

[10 seconds][Agent] : Good afternoon, Paul. It's Evan calling from Real Insurance. How are you? That's good. I'm giving you a call in relation to the income protection cover you are on our website looking into.

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

[22 seconds][Agent] : I'm touching base to run you through some further information and pricing and to see if we can find something suitable along the way for you so that I can do that.

[35 seconds][Customer] : Yep.

[30 seconds][Agent] : I'll start off by confirming your details and letting you know that all of our calls are recorded and any advice they do provide. It's general in nature and may not be suitable to your situation. I do have your full name here as Paul Jones. Is that correct date of birth? The 27th of the 6th 1968 And you're a male and you're Australian resident.

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

[54 seconds][Agent] : Perfect with the income protection cover. It's designed to provide financial protection if you're unable to work due to a disabling sickness or injury and as a result you were to suffer a loss of income. We can offer from \$1000 per month up to 75% of your monthly pre tax income up to a maximum of \$10,000 per month. Are you working a minimum of 20 hours per week in permanent paid employment at the moment? OK, what do you do for work?

[1 minutes 19 seconds][Customer] : Yep, no truck driver.

[1 minutes 24 seconds][Agent] : Talk driver. OK, perfect. And are you doing? Sorry, give me a SEC. Are you doing local middle long distance?

[1 minutes 34 seconds][Customer] : Hello.

[1 minutes 39 seconds][Agent] : Perfect. No worries at all. I'll just ask you some questions so we can get you up an accurate quote. Have you had a cigarette in the last 12 months?

[1 minutes 34 seconds][Customer] : It is less than 200 kilo 200 kilometers distance from right.

[1 minutes 52 seconds][Agent] : OK and what would be your monthly pre tax income please? Do you know what you went last financial year and I can work it out for you exactly.

[1 minutes 57 seconds][Customer] : I'm probably on and bounce maybe 8810 a month, 90

something 92,000 or something.

[2 minutes 13 seconds][Agent] : OK, 92,000 that one's going to come to 7667 dollars.

[2 minutes 22 seconds][Customer] : Yep Yep sounds about right.

[2 minutes 21 seconds][Agent] : OK, great. We can offer from \$1000 per month up to \$5750 per month. Where would you like me to start the quote?

[2 minutes 33 seconds][Customer] : I'll probably just, if I'm sick, probably just enough to cover my mortgages, which is 1300 a month.

[2 minutes 43 seconds][Agent] : Do you have a look at 1500 or something along those lines?

[2 minutes 42 seconds][Customer] : So probably probably making it 2500.

[2 minutes 50 seconds][Agent] : 2500 OK then we just need to choose the waiting period. So the waiting period is the non payment period. You must wait before the income benefit is payable. After the insured event you have the choice of 30 or 90 days.

[3 minutes 1 seconds][Customer] : Yep, nice heavy, right?

[3 minutes 2 seconds][Agent] : Which would you prefer, 90 And then the benefit. So it's the maximum amount of time that we will pay the income benefit for anyone injury or illness and you have the choice of six months, one year, two years or five years.

[3 minutes 17 seconds][Customer] : Six months.

[3 minutes 19 seconds][Agent] : OK, no problem. So that one comes to an overall fortnightly premium of \$26.66, bearing in mind that that is generally tax deductible as well. And we can also refund \$69.31 after you've held the policy for 12 months.

[3 minutes 29 seconds][Customer] : Yep, Yep, Yep. No worries.

[3 minutes 42 seconds][Agent] : How does that one sound to you?

[3 minutes 41 seconds][Customer] : Yeah, that's pretty good.

[3 minutes 45 seconds][Agent] : OK, no problems at all. So what we'll need to do, did you want me to make any adjustments to to the quote there or is that a good starting point?

[3 minutes 54 seconds][Customer] : No, that's pretty good. I think really, because 90 days, I can handle that. I've just got a bit of money in the bank and back me up.

[3 minutes 59 seconds][Agent] : Sure.

