

[5 seconds][Agent] : Hello. Hi, my name is Matt. I'm calling from Real Insurance. How are you today? Good, good. Thank you. I'm just giving you a call answering you put through a quote request with us regarding some life insurance day.

[4 seconds][Customer] : The events on speaking like yes see you now mate right yes Yep Yep.

[18 seconds][Agent] : We just give you a call to go through how to cover does work of course and the pricing, but can you confirm your name and date of birth please?

[26 seconds][Customer] : Anthony Gardner danced on 29th of July 1970.

[30 seconds][Agent] : OK. And just quickly you know all calls are recorded.

[34 seconds][Customer] : Yep.

[34 seconds][Agent] : Any advice we do provide is general in nature and may not be suitable to your situation and with yourself there anything. Is this the first time you're looking at getting life insurance or do you already have something in place?

[46 seconds][Customer] : No, listen, what's happened is I've had life insurance and premiums and paid them in my super quite a while ago. And then my company that I had that super with got bought out and they had a different business super. But I left the original Superfund and started paying for income protection, total disability and life insurance. And now I've moved to more of a self managed Superfund and I've actually transferred my super across to a new Superfund which where I'm covered for the insurances under what's the word or whatever under the business plan that we're under, as you probably understand. But that happens quite a lot. The problem is, is that it seems to be that I'm in that in between. Right now where my previous insurance has closed and the premiums have stopped and I don't have insurance and the new fund is three to five business days away from actually receiving the money. And so I have no insurances with them. So my actual concern is, is I'm just looking to get a life insurance to cover me in the gap in case something happens for my family. So do you know what I mean? So it's going to be a week mate. I, I'm looking for a premium for a week of life insurance really, to tell you the truth. That's it.

[2 minutes 2 seconds][Agent] : Oh, OK, no, OK, look, yeah, look, appreciate you being straight up. So with our covers, you never logged into the cover, have it for a week or you can have it for 10

years.

[2 minutes 24 seconds][Customer] : Yep, Yep.

[2 minutes 26 seconds][Agent] : It's up to you.

[2 minutes 32 seconds][Customer] : Mm Hmm. Yep.

[2 minutes 27 seconds][Agent] : So I'll go through the cover and also the price and then I'll take you through the questions and check your eligibility.

[2 minutes 35 seconds][Customer] : Yeah, yeah, sure, sure. Definitely. Mm hmm.

[2 minutes 35 seconds][Agent] : So, umm, we try to keep it as straightforward as possible, Anthony. So there's no medical checks you gotta go do when you're right.

[2 minutes 47 seconds][Customer] : This. Yeah, No, I completely understand that. Yep.

[2 minutes 43 seconds][Agent] : Umm, we just take you through a yes or no questionnaire over the phone about your health to see if we're able to accept you, you know, to go through the court first. Have you had a cigarette in the last 12 months? Yes or no?

[2 minutes 57 seconds][Customer] : No, I don't think I've ever smoked a cigarette. Mm hmm.

[3 minutes 1 seconds][Agent] : All good, and you can choose from \$100,000 of cover up to a maximum of \$1,000,000.

[3 minutes 9 seconds][Customer] : Yep.

[3 minutes 9 seconds][Agent] : What would you like me to quote you on?

[3 minutes 11 seconds][Customer] : Well, at the moment, I just want to cover what I've got existing, which is about 6:50.

[3 minutes 14 seconds][Agent] : Yep, 650. Sure. So to give you an idea, you'd be looking at for a \$650,000 coverage, it would work out to be \$138.98 per fortnight.

[3 minutes 17 seconds][Customer] : Yeah, yeah, Yep. OK. I know, mate.

[3 minutes 31 seconds][Agent] : So with the questions, I know you're only planning on having it for a week, but we just gotta ask every, every, everyone.

[3 minutes 37 seconds][Customer] : You still got to go through it.

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

[3 minutes 38 seconds][Customer] : It's all fine. Not a problem.

[3 minutes 40 seconds][Agent] : Is that affordable for yourself, yes or no?

[3 minutes 42 seconds][Customer] : Yeah.

[3 minutes 43 seconds][Agent] : Yeah.

