

[9 seconds][Customer] : Hello, Gina.

[12 seconds][Agent] : Hi there, Gina. My name's Dom calling from Real Insurance following up a life insurance inquiry received from yourself over the weekend to take you through in some detail. We'll be happy to provide options available and you can dive in as to what suits and this would be Miss Gina Cochran speaking with correct.

[10 seconds][Customer] : Speaking correct?

[30 seconds][Agent] : Excellent. And your date of birth I have here is the 3rd of January 1983. Correct.

[36 seconds][Customer] : Yeah, that's fine.

[39 seconds][Agent] : And just keep in mind as well, our calls are recorded and any advice to provide is general in nature and may not be suitable to your situation. The last thing I'll just confirm. Yep.

[47 seconds][Customer] : Sorry, I was just going to say I just come home from hospital with my son. So he may call out and leave me.

[52 seconds][Agent] : Oh, yeah, fair enough. Not a problem. We'll get as far as we can. Of course, if you do need to go, just let me know. That's fine. There it is. I hope your son's doing OK.

[54 seconds][Customer] : I'm may have to end the call if if he yeah, he just had his out yesterday. So he will just come back.

[1 minutes 7 seconds][Agent] : Oh yeah, fair enough, fair enough. Uh, poor little thing. Uh, umm, yeah. Otherwise, uh, just a last to confirm here. Uh, yes, uh, once again, all our calls recorded. Any advice? Providers general in nature may not be suitable to your situation. And I can confirm they're a female and an Australian resident.

[1 minutes 16 seconds][Customer] : Yeah, yes, correct.

[1 minutes 29 seconds][Agent] : All right, excellent.

[1 minutes 33 seconds][Customer] : OK.

[1 minutes 31 seconds][Agent] : Thanks very much, Gina, and it's good to speak with you today. Of course, I appreciate you making the life insurance inquiry and following up myself at this point. Uh,

but but has ultimately prompted you to look into life insurance with us today.

[1 minutes 44 seconds][Customer] : I've been many not for many years, good talent.

[1 minutes 48 seconds][Agent] : Yeah, OK.

[1 minutes 48 seconds][Customer] : A couple of times I guess I've I've put things into the Internet to sort of get quotes that have never followed through with them. But as I guess my husband and I have been older and we now have a nearly eight our child, it'd be good to get it sorted. If one of us passed away, then obviously got to think about then what would happen. So.

[2 minutes 2 seconds][Agent] : MMM, MMM, yes, fair enough. No worries. I might just certainly understand. And yeah, appreciate you, umm, of course, taking that first step to finally, umm, follow up with the life insurance and get something organized for yourself.

[2 minutes 19 seconds][Customer] : Yep.

[2 minutes 19 seconds][Agent] : And I'm very happy to help out as best I can. Today we'll go through, of course, how it all works, looking those options together.

[2 minutes 25 seconds][Customer] : OK.

[2 minutes 25 seconds][Agent] : And if you don't mind me asking, would there be any debts that your husband and I would need to be sort, would need to sort out if you passed away? Like a mortgage, things of that nature?

[2 minutes 36 seconds][Customer] : Yeah. So we have a large mortgage.

[2 minutes 39 seconds][Agent] : Yeah. OK.

[2 minutes 40 seconds][Customer] : Yep. For our house, that would be the main, probably the only set that we have.

[2 minutes 45 seconds][Agent] : Yeah, fair enough. No worries.

[2 minutes 48 seconds][Customer] : Yep.

[2 minutes 46 seconds][Agent] : It's only a big one, of course, so yeah, understandable. You wanna make the make sure the mortgage is covered then I gather. Otherwise it's just help out your son's school fees, umm, help your husband figure out what life looks like without you, etcetera.

[2 minutes 59 seconds][Customer] : Yeah, exactly.

[3 minutes][Agent] : Yeah, fair enough. No problems. Well, I'm more than happy to help out, of course, once again. And what we do over the phone today is simple. Uh, we'll start by going through how the life insurance works. Now Gina, of course, as, uh, we go along, if you have questions, do feel free to ask. I'm more than happy to help out as best I can, OK?

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

[3 minutes 18 seconds][Agent] : And as well with regards to life insurance, we'll go through then the options once we've gone through how functions and this week anywhere between \$100,000 up to \$1 million cover, OK, the full range of options available. And from there, we have landed on something that fits your circumstances well, that will cover the mortgage comfortably but also help your husband however need be and be manageable within your circumstances.

[3 minutes 32 seconds][Customer] : Yep, Yep.

[3 minutes 45 seconds][Agent] : Of course, as far as premiums, it'll be easy to apply as I'll take you then through health and lifestyle questions here over the phone to see if you're approved. And Gina, if you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause, The only exception being suicide in the 1st 13 months.

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

[4 minutes 4 seconds][Agent] : And there is a terminally ill advanced payment, including now life insurance. So in the event you're diagnosed with 12 months or less to leave by a medical practitioner, it means you're able to pay the claim in full whilst you're still living. OK. Otherwise, uh, do make sure your husband is aware of this because at the time you're passing will be at advanced payment of \$10,000 from your life insurance now to help with funeral costs and the other more immediate expenses. Uh, and as well, there is no expiration date or age associated. So you're welcome to hold this for short or as long as you deem necessary.

[4 minutes 17 seconds][Customer] : OK, OK.

[4 minutes 41 seconds][Agent] : I, there's not gonna be cut off for you just basically reaching a certain age and as well, uh, junior as well with regards to our life insurance, ultimately what happens is, uh, that your family is going to claim on the policy. Umm, that's, uh, of course, the purpose of the

life insurance.

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

[5 minutes 1 seconds][Agent] : And with regards to our claims team, I can let you know they are based here in Australia in the same building that I'm speaking to you in today. And they claim to closely working with your loved ones, umm, and the insurer to ensure that the process of accessing your life insurance amount is made simple and easy. Now, uh, on average, we pay claims 10 days faster than the industry benchmark. This is at 70 days versus 80 days.

