlarged prostate?

[28 minutes 34 seconds][Customer] : Nope.

[28 minutes 32 seconds][Agent] : Yes or no next one here is stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure.

[28 minutes 47 seconds][Customer] : Nope.

[28 minutes 46 seconds][Agent] : Yes or no, thank you. Next one is high cholesterol, thyroid

condition or neurological symptoms such as dizziness or fainting. Yes or no.

[29 minutes 1 seconds][Customer] : Nope.

[29 minutes 2 seconds][Agent] : Next one here is diabetes. Diabetes raise blood sugar, impaired glucose tolerance, or impaired fasting glucose. Yes or no.

[29 minutes 13 seconds][Customer] : Nope.

[29 minutes 15 seconds][Agent] : Next one is hepatitis or any disorder of the liver, stomach, alcohol, bladder or pancreas. Yes or no.

[29 minutes 22 seconds][Customer] : Nope.

[29 minutes 23 seconds][Agent] : Next one is epilepsy, motor neuron disease, multiple sclerosis, muscular dystroking, Parkinson's disease, or paralysis. Yes or no. Next one is anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no, and any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption. A disorder of the kidney or bladder. A blood disorder or disease. Yes or no. Asthma or other respiratory disorder, excluding childhood asthma. Yes or no. Back or neck pain or disorder.

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

[30 minutes 12 seconds][Agent] : Yes or no arthritis, chronic pain, gout, repeative strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. Joints or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Yes or no? Osteoporosis or osteopenia? Yes or no. And any defect of hearing or sight other than which is corrected by glasses or contact lenses? Yes or no?

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

[30 minutes 47 seconds][Agent] : Alright, 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 they're not limited to any surgeries, X-rays, scans, blood tests, or biopsy? Yes or no? Other than what you have already told me about. Are you contemplating seeking medical advice for any Co, uh, for any symptoms you are currently experiencing within the next two weeks? Yes or no? And other than what you have already

told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury? Yes or no?

[31 minutes 7 seconds][Customer] : Nope, Nope, Nope.

[31 minutes 36 seconds][Agent] : Lovely. Nearly complete here. So I've got a couple of questions about family history here. So to the best of your knowledge, have any of your immediate family this is mother, father, brother or sister, living or deceased, ever been diagnosed with polycystic kidney dis, kidney disease, Huntington disease or familial? I don't know. My answer's polyposis, yes or no?

[32 minutes][Customer] : No.

[32 minutes 4 seconds][Agent] : And to the best of your knowledge, how many of your immediate family, uh, once again, mother, father, brother or sister, umm, suffered from cancer, heart condition, stroke or other heritage disease prior to the age of 60? Yep.

[32 minutes 22 seconds][Customer] : Can you repeat that question again please?

[32 minutes 25 seconds][Agent] : To the best of your knowledge, have any of your immediate family, so mother, father, brother or sister suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60? Yeah. And he he was bef it was before the age of 60 for Dad.

[32 minutes 41 seconds][Customer] : Yes, my dad, I didn't get that. Oh no, he was, uh, diagnosed when he was 65.

[32 minutes 52 seconds][Agent] : OK, so this question is actually only asking if they were if they suffered from one of those conditions before the age of 60. So was there any immediate family?

[32 minutes 59 seconds][Customer] : Oh, no, Nope. Nope.

[33 minutes 1 seconds][Agent] : No cool, no worries. And then so I've got this last question to find out how much of A debt over you are. So other than one off events, gift certificate slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, para shooting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving, or any other hazardous activity?

[33 minutes 37 seconds][Customer] : No, I'm too scared.

[33 minutes 40 seconds][Agent] : No, I need to keep my feet firmly planted on the ground. You won't

catch me keep doing any of those either.

[33 minutes 44 seconds][Customer] : That's correct.

[33 minutes 46 seconds][Agent] : All right, there. So thank you so much for taking your time. And after going through all this question to you with me, what's going to happen here now is, is it's going to come up with your outcome and bring up your final terms of the policy. So start to be able to look into the pricing of the cover.

[34 minutes 3 seconds][Customer] : OK. Can I ask you one question?

[34 minutes 6 seconds][Agent] : Yeah.

[34 minutes 7 seconds][Customer] : Is that cover? Was that like if I want to put it into my super thing, was that involved in super or not?

[34 minutes 15 seconds][Agent] : Uh, no, we can't, we can't do it via super with us here at real insurance, but umm, as I mentioned before, your premiums are tax deductible there as well.

[34 minutes 20 seconds][Customer] : OK, Yep.

[34 minutes 24 seconds][Agent] : So, umm, it would have to come out from a personal bank account, but we will send you out that certificate of currency where you can actually submit that through your E tax system and be able to actually, uh, see that premium as a tax deduction there. Generally speaking.

