

[2 seconds][Customer] : Hello. Yes, yes.

[4 seconds][Agent] : Hello Goran, it's Don calling back from real insurance at yes, following up your income protection inquiry to see if we can arrange an interpreter for you and proceed with assisting you today.

[18 seconds][Customer] : OK.

[17 seconds][Agent] : Ah, I'll note again that all our calls are recorded. Any advice? Provider is general in nature and may not be suitable to your situation. And uh, just to double check, umm, you mentioned before to me that you need a Serbian interpreter. Umm, what are the, are there any other languages you speak?

[37 seconds][Customer] : Serbian. Croatian. Bosnian.

[40 seconds][Agent] : Alright, Serbian, Croatian and Bosnian. No worries. I'll put you on a quick hold now I can, I'll see if I can get an interpreter in one of those 3 languages.

[49 seconds][Customer] : OK.

[48 seconds][Agent] : OK, excellent. I'll be 1 moment.

[51 seconds][Customer] : O OK.

[13 minutes 43 seconds][Agent] : Hello Goran, Are you still there? Yeah, yeah, excellent. I Yes, Sir, Yes, Sir. I have a Serbian interpreter on the line, as you can tell. Uh, OK from here, umm, how we will communicate will be purely through our interpreter. Umm, So I will say something our interpreter will then interpret for you, and then when you speak back to me, that will also go through the interpreter. OK.

[13 minutes 48 seconds][Customer] : Yes, alright.

[14 minutes 32 seconds][Agent] : Excellent, brilliant. So first of all, Goran, could I just get you to reconfirm for me through our interpreter your full name and date of birth, please? Goran Yovanovitch. Uh huh.

[14 minutes 47 seconds][Customer] : Virginia and date of birth 23rd of February 1969.

[15 minutes 14 seconds][Agent] : Excellent, and keep in mind all our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation.

[15 minutes 25 seconds][Customer] : All right.

[15 minutes 47 seconds][Agent] : All right. And before we proceed, I can just confirm once again, Goran, you are a male and an Australian resident, is that correct?

[16 minutes][Customer] : 'Cause the summation on the part of the No Vista anomni cordo Australi in the status Bora Vista he is to teach he is to teaches Polo Vista Moscow Yes, and I have Australian he he said Australian citizenship.

[16 minutes 28 seconds][Agent] : OK. So yes. And he also has citizenship. Excellent. Thank you. Go ahead. Uh, sorry. For reference, all material related to real income protection insurance, such as the product disclosure statement and all correspondence is in English. Do you understand?

[16 minutes 47 seconds][Customer] : Pero esta de Rosa bar estimo de este informat si ecorse city Chu ologosi guranya protein gurbeet Capri hoda E Li 3 mania suna anguska music yes.

[17 minutes 1 seconds][Agent] : Yeah, Well done. OK. I just also need to confirm umm, do you also agree that that will be no problem for you?

[17 minutes 13 seconds][Customer] : Casa Dali uh Dali Mars to the part of the to that on HP the problem, the near problem festival to don't believe to teach information in English community.

[17 minutes 24 seconds][Agent] : Many problem.

[17 minutes 27 seconds][Customer] : It's not a problem.

[17 minutes 29 seconds][Agent] : OK, no issue. So, uh, from here, what I'm going to arrange is I'll give you an insight into how this income protection insurance works. Umm, there'll be some questions we go through throughout the call relating to what you do at work and your health and lifestyle. Uh, and then we'll be able to arrange some options and costs and, umm, arrange the appropriate cover for your work, OK.

[17 minutes 55 seconds][Customer] : There's uh, that's a big thing in posterior national city to Russia, the, uh, national, you know, you bought them, uh, E calculus to uh, post label yes.

[18 minutes 11 seconds][Agent] : Yes, yes, excellent. So our Income Protection cover is designed to provide a monthly income benefit paid directly to you in the event you are unable to work due to a disabling sickness or injury and as a result you suffer a loss of income.

[18 minutes 33 seconds][Customer] : Because I call umm Nachen, I call you over from, Tiana said. Also trial uh DA dobbye tabola still it does say a Ras bullete or neck, a ballast. The uh coya was not just stretched over that I did the iliacus a poverty did the powers that in a post, you know, it always stretched over the rabbit, the stone, the doladi, the toga. That would be the Prijo de Prima EP uh Tolas on the Miss Platrimo Osigurania message.

[19 minutes 11 seconds][Agent] : OK, that's it now.

[19 minutes 14 seconds][Customer] : Yes.

[19 minutes 15 seconds][Agent] : OK, it's designed to help with covering bills, living costs, things like that if your salary is interrupted. Also, if you need it just to take off a box for a certain contract, that's perfectly fine too. Yes. So that's at the park store that is yeah, that's the name. Excellent. Now we offer an income benefit of up to 70% of your monthly int uh monthly pre tax income, which can range anywhere between \$1000 per month up to a maximum of \$15,000 per month depending on what you earn.

[19 minutes 59 seconds][Customer] : Yes, I understand.

[20 minutes 48 seconds][Agent] : My name, Excellent. And to apply, I'll firstly take you through a duty space assessment, which are just some questions about what you do at work, OK.

[21 minutes 30 seconds][Customer] : Yes, alright.

[21 minutes 35 seconds][Agent] : And then shortly after that, I'll take you through health and lifestyle questions over the phone to see if you are approved for the insurance and what terms between we can offer you the cover such as the price of the insurance. OK, OK, alright. Otherwise, once the policy is in place, we're able to cover you until the policy anniversary following your 65th birthday.

[22 minutes 36 seconds][Customer] : Sorry, once the policy policy can continue or renew until his 65th birthday.

[22 minutes 45 seconds][Agent] : Yes, so the policy can cover him up until the policy anniversary following his 65th birthday.

[23 minutes][Customer] : Our police. Police. Yes.

[23 minutes 43 seconds][Agent] : Alright, and keep in mind that there are some exclusions that apply

as outlined in the PDF.

[23 minutes 52 seconds][Customer] : I don't know posterior reason is that request is using my own to see just to grant request is using my, you know, uh, not not the form of information, yes.

[24 minutes 14 seconds][Agent] : Mm, hmm. And finally the premiums for our income protection insurance, they are generally tax deductible.

[24 minutes 26 seconds][Customer] : Sorry, the premiums are tax deductible.

[24 minutes 29 seconds][Agent] : They are generally tax deductible.

[24 minutes 32 seconds][Customer] : Yep, I'm supposed to teach a, uh, message number. Uh, Trevor does not. Uh, there's the logic called Procheck. Can I ask a question?

