

[13 seconds][Agent] : Hello, Jatina. Hi, Jatina, it's Wendy calling you from to February insurance relation to a life enquiry. How are you today?

[16 seconds][Customer] : Yes, speaking it's from real insurance.

[27 seconds][Agent] : Really Sure is correct, Yes. So you told me to give you a call back. Yeah. Wonderful. So I'm just giving you a call to run you through how the cover works and provide you with a quote. OK.

[29 seconds][Customer] : Yeah, Yep, Yep.

[38 seconds][Agent] : Umm, and just before I do that, just keep you confirm your first name, last name and date of birth for me, please.

[45 seconds][Customer] : My name is Jitender.

[48 seconds][Agent] : Yes, uh, just seeing the uh.

[53 seconds][Customer] : Last name OK again. J for Juliet, A for Alpha, G for Tango I India and then November D Delta EFOR Romeo.

[58 seconds][Agent] : Yeah, sorry, sorry to take the fine, just cut you off there. Can you repeat that all again?

[1 minutes 9 seconds][Customer] : Yes.

[1 minutes 11 seconds][Agent] : Yep. Yep. Yep. Yep, Yep, Yep. Thank you. Uh, a for apple, is it?

[1 minutes 10 seconds][Customer] : J for Juliet, A for Alpha, T for Tango, I for India, N for November, D for Delta, E for Echo, RR for Romeo No.

[1 minutes 32 seconds][Agent] : Uh, Echo, Sir, Thank you. Perfect. And then your surname. Yep, Yep, Yep, Yep.

[1 minutes 30 seconds][Customer] : E for Echo, R for Romeo Sing, S for Sam, I for India, N for November, G for Golf, H for Hotel.

[1 minutes 43 seconds][Agent] : Perfect. Thank you so much. And your date of birth, please.

[1 minutes 47 seconds][Customer] : 1st November 1980.

[1 minutes 49 seconds][Agent] : Wonderful. And you're a male Australian resident.

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

[1 minutes 53 seconds][Agent] : Perfect, thank you. And just to let you know, as all calls are recorded, any advice, advice during nature it may not be suitable to your situation. Just so I can have a bit understanding as well, what is the reason you want to look into life insurance today?

[2 minutes 12 seconds][Customer] : Just like security for family. That's it.

[2 minutes 15 seconds][Agent] : OK, Beautiful. Yeah. And that's exactly what the cover is designed to do to provide financial protection for your family. And we do pay it out as a lump sum payment if you were to passed away, OK? The money can be used to pay off any mortgage loans or just to maintain their lifestyle so that you can have that pace of mind.

[2 minutes 20 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 35 seconds][Agent] : OK, umm, if you see if you supply for cover, no medical checks, no blood tests. All we need to do is just ask you some questions with umm regarding your health and lifestyles. Umm, I, that's can be done all over the phone today as well. Umm, and that would determine whether you'll be approved. Thank you. If you are receptive and once you decide to commence the policy then you will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

[2 minutes 46 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 7 seconds][Agent] : OK, excellent. There is also a living benefit that you can make a claim. It's what we call a terminate your advanced payment. That's if you were diagnosed with 12 months or less leave by a medical practitioner, then we will pay that claim amount in full to you while you are still alive so you get to use that money for whatever you need to. OK excellent. Do you remind the family there is a \$10,000 advance payment as well to help take care of any funeral costs or any other final expenses at the time? OK perfect. Do you have any questions for me so far before we jump into the quote?

[3 minutes 30 seconds][Customer] : Mm hmm, no, like I I get old like things, benefits, everything. I if I get under my e-mail, it's really hard to write and read and go to. I knew what's the benefit and you know, and how can. Yeah, yeah.

[4 minutes 4 seconds][Agent] : Yeah, totally fine, of course, of course. So my job here is basically

take you through the, umm, the process there. I'm here to assist you and guide you along the way. Whether I sent you a quote or I sent you a tailored documentation, after you get approved, umm, you still be able to read over everything as well.

[4 minutes 13 seconds][Customer] : Yeah, yeah. No problem.

[4 minutes 22 seconds][Agent] : OK, perfect.

[4 minutes 23 seconds][Customer] : Yeah.

[4 minutes 23 seconds][Agent] : So I'll quickly take you through the umm, information for you. OK, umm, quick question, have you had a cigarette in the last 12 months?