[5 minutes 9 seconds][Customer] : OK, OK, OK.

[5 minutes 27 seconds][Agent] : OK, easy. Otherwise, uh, one other thing to note as well is as of course, you pay off the mortgage over time or if perhaps the other way, if you took up an initial mortgage on a property, umm, you're welcome to apply to increase or decrease the level of cover to subject eligibility, the time by giving our support team a call. OK, thank you. Otherwise, that's simply how it works.

[5 minutes 48 seconds][Customer] : OK, OK.

[5 minutes 52 seconds][Agent] : So we'll get the options there for you, Jenna, to confirm your understanding that before we jump in, did you have any questions or has it all been rather straightforward and understand?

[6 minutes 1 seconds][Customer] : So we want both.

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

[6 minutes 2 seconds][Customer] : My husband and I both want cover.

[6 minutes 5 seconds][Agent] : Easy.

[6 minutes 5 seconds][Customer] : So is that to do? Are you able to do both or quote for both?

[6 minutes 9 seconds][Agent] : Yeah, I can. I can provide options for both of you. That's no issue at all.

[6 minutes 12 seconds][Customer] : Yep.

[6 minutes 12 seconds][Agent] : Of course, when it comes to the health and lifestyle questions, I have to do that each with you individually.

[6 minutes 17 seconds][Customer] : Yep.

[6 minutes 18 seconds][Agent] : That's no issue at all. And we can proceed from there. That's that's fine. Let me bring it up then. I'll start by noting down his details. Then.

[6 minutes 23 seconds][Customer] : OK, Yep.

[6 minutes 27 seconds][Agent] : What's your husband's first and last name to you?

[6 minutes 30 seconds][Customer] : So Benjamin Coghlan.

[6 minutes 32 seconds][Agent] : Benjamin Coquelin. No worries. And just to double check, your surname's spelled CRGHLAN.

[6 minutes 45 seconds][Customer] : Yep, that's right.

[6 minutes 46 seconds][Agent] : Excellent. What's Benjamin's date of birth?

[6 minutes 50 seconds][Customer] : The fifth of the 2nd 81.

[6 minutes 53 seconds][Agent] : OK, yeah, so just a year old and year. And lastly, I can confirm Benjamin, uh, he's a male at an Australian residence. Excellent. Now one thing I will preface, you'll notice a slight difference in pricing between the two of you.

[7 minutes 2 seconds][Customer] : Yes, Yep.

[7 minutes 9 seconds][Agent] : Uh, it is firstly based on just the one year age gap, but also, uh, because uh, males such as myself and Benjamin generally have a shorter life expectancy than females.

[7 minutes 19 seconds][Customer] : Yep, Yep.

[7 minutes 19 seconds][Agent] : Uh, that is also taking into account otherwise, uh, Gina, first I need to ask you, have you had a cigarette in the last 12 months, yes or no? And has Benjamin had a cigarette in the last 12 months, yes or no? Excellent. Alright. So, uh, once again, uh, we're able to look anywhere between \$100,000 up to \$1 million cover and that's for the both of you.

[7 minutes 28 seconds][Customer] : No, no, OK.

[7 minutes 45 seconds][Agent] : So we can look at some, uh, anywhere between those figures, each, uh, would there be an amount you'd like to look at first, Gina?

[7 minutes 53 seconds][Customer] : But probably we'd probably want a different amount because

he's obviously the primary income earner.

[8 minutes][Agent] : Yeah, OK.

[8 minutes 1 seconds][Customer] : So if I died, he probably wouldn't need so much because he could continue to work. But if he died, then I'd probably need more because I don't earn any near what he earns.

[8 minutes 11 seconds][Agent] : Fair enough.

[8 minutes 10 seconds][Customer] : Then yeah, to pay the mortgage.

[8 minutes 15 seconds][Agent] : Yeah, no worries at all in that case. Yeah, looking at your end first, what amount would you be thinking about for yourself?

[8 minutes 23 seconds][Customer] : So if I had to cover our mortgage, our mortgage is about 800,000.

[8 minutes 34 seconds][Agent] : It's OK, we'll find out.

[8 minutes 28 seconds][Customer] : So I don't, I don't know whether we would, whether the premium's going to be sort of out of reach to something that high, whether it's something like, yeah, 500,000 to then only leave me with a smaller mortgage.

[8 minutes 42 seconds][Agent] : OK, sure. So, uh, looking at \$500,000 and you've been, you passed away and for Benjamin, would that be the same amount or a higher amount?

[8 minutes 52 seconds][Customer] : Sorry, did you say if that was if I passed away or if he passed away?

[8 minutes 56 seconds][Agent] : Oh, sorry. If you passed away, did you say you would, uh, it would be 500,000.

[9 minutes 1 seconds][Customer] : If I passed away, he probably wouldn't need that much. He'd probably like yeah, 3 or 400,000 maybe.

[9 minutes 4 seconds][Agent] : OK, right. OK. Ah, got you.

[9 minutes 8 seconds][Customer] : But if he passed away, then I would need more because he's the he's the pro. He earns more, a lot more money than what I am.

[9 minutes 12 seconds][Agent] : OK, Yeah, fair enough. OK, just making sure I had everything in,

uh, in order what you're saying there.

[9 minutes 27 seconds][Customer] : Yep.

[9 minutes 21 seconds][Agent] : So, all right, let's say for example, then we look at \$300,000, uh, if you passed away and, uh, \$500,000 if Benjamin passed away. I'll give you the breakdown of what this looks like.

[9 minutes 31 seconds][Customer] : Yeah, that's OK.

[9 minutes 34 seconds][Agent] : If, uh, for Benjamin, \$500,000 of life insurance comes to be \$35 per fortnight and uh, Gina for yourself, \$300,000 a cover would be \$15.56 per fortnight.

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

[9 minutes 50 seconds][Agent] : And so in yes, in title it comes to be \$50.56 per fortnight.