[3 minutes 43 seconds][Customer] : Look at the moment, mate. It's \$198 just for my piece of mind, so it's really not an issue.

[3 minutes 47 seconds][Agent] : Well, 138, sorry.

[3 minutes 48 seconds][Customer] : 138, Sorry. Yeah, Even for that sign. Yeah. Yep.

[3 minutes 52 seconds][Agent] : No worries. Just C living in Queensland, is that right?

[3 minutes 55 seconds][Customer] : Yes.

[3 minutes 57 seconds][Agent] : OK, Can I grab your post code please? Anthony, your suburb. Thank you. And I'll grab your address as well, please.

[3 minutes 59 seconds][Customer] : 4520 White's Mountain WIGHTS Mountain 60 Oatlands OATLANDS Court White's Mountain. Yep.

[4 minutes 17 seconds][Agent] : Is your postal address at the same place?

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

[4 minutes 21 seconds][Agent] : Yes. Perfect. In relation to your premium, would you let everyone know your premium is stepped which means it will increase each year.

[4 minutes 30 seconds][Customer] : Mm. Hmm. Yep. Yep. Yep. Yep. Yep. Yep.

[4 minutes 31 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday.

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

[4 minutes 51 seconds][Agent] : You can also opt out of this automatic indexation in here, but just a big example, if you make no changes to the policy you'll you'll cover next year would go up to \$682,500 and the premium projection would be \$163.95 a fortnight.

[5 minutes 12 seconds][Customer] : Understand.

[5 minutes 13 seconds][Agent] : You can also find information about our premium structure on our website, but I've loaded up your questions here.

[5 minutes 21 seconds][Customer] : Yep. It's gone.

[5 minutes 20 seconds][Agent] : Anthony, any questions on your end before I go through them?

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

[5 minutes 26 seconds][Agent] : Perfect. I'll quickly read out your duty of disclosure and then we'll just jump straight into it.

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

[5 minutes 31 seconds][Agent] : So, and since the answer is you're aware all calls are recorded for quality and monitoring purposes, we select your personal information to provide insurance costs, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers. But for the purpose of insuring your policy or handling things, our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take some reasonable care to not make any misrepresentations. Just saying that you need to ensure so you understand each question I ask you and that you provide honest, accurate answers. You need to answer each question in full, even if you have provided some information as well and then the earlier discussions you've had. If you do not take reasonable care, you may break your duty. And if this happens, your insurer may be entitled to cancel your policy, decline your claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no, One second, Sorry. First one. Nice and easy here, Anthony. So have you been hospitalized for COVID-19 in the last six months?

[6 minutes 58 seconds][Customer] : No, no, no, no.

[7 minutes 10 seconds][Agent] : Have you been diagnosed with COVID-19 in the last seven days?

[7 minutes 9 seconds][Customer] : Never have I what? Sorry.

[7 minutes 16 seconds][Agent] : Have you been diagnosed with with COVID in the last seven days?

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

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

[7 minutes 23 seconds][Customer] : Yes. Of Australia, No.

[7 minutes 22 seconds][Agent] : Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia? Yes, Australian citizen residing in Australia.

[7 minutes 29 seconds][Customer] : Australia, Yes.

[7 minutes 33 seconds][Agent] : Perfect. Next one's probably the easiest question. Umm, can I confirm that you're a male and gender?

[7 minutes 40 seconds][Customer] : Yes. Yep.

[7 minutes 41 seconds][Agent] : That's perfect. Have you ever had symptoms of, been diagnosed with, or treated form or intent to seek medical advice for any of the following stroke or heart condition such as not limited to palpitations, heart murmur, heart attack, and angina? Yes or no. Lung disorder excluding asthma, sleep apnea or pneumonia, yes or no. Cancer, leukemia or Melanoma, excluding other skin cancer, a disorder of the kidneys yes or no. Hepatitis or any disorder of the liver? Yes or no?

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

[8 minutes 28 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[8 minutes 37 seconds][Customer] : Oh no. Mental health disorder. But I do take some medication from very very mild anxiety.