[3 minutes 59 seconds][Customer] : Just got to wait for that and yeah, that's all I really want to need to cover is just my mortgage and stuff. Really.

[4 minutes 5 seconds][Agent] : OK, perfect. No worries at all.

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

[4 minutes 6 seconds][Agent] : So what we'll need to do is we'll need to run you through our health and lifestyle questions, check your eligibility and if we can offer the cover to you, then I can explain the process in getting everything sent out. I'll just let you know of a couple of things and ask some more questions and then we'll jump straight into it. But can I please confirm are you employed or self-employed?

[4 minutes 23 seconds][Customer] : Yep. Unemployed.

[4 minutes 24 seconds][Agent] : Employed. I'll just let you know. Pre tax income means the total remuneration paid by your employer to you before tax.

[4 minutes 31 seconds][Customer] : Yep.

[4 minutes 31 seconds][Agent] : This includes salary, employer, compulsory superannuation, regular commissions and regular bonuses. Can I also please confirm that you've earned this level of income on average for the past 12 months? Perfect. Like I mentioned, the waiting period is the non payment period that you must wait before the income benefit is paid, payable after the insured event. Please keep in mind the income benefit is paid in arrears. Just means if you choose a 30 day waiting period, your first payment will be 60 days after your first eligible to claim. Please also be aware that your premium is this is stamped which means it would generally increase each your age. And I do need to let you know that mental disorder, mental illness or redundancy cover are exclusions under this policy as well. OK, perfect. I'll just start off by updating your address. Can I grab your post code please?

[4 minutes 42 seconds][Customer] : Yep, Yep, Yep, I've got Yep. It's 2536.

[5 minutes 21 seconds][Agent] : 2536 and the suburb please.

[5 minutes 20 seconds][Customer] : It's Catalina, which is Catalina.

[5 minutes 29 seconds][Agent] : Thank you. The street address including the number please. Fair enough.

[5 minutes 29 seconds][Customer] : It's 7 Berrima St., yes.

[5 minutes 37 seconds][Agent] : Yep. Great, I'll just let you know about your pre underwriting disclosure. OK, so I so please be aware all of our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to accessing correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could previously be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer, which reduces the risk we insure. You have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, you may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand and agree with this? Perfect. Let me know if you get stuck on any other questions, otherwise I'll just need a yes or no response. The first one is in the past 14 days, have you been diagnosed with or suffered from any symptoms of COVID-19? Example cough, fever, shortness of breath, sore throat, runny nose, difficulty breathing, chest pain or unexplained fatigue, aches and pains. Have you been in contact with someone who is suspected to have COVID-19 or has been diagnosed with COVID-19 in the last 14 days? Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war, civil unrest or work offshore. Sorry, that was in my was that Yep. And how many hours do you currently work per week in permanent paid employment?

[6 minutes 42 seconds][Customer] : Yep, Yep Yep. 20, 120 fortnight, 60 hours a week.

[7 minutes 45 seconds][Agent] : OK, sure, no worries. I was going to say my God, should you ever slave and do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placing receivership in voluntary liquidation or under administration? Are you employed or self-employed? You said employed, is that right? Yeah. Have you been in your current occupation for at least 12 months? Do you intend to change your current occupation in the next 12 months? The next section is in relation to your height and weight. Please be aware that I am required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter the approximate figures, words or height and weight ranges. What is your exact height please and what is your exact weight please?

[8 minutes 15 seconds][Customer] : A 179 centimeters 77.

[8 minutes 37 seconds][Agent] : Kilos. Yep, perfect. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months to the best of your knowledge? Are you infected with or are you in a high risk category? The contracting HIV which causes AIDS. Do you work as or do you engage the services of a sex worker? Do you have definite plans to travel over side outside of Australia? I booked or will we booking travel within the next 12 months? Sure no worries at all. And do you have existing income protection cover?

[9 minutes 7 seconds][Customer] : Work very much now I had it. It's CIG mortgage insurance protection which is about to expire and they don't do income protection anymore.