[9 minutes 50 seconds][Customer] : So we'll be looking at that 50, OK. Yeah, it's up to there.

[9 minutes 58 seconds][Agent] : That's sure.

[9 minutes 58 seconds][Customer] : If we were to increase bins up to 800, that would cover my mortgage if he was to pass away, what would that change it to?

[10 minutes 8 seconds][Agent] : Let's have a look. If Benjamin's cover was \$800,000, it would be \$55.99 a fortnight on his end.

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

[10 minutes 17 seconds][Agent] : And say, for example, if you're stuck with the same 300,000 like before, that would bring the total fortnightly premium then to be \$71.55 per fortnight. Is this still sitting calmly for you or are there any adjustments we need to make the other way?

[10 minutes 27 seconds][Customer] : OK, no, that sounds pretty good to me actually.

[10 minutes 37 seconds][Agent] : Yeah, excellent.

[10 minutes 36 seconds][Customer] : So I think we'll fix with that.

[10 minutes 39 seconds][Agent] : Yeah, easy. No problems at all. Thanks very much. Umm and in that case from here, the next step of course is I'll take each of you through the health and lifestyle questions will determine your eligibility. Of course I can do yours at this point in time. Benjamin, uh, is he around at this current, uh, at this stage? Yeah yeah, easy.

[10 minutes 51 seconds][Customer] : OK, no, he's at work, so you'd have to ring him I guess on his his phone so I can get up on that.

[11 minutes 2 seconds][Agent] : I can certainly, yeah, I, yeah, easy. I can certainly take that down, umm, and give him a call at some point.

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

[11 minutes 8 seconds][Agent] : Uh, and it doesn't necessarily have to be at the same time that we organize each policy.

[11 minutes 14 seconds][Customer] : OK.

[11 minutes 13 seconds][Agent] : That's no issue at all.

[11 minutes 18 seconds][Customer] : Yeah.

[11 minutes 15 seconds][Agent] : Umm, otherwise or get, of course, your questions are here.

[11 minutes 21 seconds][Customer] : OK.

[11 minutes 20 seconds][Agent] : Umm, so these are health and lifestyle questions to determine your eligibility and just, I want a preference. There's a possibility when we go through the application that we do get you approved, that depending on your, some of your answers, it could be what changes made.

[11 minutes 33 seconds][Customer] : OK. OK.

[11 minutes 32 seconds][Agent] : So whether it's a change to, uh, the premium or, umm, the, a change to, uh, there's some additional exclusions that could be added. Uh, so we'll find out what that looks like and if we need to make adjustments thereafter, we are welcome to, that's no issue. Otherwise, while that large, Jane, I'll just give you an insight into how your premiums work over time.

[11 minutes 46 seconds][Customer] : Yeah, sounds OK. Yep.

[11 minutes 55 seconds][Agent] : As the premium, what you pay on the policy, it is stepped, which means it will generally increase each year's your age, But in addition, the policy has automatic indexation. Now this means each year or sum insured, what you're covered for increase by 5% with associate increase in premium and you can opt out this automatic indexation issue if you wish. OK. It's up to you. Now as indication as to what this looks like, let's say for example, you make no

change to the policy and you decline indexation, so you just stick with the same sums insured yourself 300,000 and Benjamin \$800,000.

[12 minutes 15 seconds][Customer] : OK, Yep.

[12 minutes 29 seconds][Agent] : Next year, the total fortnightly premium be \$76.39 a fortnight. And you can also find information about our premium structure on our website. OK, all right.

[12 minutes 38 seconds][Customer] : OK, Yep.

[12 minutes 41 seconds][Agent] : And I'll just confirm a couple of details before we jump in, I guess because the questions it's just very always finished lighting. Firstly, Gino, I gather this is the best point of contact for you. This number we're speaking on today.

[12 minutes 51 seconds][Customer] : OK, yes.

[12 minutes 57 seconds][Agent] : Excellent. And the e-mail address ivegothereisglcoughlin@gmail.com. Is this the best point of contact or this is your e-mail address?

[13 minutes 7 seconds][Customer] : Yeah, it is. Yeah.

[13 minutes 8 seconds][Agent] : Excellent. All right. The last thing I'll describe then is your address. Could I just start with your post code and suburb, please? Yep, Yep, wonderful. Rimba 2258. And what's your address there in Rimba?

[13 minutes 15 seconds][Customer] : Yep, 2258 and Orinda, which is OURINBAH, 22 Orinda Creek Rd. Yep.

[13 minutes 28 seconds][Agent] : Yep, last and simple, 22 Rimba Creek Rd. And your postal address where you received your mail, that'd be the same. Excellent. Thanks, Gina.

[13 minutes 38 seconds][Customer] : Yes, Yep.

[13 minutes 41 seconds][Agent] : All right, now I'll just quickly copy all those details over to Benjamin's profile, just while I'm here to speed up the process later on when I speak to him. OK, All right, otherwise, uh, yeah, Gina, I've got the health questions, right? So all I need to do is take you through a pre underwriting disclosure just to give you some privacy policy information and it also outlines your treaty to take reasonable care to not make any misrepresentations in your answers.

[13 minutes 53 seconds][Customer] : OK, OK, OK.

[14 minutes 15 seconds][Agent] : It reads, uh, Gina, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issued cover and other related services. We'll share this with your insurer and they share with other Australian service providers for the purpose of administering more policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of privacy. Now, by proceeding, understand you're applying the personal life insurance policy and as such it's easy to take reasonable care to not make any misrepresentations. This means you need to ensure you understand each question I ask you and they provide honest, accurate and complete answers. You need to answer each question full. Even if you provide some information to us, any earlier discussions you've had, 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 terms and conditions of your policy. Ah, sorry Gina, do you understand and agree to your duty there? Yes or no? Excellent. All right.

[15 minutes 11 seconds][Customer] : Yes, OK.

[15 minutes 14 seconds][Agent] : Now these are for the most part yes or no answers or indicate otherwise. We're a need to, ah, Firstly, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[15 minutes 28 seconds][Customer] : No.