[8 minutes 44 seconds][Agent] : OK. In the last five years, have you attempted suicide or been hospitalized from a mental health condition? Yes or no?

[8 minutes 52 seconds][Customer] : No, never.

[8 minutes 55 seconds][Agent] : Is your condition a form of schizophrenia, bipolar or psychotic disorder? Your condition a depression, anxiety, post Natal depression or stress including post traumatic stress disorder, BN or external versa or bulimia, CADHD or ADD or other mental illness not listed in here.

[9 minutes 23 seconds][Customer] : No.

[9 minutes 20 seconds][Agent] : So anxiety falls into the A category, correct. How many episodes have you had which require treatment? One to two episodes 3 with this this particular question, we have like a when we say episode, we've got a specific definition. So I'm just required to read it out to you.

[9 minutes 38 seconds][Customer] : OK, yeah, go for it. Sorry mate, I'm interrupting. I'll let you finish.

[9 minutes 42 seconds][Agent] : No, no, you're alright. I can answer up to you all good. Just because if I don't cover it virtual word, I get in trouble. So hey you.

[9 minutes 51 seconds][Customer] : Yes, bye, mate. No, no worries, It's an episode.

[9 minutes 57 seconds][Agent] : Alright, so an episode is an event, occurrence or recurrence and symptoms with increased severity of normal moods and usually require either medical intervention, referral, treatment, or alteration slash adjustment to existing maintenance treatment. Treatments can take the form of medication and or counseling such therapy. For example, if someone has mental health symptoms that require treatment, this is 1 episode and if they return to their doctor several times to monitor the situation or for repeat prescriptions this is the same single one episode. If however they have a relapse or symptoms worsen and treatment needs to be changed or increased, then this constitutes the second episode. Similarly, if the applicant recovers and treatment stops and the applicant is fine so at a later date symptoms return and they have to go back to the doctor to seek further advice, this would be a separate episode.

[10 minutes 45 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 9 seconds][Agent] : So based based off that if you say one to two, Yep, and it says here I was a more than one if it said yes or no, Thank you. Have you ever, have you had symptoms or treatments with this condition within the last six months? Yes or no? How long though was it, if you don't mind me asking, if you knew?

[11 minutes 11 seconds][Customer] : 1 No, no, probably 5 or 6 years ago. Probably 10 years ago.

[11 minutes 32 seconds][Agent] : Yeah, He gave you a mild dose. That's at the time.

[11 minutes 31 seconds][Customer] : I just had some mild anxiety and a bit of head cloudiness and I went to the doctor and I'm on a very, very mild, very mild 25 milligram thing and I just take a tablet

every day. And I've been doing that for 10 years and I've never had a, any issue. I could probably stop, but I just don't.

[11 minutes 49 seconds][Agent] : Yeah, it's it's still taking at the moment.

[11 minutes 54 seconds][Customer] : Yeah, yeah.

[11 minutes 55 seconds][Agent] : Yeah. All good. And have you ever seriously concentrated or attempted suicide? Yes, I know.

[12 minutes][Customer] : Never, never. No.

[12 minutes 3 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease?

[12 minutes 16 seconds][Customer] : No, never.

[12 minutes 18 seconds][Agent] : The next section is in relation to your height and weight. Please be aware so that I'm to obtain a confident single figure measurement for each in order to continue missing your application.

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

[12 minutes 31 seconds][Agent] : This system does not allow me to enter any approximate figures or the height and weight ranges. What's your exact height and centimeters? So feet in inches? How tall are you? Yeah.

[12 minutes 42 seconds][Customer] : 184 centimeters.

[12 minutes 46 seconds][Agent] : What's your exact weight? How much do you weigh?

[12 minutes 48 seconds][Customer] : 89.6 kilograms.

[12 minutes 47 seconds][Agent] : Anthony, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[12 minutes 59 seconds][Customer] : No, no, I've been the same mate for she's done 20 years.

[13 minutes 4 seconds][Agent] : For a very consistent then does your with your work? What do you do for work?

[13 minutes 5 seconds][Customer] : Yep, I'm an engineer.

[13 minutes 11 seconds][Agent] : OK, because it does your work require you to go underground?