[9 minutes 20 seconds][Agent] : Oh, OK. Sure. But you don't have pre-existing income protection cover. OK, sure. So I'll put that question as a no, sorry. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following cancer tumor, molar cyst, including skin cancer, sunspots, Melanoma or leukaemia?

[9 minutes 41 seconds][Customer] : Uh, not, uh, not.

[9 minutes 42 seconds][Agent] : Have you ever had an abnormal PSA test during enlarged prostate stroke, chest pain or heart conditions such as been not limited to heart attack and angina or high blood pressure.

[9 minutes 53 seconds][Customer] : I have a lot of pressure.

[9 minutes 55 seconds][Agent] : Blood pressure. I'll just put that as a yes based on your response. Please answer yes or no for each of the following stroke yes or no chest pain, yes or no heart condition example heart murmur, heart attack or angina, but no limit to these conditions.

[10 minutes 2 seconds][Customer] : Not, not, not.

[10 minutes 12 seconds][Agent] : High blood pressure, That was a yes.

[10 minutes 14 seconds][Customer] : Yeah.

[10 minutes 15 seconds][Agent] : And is your high blood pressure caused by heart disease or kidney disease?

[10 minutes 19 seconds][Customer] : Umm, I don't know.

[10 minutes 21 seconds][Agent] : Did they ever diagnose you with any of that or they just said it was high blood pressure?

[10 minutes 25 seconds][Customer] : No, they just said it was high blood pressure.

[10 minutes 27 seconds][Agent] : OK, so it was not in relation to heart disease or kidney disease then, is that right?

[10 minutes 32 seconds][Customer] : No, they just didn't say no. They just said it was yeah, high blood pressure.

[10 minutes 36 seconds][Agent] : OK, sure, that's fine. So with this question, is your high blood pressure caused by heart disease or kidney disease? We can put that as a no then. OK. If that if it was only related to high blood pressure and none of those other conditions, is that correct?

[10 minutes 47 seconds][Customer] : Yeah, yeah, that's, yeah.

[10 minutes 51 seconds][Agent] : Yep. Perfect. And have you been prescribed medication to treat this condition for the high blood pressure? Did treatment commence within the last three months or over three months ago?

[10 minutes 49 seconds][Customer] : They didn't say it, but yeah, yeah, over three months ago.

[11 minutes 2 seconds][Agent] : OK, that's fine. And have you had your blood pressure checked in the past six months by your GP?

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

[11 minutes 8 seconds][Agent] : Yeah. And were you told by your doctor that your blood pressure has returned to within normal range the last time you had it checked?

[11 minutes 14 seconds][Customer] : Yeah, it's probably above normal, but it's yeah, it's under control.

[11 minutes 18 seconds][Agent] : Did I say it was in within normal range or it was above normal range?

[11 minutes 23 seconds][Customer] : Yeah. Well, it's 120 / 80 is a normal rate. It's probably between 1:20 and 1:30.

[11 minutes 29 seconds][Agent] : OK, sure. So do you know what your blood pressure rating was when it was last checked?

[11 minutes 34 seconds][Customer] : Yep, it was 128 / 82.

[11 minutes 33 seconds][Agent] : You said it was OK. Thank you. OK, that's totally fine. So just with this, were you told by a umm Dr. that your blood pressure has returned to within normal range last time you had it checked? I just put that as a no because then there was a drop down about what what what it was and it says what is your blood pressure? And I just put 128 / 82, is that right? Yeah. OK, perfect. No worries. Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach valve, 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.

[12 minutes 20 seconds][Customer] : Not, not, not, not, not, not, not, not.

[12 minutes 40 seconds][Agent] : Any illegal drug use, abuse of prescription medication or receives medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder excluding childhood asthma.

[12 minutes 59 seconds][Customer] : Yeah, I tried. All the best, but that was it.

[13 minutes 1 seconds][Agent] : That's all right. So it's saying excluding childhood asthma. So asthma or other respiratory disorder, excluding childhood asthma? Yes or no?

[13 minutes 4 seconds][Customer] : Yes, I know yes, yes.