[15 minutes 30 seconds][Agent] : Next question, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[15 minutes 37 seconds][Customer] : Yes.

[15 minutes 39 seconds][Agent] : Does your work require you to work underground? Sorry to go underground. Work and heights about 20 meters. Dive the depths away 40 meters. Use explosives or travel to areas experiencing war or civil unrest or work offshore.

[15 minutes 51 seconds][Customer] : No. Hmm. Mm.

[15 minutes 52 seconds][Agent] : Excellent. The next section here. Now this is in relation to your height and weight. And please be aware that I'm required to attain a confident single figure

measurement for each in order to continue with the application. And the system does not allow me to answer any approximate figures, words or height and weight ranges. Firstly, do you know what is your exact heights in either centimeters or feet and inches, please? Yeah, 166 centimeters. And what is your exact weights in either kilograms, pounds or stones? 78, That's 7-8 kilograms, correct?

[16 minutes 13 seconds][Customer] : 166 centimetres, 78 kilograms, Yes.

[16 minutes 29 seconds][Agent] : Yeah. Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? Excellent. All right, a quick AIDS declaration here to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[16 minutes 37 seconds][Customer] : No, no.

[16 minutes 49 seconds][Agent] : Regarding travel, do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months?

[16 minutes 58 seconds][Customer] : No. So we're going on a holiday to Japan in April, but not to live there. Is is what it means?

[17 minutes 2 seconds][Agent] : Oh sure, yeah, just to travel.

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

[17 minutes 5 seconds][Agent] : Yeah easy. So it is just regarding traveling all residing. So we'll note down travel still. Uh, and the next question, which country or countries do you intend to travel to reside in? Uh, is it just Japan morning.

[17 minutes 11 seconds][Customer] : Just example. OK, it's a Ju. It's a cruise in Japan, and it stops for one day in South Korea.

[17 minutes 23 seconds][Agent] : OK, so Japan and South Korea wonderful. I've, uh, I've been to both of those umm, places when I was younger actually. Oh man, you're going to love it. I absolutely love it. Excellent. And you're bringing bringing your son with you as well.

[17 minutes 32 seconds][Customer] : Yeah, that one, Yeah. Yeah. He's excited for it.

[17 minutes 41 seconds][Agent] : Oh, excellent. Yeah, you'll have an absolute ball. All right.

[17 minutes 46 seconds][Customer] : Yeah.

[17 minutes 46 seconds][Agent] : Perfect. Now, unsurprisingly, neither of those countries fall on a list of countries they have here. So I just need to ask, will you be overseas for longer than three consecutive months? Yes or no? Great. No problems. Well, do enjoy. We'll keep moving on with the application here.

[17 minutes 57 seconds][Customer] : No, I just remember we, we are going to Singapore on the way home to, I don't know if you need to add that country again.

[18 minutes 7 seconds][Agent] : Oh, yeah, sure. I'll, I'll just swap that in umm as well. No problems. Thanks for letting me know. And I mean, once again, that's still not in a list of countries. So just to confirm once more, will you be overseas for longer than three consecutive months? Perfect. Thanks very much. Uh, all right. Next question then. Gina, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

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

[18 minutes 37 seconds][Agent] : All right, in that case, this next section here is in regards to your medical history.

[18 minutes 42 seconds][Customer] : OK.

[18 minutes 42 seconds][Agent] : The ever arching question asked. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following firstly, cancer, tumor, mole or cyst including skin cancer, sunspots, Melanoma or leukemia?

[19 minutes][Customer] : No, no.

[19 minutes 2 seconds][Agent] : Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure? OK, sure. So that was just high blood pressure during pregnancy where the blood pressure returns to normal after the birth.

[19 minutes 15 seconds][Customer] : I had high blood pressure when I had my son, but I had preeclampsia, but that was due for that condition, yes.

[19 minutes 30 seconds][Agent] : Yeah perfectly fine, no worries. So, uh, with regards to that, umm, I'll have, we would note down the high blood pressure umm, if it wasn't that it wasn't as a result of

that, but since that's the case, we don't need to take that into account here. That's fine, easy. So otherwise with that, umm, just with that clarification, then would your answer be a yes or no for the whole question once more, Anything All right? Perfect. Thanks for letting me know, Gina. We'll keep moving.

[19 minutes 44 seconds][Customer] : OK, no, OK, no.

[20 minutes][Agent] : High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting, diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Epilepsy, murder, neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression, or stress requiring medical treatment or any other mental health disorder. Any illegal drug use would be a prescription medication or receive medical advice or counseling. Alcohol consumption disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder excluding childhood asthma.

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

[20 minutes 58 seconds][Agent] : Wonderful. Sorry, the next couple of questions now this is still in regards to your medical history. These questions just were differently before. First one asks, other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner specialists or are you awaiting results? Any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no? Sure. Uh, what condition required the medical examination or advice?

[21 minutes 26 seconds][Customer] : Yes, endometriosis and adenomyosis. Adenomyosis.

[21 minutes 36 seconds][Agent] : Endometriosis and, uh, adenomyosis. OK, no worries.

[21 minutes 44 seconds][Customer] : I'll just look it up.

[21 minutes 48 seconds][Agent] : Yeah, anything. I'm, I'm just searching for both of those. We do have a list of conditions, umm, here that I just looked through. Uh, endometriosis falls on that list. I'm just trying to find the other one. Uh.

[21 minutes 59 seconds][Customer] : Yep. So it's a ADENONYOSIS, yeah, similar to endometriosis.

I had I had surgery for both of those in May last year.

[22 minutes 7 seconds][Agent] : Yes, denomiosis, right, OK. In that case, so the endometriosis we do have a list, so that's fine. But the just to double check the adenomiosis, this is different to the endometriosis. Sure.