[25 minutes 5 seconds][Agent] : Yes, please.

[25 minutes 7 seconds][Customer] : Keep it in. OK, so alright, so what's happening is that I would just like to ask whether with this whether I can stop and then ring and then, uh, come back again for, for, for. So basically this is not a permanent job. Basically I'm working for a builder and when there is work, I work and have an income. When there's no work, there's no income.

[25 minutes 52 seconds][Agent] : Yep, Yep.

[25 minutes 59 seconds][Customer] : So when there's no, there are no contracts, no work. Can I then cancel the insurance, this policy and then when the builder says there's work, then I'll call you again and then I'll restart the policy. Can I do that?

[26 minutes 12 seconds][Agent] : Excellent question. And the policy you can cancel at any time. You just call our support team. They can help you arrange that over the phone. And then if you'd like to umm, apply for a new policy again in down the track, you can apply to do so subject eligible at the time just by calling our team here. OK.

[26 minutes 33 seconds][Customer] : The most of the pregnant could visually to pond up at pond of a laco .3 to pond of a police is the granny could add it. They could not add it to the punished. That was just a deposit telephone, yes.

[26 minutes 47 seconds][Agent] : OK, excellent. So, uh, from here we're going to do the duties based assessments, which are the questions about what you do at work. Umm, and then we'll be

able to look at some, uh, what we're able to offer to you. Umm, are there any questions before we do the, umm, these questions? Yeah.

[27 minutes 58 seconds][Customer] : So I don't really know how long I'll be worth that if you ask me questions, how long the work will last or how much I earn per annum. It just all depends because I only just started so I wouldn't know answer to those questions.

[28 minutes 17 seconds][Agent] : That's perfectly fine. We'll get through as many of the questions as we can. I can always help along the way if need be.

[28 minutes 27 seconds][Customer] : Yeah, but no problem. I actually promote, you know, I couldn't travel. I couldn't know. But yeah, thank you. Alright, thank you.

[28 minutes 34 seconds][Agent] : No problem, so before answering any of our questions it is important that you are aware of your duty to answer all our questions accurately and honestly as failure to do so could impact your cover at claims time.

[29 minutes 18 seconds][Customer] : OK.

[29 minutes 19 seconds][Agent] : OK, excellent. Uh, these are just yes or no answer questions. OK, OK, OK, uh, first question, do you work 15 hours or more per week? Yes or no?

[29 minutes 40 seconds][Customer] : Yes, yes.

[29 minutes 56 seconds][Agent] : The Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environments? Yes or no? Because of that, it's about it, Eh, That is a postal manager. Umm, umm, and you get probably, umm, sorry, could you repeat that question because it's quite complex. There's so many things in it. Just because I want to make sure that this will affect him. Uh, so the first half of the question is, is your role of an administrative, managerial or professional nature? And then the second-half of the question where you spend the majority of your time indoors in an office or clinical environment. Dalio a codaliva sportso coryaba via tili actinos tisu Dalima to Ulagu in the administrative to Dalrato administrative in account manager process in Augusta Pro. No, no, no, no, no. OK.

[31 minutes 48 seconds][Customer] : Dial in Apostle Oba via TE ulogu managera also the

administratsi Illinois Professional guide providi TE vecchinos vogue revenel cancellari clinici Illinois Sustainable Ultra noi noi.

[32 minutes 14 seconds][Agent] : Do you perform heavy physical juicies, use heavy machinery or driver vehicle? Correct?

[32 minutes 26 seconds][Customer] : Heavy machinery or drive driving vehicles Dali umm machinerio.

[33 minutes 2 seconds][Agent] : None.

[32 minutes 56 seconds][Customer] : Dialing, sorry, the client said. He doesn't understand. I'll have to repeat them because they're quite complex. Questions for Gary Ruquitte, Tescom Machinerium ILI. Was lte Wasilan Apostle?

[33 minutes 44 seconds][Agent] : No, no.

[33 minutes 47 seconds][Customer] : No.

[33 minutes 48 seconds][Agent] : OK, are you qualified, skilled or semi skilled or hold the required licences to perform your role?

[34 minutes 7 seconds][Customer] : Dalis Dalis Uberto Quelisi Corona, also the, the IMA, the IMA, the uh, E Barnekupolovich no quality cards you emailed to the e-mail to license, so dial in it No, that is the primarily uh, yes.

[34 minutes 42 seconds][Agent] : No, Have you received on the job training, umm, uh, for your role The OK, because under that, uh, we can qualify you as skilled or semi skilled, so we can answer yes to that question. Yes, I'm done. Yes, yes, yes.

[35 minutes 45 seconds][Customer] : Yes.

[35 minutes 46 seconds][Agent] : OK, Now I'll preface, uh, interpreter, this next question is a long one. Umm, the next question here. Do you work in any of the following fields? Aviation as a pilot's or crew? Entertainment or sporting industry? Air Force, Army, armed forces? Or do you handle explosives? No, no, no, no.

[36 minutes 32 seconds][Customer] : Uh necroversti sporta that is about it de plachin in sporton plachin in sport Vista it is about it in a converstone plachin E zaba de ustre tu zaba de nacchi umm

televisor a filmer uh E dalis E dalis E.

[37 minutes 4 seconds][Agent] : OK. And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, or carry a firearm?

[37 minutes 26 seconds][Customer] : So you work offshore outside Australia.

[37 minutes 30 seconds][Agent] : Yes, Sir. Work offshore or carry a firearm. That's the last two. No, OK.

[37 minutes 41 seconds][Customer] : Dali Pravda from postal E sport Verde Dali radi tenavi cinema queso is not the Dali rabbit is an Australia E no. OK.

[38 minutes 40 seconds][Agent] : Dot, dot.

[38 minutes 29 seconds][Customer] : So the client said yeah, I work.

[38 minutes 46 seconds][Agent] : OK.

[38 minutes 43 seconds][Customer] : My work involves working on the roofs, but they're all under 10 meters above the ground.

[38 minutes 48 seconds][Agent] : OK, perfectly fine then we can still answer no to the question. Thank you. Go on. No.

[38 minutes 58 seconds][Customer] : OK.

[39 minutes 3 seconds][Agent] : Alright, so one more question more so relating to health than work. Have you had a cigarette in the last 12 months? Yes or no? No nickel.

[39 minutes 16 seconds][Customer] : No, I never.

[39 minutes 25 seconds][Agent] : Excellent. OK. So based on your working duties, we can still offer the full range of options just like before. OK. And in your role currently, are you employed or self-employed? What is your status?