[4 minutes 33 seconds][Customer] : No, I never in my life.

[4 minutes 31 seconds][Agent] : You saw now beautiful.

[4 minutes 36 seconds][Customer] : Yeah.

[4 minutes 35 seconds][Agent] : Umm with the level of cover I can quite you want anywhere from 100,000 up to 1,000,000 and you wanted a quote for 1,000,000 is that correct? Yep, perfect. And that will give you a fortnightly premium of \$33.68 before 9. OK, how is that sounding for you?

[4 minutes 45 seconds][Customer] : Yeah, sorry. Yeah, it's good.

[4 minutes 59 seconds][Agent] : How is that sounding for you in terms of suitability is good.

[5 minutes 2 seconds][Customer] : How much how much you said the \$32 for, for for four night for one million, Yes.

[5 minutes 6 seconds][Agent] : Oh, so \$74.83 per fortnight, Yes, correct. OK, thanks. Yeah, it will be cheaper in premium. Of course, yeah. So 500,000 you will be looking at the \$37.42 to 49.

[5 minutes 18 seconds][Customer] : And if we do that premium then OK, it's in case like just I want to drop the idea if I go to 500,000 like yeah, I can nearly half, yeah.

[5 minutes 47 seconds][Agent] : Yeah. OK.

[5 minutes 48 seconds][Customer] : And half of cover. Yeah.

[5 minutes 48 seconds][Agent] : Just very, just bear in mind that you do have the flexibility to apply to have those levels cover increase or decrease as well in the future, subject to legibility, OK?

[6 minutes][Customer] : OK, OK. Yeah.

[6 minutes 1 seconds][Agent] : So you're not locking by that level of cover day, OK, OK.

[6 minutes 13 seconds][Customer] : So in the middle like both middle like not yet sound 50.

[6 minutes 5 seconds][Agent] : Uh, do you want to look at any other level as in the Midwest 750?

Yes, 750 you will be looking at a full, not a premium. Uh, \$56.13.

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

[6 minutes 33 seconds][Agent] : OK, You think that one's better?

[6 minutes 34 seconds][Customer] : I think Yeah, yes.

[6 minutes 37 seconds][Agent] : Yeah, perfect. OK, so we'll leave that to 750 thousand for you. Then I do also want to let you know that your premium is step, which means it will generally increase HE as your age. In addition, this policy has automatic indexation, which means HE, your son insured will increase by 5% with associated increases in premium. However, you can opt out this automatic indexation each year as well. OK. I'll give you an example. So as an indication, if you make no changes to the policy, your premium next year will be \$63.35 per fortnight and your benefit now will increase to \$787,500, OK. Yep, perfect. Information about our premium structure is also available on our website as well.

[7 minutes 29 seconds][Customer] : Yeah.

[7 minutes 27 seconds][Agent] : OK Entertainment. Just as a thank you to you as well, we do have a real reward. You do have a real reward attached to you with your policy. And what that means is following your first policy anniversary day, we will refund you 10% of the premium you paid in that time. So you get a cash back of \$145.93 refunded back to you. OK perfect. Also, have you completed your room yet?

[7 minutes 52 seconds][Customer] : OK, no, not yet. Yet.

[7 minutes 58 seconds][Agent] : No, that's OK. I will send you a freewheel kit for you to complete as well.

[8 minutes][Customer] : Yep, Yep.

[8 minutes 3 seconds][Agent] : OK, so that's just a free gift from us to you. Alrighty, you're welcome. Just think that you have any questions before we head into the application.

[8 minutes 6 seconds][Customer] : Oh, thank you. Look up.

[8 minutes 23 seconds][Agent] : Yeah, wonderful.

[8 minutes 18 seconds][Customer] : My brother had like he he recommended to me I actually have not have not read any lots of benefit of what's you know so is only the death cover or the other hospitalized and other things is covered as well.

[8 minutes 29 seconds][Agent] : Yeah, No, I think more hospital. Are you talking more about health insurance? This is life insurance, Yes.

[8 minutes 43 seconds][Customer] : Yeah, like it was only or any disability then then it should be covered or?

[8 minutes 48 seconds][Agent] : So it is the life insurance, meaning there is a death benefit and also living benefit. If you have a terminal illness, then you can apply to claim. OK.

[8 minutes 58 seconds][Customer] : OK, Yep, Yep, Yep.