[22 minutes 39 seconds][Customer] : Yes, Yep. It's very similar, but it is different. It's got stuff, it has a different name, but it involves the uterus. So increasing the size of the uterus rather than the just the endometriosis growing in that region. It's it's sort of inside the wall of the uterus, which makes your uterus larger.

[22 minutes 43 seconds][Agent] : Yeah, right. OK, that makes sense in that case, uh, yes. So that doesn't pop up on our list here. So whilst the endometriosis is on the list, that means you don't have to really delve in any further. That's OK.

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

[23 minutes 11 seconds][Agent] : Uh, the idea meiosis, since that's, uh, more particular condition, uh, it's not no list and it means I'll have to do what's called a referral. So I'll ask you a few further questions just so I can manually input the details and we'll send off the underwriter, Uh, because these types of things they just consider on a case by case basis. OK.

[23 minutes 21 seconds][Customer] : OK, OK.

[23 minutes 32 seconds][Agent] : So firstly, please describe the reason for the consultation, including symptoms and diagnosis. So of course the diagnosis was adenomyosis.

[23 minutes 42 seconds][Customer] : Yep.

[23 minutes 43 seconds][Agent] : What symptoms did you have associated with it? Yep. Was it H heavy bleeding just generally or specifically menstrual bleeding?

[23 minutes 46 seconds][Customer] : So pain and heavy bleeding, menstrual bleeding.

[23 minutes 56 seconds][Agent] : Sure. So pain. And so I got her his uterine pen.

[24 minutes 3 seconds][Customer] : Yeah, pelvic pain.

[24 minutes 5 seconds][Agent] : Yeah no, no, I stayed to that like 2 of them. Yeah, I agree. So pain in uterus slash pelvis. Goodness, man, I'm spelling everything wrong. Umm. And, uh, heavy

menstrual bleeding.

[24 minutes 30 seconds][Customer] : Mm. Hmm.

[24 minutes 40 seconds][Agent] : All right, excellent. So yes, Adam, MIAs, adenomias is pain MIAs. So I'm having menstrual bleeding. All right. Any other symptoms or those? Just those ones.

[24 minutes 57 seconds][Customer] : Goodbye.

[24 minutes 59 seconds][Agent] : All right. Perfect. All right. Excellent. Next question asked, when did it occur?

[25 minutes 10 seconds][Customer] : I was around this time last year.

[25 minutes 15 seconds][Agent] : Yep.

[25 minutes 14 seconds][Customer] : So it was January last year.

[25 minutes 17 seconds][Agent] : Yeah, sure. So January 2023.

[25 minutes 21 seconds][Customer] : Yep.

[25 minutes 22 seconds][Agent] : And please provide details of medical tests so any examination, X-rays, scans, blood tests or biopsy including dates and results.

[25 minutes 32 seconds][Customer] : So I think in February I had a ultrasound and then was referred by the GP to a gynecologist after that ultrasound. I don't know specific dates or do you need me to find those or?

[25 minutes 36 seconds][Agent] : Yep, that's fine. If you just have the month and year that's that will suit OK.

[25 minutes 55 seconds][Customer] : Yep. And then I think I had the gynecologist appointment in March and then I had the laparoscopy surgery. It was either April or May. I'll just have a look back through my calendar and see if I can find it. I think it must have been, It must have been April, I think. Yeah.

[26 minutes 10 seconds][Agent] : That's OK, all right.

[26 minutes 23 seconds][Customer] : So the 20th of April 2023 I had a laparoscopy.

[26 minutes 31 seconds][Agent] : The proscopy and that was 20 remind me of the date once more. Sorry, 22nd, 20th OK, 20th April 2023. And all right, that's the apostrophe that was to that was the

surgery done to, uh, treat the condition. And, uh, the laparoscopy was successful.

[26 minutes 40 seconds][Customer] : 20th of April 20 yeah, Yep, yes, yes, they they removed the endometriosis and they put in an IUD which controls the adenomyosis.

[27 minutes 11 seconds][Agent] : Yep. All right. Success successfully removed endometriosis and inputs.

[27 minutes 21 seconds][Customer] : Yeah, M Marina, I do RUD Marina.

[27 minutes 20 seconds][Agent] : Uh, IUD Sure.

[27 minutes 27 seconds][Customer] : Yeah, RUD.

[27 minutes 30 seconds][Agent] : Yeah. All right. So manage adino miosis.

[27 minutes 37 seconds][Customer] : And that's worked. And I haven't had any pain or bleeding.

[27 minutes 43 seconds][Agent] : Yeah, perfect. No worries. All right. And just, I believe I've missed something along the way. So of course you had your ultrasound in February that referred you from the GPU to the gynecologist. There was something you mentioned, I believe in March.

[27 minutes 59 seconds][Customer] : So I had the appointment with the gynecologist in March and then he scheduled the surgery for April.

[28 minutes][Agent] : Yep, yes, Yep. So March 2023, organised the proscopy.

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

[28 minutes 26 seconds][Agent] : Ah, all right. And then, yeah, the proscopy that was on the 20th of April of 2023, successfully removed endometriosis and input IUD to manage adenomeniosis. Excellent. All right. Uh, next question then. Is any further investigation or treatment planned? If so, when? And please advise. The full recovery has been made. Thank you. So yes. And uh yeah, it was the, uh, the full recovery is made off the laparoscopy.

[28 minutes 42 seconds][Customer] : Yes, no, yes, correct.

[29 minutes 17 seconds][Agent] : Excellent. All right, so that all those, all the details I need. So from here, of course, I'll let you know what the referral process looks like once we finish the application. There's just only a few questions I have to go. The next one asks, other than what you've already told me about, are you contemplating seeking medical advice to any symptoms you're currently

experiencing within the next two weeks?

[29 minutes 30 seconds][Customer] : OK, no.

[29 minutes 41 seconds][Agent] : All right. The next couple questions is regarding your family history. It only concerns your immediate family, this being your mother, father, brother or sister.

[29 minutes 52 seconds][Customer] : OK.