[13 minutes 9 seconds][Agent] : OK, Perfect back or neck pain or disorder, Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[13 minutes 9 seconds][Customer] : That night if I had AI didn't I didn't talk about work. There was a a tense of I think that was two years ago maybe that's all fixed.

[13 minutes 29 seconds][Agent] : Oh sorry, so was that like a repetitive strain injury or overuse?

[13 minutes 33 seconds][Customer] : Yeah.

[13 minutes 36 seconds][Agent] : OK so so I just put that as a yes. Based on your response. Please answer yes or no for each of the following. Arthritis, yes or no? Chronic pain, gout, repetitive strain injury, RSI or occupational overuse syndrome.

[13 minutes 33 seconds][Customer] : It's sort of an IV use injury from yeah, not not not yeah, outside. That's what it was. Just did. I just pulled the muscle and now, yeah.

[13 minutes 53 seconds][Agent] : OS sure, that's all right. So I'll put that as a yes. Is that right? And were you last, were your last symptoms, sorry, experienced within the last 12 months or over 12 months ago?

[14 minutes 9 seconds][Customer] : 5 to 12 months again.

[14 minutes 11 seconds][Agent] : OK, that's fine. There is a small little exclusion. OK. So no Income protection benefits shall be payable for claims arising as a result of repetitive strain injury or any disease or disorder. All or any injury to the wrists or hands, including disorders of the muscles or tendons acting on the affected wrists or hands, or any complications, including nervous or mental disorders arising there from.

[14 minutes 37 seconds][Customer] : Alright, bye, bye.

[14 minutes 36 seconds][Agent] : OK Chronic fatigue syndrome, yes or no fibromyalgia, OK, that's fine. Have you ever had symptoms I've been diagnosed with or treated for or intend to state? Medical advice for any of the following joint or muscle pain, Ligament injuries, including replacement

or reconstructive surgery. Osteoporosis or osteopenia. Any defective hearing or sight other than which is corrected by glasses or contact lenses. Perfect. On to the next section. We're nearly done. So other than what you've already told me about in the past three years, have you saw medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the results of any medical tests or investigations? OK, OK, great. And then other than what you've already told me about, are you contemplating seeking medical advice for any systems you're currently experiencing within the next two weeks? And, umm, other than what you've already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? And what was that for, please?

[14 minutes 56 seconds][Customer] : No, no, yes, I had two early operations.

[15 minutes 54 seconds][Agent] : And knee operation, Was it hernia? OK, sure, no worries. I'll just have a look. That should be on my list. One second. OK, So just ask you some questions in regards to the hernia. It should be totally fine though, OK? All right. So it just says please describe the illness or injury, including or symptoms. So you said hernia.

[16 minutes 3 seconds][Customer] : Yes, yes, yes, yes.

[16 minutes 19 seconds][Agent] : OK, Sorry, it's just loading for me. I won't be two seconds. And you said it was in your groin.

[16 minutes 30 seconds][Customer] : Yep. Yeah. That's right and right. Right.

[16 minutes 33 seconds][Agent] : OK. When was that?

[16 minutes 38 seconds][Customer] : About 4-5 years ago.

[16 minutes 40 seconds][Agent] : Five years ago, OK. And full recovery since.

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

[16 minutes 48 seconds][Agent] : Did you have surgery to remove?

[16 minutes 50 seconds][Customer] : Yeah. Surgery. Yep.

[16 minutes 53 seconds][Agent] : OK, Please provide date of occurrence. I'm just going to say five years ago, that's fine.

[16 minutes 57 seconds][Customer] : Yep.

[16 minutes 58 seconds][Agent] : Is there any further invest investigational treatment plan?

[17 minutes 3 seconds][Customer] : No, no.

[17 minutes 1 seconds][Agent] : If so, when does this condition affect your work performance in any way? If so, how? And please confirm it's a full recovery has been made. Yeah, perfect. All right, that's fine. 3, Is that all that I need to disclose there? The hernia. OK, I have three more questions, then we're all done. To the best of your knowledge of any of your immediate family living or disease, they've been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyproses. To the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

[17 minutes 37 seconds][Customer] : No, Yeah, I don't have leukemia.