[8 minutes 58 seconds][Agent] : Yeah, so that is what the life cover is covering you for, OK, so you'll cover you for death due to any cause except for suicide in the 1st 13 months and also you get to make a claim on the terminal, you'll advance payment if you were diagnosed with 12 months or less leave by a medical practitioner, OK perfect. And they also the \$10,000 that you can remind your family that is available to them. OK. Is your brother with us for for the insurance? Is that why he recommended you? Well, wonderful. Well, thank you so much. Please send my thank you to him, OK, for recommending you. Wonderful. All right, so let me just quickly update your profile that you did now I'll take you through the application. OK. And then hopefully we can. Yeah, hopefully we can get you approved.

[9 minutes 33 seconds][Customer] : Yeah, yeah, yeah.

[9 minutes 51 seconds][Agent] : OK, perfect. Can I please grab a post code off you?

[9 minutes 56 seconds][Customer] : 3978, Victoria.

[9 minutes 58 seconds][Agent] : Great, thank you. Which suburb is that in Kleinos? And what's the address line? Yep, Yep, Yep, Yep, Yep.

[10 minutes 6 seconds][Customer] : Number 1616 G for golf, I for India N for November I for India N

for November. St.

[10 minutes 20 seconds][Agent] : Thanks GININ.

[10 minutes 23 seconds][Customer] : Yeah.

[10 minutes 25 seconds][Agent] : Thanks.

[10 minutes 24 seconds][Customer] : GINING St. Glaid North.

[10 minutes 26 seconds][Agent] : Thank you. Is that the same as your postal address?

[10 minutes 30 seconds][Customer] : Yes.

[10 minutes 30 seconds][Agent] : Wonderful. Thank you. And your e-mail is avinav06@gmail.com.

[10 minutes 37 seconds][Customer] : Yes. Correct.

[10 minutes 38 seconds][Agent] : Perfect. And phone number is 845-678-6458. Perfect. And I'll just confirm making your birthday was 1st of November 1918. Male Australia resident Nunsmaica, is that all correct?

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

[10 minutes 52 seconds][Agent] : Perfect. All right, So just now what I'm going to do now is read you a pre underwriting disclosure just outlining your duty and your privacy as we're heading to those questions quite quickly.

[11 minutes 4 seconds][Customer] : Yeah.

[11 minutes 3 seconds][Agent] : OK, so it just goes. Please be aware all 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 you insurer and then share with our Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. Proceed By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you had

had. If you do not take reasonable care, you may break your duty and if this happens, you may be entitled to cancel your policy, decline a claim, or make adjustment to the terms and conditions of your policy. Do you understand and agree to your duty, yes or no? Wonderful, thank you. So, Tina, at the end of every question I will ask you for a yes or no answer. Some question is a little bit long. If you do need me to repeat, just let me know.

[12 minutes 16 seconds][Customer] : Yes, Yes.

[12 minutes 27 seconds][Agent] : OK, Excellent. First question to do with COVID-19, have you been hospitalized for COVID-19 the last six months or have you been diagnosed with COVID-19 the last seven days? Yes or no?

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

[12 minutes 42 seconds][Agent] : Perfect. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no?

[12 minutes 52 seconds][Customer] : City in of Australia.

[12 minutes 53 seconds][Agent] : Perfect. Just saying a yes. Thank you.

[12 minutes 54 seconds][Customer] : Yes, yes, yes, yes.

[12 minutes 56 seconds][Agent] : Thank you. And does your work require you to go underground, like the heights above 20 meters, dodge desk below 40 meters, use express use or travel to areas experiencing wall, wall, Cebu and vessel work offshore? Yes or no? Of course.

[13 minutes 12 seconds][Customer] : I'm sorry, can you repeat it again? Yes. Thanks.

[13 minutes 14 seconds][Agent] : Yeah, of course yes. Does your work require you to go underground, Work at heights above 20 meters, dawn to death below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no?

[13 minutes 36 seconds][Customer] : No.

[13 minutes 37 seconds][Agent] : Perfect. The next section is relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement full age in order to continue the application. The system does not allow me to enter any approximate figures with height and weight ranges. What is your exact height please?

[14 minutes 3 seconds][Customer] : I 11152 centimeter yeah.