[13 minutes 16 seconds][Customer] : No, no, no, no, never.

[13 minutes 15 seconds][Agent] : Work at heights above 20 meters, drive the depths below 40 meters, use explosives or travel to the area experiencing war or civil unrest or work offshore to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months?

[13 minutes 39 seconds][Customer] : No, Yes. France.

[13 minutes 52 seconds][Agent] : Which country or countries do you intend to travel to or reside in? Will you be?

[13 minutes 57 seconds][Customer] : I won't reside. I'll just be travelling. Holiday.

[14 minutes 1 seconds][Agent] : Will you be overseas for longer than three consecutive months?

[14 minutes 4 seconds][Customer] : No, right now.

[14 minutes 7 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum insured and more than \$5,000,000.

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

[14 minutes 18 seconds][Agent] : Have you ever had symptoms of been diagnosed with or treated or intense to seek medical advice for any of the following diabetes? Raised blood sugar, impaired glucose tolerance or impaired fasting glucose? Yes or no. Chest pain, high cholesterol or high blood pressure?

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

[14 minutes 42 seconds][Agent] : Yes or no Tumour, Mole or cysts including skin cancer or sunspots?

[14 minutes 52 seconds][Customer] : What do you mean? Am I? I mean I've had moles taken off in the past.

[14 minutes 56 seconds][Agent] : Yeah.

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



[14 minutes 57 seconds][Agent] : So for example, when you pop down yes to the mole question, it just says has the mole or cysts been confirmed benign?

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

[15 minutes 4 seconds][Agent] : So non cancerous?

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

[15 minutes 7 seconds][Agent] : Do you have a current vision that requires follow up treatment or removal as recommended by your doctor? Yes or no?

[15 minutes 14 seconds][Customer] : No, no.

[15 minutes 16 seconds][Agent] : So moving on from the most umm, the next question is tumor yes or no?

[15 minutes 20 seconds][Customer] : Yep, I don't have a tumour.

[15 minutes 24 seconds][Agent] : So I popped in a note for that one. The history and then any other form. That's all we ask for. That's all good.

[15 minutes 22 seconds][Customer] : No, I'm trying to be as accurate as I can from the yeah, yeah, Yep, Yep.

[15 minutes 34 seconds][Agent] : Umm and any other form of skin cancer and or sunspots? Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no?

[15 minutes 41 seconds][Customer] : No, no, no, been fine, no PSA's. It's very light, which is good.

[15 minutes 54 seconds][Agent] : Perfect and or an enlarged prostate? Yes or no? Thyroid conditions or neurological symptoms such as dizziness or fainting. A disorder of the stomach, fell gallbladder or pancreas. Yes, I know. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes, I know any illegal drug use, abusive prescription medication, or received medical advice or counselling for alcohol consumption. Yes or no.

[16 minutes 5 seconds][Customer] : No, no, no, no disorder. Like I had an accident 30 years ago that I had to have some surgery for, but everything's fine.

[16 minutes 34 seconds][Agent] : Bladder or urinary tract disorder For for what?

[16 minutes 51 seconds][Customer] : A urine for a urine urethral issue.

[16 minutes 51 seconds][Agent] : Sorry, what was the in the past? So in the past two years, have you had any of the following blood or sugar in your urine or more than two urinary tract infections or had a cystoscopy, ultrasound or IVP intravenous pilogram in the last two years, yes or no?

[17 minutes 14 seconds][Customer] : No, Yep. No, no, no. Yes. No hurry mate.

[17 minutes 16 seconds][Agent] : The next question is blood disorder or disease, yes or no, sleep apnea or asthma, excluding Charles and asthma getting towards the end of it now, Anthony, so I can hear 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 avoiding results for any medical tests or investigations, such as, but not limited to any surgeries, excuse scans, blood tests or biopsy? Yes or no?

[17 minutes 58 seconds][Customer] : Sorry, I don't understand it. Umm, I've had surgery.

[18 minutes 1 seconds][Agent] : You need me to recruit? Yeah, go for it.

[18 minutes 2 seconds][Customer] : Yeah, it's yeah. So I had a vasectomy.

[18 minutes 8 seconds][Agent] : When? When was that, though?