[39 minutes 59 seconds][Customer] : Starts to teach, not to not acquire, added the Dallas studies apophony Elis Elisa.

[40 minutes 11 seconds][Agent] : Some of that person so afraid of that.

[40 minutes 7 seconds][Customer] : What did they call self-employed?

[40 minutes 16 seconds][Agent] : Sure.

[40 minutes 16 seconds][Customer] : Sole trader, Self-employed.

[40 minutes 19 seconds][Agent] : Excellent. When I refer to pre tax income in your circumstances. I'm referring to your share of annual income earned in the business before tax, directly due to your own personal efforts.

[40 minutes 38 seconds][Customer] : So they take out a kind of a business business, OK.

[41 minutes 26 seconds][Agent] : OK. So this is less any business expenses and excluding super contributions?

[41 minutes 51 seconds][Customer] : Uh, is the Taco printer so doesn't know it's a superannuation Depends. You know, like you do the my son said to sell it. Actually, there's uh, yes, go ahead. I can only roughly estimate that because I only just started working.

[42 minutes 14 seconds][Agent] : Yeah, that's, that's perfectly fine. Uh, I will note this is the amount that the business. So you, as a sole trader, would otherwise cease earning in the events you were unable to work due to a disability.

[42 minutes 26 seconds][Customer] : I would say 50 1000 per E gross income. So you California you don't have a scale like a a certain certain groups of income for example, between that amount to that amount is one group and then rather than exact project amount.

[43 minutes 7 seconds][Agent] : Yeah, sorry, uh, I don't need necessarily to use the exact amounts, Umm, because you mentioned your annual income before tax was around \$50,000. Is that correct? Same or more? Yeah.

[43 minutes 48 seconds][Customer] : That is very rough, yes. I don't know how long the work will last, there be much work etcetera, but that would be kind of roughly rough projection, yes. Yes. So I would know a lot more accurately next year based on this year, yeah.

[44 minutes 34 seconds][Agent] : Perfectly fine because if we work off the annual income before tax being \$50,000, uh it means we can offer a monthly benefit amounts anywhere between \$1000 up to \$2916.00 a month at the maximum. Umm, would a certain amounts be preferable for you?

[45 minutes 3 seconds][Customer] : Message me. Uh, monthly roughly 2 1/2 thousand. So 2500, that would probably be the rough estimate per month, no?

[45 minutes 39 seconds][Agent] : Sure, no problems in that case, the two and a half, \$1000 a month. I'll just double check here. Umm, that your total, uh, going You can confirm your total annual income before tax is at least \$42,900. Would it be the same or more than that?

[46 minutes 2 seconds][Customer] : The message not really could not minimum to the best it did we to the best it did they hear that they should talk really talk with the same to the best they hear.

[46 minutes 18 seconds][Agent] : But that works. That's what I actually said. That works.

[46 minutes 24 seconds][Customer] : Oh, well, let's start with that. If you just put that 42,000 just because I really don't know exact exactly now, but if you put that, that should be fine.

[46 minutes 30 seconds][Agent] : OK, OK. Because yes, I just need to confirm that the total annual income before tax is at least \$42,900. So this is either the same or more. Would that be correct? Yes or no?

[46 minutes 46 seconds][Customer] : The minimum to the best they the most the minimum, yes.

[47 minutes 2 seconds][Agent] : The OK, excellent. Now there are two other factors that go into income protection insurance. Both of these are in relation to when you make a claim on the insurance.

[47 minutes 20 seconds][Customer] : 'Cause there's no factor in the mall that go to no police, OK?

[47 minutes 37 seconds][Agent] : First of all, there is the waiting. This is the non payment period that you must wait before the income benefit is payable after the insured events.

[48 minutes 11 seconds][Customer] : Yes.

[48 minutes 12 seconds][Agent] : Mm hmm. Now the options are 30 days or 90 days, Uh, and keep in mind the income benefit is paid monthly in arrears. Uh, so it's back paid. So meaning if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim.

[48 minutes 38 seconds][Customer] : 'Cause we met the perio D uh, so I'm quite track it. There must be zapate tetrity citadana pepperio, uh Naplatra. Yeah Eli David de Citadana, uh Yenna FRA bruga, uh Festa Plaza Unazad to sell the message message on the Sorry, I don't know So understand those 60 days. I understand the words, but just how to So if you umm, you can choose the, the non

payment period, that's fine.

[49 minutes 23 seconds][Agent] : Hmm, 30 or 90 days?

[49 minutes 22 seconds][Customer] : 30 or 60 days and you're paying your premiums or 3090 days, sorry.

[49 minutes 27 seconds][Agent] : Uh, yeah.

[49 minutes 28 seconds][Customer] : And then you're paying your premiums. Sorry, the first premium. Umm, sorry, the the first premium you need to pay. So you basically start your, uh, policy, start your insurance today. You will only pay after 30 days.

[49 minutes 29 seconds][Agent] : So no, it's that's not, that's not what how it works. It's in relation to when you make a claim on the insurance, there is a non payment period that you'd wait before the income benefits. So the what he's insured for is payable after the insured event being the sickness or injury keeping him off work. Hmm. And so, mm.

[49 minutes 53 seconds][Customer] : Alright, yeah, so if he chooses 30 days non payment, it will be paid umm, only after 30 days, not straight away.

[50 minutes 19 seconds][Agent] : It's actually it's a slightly different to that. It means the income benefit is paid monthly in arrears, so it is back paid to him. So it means if he chooses a 30 day waiting period, the first payment would be 60 days after he was first eligible to claim because he would wait 30 days and then if the claim is still valid every 30 days after that, he is then back paid the claim. OK.

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

[51 minutes 33 seconds][Agent] : Yes.

[51 minutes 1 seconds][Customer] : The police, I'm sorry, for 90 days. He will then wait 180 days. Is that right?

[51 minutes 50 seconds][Agent] : Not 180 days, he would wait 120 days because he'll wait the 90 days and then every 30 days after that. If the claim is still valid, he will be back paid the claim every 30 days after.

[52 minutes 3 seconds][Customer] : Alright, yeah, OK. Yeah, I called with the.

[52 minutes 32 seconds][Agent] : Excellent question. Since there are multiple factors, I can't give you an exact number. However, I can state that 30 days is more expensive since it's a shorter period, whereas 90 days is much cheaper because it's longer.

[52 minutes 36 seconds][Customer] : So what is the difference in the insurance in the in the cost obviously of the premium it would be different. Money.