[14 minutes 2 seconds][Agent] : You can give me centimeters or three inches, 162, Yep. Thank you. And what is the exact weight please? Perfect. So I've got 162cm and 63 kilograms, is that correct? Perfect. And have you experienced any unexplained weight loss or more than 5 kilos in the last 12 months? Yes or no? Yes, that's OK.

[14 minutes 13 seconds][Customer] : 63K yeah no, my weight always same every year.

[14 minutes 36 seconds][Agent] : So yeah, well, that's really good then. Very unbalanced site. You have wonderful. Umm, I'm so sorry to think that just need a yes or no for that question as no perfect. And to the best of your knowledge, are you infected with or are you in high risk category for contracting HIV, which causes a yes or no? Excellent. And do you have a definite plans to travel or read by outside of Australia?

[14 minutes 48 seconds][Customer] : Yeah, no, no, no.

[15 minutes 8 seconds][Agent] : Uh, a book there will be booking travel within the next 12 months before 9 Perfect. And you will also cover 24/7 worldwide as well. So if you do go on holiday and something wants to happen to you, you do have the protection in place. OK, excellent. And do you have existing life insurance policies about the life insurance companies in the combined title sum assured of more than \$5,000,000? Yes, for now.

[15 minutes 26 seconds][Customer] : Yeah, yeah, no.

[15 minutes 38 seconds][Agent] : Excellent. Next section is relation to your medical history. So have you ever had symptoms of being diagnosed we were treated for or intend to seek medical advice or any of the following cancer, trauma, no or CC including skin cancer, Melanoma or Lecamia, yes or no? And have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no. High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Yes or no. Diabetes raise blood sugar Impact Glucose tolerates impaired fasting glucose. Yes or no?

[15 minutes 59 seconds][Customer] : No, no, no, no, no.



[16 minutes 34 seconds][Agent] : Perfect. Yeah. Perfect.

[16 minutes 33 seconds][Customer] : I just asked my six months ago and all good after that.

[16 minutes 38 seconds][Agent] : Oh, good on you.

[16 minutes 38 seconds][Customer] : I have not done anything yet. Yet.

[16 minutes 39 seconds][Agent] : Oh, well, good on you. There. That's what we want. Nice and healthy.

[16 minutes 42 seconds][Customer] : I try every, yeah, every six months.

[16 minutes 45 seconds][Agent] : Oh, good on you.

[16 minutes 44 seconds][Customer] : That's yeah, yeah, yeah.

[16 minutes 46 seconds][Agent] : All right, so hepatitis or any disorder? The liver, stomach. Now gall bladder or pancreas. Yes or no. Epilepsy, mountain urine disease, multiple sclerosis, muscular tissue fee. Parkinson's disease or paralysis. Yes or no anxiety, depression or stress required medical treatment or any other mental health disorder? Yes or no. Any legal drug use, abuse of prescription medication or receive medical advisor counseling for alcohol consumption? Yes or no disorder of the kidney or bladder? Yes or no. Blood disorder or disease? Yes or no asthma of the respiratory disorder excluding childhood asthma, yes or no?

[16 minutes 54 seconds][Customer] : No, no, no, no, no, no, no, no.

[17 minutes 36 seconds][Agent] : Perfect. Doing very well, Dave, Thank. OK. I just think that and other than what you have already told me about in the past three years, have you sought medical advisory treatment by a medical practitioner or specialist or you're writing results for any medical tests or these or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no, do not know.

[18 minutes 2 seconds][Customer] : No, I just like done my regular test with the GP. That's not special.

[18 minutes 6 seconds][Agent] : Yeah, perfect with your GP. Wonderful. You do mention every six months or do you mean annual check UPS that you do?

[18 minutes 17 seconds][Customer] : I'm trying to every six months.

[18 minutes 20 seconds][Agent] : OK, so try. OK, But for your last one, is that every six months or is the annual check up when there was no presenting symptoms and results came back normal?

[18 minutes 20 seconds][Customer] : Yeah, yeah, like I, yeah, every time is normal.

[18 minutes 34 seconds][Agent] : Yes. You had what? Sorry. OK. Umm, you're.

[18 minutes 34 seconds][Customer] : One time, one time I have issue with the I, I have a bit of uric acid is uh, two years ago, uh, uric uric acid, yes, uric acid, yeah.

[18 minutes 48 seconds][Agent] : Yeah, yeah.

[18 minutes 50 seconds][Customer] : Then I like to start exercising and never come up yet.