[29 minutes 50 seconds][Agent] : Gina, uh, firstly, to the best of your knowledge of any of your immediate family living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and the minor polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[30 minutes 4 seconds][Customer] : No, no.

[30 minutes 17 seconds][Agent] : All right, all right. So one last question here, just regarding any hazardous pursuits, do you know, other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[30 minutes 42 seconds][Customer] : No.

[30 minutes 44 seconds][Agent] : OK, OK, so I'll submit your answers there. And umm, yeah, Gene, of course, based on the, umm, disclosure, umm, of the DME access within the application, the application does need to be referred to the underwriter for further assessment. Umm, However, I can tell you to this point, nothing else has come up. There has been no change to premium nor any additional exclusions.

[30 minutes 59 seconds][Customer] : OK, OK.

[31 minutes 7 seconds][Agent] : So it's really just the underwriting needs to assess the, uh, DME access, umm, and all the details we know there and just make that decision. Uh, for reference, while your application is being assessed, you will be covered for accidental death, which pays out if death was due to a direct result of an accident and cover under this loss until the insurer makes a decision

on the application or 30 days from today, whichever is earlier.

[31 minutes 33 seconds][Customer] : OK.

[31 minutes 32 seconds][Agent] : OK, Now, uh, with regards to that, what we do, what we still do is we note down your preferred method payment. We select the payment date that suits you best, of course, in the future.

[31 minutes 46 seconds][Customer] : Yep. OK.

[31 minutes 43 seconds][Agent] : That way the underwriter has time to make their assessment and then I read your declaration, uh, to then get the referral sent and the Commission of your cover, it will be sent subject to final assessment by the insurer. Uh, however, if the insurer approves cover without any changes, Gina, uh, it means I'm able to record your acceptance of the policy. Now we send out all your policy information to your e-mail and postal address.

[32 minutes 8 seconds][Customer] : OK.

[32 minutes 8 seconds][Agent] : Umm, Otherwise, the two other possibilities, umm, with the referral is that it either comes back approved but with changes made or it comes back declined.

[32 minutes 17 seconds][Customer] : Yeah, OK.

[32 minutes 18 seconds][Agent] : If either of those two scenarios are to occur, what I do is I'll give you a call back as soon as possible. I'll get into contact with you. That way I can let you know of the changes or that of the decline and then you can, umm, inform me of how you'd like to proceed with those changes in mind. Or if it's decline, obviously we're not able to proceed. Umm, but yeah, otherwise that's how it all looks. So we'll get this sorted from here. And of course, I will open up his Benjamin's profile and I'll arrange time to speak with him.

[32 minutes 38 seconds][Customer] : Yeah, OK.

[32 minutes 50 seconds][Agent] : Uh, but yes, Gina, uh, we'll get to the last steps for you. Of course. Uh, firstly, we'll start with the preferred method of payment. Is it through our BSB and account number or via card?

[33 minutes 3 seconds][Customer] : I can do either. Is it? Does it make any difference to the premium or not?

[33 minutes 6 seconds][Agent] : Yeah, there's there's no difference, Uh, no surcharges associated with either. So it's really just up to personal preference. Whatever's successful. Yeah, sure. Uh, would it be under your name, Gina Coughlin? Sure. All right. And is that a savings or a cheque account that you hold?

[33 minutes 15 seconds][Customer] : Yeah, BSc in account, Yes, Let's have a look.

[33 minutes 31 seconds][Agent] : Sure.

[33 minutes 29 seconds][Customer] : I think it's a a yes account, right. So I'll have to be in your account and I'll do it.

[33 minutes 38 seconds][Agent] : It's OK, Take your time.

[33 minutes 37 seconds][Customer] : Oh, that's cool. Let's just go with savings account.

[33 minutes 55 seconds][Agent] : Yeah, sure. No worries.

[33 minutes 56 seconds][Customer] : I'm pretty sure it is.

[33 minutes 58 seconds][Agent] : Yeah, anything. No problems. Uh, all right. And uh yeah. When you're ready, I'll start with the BSB number, please. Sure.

[34 minutes 7 seconds][Customer] : OK, sorry, I just wanted to check before we go ahead with this part because this this doesn't lock me in for anything I do when I have to run it past my husband.

[34 minutes 16 seconds][Agent] : Yeah, perfectly fine.

[34 minutes 17 seconds][Customer] : Good.

[34 minutes 17 seconds][Agent] : So yeah, what we do, of course, is we just organise the details. We set a payment date.

[34 minutes 23 seconds][Customer] : Yep, Yep.

[34 minutes 23 seconds][Agent] : Now, obviously if the underwriter comes back with your application with changes made or if it's declined, then yeah, it wouldn't be locked in. We'd of course get into contact with you so we can confirm those changes before you re.

[34 minutes 32 seconds][Customer] : OK, Yep.

[34 minutes 36 seconds][Agent] : So yeah, so we can get your confirmation. If it does come back approved though, I'll be able to keep click it through on my end and get the coverage underway. But

you still have between now and the first payment dates to have the discussion with your husband, OK?

[34 minutes 39 seconds][Customer] : OK, OK, OK.

[34 minutes 50 seconds][Agent] : Umm, yeah, correct.

[34 minutes 50 seconds][Customer] : So I can call up and say I don't want to proceed if if the plan is not to.

[34 minutes 54 seconds][Agent] : If that's the case, is that completely comfortable for you? Hmm.

[34 minutes 56 seconds][Customer] : Yep, yeah, I just when I put the enquiry through on the weekends, I, I did you guys and I also did Mobiloak. So I haven't quoted to Mobiloak yet and I'd like to get a, another quote as well.

[35 minutes 10 seconds][Agent] : Yeah, that's fun. Yeah, easy. That's no issue. Sorry.

[35 minutes 19 seconds][Customer] : Yep.

[35 minutes 15 seconds][Agent] : I'll just make sure you're fully informed of the two options of how we can proceed because we asked able to of course send it just out to you in the form of quotation. Now it would mean even if this does get approved and no changes that I need to get into contact with you again to get the confirmation and etcetera. Ah and that's certainly valid. If you'd like to do that. No issue.