[53 minutes 18 seconds][Agent] : Sure.

[53 minutes 16 seconds][Customer] : Remed up ma nachi crachi. But yeah, you sit down and I don't know the scoop. Scoop your police. All right, I'll take 90 days.

[53 minutes 26 seconds][Agent] : So look at 90 days and now the waiting period, uh, sorry, not the waiting period, the benefits period. The benefit. Is the maximum amounts of time that we will pay the income benefit to anyone injury or illness. So it's the maximum amounts of time that we will pay a claim per claim.

[54 minutes 5 seconds][Customer] : So it's not the maximum duration, it's the maximum amounts of time that a person can claim.

[54 minutes 16 seconds][Agent] : No. So it's the maximum amount of time that we will pay the claim to them per claim that they make.

[54 minutes 12 seconds][Customer] : Uh, is that all the in their lives for the the year maximum maximum?

[54 minutes 37 seconds][Agent] : Yes, the options are six months, one year, two years or five years. Six months being the shortest is the cheapest. No.

[54 minutes 55 seconds][Customer] : Sorry, so basically that means, uh, every if, if he chooses that six months, that means you can make a payment every six months if he claims or if he chooses money, you can only claim every year.

[55 minutes 7 seconds][Agent] : So what that means, what the benefit. Means is he has a six month benefit. When he makes a claim on the policy. The maximum amount of time that he will pay that claim to him will either be until he returns to work and his income again, or until the six month benefit. Finishes whichever comes first between the two. It'll be yeah, whichever comes first

between when he goes back to work or if six months is his benefit period until that six months finishes from the claim. OK.

[55 minutes 36 seconds][Customer] : OK, so you can, you can continue paying we uh, monthly for six months if he chooses 6 months or for one year if he chooses one year, or for two years and five years, Yeah, or until he goes back to work, whichever comes, you know?

[56 minutes 20 seconds][Agent] : MM hmm. Oh, it's not about. Mm. Hmm. Yeah, I'll give him. No, I'll give him.

[56 minutes 9 seconds][Customer] : No, I don't know the policy Apostle and I according to the graphic in apostle you might talk to the prima told me 3 - 50. The other is a break. Pardon.

[57 minutes 4 seconds][Agent] : Sure.

[56 minutes 40 seconds][Customer] : OK, let's say cheese.

[57 minutes 14 seconds][Agent] : OK. So I will now load up the health and lifestyle questions so we can determine your eligibility for the income protection insurance as well as the terms which we can offer you the cover such as the cost of the insurance. OK.

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

[57 minutes 46 seconds][Agent] : OK, uh, while that loads, I'll confirm some of your details I have here. Firstly, Goren, your e-mail address ihaveisgoxy703@gmail.com. Is this correct? Yes.

[58 minutes 9 seconds][Customer] : What's your e-mail address?

[58 minutes 15 seconds][Agent] : Yes, yes, yes, yes, yes. And your contact number, we're speaking on today ending in nine 8-9. Is this your best contact number?

[58 minutes 11 seconds][Customer] : G Goxie GO panel X found on Epsilon seven or three that's found on over the track game Mile touch Cortana attack correct.

[58 minutes 45 seconds][Agent] : Yes, yes.

[58 minutes 47 seconds][Customer] : Yes.

[58 minutes 49 seconds][Agent] : OK. I'll lastly just grab your address, but could I start with just your post code and suburb here in NSW please?

[59 minutes 1 seconds][Customer] : What's your address?

[59 minutes 6 seconds][Agent] : Cabramatta, NSW.

[59 minutes 2 seconds][Customer] : Approval directed to Porchinsky bro in Australia Tabramada 2166 and so 12.

[59 minutes 16 seconds][Agent] : Excellent. What's your address there in Cabramatta, please?

[59 minutes 22 seconds][Customer] : What's your address? Oh, Cabramat.

[59 minutes 25 seconds][Agent] : That's a Unit 7 building. Derek 07 cross Derek, some 7 cross Derek. Unit 7 Atatia St.

[59 minutes 35 seconds][Customer] : No.

[59 minutes 35 seconds][Agent] : UH2NO2UH2ER Acacia Atatia.

[59 minutes 44 seconds][Customer] : Unit 7 of #9 Acacia St.

[59 minutes 48 seconds][Agent] : Yes, yes. Excellent. Thank you. And your postal address where you receive your mail, would that be the same? No, no, no.

[59 minutes 48 seconds][Customer] : ACACI A Yes, yes, yes.

[1 hours 12 seconds][Agent] : Excellent. Uh, sorry, I just need to read you a pre underwriting disclosure before we begin the questions. It's just to give you some privacy policy information and outline your duty to take reasonable care in your answers to the questions. OK, yeah, it reads. Please be aware all calls are recorded for quality and monitoring purposes.

[1 hours 1 minutes 3 seconds][Customer] : Yes.

[1 hours 1 minutes 4 seconds][Agent] : Yes, we collect your personal information to provide insurance quotes, issue cover and other related services.

[1 hours 1 minutes 33 seconds][Customer] : Yes.

[1 hours 1 minutes 33 seconds][Agent] : OK, Yeah, we will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Yeah.

[1 hours 1 minutes 53 seconds][Customer] : Just a moment, sorry that was the information that will be may be passed on to the insurer and other Australian.

[1 hours 2 minutes 10 seconds][Agent] : It's, uh, we will share this with your insurer and may share it

with other Australian service providers and for the purpose of administering your policy or handling claims.

[1 hours 2 minutes 27 seconds][Customer] : That's the Prosper day is the Prosper day. Uh, only again, Mowgli da. Uh, Eastern E is the Taco ACO sedesi da villagita Napa the politico. The Politico, Yes.

[1 hours 3 minutes 4 seconds][Agent] : Yes, our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy.

[1 hours 3 minutes 45 seconds][Customer] : Yes.

[1 hours 3 minutes 47 seconds][Agent] : Yeah, by proceeding you understand that you are applying to purchase an income protection policy and as such you have a duty to take reasonable care to not make any misrepresentations.

[1 hours 4 minutes 20 seconds][Customer] : The.

[1 hours 4 minutes 46 seconds][Agent] : Yeah, yeah, I saw that.

[1 hours 4 minutes 43 seconds][Customer] : Sorry if I make a mistake accidentally, will there be a criminal consequences or is it just basically that his policy will be affected?

[1 hours 4 minutes 57 seconds][Agent] : Yes, Sir. What it's uh, saying is just that, umm, if he was to make a misrepresentation, it would potentially affect his policy or claim, uh, which I will explain in the remainder of this disclosure.