[18 minutes 54 seconds][Agent] : OK, perfect. You're exit. Let me just quickly see if I have that on my list. Yeah, you're exit. Yes, I do have a medical issue. I'm just going to double check. OK.

[19 minutes 19 seconds][Customer] : But that is 2 years ago.

[19 minutes 21 seconds][Agent] : That was two years ago. That's all right.

[19 minutes 21 seconds][Customer] : But yeah, yeah.

[19 minutes 23 seconds][Agent] : We will disclose it. Yeah, because it is, umm, you know, in the past three years.

[19 minutes 28 seconds][Customer] : OK. Yeah, yeah.

[19 minutes 28 seconds][Agent] : OK, Yeah. And you say uric acid. Let's have a quick look. Uric acid. Umm, I'm just going to have a quick look at this.

[19 minutes 42 seconds][Customer] : No, that's OK. Yeah.

[19 minutes 41 seconds][Agent] : Anything in my in my list here that we can disclose? OK. So doctor did say it was part of the kidney condition.

[20 minutes 8 seconds][Customer] : No, no, that's the normal I got you requested and I start off.

[20 minutes 18 seconds][Agent] : Perfect. OK. Oh, yes, yes, OK.

[20 minutes 14 seconds][Customer] : I like exercise and then I worked on because sometimes you know what happened, you eat too much protein and you have a bit of ghost attack on your like on the com, you know. Then I change my type plan, everything and everything all good.

[20 minutes 30 seconds][Agent] : Yeah, OK.

[20 minutes 36 seconds][Customer] : Yeah.

[20 minutes 36 seconds][Agent] : And you didn't have gout or anything, is that correct?

[20 minutes 39 seconds][Customer] : Yeah. That's that's we know that That's we know they have a gulf attack. You know they have your feet some. Yeah. You feel big pain on some of your like on the feet. Yeah, that time, yeah.

[20 minutes 50 seconds][Agent] : Oh, so so you had so you did have gout that time. OK, Perfect.

[20 minutes 55 seconds][Customer] : Then I changed my diet, everything, less protein, less meat, everything.

[21 minutes][Agent] : OK, perfect. Excellent. OK, thank you. Yeah, that's really good then good on.

[21 minutes 1 seconds][Customer] : And then and that what happened, yeah, is all dependent diet, yeah is not any like per month is not permanent.

[21 minutes 11 seconds][Agent] : Of course. That's really good. Must be very painful.

[21 minutes 12 seconds][Customer] : Yeah, yeah, yeah.

[21 minutes 15 seconds][Agent] : That's OK. Well, good on you. Umm, So what I'm going to do to think I'm going to pop you a quick hold. I'm just going to quickly see if my list have umm that on the OK, it's a little bit long, so just just OK, excellent. So I just pop you a quick hold. I'm just going to quickly look at my medical list.

[21 minutes 26 seconds][Customer] : No, no, yes, that's that's right.

[21 minutes 33 seconds][Agent] : OK, thank you so much. Just hold the line. I did see that. Thank you so much for holding there. OK, so all right, so I do have gout on the list that I can put down for you.

[23 minutes 24 seconds][Customer] : Yep, Yep.

[23 minutes 24 seconds][Agent] : OK, So that's really good. Umm, and also you mentioned you do your every six months check up as well and is that just for your retain check out?

[23 minutes 33 seconds][Customer] : Yes, just a routine.

[23 minutes 34 seconds][Agent] : Yeah, all right. Six months. Umm, routine check.

[23 minutes 34 seconds][Customer] : Yes, sometimes six months, sometimes like more than six

months. But I I do every try to do but every time.

[23 minutes 47 seconds][Agent] : I yeah, OK, umm, because I do have annual check up, but then because he said every six months and I do need that, it's not on my list. So I do need to refer it to the, the writer and they just read over it. That's all. OK. Umm, before the past few and may need just six months routine check up with GP umm, as a routine, uh, precaution. Yeah, thank you. As I written check. OK, perfect. But there is not, you know, no presenting symptoms and results always come back normal. Is that correct?

[24 minutes 14 seconds][Customer] : Yeah, yeah.

[24 minutes 29 seconds][Agent] : Perfect.

[24 minutes 27 seconds][Customer] : All everything's perfect, Yeah.