[18 minutes 9 seconds][Customer] : Oh, that was probably 2-3 months ago.

[18 minutes 12 seconds][Agent] : Yeah.

[18 minutes 16 seconds][Customer] : Yep.

[18 minutes 13 seconds][Agent] : W And then other than what you've already told me about, are you contemplating seeking medical advice?

[18 minutes 24 seconds][Customer] : No, I'm not experiencing any symptoms of anything. No.

[18 minutes 20 seconds][Agent] : So any symptoms you are currently experiencing within the next two weeks, OK? To the best of your knowledge, have any of your immediate family living or disease ever been diagnosed with only sixty kidney disease, Huntington's disease, or familiar with asthmatitis polyposis? Yes or no?

[18 minutes 45 seconds][Customer] : No, not that I'm aware of, no.

[18 minutes 47 seconds][Agent] : That's fine. And to the best of your knowledge, once again, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary

disease prior to the age of 60?

[19 minutes 3 seconds][Customer] : Prior to the age of 16, No, No.

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

[19 minutes 8 seconds][Customer] : Yeah, Parents are very, very old. They're in mid 80s and they're struggling a bit at the moment with some health stuff.

[19 minutes 6 seconds][Agent] : Only parents or siblings 60.

[19 minutes 14 seconds][Customer] : But not prior to 60s, No.

[19 minutes 17 seconds][Agent] : Yeah.

[19 minutes 17 seconds][Customer] : No. God, no. They were healthiest, yeah.

[19 minutes 17 seconds][Agent] : OK, perfect. Well the last question for yourself here Anthony. It just says other than one off events such as gift certificate or vouchers. Do you engage in or intend to engage in any of the following aviation other than as affairs Hand passenger and recognised airline motor racing, Harrow shooting, mountaineering, AB sailing, scuba diving deeper than 40 meters cave or wreck diving or any other hazardous activity.

[19 minutes 53 seconds][Customer] : No, but I wish I won't. Sounds fun.

[19 minutes 52 seconds][Agent] : Yes or no No, I'm the same as you.

[20 minutes][Customer] : I do scuba dive a lot, but not very rarely below 1520 metres. Yeah, yeah, yeah.

[19 minutes 58 seconds][Agent] : I'm scared of hot so I wouldn't doing any of that or you do more than may then with the do you go often scuba diving or?

[20 minutes 10 seconds][Customer] : Not for quite a while. I used to go every weekend but I haven't done it in quite a while. No, never.

[20 minutes 14 seconds][Agent] : Just here and there I mean the drop down for scuba diving, it just says do you dive to depths greater than 40 meters, dive alone, diving, wreck hot holes, caves or use mixed gases.

[20 minutes 24 seconds][Customer] : No, no, no, no. Not just going to be a SharePoint passenger.

[20 minutes 26 seconds][Agent] : OK umm, aviation other than those affairs hanging passenger or

crew for a recognized passenger airline.

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

[20 minutes 36 seconds][Agent] : Yeah, so that's a note for that one.

[20 minutes 39 seconds][Customer] : No, no, no, no, no, no, no, no. Nope.

[20 minutes 38 seconds][Agent] : OK, mountaineering, walk climbing or absently long distance sailing, Hang Gliding excluding one time grunts, skydiving was arrow shooting excluding one time jumps, Motorsports excluding recreational trail by signing other hazardous pursuits or sports.

[21 minutes][Customer] : Nope, No.

[21 minutes 5 seconds][Agent] : And are you happy with your answers?

[21 minutes 7 seconds][Customer] : It's my What?

[21 minutes 6 seconds][Agent] : Please Anthony, your answers.

[21 minutes 9 seconds][Customer] : Yes. Yeah, mate. Yeah.

[21 minutes 10 seconds][Agent] : That's beautiful. So thanks for your patience there.

[21 minutes 13 seconds][Customer] : Uh huh. Yep.

[21 minutes 13 seconds][Agent] : It's going to load up the outcome in about 20 seconds. So basically that's going to cover you for death due to any cause except you will so like in the 1st 13 months.

[21 minutes 23 seconds][Customer] : Yeah, Yep. Yep. Mm. Hmm.