[1 hours 5 minutes 12 seconds][Customer] : All right, I understand.

[1 hours 5 minutes 25 seconds][Agent] : OK, excellent. Uh, so this means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers.

[1 hours 6 minutes 6 seconds][Customer] : OK.

[1 hours 6 minutes 3 seconds][Agent] : OK, you need to answer each question in full, even if you have provided information to us or so, even if you have provided some information to us in any earlier discussions you have had.

[1 hours 6 minutes 20 seconds][Customer] : All right, I understand. If I change my activities at work

or duties or if I change type of work altogether, then I need to just call you. I can still keep this policy, but then, uh, same policy, but just change the details and perhaps you know, the premiums and all that, the changes with it. Is that right? I just need to call you.

[1 hours 7 minutes 32 seconds][Agent] : Yes, so if you, umm, if there is a change to your work and, uh, some of your working duties change as well, umm, with adjustments to your policy, give our team a call here. Umm. We'd either be able to adjust your existing policy appropriately to account for the changes, or we can just arrange a cancel and replace uh with a new policy if needed. Alright, uh, if you do not take reasonable care, 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 and conditions of your policy. OK as well. Sorry, uh, Goran, do you understand and agree to your juicy yes or no, yes, yes, yes, excellent. And these are just yes or no answer questions. I'll let you know otherwise where I need to. OK.

[1 hours 9 minutes 23 seconds][Customer] : Yes, yes, yes.

[1 hours 9 minutes 55 seconds][Agent] : All right. First question, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days, Yes or no? No. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no? Yes.

[1 hours 10 minutes 49 seconds][Customer] : Yes.

[1 hours 10 minutes 52 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[1 hours 11 minutes 5 seconds][Customer] : 'Cause the Dali washes, uh, postals actually, but the put it is in Australia, there are, it is in Australia, ili uh, there are, it is exclusive in my ili da opposite posto, uh, no.

[1 hours 11 minutes 23 seconds][Agent] : No, no, no, no, no, no. And are you a employed or B, self-employed? You mentioned you're a self-employed sole trader, so B is that right? Mm hmm. That, that, that.

[1 hours 11 minutes 40 seconds][Customer] : That is correct.

[1 hours 11 minutes 49 seconds][Agent] : Yeah, yeah, yeah. Sole trader, do you own a business or are you a contractor? Subcontractor. Contractor.

[1 hours 12 minutes 2 seconds][Customer] : Yeah, Contractor.

[1 hours 12 minutes 11 seconds][Agent] : Excellent. And are you currently contracted or subcontracting?

[1 hours 12 minutes 20 seconds][Customer] : Contractor.

[1 hours 12 minutes 16 seconds][Agent] : Yes or no Subcontractor. Yeah. Total.

[1 hours 12 minutes 28 seconds][Customer] : Yeah. Contractor.

[1 hours 12 minutes 31 seconds][Agent] : And do you expect your income to reduce within the next or in the next 12 months? Oh, there's not.

[1 hours 12 minutes 41 seconds][Customer] : I don't know.

[1 hours 12 minutes 53 seconds][Agent] : OK. I do need a constant yes or no. Is there an expectation, umm, that your income is going to reduce in the next 12 months? Umm, no, this is the next one. I'll let you know. OK, no problems. So as long as there's no expectation, then that's fine. We can answer. No. Uh, so just checking one more time for the question. Do you expect your income to reduce in the next 12 months? Umm, that is a no answer. Is that correct that you're answering?

[1 hours 13 minutes 16 seconds][Customer] : No, I don't think so.

[1 hours 13 minutes 44 seconds][Agent] : No. OK, excellent. Next question, If you were to become disabled and unable to work, would your business? So you as a sole trader continue to generate income for more than 60 days, Yes or no?

[1 hours 13 minutes 48 seconds][Customer] : Ah, correct, that's the answer is not.

[1 hours 14 minutes 38 seconds][Agent] : So effectively, if you weren't working, would you still make money through your work? If you weren't working?

[1 hours 14 minutes 35 seconds][Customer] : I don't understand. No, I would have to use my savings.

[1 hours 15 minutes 5 seconds][Agent] : No, sure, that's fine. OK, so in that case, umm, we would

then answer the question is no, since you would if since in the event you're just the keys were to become disabled and unable to work your business. So you as a sole trader would not generate any more income for more than 60 days. OK. Does that make sense? Yes. OK. Next question, Do you have a second occupation that generates a taxable income, yes or no? No. Have you ever been declared bankrupt or placed in receivership, involuntary liquidation, or under administration? Yes or no? Sure.

[1 hours 16 minutes 9 seconds][Customer] : Sorry, can we go and repeat that slightly so, because there's a few things there.

[1 hours 16 minutes 39 seconds][Agent] : Yep. Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[1 hours 17 minutes 18 seconds][Customer] : Do you reach my business proper dining?

[1 hours 17 minutes 10 seconds][Agent] : No, no, no, no problem. OK, the next section is in relation to your height and weight. Yeah, and please be aware that I am required to obtain a confident single figure measurements for each in order to continue with the application.

[1 hours 17 minutes 25 seconds][Customer] : No, but it's just so yes that this one, yes.

[1 hours 18 minutes 4 seconds][Agent] : OK, uh, the system does not allow me to enter any approximate figures, words, or height and weight ranges. OK, first of all, what is your exact height in either centimeters or feet and inches please? How tall are you? 178 centimeters. Yeah.

[1 hours 18 minutes 19 seconds][Customer] : What was the numbers of scalom miti uh sirechima miti ET prili kemozes Emo uh pratis nabroika OK Colico Terisaki 170 8.

[1 hours 19 minutes 5 seconds][Agent] : Data. OK. And what is your exact weight in either kilograms, pounds or stones, please? How much do you weigh? Oh, so that's straight to it. That's what the page. So this how the page.

[1 hours 19 minutes 7 seconds][Customer] : Yeah, Koliko calzone at the kilogram, 84 kilograms.

[1 hours 19 minutes 34 seconds][Agent] : 84 kilograms Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? No, no. OK. The next section is a quick aid declaration question. To the best of your knowledge. Are you infected

with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no? No, no, no, no, no, no, no. Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? Yes or no?

[1 hours 20 minutes 57 seconds][Customer] : Where did you manage the city Dali plan near to the Patriot in Australia, Dallas the vegetable Kirali play to dial in. Any plan near to the book yet? I haven't booked anything but I'm planning.