[24 minutes 29 seconds][Agent] : All right. And I'll just quickly pop that down. And that is. And it goes. Please describe the reason for the consultation, including symptoms and diagnosis. So you didn't really have any symptoms, You were just mainly 6 months routine check up with JP. Umm, is that correct? Yep. Excellent. Perfect, perfect. Yeah.

[25 minutes 2 seconds][Customer] : Yeah, we all all, all family normally go like, yeah, yeah, yeah. I think in Australia you're eligible after three months.

[25 minutes 12 seconds][Agent] : Umm, is it?

[25 minutes 23 seconds][Customer] : Yeah.

[25 minutes 24 seconds][Agent] : Oh, OK.

[25 minutes 24 seconds][Customer] : And but we, we don't like not every three we go after six months.

[25 minutes 30 seconds][Agent] : Yeah, that's OK. Thank you for letting me know.

[25 minutes 32 seconds][Customer] : Yeah, yeah.

[25 minutes 34 seconds][Agent] : 6 and routine check up with JP with a would not presenting symptoms and results came back normal, uh, when the occurred down just like not applicable because just normal routine check up. And then the next question I'll ask. Please provide details on medical tests, examination, X-rays, scans, blood tests or biopsy, including dates and results. What

type of medical tests do you do? Like a blood test, you mean?

[26 minutes 8 seconds][Customer] : Look, I, I think they've done, I think they've done mostly the, the check kidney, uh, leave work, yeah. Blood test, yeah.

[26 minutes 20 seconds][Agent] : Yeah, that's OK Blood tests and results.

[26 minutes 21 seconds][Customer] : Blood test, Yeah, Yeah.

[26 minutes 23 seconds][Agent] : OK, Beckley, Yeah, perfect results. Results. OK, back. Umm, excellent. Is any further investigational treatment plan? If so, when? Yes or no? Any perfect now, just right now and I guess please advise that the full recovery has been made. All right, Umm, not applicable because it's just normal check up.

[26 minutes 41 seconds][Customer] : No, Yep.

[26 minutes 55 seconds][Agent] : OK, OK, perfect. So that's all done and then we'll head over to the next question. The next question I asked, other than what you have already told me about, are you contemplating seeking medical advice or any symptoms you're currently experiencing within the next two weeks? Yes or no, I see last three questions and we are done so and the next question rate to the best of your knowledge have any of your immediate families that we were we will be referring to mom, dad, brother or sister living old disease, the ever been diagnosed we polycystic kidney disease, Huntington's disease, all familiar adenomatis polypase disorder. Perfect to the best of your knowledge of any of the immediate families suffer from cancer, health conditions, stroke or other hereditary disease prior to age 16 years old.

[27 minutes 23 seconds][Customer] : No, no, no.

[27 minutes 59 seconds][Agent] : Now, excellent last question there, other than one of your birth gift certificates or vouchers to you engaging or intent engaging any of the following aviation other than as a safe paying passenger on a recognized airline, motor racing, parachuting, mountaineering, ad sailing, scuba diving, keeper than 40 meters, Kaiboric diving or any other hazardous activity. Yes or no? Perfect.

[28 minutes 27 seconds][Customer] : No, I'm not brave.

[28 minutes 29 seconds][Agent] : Yeah, me too. I'm not brave as well. Too scary for me.

[28 minutes 37 seconds][Customer] : I can't. I can't do it.

[28 minutes 34 seconds][Agent] : I can't even do those little umm uh, what do you call those roller coasters? No, we would like to keep our feet on the ground. Wonderful. Well, that is all the question there, Jatina, Thank you so much. And thus as are you satisfied with the answers provided, yes or no?

[28 minutes 41 seconds][Customer] : Yes, yes, yes.

[28 minutes 54 seconds][Agent] : Wonderful. All right, so I'm just going to quickly look that in OK and let's have a quick look at what the other rider has come back. All right, So checking that in reference to your health and lifestyle question, your application needs to be referred to the other rider full assessment, which is in the very normal prices because I couldn't find it every six months, umm, check up. So they just read over it, you know, and to see that there is nothing wrong with it that will come back with that without coming in.

[29 minutes 24 seconds][Customer] : No, no problem.

[29 minutes 23 seconds][Agent] : OK, excellent. So what I'll do for you before I sent it out is I'll get everything put in place for you. So make it all nice and simple as well. So 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 cover under this laws until the issuer makes a decision on the application or 30 days from today, whichever is earlier. OK? Umm, Jacinta uh, also what I do is I will set that up for you first, umm, and also I will send you out the tailored documentation for you to review over after everything comes back. Umm, we do also give you a 30 day cooling off. As well.