[17 minutes 51 seconds][Agent] : Oh, I'm really sorry to hear. OK. Sure.

[17 minutes 53 seconds][Customer] : Yes.

[17 minutes 53 seconds][Agent] : And that was prior to the age of 60, was it?

[17 minutes 56 seconds][Customer] : Yes.

[17 minutes 57 seconds][Agent] : OK, how many of your immediate family suffered from cancer?

[18 minutes 3 seconds][Customer] : Three. Yep. I don't even have that.

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

[18 minutes 5 seconds][Customer] : Was it just one?

[18 minutes 7 seconds][Agent] : OK.

[18 minutes 11 seconds][Customer] : Yep, I know.

[18 minutes 7 seconds][Agent] : And heart condition and or stroke any in that category and other hereditary disease any there? Sure. Sorry to hear very last question. Other than one of events, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than a spare paying passenger in a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable diving or any other hazardous activity? No, Perfect. All right, So Paul, we've come to the end of the application.

[18 minutes 36 seconds][Customer] : Yes, yes.

[18 minutes 42 seconds][Agent] : OK, we're going to go ahead and refer your application to our underwriters for further assessment. That's purely because of the hernia, which should be totally fine.

[18 minutes 48 seconds][Customer] : Yes, yes, yes.

[18 minutes 51 seconds][Agent] : All right, we'll go ahead and finalize everything now that way when our underwriter just come back, it's a really straightforward conversation, all right, and we can just go ahead and get everything sorted and sent out. Now with this, I'll just let you know. So we'll be sending it out to Catalina address and your e-mail address, whichispaulfullstopjonesy56@gmail.com. Is that right?

[19 minutes 13 seconds][Customer] : Yeah, that's right.

[19 minutes 14 seconds][Agent] : The great thing about this cover is you're not required to make any payments at all today. Are upfront. We get the documentation out straight away. We can provide you with coverage whilst you make your decision. OK, that's when you have been fully approved and accepted. Of course you have a good read through, make sure it's right for you in the family and if it is, just leave it in place. We will enter in a preferred method of payment, but we will select the best day for you to commence the payments in the future, whatever date that might be. With this as well, we do attach a 30 day cooling off. For your flexibility in case there is any changes of mind. OK, sure. Did you want to link this up to a direct debit or a card pull? Which one's best?

[19 minutes 24 seconds][Customer] : Yeah, Yeah, yeah, I'll do it directly.

[19 minutes 56 seconds][Agent] : Yeah, of course. That one is savings or checking account please.

[19 minutes 56 seconds][Customer] : Yeah, yeah. Savings.

[20 minutes 1 seconds][Agent] : Savings and take your time. No rush, we'll just grab the BSB whenever you're ready. What would that one be please?

[20 minutes 5 seconds][Customer] : I'm not really going to do that because I'm driving the truck as we spoke.

[20 minutes 9 seconds][Agent] : OK, that's all right, no worries. Umm, that's right, I can go ahead and get it off to our underwriter in the meantime. OK, so if your application is successful, your cover

will not start until we discuss the outcome with you and you agree to be covered as part of the assessment, your underwriter may request additional information. If that is required, I will contact you on the details you've provided. OK, umm, when do you think you'll be stopping?

[20 minutes 18 seconds][Customer] : Yes, Yep, Yep. It might be your latest afternoon.

[20 minutes 37 seconds][Agent] : That's all right. I'm working till 7:00 PM tonight, so how about I give you a call around 5:00?

[20 minutes 41 seconds][Customer] : Yep, uh, Yep, very good.

[20 minutes 43 seconds][Agent] : That works. OK, perfect. I'll speak to you then.

[20 minutes 46 seconds][Customer] : Yep. Bye, bye.

[20 minutes 47 seconds][Agent] : Thanks for that.

[20 minutes 48 seconds][Customer] : Thanks. Bye.

[20 minutes 48 seconds][Agent] : Speak soon in post Bye.