[1 hours 21 minutes 22 seconds][Agent] : OK, well answer yes then. Which country or countries do you intend to travel to or reside in? Where do you plan to go? I'm missing the holiday ropes. Serbia. Yep. Just the Serbia. No problems anywhere else or only Serbia?

[1 hours 21 minutes 33 seconds][Customer] : They're planning that today, that it is Serbia.

[1 hours 21 minutes 50 seconds][Agent] : No, no. Serbia. Some.

[1 hours 21 minutes 59 seconds][Customer] : No, just Serbia.

[1 hours 22 minutes 2 seconds][Agent] : OK. Excellent. And will you be overseas for longer than three consecutive months? Yes or no?

[1 hours 22 minutes 12 seconds][Customer] : Is in Australia. Those are the three, Master.

[1 hours 22 minutes 19 seconds][Agent] : No, no, no problem. Oh, enjoy your trip.

[1 hours 22 minutes 22 seconds][Customer] : No, Yes, thank you.

[1 hours 22 minutes 26 seconds][Agent] : OK, excellent. Uh, the next question here, Goran, do you have existing income protection cover, yes or no? No. Next.

[1 hours 22 minutes 59 seconds][Customer] : No.

[1 hours 23 minutes 1 seconds][Agent] : OK, The next section is in regards to your medical history. The overarching question asks Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following?

[1 hours 23 minutes 23 seconds][Customer] : She should be acknowledged the medicines the problem uh, that's your at least 2000 Ballisty Peter was Dallas to don't believe that should be acknowledged attack with Ballisty. You know the treatment that help you if it does, you can uh, medicines, yes, yes.

[1 hours 23 minutes 42 seconds][Agent] : OK, first question, is cancer, tumour, mole or cyst including skin cancer, sunspots, Melanoma or leukemia? Yes or no?

[1 hours 24 minutes 2 seconds][Customer] : Sorry. Cancer tumor, mole cysts, including skin cancer. Some spots.

[1 hours 24 minutes 9 seconds][Agent] : Yep.

[1 hours 24 minutes 11 seconds][Customer] : Yeah.

[1 hours 24 minutes 12 seconds][Agent] : Melanoma or leukemia?

[1 hours 24 minutes 21 seconds][Customer] : OK.

[1 hours 24 minutes 28 seconds][Agent] : No.

[1 hours 24 minutes 21 seconds][Customer] : Melanoma, rock Crozier, Ilitaki pocosione, Peggi pocosi. All right, None of that.

[1 hours 24 minutes 34 seconds][Agent] : OK, none of that.

[1 hours 24 minutes 34 seconds][Customer] : None of that.

[1 hours 24 minutes 38 seconds][Agent] : Uh, next question have you ever had an abnormal PSA test or an enlarged prostate? Yes or no?

[1 hours 24 minutes 49 seconds][Customer] : That is the that. That is the abnormal test. Test prostate.

[1 hours 24 minutes 46 seconds][Agent] : MMM, no. Nemo. Yeah.

[1 hours 25 minutes 4 seconds][Customer] : No, no.

[1 hours 25 minutes 6 seconds][Agent] : Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure.

[1 hours 25 minutes 24 seconds][Customer] : So heart conditions, heart attack and join up heart blood pressure. And before heart conditions there was chest pain.

[1 hours 25 minutes 36 seconds][Agent] : The question was stroke.

[1 hours 25 minutes 37 seconds][Customer] : So yeah, I could not catch.

[1 hours 25 minutes 38 seconds][Agent] : That's OK.

[1 hours 25 minutes 40 seconds][Customer] : Yeah.

[1 hours 25 minutes 40 seconds][Agent] : Stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. And it's a yes or no question. Yeah, ma'am. Mr.

[1 hours 26 minutes 1 seconds][Customer] : 'Cause we used to Taco Dali, you must uh, Dali made the bill of Coriolis the uh, cost to you know, it cost 10 more than you would that really slow Bolo the grudnen cosu persima lupani cepteli arrhythmia bolesti cenza uchialli nesa MO Thomas. And then there's to do aqui metal in a primer, uh, such any Woodard and you know, packed to this difficult to such any problem. Alright, none of that.

[1 hours 26 minutes 11 seconds][Agent] : Pics No high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no?

[1 hours 27 minutes][Customer] : Sometimes I take tablets.

[1 hours 27 minutes 16 seconds][Agent] : Sorry, could you repeat that please?

[1 hours 27 minutes 34 seconds][Customer] : Sometimes I have high cholesterol and then I take cholesterol tablets.

[1 hours 27 minutes 39 seconds][Agent] : Sure. Thank you. We'll answer yes and then based on your response, please answer yes or no for each of the following.

[1 hours 27 minutes 55 seconds][Customer] : The visa que cholesterol savage chimodi on the sweaty trees, the Prabodysaberitopty.

[1 hours 27 minutes 48 seconds][Agent] : So for high cholesterol, we'll answer yes, no, no, no. I'm sure there will.

[1 hours 28 minutes][Customer] : Yes, that's the only cholesterol I don't have anything else apart from that cholesterol, not a problem.

[1 hours 28 minutes 10 seconds][Agent] : Yep, perfectly fine. So the next question, have you ever had a cholesterol blood test with the results greater than or equal to 7 millimoles per liter? Umm, has it ever gotten that high? Yes, I'm emails, so minimum I'm e-mail.

[1 hours 28 minutes 33 seconds][Customer] : I used to, not now.

[1 hours 28 minutes 50 seconds][Agent] : Sure. Well, let's see, Yes, since there was, it was there

once. And Goran, have you been advised to take or are you taking medication?

[1 hours 29 minutes 23 seconds][Customer] : Yes.

[1 hours 29 minutes 25 seconds][Agent] : Uh, was this treatment first prescribes within the last three months yes or no? Oh, the second yes. And the yes, that's a milligrams of the interpreters hosted up, but the the three addition has not got to be attached to the Yeah, sorry. Uh, so could you just repeat that to me again one more time? OK, Now it, uh, was it first prescribed within the last three months? Has it been three? It's still in the last three months Or have you been taking this medication for longer than three months?

[1 hours 29 minutes 45 seconds][Customer] : I think so, yeah, yes.

[1 hours 30 minutes 26 seconds][Agent] : Yeah, but are you Buranias anymore? Oh, no, I was taking right to the last three months as well. It just goes up and down. OK, that's fine. We answered no then, since it's been longer than three months since you've been taking the medication, yes.

[1 hours 31 minutes][Customer] : Yeah, yeah, yeah.