[29 minutes 33 seconds][Customer] : Yep, Yep, Yep, Yep.

[30 minutes 5 seconds][Agent] : So if you decide this policy is not suitable for you and cancel, we mean the 30 days that you will receive a full refund off your premium unless a claim has been made.

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

[30 minutes 16 seconds][Agent] : OK, umm, so just think that I can note down a payment collection for you. When would you like me to start off? The first day for you?

[30 minutes 27 seconds][Customer] : OK.

[30 minutes 33 seconds][Agent] : Oh no, you choose the payment date. You could choose any day you'd like.

[30 minutes 28 seconds][Customer] : So it will start from today like payment, payment detected from today or OK.

[30 minutes 40 seconds][Agent] : Yes.

[30 minutes 48 seconds][Customer] : So need to pay every fortnight?

[30 minutes 41 seconds][Agent] : Any date that sets your payday or your schedule or whichever day you'd like to pay your bill, you can let me know and I'll put it on the system, correct? Yes. So you can choose fortnightly, monthly or annually?

[30 minutes 50 seconds][Customer] : Yeah, OK.

[30 minutes 58 seconds][Agent] : Yes.

[30 minutes 58 seconds][Customer] : So we can pay monthly as well.

[31 minutes][Agent] : Yes. You prefer monthly?

[31 minutes][Customer] : I think monthly is better here, yes.

[31 minutes 2 seconds][Agent] : Yeah, let's change it to monthly. No problems at all. I'll just quickly adjust that to monthly. OK, So if we were to change that to monthly, you will be looking at this 121.61 per month, \$121.61 per month.

[31 minutes 24 seconds][Customer] : Oh Fortnight is a cheaper.

[31 minutes 22 seconds][Agent] : OK, No, it's the same. It's just that if you if you use it to calculate because some months have more days than the other, but that if you use the whole year to divide it out, it works out to be the same. Yeah. OK. So it's night. Night. Umm, it's night Cheaper If you choose whichever way, it's exactly the same.

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

[31 minutes 46 seconds][Agent] : OK. Yeah.

[31 minutes 46 seconds][Customer] : Yeah, no problem.

[31 minutes 47 seconds][Agent] : Perfect. Yeah. Yes. You know, some days got 30 days, some days, some months got 31. Yeah. Perfect.

[31 minutes 47 seconds][Customer] : Because Fortnite is for 28 days, 14 and 1428 days in a month and there is some, yeah, there's some extra days here, Yeah, yes, yes, no problem. Yeah.

[31 minutes 59 seconds][Agent] : All right, So when would you like me to choose the first collection day for you? Hello.

[32 minutes 8 seconds][Customer] : Yeah, just hang on. I have a look. Roster, Yeah, I think which like the 1st of February month.

[32 minutes 10 seconds][Agent] : Oh yes, sorry, I thought the phone cut off 1st of every month. Yeah, definitely.

[32 minutes 23 seconds][Customer] : Yeah, easy for me.

[32 minutes 25 seconds][Agent] : So let's do the first of every.

[32 minutes 26 seconds][Customer] : Yeah, Keep. Yeah, keep.

[32 minutes 26 seconds][Agent] : Yeah, of course.

[32 minutes 28 seconds][Customer] : Remember.

[32 minutes 28 seconds][Agent] : No problem. So I've got 1st of March 2024 every month on the first full year. OK. Umm, and then do you want me to put that down as a BSB account number or Visa MasterCard? Visa MasterCard?

[32 minutes 34 seconds][Customer] : Yeah, yeah, yeah.

[32 minutes 46 seconds][Agent] : Yep. Perfect. All right, so I'll just say for security purposes, obtaining your card details, the call recording will stop and we'll recommend after we have collected your details. OK, so.

[33 minutes 22 seconds][Customer] : The. The.

[33 minutes 57 seconds][Agent] : Yeah. Just quickly received the calls recording. So please be advised that the call recording has now received for quality and monitoring purposes. OK. Uh, did you know Sir, on the e-mail, the commencement of your cover will be subject to final assessment by the insurer. If the insurer appears cover without any changes, Are you happy for me to record your acceptance of this policy now? And we will send you out all your policy docu, uh, policy information to your e-mail and postal address. Yes or no.



