

[3 seconds][Customer] : Hello.

[4 seconds][Agent] : Yeah. Good morning, Mitchell. It's Ken from Real Insurance. Mitchell and follow us from our conversation we had from early last week. We're looking for the income and insurance together.

[13 seconds][Customer] : Yes.

[13 seconds][Agent] : Yeah, you just need a bit of time to consider that that amount as did in the file call. Could I just get to confirm your name and date of birth?

[16 seconds][Customer] : Yep, Yep. Mitchell Smith 20th, 8th, 82.

[27 seconds][Agent] : Yes, thank you. And again, calls are recorded and advice I provide is general nature and may not be suitable to your situation. So, so I, I sent the the premium through you. We did go through those questions there. Good news is you've been approved for this cover. Just need a bit of time to consider the information and the quotes there. How'd you go?

[49 seconds][Customer] : Yeah, good. I would like to go ahead with it. I think what was it, 3030 something bucks a fortnight or something.

[56 seconds][Agent] : Yeah, no, no worries. I'll just have a look at that again.

[1 minutes][Customer] : Yep.

[1 minutes][Agent] : Since we spoke on the 25th of November, have there been any changes to health and health sales since then? No. OK, all good. And occupational duties, any changes there?

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

[1 minutes 14 seconds][Agent] : No. Alright, all good. So that stays the same. So you your approval still stays the same and for the benefit amount of \$5000 monthly benefit amount, 30 day waiting period, one year benefit. The premium is \$64.62 a fortnight. How's that sounding?

[1 minutes 30 seconds][Customer] : Yeah.

[1 minutes 32 seconds][Agent] : No worries. Well, I'll get you covered. I'll draw those documents posted to your Indian address. So any questions, just call. And you're not required to pay anything today. Mitchell, you select your preferred method of payment and select the payment date of your choice. Today is Thursday, the 5th of December. What day would you prefer for that first payment?

You choose? Yeah. Yeah, up to you. You get to choose. Could be this week, next week, the week after. Yeah, next week, as in next Thursday? Yeah, no worries. I'll make it the 12th of December for you. And it'll be every fortnight on a Thursday after that. Are you still at 32 Girka St. Girka Court? Yep. OK, Alright.

[2 minutes 23 seconds][Customer] : Uh.

[2 minutes 23 seconds][Agent] : Thank you. Indian Queensland 4311. Yep, that's fine. And it's LMO wlinden@gmail.com. Oh, sorry. So it's I'll just make sure it is. IM OW Minden.

[2 minutes 37 seconds][Customer] : IMOW IMONIIMOUMINDEN.

[2 minutes 46 seconds][Agent] : Yep, OK, mm hmm Yep, got it. Alright. And how did you how do you normally set up your direct debit? Do you prefer a card like Visa, MasterCard or just the BSP account number? Yeah. No, no, that's fair enough. And even if there are any changes to your banking details, you just give our support team a call and apply to update that.

[3 minutes 2 seconds][Customer] : It would be the best name account number because if the card number changes savings.

[3 minutes 15 seconds][Agent] : So is that a cheque or a service account that you have savings and just under your first and last name, the bank account name? Yep, Mitchell Smith, and I'll just note down the BSP number and then the account number. Yep, I I'll just read it back to you.

[3 minutes 29 seconds][Customer] : Yeah 084 742, 124 661732 Yep.

[3 minutes 47 seconds][Agent] : So it's a National Australia Bank savings account under your name Richard Smith, and the best to be 08474212, an account number 124661732 and that you prefer the first debit date to be the 12th of December 2024.

[3 minutes 59 seconds][Customer] : Yep, that'll work.

[4 minutes 5 seconds][Agent] : Yep. OK, no, all I need to do here is reach you this declaration to get you covered. There'll be a few questions for you to answer with a yes or no.

[4 minutes 19 seconds][Customer] : Yep. So that, that covers for the income protection, isn't it?

[4 minutes 14 seconds][Agent] : Once that's done, you'll be covered and you will receive the welcome e-mail and you'll get a welcome post it to me in the number income protection policy,

correct.

[4 minutes 28 seconds][Customer] : Yep. Yeah, that's right. Yep.

[4 minutes 30 seconds][Agent] : Yeah. So in that, in that e-mail, there'll be a soft copy of your policy schedule. So you should get a next half hour and that welcome pack, you should get that about two to five working days. Right. So the declaration, I'll just read this for you. This reads. Thank you. Mitchell Smith. It is important you understand the following information. I'll ask for your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full.