[1 hours 31 minutes 7 seconds][Agent] : And the next question, uh, does your, uh, sorry, do you know what's your cholesterol reading was when it was last checked, yes or no?

[1 hours 31 minutes 2 seconds][Customer] : What I do listen, the bill pay people.

[1 hours 31 minutes 31 seconds][Agent] : Reduce set of equal proposal on the the.

[1 hours 31 minutes 32 seconds][Customer] : I think the most recent reading was 5 1/2.

[1 hours 31 minutes 42 seconds][Agent] : OK, so if we answer yes, So what was your last reading in millimoles per liter? Would I be correct in saying that was 5.5 millimoles per liter?

[1 hours 31 minutes 54 seconds][Customer] : Yeah, Little pit. Uh, Zapit, Zapit nearly Molapolito.

[1 hours 32 minutes 1 seconds][Agent] : Yes.

[1 hours 32 minutes 11 seconds][Customer] : Uh, I'm surprised that's the measurement units that they use. I don't know. I just know the numbers that they give me. I don't have the paperwork with me. Hello, hello, hello, hello. The interpreter cannot hear you. Hello. Hello. I'm still here. Hello. Hello. Hello. Hello. I can't hear you. Hello. The. Thank you for calling the translating and interpreting service. Cheers, National. Which language should the interpreter speak? Thanks. You've asked for

Serbian, is that right?

[1 hours 35 minutes 34 seconds][Agent] : Serbian, yes.

[1 hours 35 minutes 46 seconds][Customer] : OK, Please wait while we contact an operator. For information on how Tiz National handles your personal information, please read our Privacy Notice located on our website at tiznational.gov dot AU.

[1 hours 36 minutes 27 seconds][Agent] : None.

[1 hours 37 minutes 45 seconds][Customer] : The. The. Welcome to this Mario speaking. How can I help?

[1 hours 44 minutes 45 seconds][Agent] : Hi there, my name's Dom from Greenstone Financial Services. My tis client code is C 988607.

[1 hours 44 minutes 50 seconds][Customer] : Yeah, yeah. Thank you.

[1 hours 45 minutes 1 seconds][Agent] : I require a certified interpreter Abou or above for either Serbian, Croatian or Bosnian, preferably Serbian.

[1 hours 45 minutes 2 seconds][Customer] : And Yep, thank you. Do you, do you have any preferences for the gentle male or female or either? Thank you. And could I, Yeah, yeah.

[1 hours 45 minutes 24 seconds][Agent] : Either either gender is fine, I was just on the line within a survey interpreter before, but the call either cut out or the interpreter hung up the call. Mm hmm.

[1 hours 45 minutes 34 seconds][Customer] : Oh, OK. Yeah. We only, we, we only have like 5 minutes to reconnect sometimes didn't even pick up the call. So yeah, it's best to, umm, get another interpreter. Umm, can I grab your last name as well? Done. If that's OK.

[1 hours 45 minutes 47 seconds][Agent] : Yep, my surname is Zeitoun, spelled ZEITOUN.

[1 hours 45 minutes 56 seconds][Customer] : Thank you. And what's your above ID, please? Thank you. And your best contact number there, Is it the one you're calling on?

[1 hours 45 minutes 59 seconds][Agent] : 26988471 Yes that's correct.

[1 hours 46 minutes 14 seconds][Customer] : Thank you. And could I grab the client's full name? Yep. Thank you. Are they male or female?

[1 hours 46 minutes 17 seconds][Agent] : First name is Goran Goran, surname Yovanovitch JOVA

NOVIC, but he's male.

[1 hours 46 minutes 48 seconds][Customer] : Thank you. OK. Sure. Thank you. Please hold the Serbian. Thanks.

[1 hours 46 minutes 47 seconds][Agent] : I also do have him on the other line, no worries.

[1 hours 47 minutes 36 seconds][Customer] : Hi Don, thanks for holding. We had the interpreter on the line.

[1 hours 47 minutes 45 seconds][Agent] : Yep, Yep.

[1 hours 47 minutes 39 seconds][Customer] : The job reference number for this call is 341 132015. Go ahead.

[1 hours 47 minutes 51 seconds][Agent] : Excellent.

[1 hours 47 minutes 51 seconds][Customer] : Thank you.

[1 hours 47 minutes 53 seconds][Agent] : Alright, thank you.

[1 hours 47 minutes 53 seconds][Customer] : Hello there.

[1 hours 47 minutes 55 seconds][Agent] : Uh, interpreter. My name is Dom as, umm, as I've mentioned, umm, uh, before I connect this through to the client, I just need to quickly confirm, uh, that you are a certified interpreter or above. Is that correct?

[1 hours 48 minutes 8 seconds][Customer] : Yes, correct.

[1 hours 48 minutes 10 seconds][Agent] : All right, excellent. I'll connect us through to the client now.

[1 hours 48 minutes 15 seconds][Customer] : Thank you.

[1 hours 48 minutes 16 seconds][Agent] : Hello, Goran. Thank you very much for your patience. Umm, I need a new interpreter here. Please introduce yourselves. OK, go for that.

[1 hours 48 minutes 24 seconds][Customer] : Call David, Dan. David, Dan.

[1 hours 48 minutes 26 seconds][Agent] : No, it's different. So you got the best difference. But mm. Hmm.

[1 hours 48 minutes 37 seconds][Customer] : OK, go ahead. Morning.

[1 hours 48 minutes 42 seconds][Agent] : OK, excellent. And umm, for reference, once again, uh, all our communication will go through the interpreter, So anything I say will be interpreted and then

anything you say, Goran will be interpreted back to me.

[1 hours 48 minutes 58 seconds][Customer] : Ovako, Kazakhstan, Russia. Oh, OK.

[1 hours 48 minutes 57 seconds][Agent] : OK, Yeah, OK, excellent. So, uh, just picking back up where we left off. So we were in the middle of the application just before, umm, speaking about the, uh, cholesterol history, uh, and Lauren, I just need to confirm, when you last had it checked, you mentioned your most recent reading was 5.5 millimoles per liter. Is that right? That was the most recent one.

[1 hours 49 minutes 40 seconds][Customer] : Mm, hmm. Hmm. Mm. Nataristic. This the star is the preacher of all the. All right, Coco. Yeah. The village here. This record is that near *1 is not she? Yes, yes.

[1 hours 50 minutes][Agent] : Excellent. We'll keep moving then. Thank you. The next question is thyroid condition.

[1 hours 50 minutes 10 seconds][Customer] : They must say problems are still no.