[35 minutes 29 seconds][Customer] : Yep, OK.

[35 minutes 35 seconds][Agent] : Umm, however, yes. Otherwise from here we do just organize, umm, the preferred method of payment. We select the payment date that suits you best in the future. And so we'll have the underwriter come back with their decision and if it's a fully approved, I'll be able to click it through on my end. But if there are any changes, umm, or if you do decide to cancel and switch over, that's fine too. Give us a call out before that first payment dates. We'll get it enlarged also for you. OK. Over the phone, yeah.

[36 minutes 3 seconds][Customer] : OK, that's fine. So I'm happy to do that and lock the bank down details and stuff in and then I'll ring up. If I decide then I'm gonna go with the other quote.

[36 minutes 4 seconds][Agent] : Yeah, Anyway, Yeah, no worries. Appreciate that, Gina. No worries.

Uh, so yes, when you're ready, we'll start with the BSB number, please.

[36 minutes 16 seconds][Customer] : Yep, that's 923100.

[36 minutes 19 seconds][Agent] : Excellent. That's with, uh, ING. Alright. And your account number when you're ready. Yep.

[36 minutes 22 seconds][Customer] : Yep, Yep, 312094010.

[36 minutes 32 seconds][Agent] : Excellent. Alright. And Gina, when would you like the first payment to come out for the life insurance?

[36 minutes 40 seconds][Customer] : How long does the underwriter usually take to assess?

[36 minutes 42 seconds][Agent] : Yeah, great question. So in my personal experience, it does take generally one to two business days. However, Full disclosure, it can take anywhere up to 30 days.

[36 minutes 49 seconds][Customer] : OK, OK. Why don't we go with the 1st of May? So that's the start of the month and then if it's not back by then, obviously it's not gonna come out on the 1st of May.

[37 minutes 3 seconds][Agent] : Of May, did you say?

[37 minutes 6 seconds][Customer] : Oh, sorry, I'm looking. I'm still in the wrong. I'm back in my calendar looking at the from the dates from last year from the surgery.

[37 minutes 13 seconds][Agent] : All right, that explains it.

[37 minutes 13 seconds][Customer] : So where are we? Yeah, cool.

[37 minutes 16 seconds][Agent] : So the 1st of February, do you mean?

[37 minutes 18 seconds][Customer] : Yeah, first of Feb.

[37 minutes 19 seconds][Agent] : OK, Sure. Yeah, easy.

[37 minutes 19 seconds][Customer] : That's what gives us a few weeks that do you think it's a good idea or what do you think?

[37 minutes 25 seconds][Agent] : Yeah, either either or. It's fine. Let's have a look here. And for reference, do you, uh, mention the 1st of February? Would you prefer it be a monthly payment or is fortnightly preferable?

[37 minutes 39 seconds][Customer] : Probably fortnightly then.

[37 minutes 42 seconds][Agent] : That's fine, yeah.

[37 minutes 40 seconds][Customer] : So maybe we'll start it earlier if we go, let's go Tuesday the 17th, which is next Tuesday.

[37 minutes 50 seconds][Agent] : Next Tuesday, sure. Oh. Hmm.

[37 minutes 53 seconds][Customer] : And yeah, if it's not back by then, then we can, we can delay it like another fortnight or to the following Tuesday after that Tuesday.

[38 minutes 1 seconds][Agent] : Yeah, that's definitely fine.

[38 minutes 10 seconds][Customer] : Yep.

[38 minutes 2 seconds][Agent] : And yeah, there is a very good chance it will come back within the next one to two business days, but we just state that it can take up to 30 days in case, umm, but yeah, uh, now next Tuesday, that's the 16th of January. Did you mean next Wednesday, the 17th or did you mean the Tuesday?

[38 minutes 19 seconds][Customer] : You know what I'm looking at? I'm still in the wrong year.

[38 minutes 24 seconds][Agent] : Uh, there you go. There you go.

[38 minutes 26 seconds][Customer] : Rolling back the wrong. OK, 2022, we're in 2024. Here we go. Yeah, let's go. Tuesday the 16th.

[38 minutes 34 seconds][Agent] : All right, yeah, easy.

[38 minutes 37 seconds][Customer] : Yep.

[38 minutes 35 seconds][Agent] : So that's a week from today, next Tuesday, and every fortnight on a Tuesday from there.

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

[38 minutes 40 seconds][Agent] : All right, in that case, Gina, the last step, I'll read you a declaration. So these are the terms and conditions of the policy, which I'll read to you in full.

[38 minutes 48 seconds][Customer] : OK.

[38 minutes 47 seconds][Agent] : There's a question in the middle and a couple more at the end. I'll just need clear yes or no answers for each, and then we'll have your referral sent off. And then after this, we'll I'll open up Ben's profile. I'll just note down his number or we can use your number for him.

That's fine too. And just arrange a time Mike can sort out his application.

[39 minutes 3 seconds][Customer] : Yep, Yep. Bye, bye. Yeah, I'm good.

[39 minutes 7 seconds][Agent] : Uh, sorry it reads here though. Thank you Gina Coughlin, it is important you understand the following information. I'll ask for your grants. These terms at the end. Your policy will not be enforced unless you agree with these terms in full. Family life cover is issued by Hanover Life Free of Australasia Ltd, whom we will refer to as Hanover. Hanover has an arrangement in Greenstone Financial Services, whom I'll refer to as GFS Training as real insurance to issue and arrange this insurance on behalf, however has relied upon the information provided when assessing your application and that includes the information we initially collected from you to provide a quote. However, I set a target market termination for this product describes type of concern. As this product is signed for, our distribution practices are consistent with this termination. You can't obtain a copy on our website. Now I need to remind you that you take reasonable care you agreed to. Gina, can you please confirm you've answered all of our questions in accordance with your duty, yes or no?

[39 minutes 59 seconds][Customer] : Yes.

