

[37 seconds][Agent] : Thank you very much for holding there. I've got Deanna here from our support team. I'll just confirm on this call that we've confirmed your full name, date of birth, home address and type of policy. But Deanna, thank you very much. You can you can help them now. Thank you so much. Hi there, Mark, my name is Deanna. How are you?

[55 seconds][Customer] : I'm good. How are you?

[57 seconds][Agent] : Good. Thank you. Mark.

[1 minutes 6 seconds][Customer] : Yeah, that's correct.

[58 seconds][Agent] : I just want to confirm as well the e-mail we have here of looks like russellt23@gmail.com beautiful and just jumping into your policy so I can see your terms, but how can I help you?

[1 minutes 14 seconds][Customer] : So I'm just want to know if I am covered for like for example, if I can go to work for like let's say months, couple of months, is that covered licensi licensure that I have?

[1 minutes 28 seconds][Agent] : No. So for your policy, you're covered for death due to any cause for the 600,000 excluding suicide in the 1st 13 months. And the policy offers a terminal illness advance payment where if you were diagnosed with 12 months or less to live by a medical practitioner, you can claim your full benefit as a living benefit to help with medical costs etcetera. And included in the life benefit is a \$10,000 advance payment that your beneficiary can request which would help with the cost associated with the funeral. So that's what you're covered for under your policy at the moment. There is, yeah.

[2 minutes 3 seconds][Customer] : So how, how can I get with one of those like, like if you're injured and you can go back to work like for a couple of months, how, how can I change policy with that?

[2 minutes 19 seconds][Agent] : OK. So are you meaning an income protection policy?

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

[2 minutes 26 seconds][Agent] : OK.

[2 minutes 27 seconds][Customer] : Is that?

[2 minutes 26 seconds][Agent] : That would be a separate policy. There's also two options you can

have on your policy. I can reach you what they cover you for. They're not exactly as you're describing or they cover you if you're not working, but I can take you through what they are, just so you're aware of that. Yeah, let me get that up for you. OK. There's two options on your policy. One is called total and permanent disability option. And that is if you are, do you work a minimum of 20 hours per week?

[2 minutes 43 seconds][Customer] : Yep, Yep.

[2 minutes 59 seconds][Agent] : Thank you. So for that one, the total and permanent disability cover pays a lump sum benefit in the events that you suffer the loss of limbs or sight or are unable to work for a period of six consecutive months. And they're not able to return to work in any field which you are experienced, educated or trained. Or if you were to suffer loss of independent existence, that's an option you can apply for under your life insurance. It's not exactly what you were describing, but I thought I'd just mention it. And there is another one called the Serious Illness option which I can read for you as well.

[3 minutes 26 seconds][Customer] : OK, Yep, sure.

[3 minutes 38 seconds][Agent] : Yep, that's if we pay a lump sum. Sorry, we pay a lump sum benefit. If you were to suffer an insured event covered under this policy, the funds can be used in any way you see fit to assist in rehabilitation costs or as an income replacement as you are recovering. The insured events under this policy are cancer, stroke, heart attack, and coronary bypass surgery. Each of these events are defined within the policy, and each claim is assessed against these definitions. So there's that option as well. And then you do have the income protection policy that you can apply for, which is a completely separate policy to your life insurance.

[4 minutes 16 seconds][Customer] : So what's the income policy for? Can you, can I like, can you, can I know about that?

[4 minutes 23 seconds][Agent] : Yeah, let me have a little look for you.

[4 minutes 26 seconds][Customer] : Sorry about that.

[4 minutes 27 seconds][Agent] : No, that's OK. I just don't have the ability to quote for that policy. Would you mind if I popped you on a brief hold?

[4 minutes 34 seconds][Customer] : Yeah, I just want to know a little.

[4 minutes 37 seconds][Agent] : Sorry.

[4 minutes 39 seconds][Customer] : I just want to know a little bit more of that.

[4 minutes 43 seconds][Agent] : Yeah, no problem. I'm just kind of trying to get that information up for you. Do I have to just pop you on a brief hold just while I have a look?

[4 minutes 49 seconds][Customer] : Yep, sure. Thank you.

[4 minutes 50 seconds][Agent] : Thank you so much. 1 moment. Thank you so much for your patience. Mark, you still there?

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

[6 minutes 22 seconds][Agent] : OK, beautiful. So for the income protection policy, it pays a monthly income benefit directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. And of course we can quote you for that and you can go through those options. Would you be interested in that one?

[6 minutes 46 seconds][Customer] : Yep. Yeah, I will have that. Yeah.

[6 minutes 47 seconds][Agent] : OK, no problem that OK, no problem. And are you wanting that one instead of your life insurance?

[6 minutes 56 seconds][Customer] : Yep.

[6 minutes 56 seconds][Agent] : OK, let me just pop you on a brief hold.

[6 minutes 59 seconds][Customer] : Pass the ball. Yep.

[6 minutes 58 seconds][Agent] : Just need to pop yeah, you can cancel your life insurance and have the income protection instead, but you will just pop you through to the sales team so they can assist you with applying to that income protection policy. So you know, if you know if you want that one. And then if you're happy with that, you can cancel the life insurance. But I'm just gonna pop you through to a team that can probably quote you for that one because I don't have the ability to do that here. I'm so sorry. And they'll be able to assist.

[7 minutes 22 seconds][Customer] : Yeah. OK. Thank you.

[7 minutes 21 seconds][Agent] : OK, Thank you so much. 1 moment.

[9 minutes 1 seconds][Customer] : Mm hmm.

[9 minutes 43 seconds][Agent] : I believe that. Thank you so much for your patience, Mark. I've got Ashton here on the line. He'll be able to assist you from here. And Ashton, just letting you know, full ID has been done with Mark. Go ahead.