[1 hours 50 minutes 7 seconds][Agent] : Yes or no, No neurological symptoms such as dizziness or fainting? Yes or no? Next step?

[1 hours 50 minutes 25 seconds][Customer] : They must say problem and it's that's what you go on with the done it, no.

[1 hours 50 minutes 33 seconds][Agent] : No, no. All right. Next question. Diabetes raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no?

[1 hours 50 minutes 54 seconds][Customer] : No, no, nothing.

[1 hours 51 minutes 4 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no?

[1 hours 51 minutes 12 seconds][Customer] : Thank you. They must be hypothetically is a right Wallace yesterday early you know just the roots of river pancreas roots. No, no. None.

[1 hours 51 minutes 26 seconds][Agent] : No epilepsy, merger, neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes or no?

[1 hours 51 minutes 43 seconds][Customer] : They must list out the way is near me. Blessed me is

not your Parkinson's. No, no, no bureaucracy. Sorry, blessy.

[1 hours 51 minutes 41 seconds][Agent] : No, No, no.

[1 hours 51 minutes 58 seconds][Customer] : Oh my, no.

[1 hours 51 minutes 58 seconds][Agent] : No anxiety, depression or stress requiring medical treatments or any other mental health disorder. Yes or no? Ah, so it is your and the entirety of your medical history. Ah, so just to repeat the question one more time, it's anxiety, depression, or stress requiring medical treatments or any other mental health disorder, yes or no?

[1 hours 52 minutes 27 seconds][Customer] : You mean in my whole life or currently no.

[1 hours 53 minutes][Agent] : No, no, no, no, no. OK Any illegal drug use, abuse of prescription medication or received medical advice or counselling for alcohol consumption? Yes or no?

[1 hours 53 minutes 27 seconds][Customer] : No.

[1 hours 53 minutes 36 seconds][Agent] : Yeah, No, no, no. I used. I used to know disorder of the kidney or bladder. Yes or no, No, no, no. Blood disorder or disease? Yes or no? No, No, no no. Asthma or other respiratory disorder, excluding childhood asthma?

[1 hours 54 minutes 10 seconds][Customer] : No, no.

[1 hours 54 minutes 18 seconds][Agent] : Yes or no No, No, No, No, No, No. No. Back or neck pain or disorder? Yes or no. No arthritis, chronic pain, gouts, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no? No, No. No ma'am. These times. These times.

[1 hours 55 minutes 17 seconds][Customer] : No.

[1 hours 55 minutes 18 seconds][Agent] : No joints or muscle pain, ligament injuries, including replacement or reconstructive surgery. Yes or no?

[1 hours 55 minutes 43 seconds][Customer] : No.

[1 hours 55 minutes 40 seconds][Agent] : Lisa no osteoporosis or osteopenia? Yes or no? No, No. Any defect of hearing or sight other than which is corrected by glasses or contact lenses. No, no, no. Finished.

[1 hours 55 minutes 53 seconds][Customer] : He must be of a problem as a customer of the no, no, no, no, no.

[1 hours 56 minutes 31 seconds][Agent] : OK. Just confirming that was a no to the full question. Is that correct? No, no, no, no.

[1 hours 56 minutes 45 seconds][Customer] : Yes, No, OK.

[1 hours 56 minutes 47 seconds][Agent] : OK, sure, sure. Uh, So what you mean was, uh, yes, as in it is a no answer. Yeah.

[1 hours 56 minutes 47 seconds][Customer] : No, I mean, yeah, yeah, correct.

[1 hours 56 minutes 57 seconds][Agent] : OK, cool. Thank you. Uh, the next section, uh, so the first question here, it asks 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 but not limited to any surgeries, X-rays, scans, blood tests, or biopsy, yes or no?

[1 hours 57 minutes 6 seconds][Customer] : They are other as what you have ready on the account if the past three years that is medical advice will shrink by a medical practitioner specialist that's that's measuring spray and.

[1 hours 57 minutes 59 seconds][Agent] : No, no, Mr. Mr.

[1 hours 57 minutes 41 seconds][Customer] : That's it.

[1 hours 58 minutes 3 seconds][Agent] : Mr.

[1 hours 58 minutes 4 seconds][Customer] : That's OK. That's just double T No, no, nothing.

[1 hours 58 minutes 7 seconds][Agent] : Mr. Mr.

[1 hours 58 minutes 11 seconds][Customer] : No, nothing.

[1 hours 58 minutes 11 seconds][Agent] : OK, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks, Yes or no?

[1 hours 58 minutes 34 seconds][Customer] : No. No. Nothing. No.

[1 hours 58 minutes 44 seconds][Agent] : No, other than what you have already told me about. Have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no? Hello. No.

[1 hours 59 minutes 34 seconds][Customer] : No.

[1 hours 59 minutes 36 seconds][Agent] : OK, The next section is in relation to your family history. This only concerns your immediate family, which is your mother, father, brother or sister, nobody else. And there's only a few questions left to go.

[1 hours 59 minutes 52 seconds][Customer] : Not sure a lot because uh, such a piece of dishes stitch in both of you. How many of the service is someone else who family is not just it's like a blood sister of my family. Yeah, OK.

[2 hours 13 seconds][Agent] : First question, to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no?

[2 hours 58 seconds][Customer] : No, as far as I know, no.

[2 hours 1 minutes 2 seconds][Agent] : That's fine. It is to the best of your knowledge, so we can answer no next question. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, excuse me, stroke or other hereditary disease prior to age 60, yes or no?

[2 hours 1 minutes 25 seconds][Customer] : Yeah, all the family. Uh, no. No, nobody.

[2 hours 1 minutes 51 seconds][Agent] : OK.

[2 hours 2 minutes 8 seconds][Customer] : That's.

[2 hours 1 minutes 52 seconds][Agent] : One last question, just regarding any hazardous pursuits other than one of E events, 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, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Yes or no?

[2 hours 2 minutes 40 seconds][Customer] : No, no, no.

[2 hours 2 minutes 49 seconds][Agent] : Newsta, Newsta, newsta newsta OK, in that case, Goran, that's all the questions done. Thank you. Uh, and I've got excellent news. Umm, you've been fully approved for the income protection insurance without any changes made as well. OK.

Congratulations to you.

[2 hours 3 minutes 26 seconds][Customer] : All right, So what happens? What happens next? Do I get the policy or?

[2 hours 3 minutes 44 seconds][Agent] : Yes. So from here, I'll just run you by the cost now that I haven't.