[34 minutes 39 seconds][Customer] : Mm. Hmm. Oh, OK.

[34 minutes 39 seconds][Agent] : OK, which can make him even more cost effective in the long term for your situation.

[34 minutes 40 seconds][Customer] : Yep, Yep. No worries.

[34 minutes 47 seconds][Agent] : So it's important that we find something that is of course suitable and affordable for you. So I'll just bring up these terms then just let me know how they sound because of course we do have flexibility of adjusting these terms to find something that's appropriate. So first of all there, so I want to let you know, congratulations, your application has come back here fully approved. The answer no to all these questions. You're looking pretty healthy there. So your application has come back here fully approved. So congratulations. As I get there has

been a premium adjustment due to height and weight where there was a loading applied of 100% due to BMI. That's something that's not locked in stone.

[35 minutes 40 seconds][Customer] : Sorry, sorry.

[35 minutes 32 seconds][Agent] : If your height, if your BMI was to change or in the future, you can apply to have that reviewed and mm hmm, yeah.

[35 minutes 42 seconds][Customer] : Can you explain to me the BMI or something in the food?

[35 minutes 45 seconds][Agent] : So it's just a combination of height and weight.

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

[35 minutes 49 seconds][Agent] : Combination of height and weight goes into a a calculation which is considered to be your BMI due to the BMI being slightly elevated. There's been a loading applied. But if, if you know weight was to change in the future, maybe if you were to grow taller. Yeah, that's, that's something that's not stuck in. So you can apply to have that change if your situation changes and it's purely just a loading. So you are still fully approved for the cover. There's no exclusion or anything like that. However, it has made any change to your policy where it has reduced the maximum benefit amount to \$5000 per month and A22 year benefit. Due to BMI, so if we are looking to a monthly benefit of \$5000 with a waiting period of 30 days and a benefit period of two years, it works out to be \$719.83 per fortnight.

[36 minutes 54 seconds][Customer] : Fortnite.

[36 minutes 54 seconds][Agent] : How's the? Yeah, correct. So just over about \$360.00 a week. How's that sound in terms of suitability or do you want me to adjust those terms for you?

[37 minutes 6 seconds][Customer] : Can you readjust it?

[37 minutes 8 seconds][Agent] : Yes, Sorry. Mm hmm. Absolutely.

[37 minutes 10 seconds][Customer] : If I can get something a little bit done, can you can you adjust that please so it's a better one?

[37 minutes 21 seconds][Agent] : Yeah, absolutely. So I got Well, let's look into let's discuss your monthly benefit amount. So keep in mind this is this insurance is designed to help cover your essential living costs. So I know that you roughly bring home around, you know, over \$6000 per

month yourself whilst you're working. But in terms of the, you know, the cost of your rent, the cost of your utilities, your everyday expenses there, umm, could we reduce that amount down?

[37 minutes 56 seconds][Customer] : Yeah, that, that one sounds good. Yeah, at least maybe, yeah, three between 3:00 and 4:00.

[37 minutes 50 seconds][Agent] : Would you, would you be able to look at like \$4000 a month, \$3000 a month or like, yeah, so, yeah.

[38 minutes 3 seconds][Customer] : So we'll have a look at and see if that.

[38 minutes 5 seconds][Agent] : And in terms of in terms of the waiting period there, so obviously keeping it at a shorter waiting period, you're going to start receiving a benefit quicker. However, keeping in mind maybe savings or maybe others, other plans that you have in place to get you through that time, the 90 day waiting period is a cheaper premium option. Did you want me to look at a 90 day or would you want to keep that one at 30 days?

[38 minutes 31 seconds][Customer] : 90 days, so many months, three months for May and then after that 90 days, she'll have to wait for another 30 days.

[38 minutes 35 seconds][Agent] : About 3 months, yeah, 30 days. So it'll be about four months after the injury or illness that you would actually start receiving a benefit. It is a cheap option, but of course, it's a, it's along the way there. So it depends on maybe if you have savings, if you have maybe other plans in place that could help you during those three to four months.

[38 minutes 54 seconds][Customer] : Yeah, yeah. Well, let's give it a call.

[39 minutes 1 seconds][Agent] : OK. Yep.

[39 minutes 3 seconds][Customer] : 90 days will be, there's no 60 days.

[39 minutes 7 seconds][Agent] : Yeah.

[39 minutes 5 seconds][Customer] : Yeah, just 30 days and 90 knows.

[39 minutes 8 seconds][Agent] : Just 30 and 890, unfortunately, in those sixty days.

[39 minutes 12 seconds][Customer] : Yeah, that's alright. Yeah, 490, we had close.

[39 minutes 13 seconds][Agent] : Umm, well, OK, what I'll pull up for you here now Saga is a \$3000 monthly benefit amount. We say 90 day waiting period and they reduce the benefit. Down to one

year for yourself there as well.