[21 minutes 26 seconds][Agent] : So the only exclusion you've got is that suicide component and start it also covers you for terminally your advance payment where if you were diagnosed with 24 months or less to leave by a medical practitioner, we can pay out your life insurance in full.

[21 minutes 47 seconds][Customer] : Hmm. Mm. Yep.

[21 minutes 44 seconds][Agent] : But hopefully you never have to go through that has come back approved there, Anthony, just based off your disclosure with the anxiety medication in your history.

[21 minutes 56 seconds][Customer] : Hmm. Mm.

[21 minutes 56 seconds][Agent] : They they didn't knock you back.

[22 minutes][Customer] : No, I didn't think I would.

[21 minutes 58 seconds][Agent] : They didn't exclude anything further, but they they apply that

loading to the price. So it's probably not gonna affect you months since you're only gonna have it for a week.

[22 minutes 3 seconds][Customer] : Yeah, yeah, yeah.

[22 minutes 7 seconds][Agent] : But just to no, no need to apologize. Some people take it out for a day.

[22 minutes 8 seconds][Customer] : I apologize for that, mate, but it's more that I don't want to leave the family.

[22 minutes 12 seconds][Agent] : Literally. Yeah, No, that's the the thing, yeah.

[22 minutes 13 seconds][Customer] : If I walk, if I get hit by a bus or somebody jumps the curb or something and I suddenly don't have coverage, yes, yeah.

[22 minutes 17 seconds][Agent] : The thing I've realized is you never know what's gonna happen tomorrow, let alone a week. So the based off that disclosure, with the mental health questions, the anxiety, they bumped up the premium to \$208.46 a fortnight. So to explain how our process works though, we actually don't expect any upfront payments anyway.

[22 minutes 45 seconds][Customer] : Yep, Yep.

[22 minutes 41 seconds][Agent] : So you're still gonna be covered from today and you're still gonna receive all your documents today as well with your payments. We actually allow our customers to choose each day they want in the next 30 days for their first payment. So it's up to you whichever day you want the first one to be basically. So you regardless, you're still gonna be covered, but your first payment can be any day you select. Obviously, if you do apply to cancel before your first payment comes out, that's fine. Umm, and the policy also comes with a 30 day cooling off.

[23 minutes 2 seconds][Customer] : Oh, OK, OK, alright, OK. Because realistically I'm looking to cover for about a week mate, until my my superannuation is transferred and everything like that.

[23 minutes 22 seconds][Agent] : So if for whatever reasons, yes, yes. So you'll, you'll probably be within your cooling off. Anyway.

[23 minutes 29 seconds][Customer] : So yeah, yeah, definitely, definitely.

[23 minutes 34 seconds][Agent] : But yeah.

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

[23 minutes 35 seconds][Agent] : So if you do decide to cancel within the 1st 30 days, you'll receive a full refund of your premiums unless the claim has been made.

[23 minutes 42 seconds][Customer] : If I've paid it, Yep, let's make it for two weeks time.

[23 minutes 44 seconds][Agent] : If you say that yeah but when would would would you like the first payment to be selected just because I gotta select the date Yeah perfect.

[24 minutes 1 seconds][Customer] : Yeah, yeah, that's why I'm making it two weeks. Yeah, yeah. All good. Yes.

[23 minutes 51 seconds][Agent] : So umm you still be confirmed today, but if you somehow end up if it ends up being delayed or any you never know the first one will come out, but it's yeah for the 23rd of January, which is 2 weeks from today.

[24 minutes 7 seconds][Customer] : Fantastic.

[24 minutes 8 seconds][Agent] : Umm, you can also find information about our premium structure on our website.

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

[24 minutes 14 seconds][Agent] : And would you like me to e-mail through your documents to anthony.johnston@smec.com?

[24 minutes 23 seconds][Customer] : Yeah. Can we actually send it to anthony.dancing@gmail.com, please?

[24 minutes 27 seconds][Agent] : Yeah, too easy.

[24 minutes 28 seconds][Customer] : Yeah. Thanks. Yeah, Yeah.