[40 minutes 1 seconds][Agent] : Now we, based on time on time, provide office to you by the communication methods you provided to us in relation to our products and services. By agreeance with declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of the same time by contacting us. The accepted color paper lump sum benefit amount of the following Gina Coughlin receives \$300,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$15.56 per fortnight. Your previous step premium, which means we calculate each policy anniversary and will generally increase as you age. The sum insured will also increase automatically by 5% each year and you can opt out of this each year, including your premium amount payable to GFS of up to 65% cover costs. Your premium be debited from your nominated bank account in the name of Gina Coughlin, which you'll authorize the debit from and have provided to us. Uh, the policy documentation, PDF and FSG will be sent to you within 5 working days and if you provide us an

e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure appropriate to your needs. We have a 30 day cooling off. During which you may cancel your policy and they pre may have paid will be refunded in full unless you've watched your claim. If you are replacing the existing policy with this cover, we recommend you do not cancel that policy until you have received and reviewed our policy before. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and there may be other risks that you consider depending on your circumstances. Uh, finally, we have a complaints process which you can access anytime by contacting us full details online and in the documentation we're sending you. Uh, sorry, just a couple questions before we get that set. Firstly, Gina, do you understand and agree with the declaration? I've just read you yes or no?

[41 minutes 41 seconds][Customer] : Yes.

[41 minutes 42 seconds][Agent] : And would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[41 minutes 48 seconds][Customer] : No.

[41 minutes 49 seconds][Agent] : Easy. All right, well, in that case, Gina, firstly I do want to say thank you for choosing real insurance. Now I've got that referral sent and so as soon as the insurer comes back with a decision, if I do need to contact you about any changes, I will of course be in contact.

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

[42 minutes 5 seconds][Agent] : Otherwise, if it's approved with no changes, I'll just click it through on my end and you'll be covered as per the policy from there. Otherwise, let me just write a quick note for myself on your profile. Appreciate your patience just while I do this. All right, excellent. It sounds like your son hasn't been, uh, calling out for any help thus far.

[42 minutes 42 seconds][Customer] : Hmm. Mm.

[42 minutes 42 seconds][Agent] : Probably having a good nap.

[42 minutes 45 seconds][Customer] : He came right? He's alright. You came back to me over this morning. That's probably what you can hear that left roughly before.

[42 minutes 51 seconds][Agent] : All right, there you go.

[42 minutes 53 seconds][Customer] : That's very dumb. He seems to feel at the moment the pain. The pain medication is working, which is good.

[42 minutes 59 seconds][Agent] : Ah, very. That's good to say. All right, now, all right, looking at Benjamin's profile, Benjamin Coughlin, could you just remind me of his date of birth once more, please?

[43 minutes 9 seconds][Customer] : Yeah. Yep. The 5th of the 2nd 81.

[43 minutes 8 seconds][Agent] : This is the 2nd 1981. Excellent. Yep. There he is. All right. Umm. And so to contact him for his application. Do you want me to call him on his number or your number?

[43 minutes 24 seconds][Customer] : Yeah, could be best to call him on his number.

[43 minutes 26 seconds][Agent] : Sure. Uh, what is this contact number?

[43 minutes 29 seconds][Customer] : Yep.

[43 minutes 31 seconds][Agent] : Yep, Yep. Excellent. Alright, now I'll write a notes call on that number. I'll leave your number there just in case.

[43 minutes 29 seconds][Customer] : 0416027827 Yep.

[43 minutes 43 seconds][Agent] : And what time would be preferable for me to get into contact with them generally?

[43 minutes 50 seconds][Customer] : Probably sort of about 2:00 in the afternoon is probably a good time or 10:00 in the morning. But I can find out like what day would be good. He, he's picked us up from the hospital this morning and got us back and then gone to work.

[44 minutes 3 seconds][Agent] : Yeah, sure. Easy.

[44 minutes 2 seconds][Customer] : So today might not be the best day 'cause he's missed work yesterday this morning. But yeah, maybe if you want to call him maybe at 10:00 tomorrow morning, I'll tell him.

[44 minutes 13 seconds][Agent] : Perfect.

[44 minutes 14 seconds][Customer] : And then if if that's not suitable for him, he can, he can tell you

when is a good time to call back.

[44 minutes 18 seconds][Agent] : Yeah, easy. I'll give him a try at 10:00 tomorrow morning then.

[44 minutes 22 seconds][Customer] : Yep. Yeah.

[44 minutes 21 seconds][Agent] : Now if I don't call exactly at 10:00, it is just because I'd be speaking with another client at the time.

[44 minutes 28 seconds][Customer] : Yep. Yep.

[44 minutes 27 seconds][Agent] : But I'll do my very best if, if I'm available, then I'll certainly give him a call. Uh, all right. Uh, otherwise, yeah, I'll take him through, of course, how the life insurance works. We'll go through details, uh, and then go through the application. And that was for the \$800,000 cover for Benjamin, if I remember correctly.

[44 minutes 32 seconds][Customer] : OK, yes.

[44 minutes 46 seconds][Agent] : Yeah.

[44 minutes 46 seconds][Customer] : Yep.

[44 minutes 46 seconds][Agent] : Wonderful. OK Umm, yeah. Otherwise. And yeah, do take care. I'll give Benjamin a call tomorrow morning and of course, make sure he's aware that I'm gonna give him a call.

[44 minutes 56 seconds][Customer] : Yeah, So I'll let him know now.

[44 minutes 56 seconds][Agent] : I don't wanna have an awkward conversation. Alright. Wonderful.

[44 minutes 59 seconds][Customer] : Yeah, Cool.

[45 minutes 3 seconds][Agent] : Umm, yeah. Otherwise, yeah. Thanks very much once again.

[45 minutes 3 seconds][Customer] : Alright, no worries. Thanks for your call.

[45 minutes 5 seconds][Agent] : OK, no worries. Bye. Bye.

[45 minutes 8 seconds][Customer] : OK, bye.