[39 minutes 27 seconds][Customer] : OK.

[39 minutes 26 seconds][Agent] : OK, that would bring your premium down to, we're looking at \$162.22 per fortnight, so just about \$80.00 a week. Is that a little bit better?

[39 minutes 42 seconds][Customer] : Yeah, that sounds a little bit better.

[39 minutes 44 seconds][Agent] : Perfect. And you're happy with the protection that that level of cover provides.

[39 minutes 49 seconds][Customer] : Yes, please. Thank.

[39 minutes 50 seconds][Agent] : OK, cool. So we'll get that sorted for you here. Now, Saga, I'll organize to send out all the policy documentation for yourself here. Now you have the opportunity to take your time reviewing this cover. You're not required to pay for anything today. You can actually choose the date that you would like your first payment to be. That way you receive the documents in advance, sit down, read through the cover. Umm, and if you do have a change of mind that for any reason the policy has a built in, uh, 30 day pulling off. So if you decide the policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless the claim has been made there.

[40 minutes 29 seconds][Customer] : Oh, OK, sounds great.

[40 minutes 27 seconds][Agent] : OK, lovely. Let me just read you the final couple of points here. So there is two additional benefits included for you there Saga where there is a rehabilitation benefit along with a finally expenses benefit which pays \$10,000 out in the event that you were to pass away to assist with your family covering the funeral costs there. Keep in mind your premium is steps which means it will generally increase each year as you age. So as an indication if you make no changes to the policy, your premium next year will be \$179.68 per fortnight. You can you can also find information about our premium structure on our website there as well.

[41 minutes 11 seconds][Customer] : Oh, OK, OK. You're talking about the year yearly. So if I take the policy before say you start it up and start next week, then it will be the yearly will be October instead of January?

[41 minutes 23 seconds][Agent] : Mm, hmm, Yeah, good question. Yes. So, so when we say, when we say yearly, that's referring to like your policy year. So it'll be this time next year following year of cover.

[41 minutes 45 seconds][Customer] : Yeah, thank you.

[41 minutes 45 seconds][Agent] : OK, on your policy anniversary. So, so I'll go from this point here. We get to actually choose the date that you would like your first payment to be. So you can choose any day before the 22nd of November. When will work best for you. So like like people like to line up with like maybe a payday or maybe the day that their bills come out on. So when would be best for you?

[42 minutes 13 seconds][Customer] : I think will be put on November 19.

[42 minutes 19 seconds][Agent] : November 19. Perfect.

[42 minutes 20 seconds][Customer] : Yep. So every every month. Oh, and every. Yeah, every month.

[42 minutes 26 seconds][Agent] : Yeah. Did you?

[42 minutes 26 seconds][Customer] : But is that the first payment or do you want the first payment to be done quickly?

[42 minutes 32 seconds][Agent] : No, no, we can do a first payment on the 19th. So that actually means we'll cover you from today. You have the Peace of Mind that if anything happens you are covered. And then just the first payment will be made on the 19th of November. Just to let you know, that's on a fortnightly basis there as August. So it'll be every 4-9 and Tuesday. Is that OK?

[42 minutes 50 seconds][Customer] : Yeah, that's fine.

[42 minutes 51 seconds][Agent] : Perfect. And do you usually pay for these type of things by a card or a BSP and account number? Perfect. Yeah. That's the worst.

[42 minutes 59 seconds][Customer] : I think I'll go for PSP, so we'll be good, but sometimes I just change the parts or that won't be a problem.

[43 minutes 7 seconds][Agent] : Yep. No, that's the worst.

[43 minutes 7 seconds][Customer] : Yeah, yeah, that's right.

[43 minutes 8 seconds][Agent] : I remember I lost my car at the start of the year and I had to call up 6-7 different companies, changing my car details, changing my insurances. And it's, it's annoying. So now we'll pop down BSB. Take your time getting that there, Saga. But whenever you're ready, what's your BSB number?

[43 minutes 25 seconds][Customer] : 086, 288.

[43 minutes 27 seconds][Agent] : Yep, Yep. And your account number?

[43 minutes 32 seconds][Customer] : Oh, sorry that that's the wrong account.

[43 minutes 35 seconds][Agent] : OK Yep.

[43 minutes 36 seconds][Customer] : Yep. Can you, can we start it all over again?

[43 minutes 39 seconds][Agent] : Yep. GSP number again. Mm, hmm. Yep. And your account number? Mm hmm. Yep. Lovely. Is that a savings or ACC savings or cheque account? Thank you. And is that just under your name? Asaga Asam.

[43 minutes 41 seconds][Customer] : 086466, 163627473 savings, yes, that's great.