[24 minutes 29 seconds][Agent] : The hard copies will go to the address that you provided with the e-mail you'll receive today.

[24 minutes 36 seconds][Customer] : Do I have to get hard copies? I don't like wasting paper and stuff like that. Yeah.

[24 minutes 36 seconds][Agent] : Now I think we hate to get some customers that just prefer e-mail, but I'm pretty sure I think it's a legal requirement for our system. Yeah.

[24 minutes 46 seconds][Customer] : If it is the legal requirement, then that's it. Yep.

[24 minutes 48 seconds][Agent] : Because if, yeah, we, we do have to send through both.

[24 minutes 51 seconds][Customer] : Well, you do have to. If there's something going on, say that you physically provided a copy because you can't prove that somebody read an e-mail. Yep.

[24 minutes 54 seconds][Agent] : Yeah, YY yeah.

[24 minutes 58 seconds][Customer] : No worries. Yep.

[24 minutes 59 seconds][Agent] : So with your, I just got to pop down your direct debit method so I can send everything through. So did you want to note down the BSP and account number or account number?

[25 minutes 9 seconds][Customer] : I can give you a card number. That's probably easier.

[25 minutes 12 seconds][Agent] : Yeah, that's fine. There's no surcharge either way. But does it say Visa or MasterCard on that?

[25 minutes 15 seconds][Customer] : Yeah, hold on. Give me two seconds.

[25 minutes 19 seconds][Agent] : OK, take your time.

[25 minutes 29 seconds][Customer] : The MasterCard.

[25 minutes 36 seconds][Agent] : Sorry, what was that?

[25 minutes 34 seconds][Customer] : The MasterCard MasterCard.

[25 minutes 39 seconds][Agent] : Yep. So just for security purposes while obtaining your car. Just gonna say, yeah, please be advised the call recording has been received for quality and monitoring purposes and that that's under your name, correct? Perfect. Now I'm just the last thing I'm gonna do. I'm gonna read out your exploration to you.

[26 minutes 21 seconds][Customer] : Yep, yes, Yep.

[26 minutes 33 seconds][Agent] : So this is gonna rehash what we've gone through today and here and here we are here at real. It is a little bit of reading, but I'll I'll try to be as quick as I can. So it says thank you. Anthony Denson. It is important you understand the following information. I will ask for your a great concerns at the end and your policy will not be enforced unless you're great these terms in full. Real life insurance is issued by Hanover Last RE of Australasian Limited and they were

referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services and I will refer to as GFS Trading as Real Insurance to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information you 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 processes are consistent with this determination and you can now send a copy on our website. I need to remind you of the duties to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with you Judy, Yes or no? We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing since expiration, you can send to all hours to contact you for this person until you opt out. You can also have this at any time by contacting us. The extension cover paid a lump sums and there's an amount of Anthony Denston received \$650,000 in the event of licensure benefit is not paid in the event of suicide. In the 1st 13 months in the policy for Anthony Denston Life Insurance.

[27 minutes 54 seconds][Customer] : Yes, Yeah.

[28 minutes 32 seconds][Agent] : A loading was applied during the application process with that loading I read out to you earlier, I didn't really ask is that still affordable Anthony, yes or no?

[28 minutes 43 seconds][Customer] : Yeah, that's fine. Yeah, that's fine.

[28 minutes 44 seconds][Agent] : Thank you. I agreeing to this expiration. You're agreeing any non standard exclusions or loading space on your policy and you understand there will remain place for the last of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your premium for your first year of cover is \$208.46 per fortnight your premium is set, which means it will be calculated each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year until you've reached the maximum benefit amount oriented policy anniversary following your 70th birthday and you can also add to this. You understand that the premiums projection provided is indicative only and does not take into account any existing policies you may have with us. Including in your premium is an



amount payable to GSS between 41% and 55% to cover costs. Your premium will be debited from your credit card which you are authorising debit funds and are provided to us.

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

[29 minutes 52 seconds][Agent] : The policy implementation, CDs and FSG will be mailed to you and if you have provided us with an e-mail address and follow the documentation, will also be emailed to you today.

[30 minutes 13 seconds][Customer] : Sorry. Hello. Hello.