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

[4 minutes 54 seconds][Agent] : Real income protection is included by Hanover Wife of Australasia Ltd and will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services and I refer to as GFS trading as real insurance. The issue and I rate this insurance on it's behalf. Hanover relies upon the information they are provided when accessing your application that in that includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which is probably talking to you that this product's designed for our distribution practices are consistent with this determination that you can obtain a copy on our website. I need to remind you of you to take reasonable care that you agreed to.

[5 minutes 33 seconds][Customer] : Yep.

[5 minutes 28 seconds][Agent] : Can you please confirm your events or all of our questions in accordance with your duty, yes or no Thank you. We may from time to time provide offers to you by the communication methods you provide to us in relation to other products and services. By reason this declaration, you consent to allow us to contact you for this purpose until you opt out. You'll not be out of this at any time by contacting us. The Except the Cover provides the final insurance cover for Mitchell Smith, a monthly insured amount of \$5000 with a waiting period of 30 days and a benefit period of 12 months.

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

[5 minutes 56 seconds][Agent] : The monthly income benefit payable in the event of a claim maybe

less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabled sickness injury. Your income benefit can also be reduced if you receive other disability payment from other sources. There is a final expenses benefit of \$10,000 by the beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS. Following exclusions, apply for Mitchell Smith Econ Protection benefit. No benefit will be payable for any disability, addition, disease, disorder, treatment or complications related to arising from stomach surgery, including gastric bypass or bariatric surgery. I agree to this declaration you agreed to in non then exclusions or loadings placed on your policy and you understand they will remain in place a lot of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. The account expires on December 12th, 2040, 7:12 AM.

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

[6 minutes 55 seconds][Agent] : Your premium for your first year of cover is \$64.62 per fortnight. Your premium is a step premium, which means it will be calculated each policy anniversary and will generally increase each year. Included in your premiums and amount payable by Hanover CDFS of between 37% and 51% to cover costs. Your premium will be debited from your nominal bank account. Your name of Mitchell Smith which you are authorised to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you if you provide us with an e-mail address. Your policy documentation will all also be emailed to you today. You should carefully consider these documents. Ensure the product that you need to have a 30 day cooling off. Where you may cancel your policy and any premium you may have paid will be referred in full.

[7 minutes 45 seconds][Customer] : None.

[7 minutes 36 seconds][Agent] : Unless you have launched a claim that risks associated with replacing policies as a new policy may not be identical to the existing cover, we recommend that you do not cancel the existing policy until received and reviewed our policy in full. We have a compliance process if you can access at any time by contacting us. All details are available online and then the documentation we are sending you. Do you understand and agree with the declaration yes or no?

[7 minutes 58 seconds][Customer] : Yep.

[7 minutes 58 seconds][Agent] : All right, thank you.

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

[8 minutes 1 seconds][Agent] : Would you like any other information or would you like me to read any part of the PDS to you yes or no Thank you. So that's all done. So you covered that for that of today. Welcome to round insurance. I've just sent that e-mail through.

[8 minutes 8 seconds][Customer] : Hmm, no.

[8 minutes 17 seconds][Agent] : So again, that's IMO Minden at at gmail.com and the welcome back to 32 Girkie St. Girkie Court in the Queensland 4311 and just confirm that's your postal address as well. Yep. OK. And your best contact number is the one I just called you on the 0415 number and confirming Mr. Michael Smith, born on 20th of August 82 and your e-mail and an Australian resident. That's all correct.

[8 minutes 27 seconds][Customer] : Yep, yes, Yep, Yep.

[8 minutes 44 seconds][Agent] : Yeah, that's fine. Before we go, would you like to write down your policy number?

[8 minutes 50 seconds][Customer] : No, it should be right.

[8 minutes 51 seconds][Agent] : Yeah, Yeah, you will.

[8 minutes 51 seconds][Customer] : I'll get it all in e-mail post anyway, won't I?

[8 minutes 54 seconds][Agent] : Yeah, you will. It's a non digit number. So if you have any questions when you call us, just quote that policy number so we can get your details up. Other than that, that's all done. That's all set up for you.

[9 minutes 4 seconds][Customer] : Alright, cool.

[9 minutes 4 seconds][Agent] : All good. Thanks, Michael. Bye.

[9 minutes 7 seconds][Customer] : No worries. You too. Thank you.

[9 minutes 10 seconds][Agent] : Bye now.

[9 minutes 11 seconds][Customer] : Bye.