[44 minutes 6 seconds][Agent] : Lovely. I have an e-mail address here for you. I'll just spell it to you 'cause I'll probably mispronounce it.

[44 minutes 12 seconds][Customer] : Yep, that's correct.

[44 minutes 12 seconds][Agent] : It was FUAOLEULUP doubleo@gmail.com Thank you. And then Asadi, your mobile number is 0402573590. Is that right?

[44 minutes 29 seconds][Customer] : That is correct.

[44 minutes 30 seconds][Agent] : Lovely. Umm, your address that you provided before at 65 Kenan, uh, Kenan, uh, Ave., uh, East in Radcliffe, Washington 6104 is your postal address as well, is that right?

[44 minutes 44 seconds][Customer] : That's correct.

[44 minutes 46 seconds][Agent] : Thank you. And the saga, I have your full name down here as Mr. Saga Song, date of birth, 19th of January 1965. And you are a male Australian resident, is that right?

[44 minutes 54 seconds][Customer] : Yes, that's correct. Yes.

[44 minutes 59 seconds][Agent] : Lovely. Just to get this one set up for yourself here as I go. I'll just read you the final declaration there. There'll be one question for yourself there in the middle and then two questions for yourself that and then you'll be covered.

[45 minutes 11 seconds][Customer] : Thank you so much.

[45 minutes 13 seconds][Agent] : Worries just read here. Thank you Saga Song, It is important you understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full rule. Income protection issued by Hanover Live free of Australasia Ltd, then we will refer to as Hanover. Hanover has arranged where Green State Financial Services whom I will refer to as GFS trading as real insurance issuing and arrangements insurance on its behalf and never relies upon the information you have provided when assisting application. That includes the information we initially collected from you to provide a quote and never has a target market determination for this product which describes how 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 that you need to take reasonable care that you agreed to. So there's just one quick question here. Now, can you please confirm you have answered all of that questions in accordance with your duty, yes or no?

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

[46 minutes 16 seconds][Agent] : Thank you. Uh, we may from time to time provide office to you by the communication methods you have provided tour simulation to other products and services. By agreeing to this declaration, you consent to be contacted. Uh, so you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us except the cover provides the following insurance. UH provides the following insurance cover for Saga's UMM a monthly insured amount of \$3000 with a waiting period of NI 90 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefits limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources.

There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in force. First, I'll guess, umm, income protection benefit. A A loading was applied during the application process by Greens. This declaration you agreed to any non standard, uh, exclusions or loading place on your policy and you understand their remaining place for the life of the policy. You may request many of these alternative terms be reviewed at any time by calling us. Cover expires on November 19, 2030 12:00 AM. Your premium for your first year of cover is uh is \$162.22 per fortnight. Your premium is a set premium which means it will be calculated age, policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover 2 GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the Saga Sun which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG 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 carefully consider these documents to ensure the product needs your needs. You have a 30 day cooling off. When you may cancel your policy and then your premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend they do not cancel any existing policy until you have received and review that policy in full. We have the complaint process which you can access any time by contacting us. Full details are available online and then the documentation we have done the year. Thanks so much for listening there Saga. Two final questions. Do you understand and agree with the declaration? Yes or no? Lovely. And would you like any other information or would you like me to read any part of the PDF to you?

[48 minutes 50 seconds][Customer] : Yes, no, thanks.

[49 minutes 1 seconds][Agent] : Perfect.

[48 minutes 58 seconds][Customer] : I understand all everything's been done and thank you very much.

[49 minutes 3 seconds][Agent] : Lovely. So in terms of, uh, that a saga I did already explained, but yeah, there was just a loading applied 100% for the BMI, but I'm, I'm glad that we were able to, uh,

find something that's suitable and affordable. Outside of that. You're fully approved for the cover. There's no exclusion, uh, specific to yourself or anything like that. Umm and just because of the BMI there as well, it did reduce your maximum benefit down to \$5000, but we settled on 3000 in the maximum period of two years, but we settled on one year there there anyway. So that one's all set up for yourself in now. So I've got in the next 15 minutes to an hour, your documents will be emailed out to you by e-mail and then they'll be posted out to you on hard copy formats.

[49 minutes 46 seconds][Customer] : OK. Yeah, sounds very good then. Thank you very much for your time and effort.

[49 minutes 52 seconds][Agent] : No worries there. So it's been a pleasure having a chat with you. You stay healthy, look after yourself, and if there's anything that we can do in the future, just give us a call back.

[49 minutes 51 seconds][Customer] : Thanks very much. OK, Thank you very much, my friend. Have a good weekend coming up.

[50 minutes 5 seconds][Agent] : You take care, so have a look after yourself.

[50 minutes 8 seconds][Customer] : Thank you. Cheers. Bye.

[50 minutes 7 seconds][Agent] : Bye bye.