[34 minutes 28 seconds][Customer] : Yes, please.

[34 minutes 29 seconds][Agent] : Wonderful. Thank you. All right, so just to know all that's best for me to do now is to read you a final declaration and then at the end I will ask you for your acceptance. OK, it is a little bit long. If you do need to repeat, just let me know as well. OK.

[34 minutes 46 seconds][Customer] : OK. Yeah.

[34 minutes 46 seconds][Agent] : All right, So you guys, thank you checking the scene, it is important you understand the following information. I will ask the agreement today's terms at the end and your policy will not be enforced unless you agree today's terms and full family life cover is issued by Hanover wife Ivy of Australasia Ltd who we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services who are referred to SGFS training, has reinsurance the issue and reinsurance on his behalf. Hanover has relied upon the information you provided once this the application that includes information we initially collected from you to provide a quote and that has to apply the market determination for this product, which is quite the type of consumers this product is designed for. OK shipping issue practices are consistent with this determination and you can obtain a copy of the website. I need to remind you of the duty to take the useful care that you agreed to. Can you please confirm you have answered all their questions in accordance with your duty?

[35 minutes 54 seconds][Customer] : Yes.

[35 minutes 52 seconds][Agent] : Yes or no Jatina, thank you. We may from time to time provide office to you via the communication methods you have provided to us in relation to other products or services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you up out. You can up out this at any time by contacting us. This is because the pays on up some benefits now of the following received seven \$50,000 in the event of life insurance of benefits not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$121.61 per month. Your premium is a step premium, which means that the calculated age policy anniversary it will generally increase as you age.

[36 minutes 41 seconds][Customer] : None.

[36 minutes 40 seconds][Agent] : Your sum insured will also increase automatically by 5% year. The UK About ECG Included in your premium is the amount payable to GMs of up to 65% to cover costs. Your premium will be debited from your credit card, which you are authorized to debit from, and provided to us. The policy documentation, PDS and FSG will be sent to you within 5 working days and if you have provided us with the e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents. Ensure the product meets your needs.

[37 minutes 15 seconds][Customer] : None.

[37 minutes 14 seconds][Agent] : You have a 30 day cooling off. In which you may cancel your policy. Any premium pay will be refunded in full unless you have launched a claim. If you are replacing existing policy with this cover, we recommend that you do not cancel the policy until you have received a review the policy in full. The obvious associated policies as a new policy may not be a difficult existing cutback and there may be other issues you consider depending on your circumstances. We have the complaints process which you can access at any time by contacting us. Full details are available online. The documentation we are sending you. Do you understand and agree with the declaration? I just read you yes or no?

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

[37 minutes 56 seconds][Agent] : Thank you. And last question, would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[38 minutes 7 seconds][Customer] : Sorry, I missed the last one.

[38 minutes 8 seconds][Agent] : Yeah, that's OK. Because would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[38 minutes 25 seconds][Customer] : Yeah. Yeah, I will.

[38 minutes 22 seconds][Agent] : So the PDS will be the documents I'll be sending out to you as well?

[38 minutes 26 seconds][Customer] : I have. Yes, please. Yes. Yeah.

[38 minutes 28 seconds][Agent] : Yes. So that will be sent out to you. But now he does ask, would

you like me to read to you? Say, would you like any other information about the insurance now?

[38 minutes 35 seconds][Customer] : No, No, No, no, no.

[38 minutes 38 seconds][Agent] : Yeah. Or would you like me to read any part of the PDS to you?

Yes or no or would you like? That's. That's OK.

[38 minutes 45 seconds][Customer] : Actually actually sit in the car just driving.

[38 minutes 51 seconds][Agent] : Oh, OK, that's alright.

[38 minutes 51 seconds][Customer] : OK, so I I don't want any information or no just send me to PDF, yeah?

[38 minutes 53 seconds][Agent] : I'll just repeat, OK, perfect. I'll just quickly get I guess so nice from you and I'll just read that again. Would you like any other information about the insurance now or would you like me to read any part the PDS to you? Yes or no? I'll just repeat that slowly. Sorry, I didn't think that you got.

[39 minutes 14 seconds][Customer] : I I confuse what I say like I don't want any information. No, I just confuse both your questions. OK, you repeat it. I don't.

[39 minutes 21 seconds][Agent] : Yeah, I totally understand that you don't need it now, but it just needs you to say yes or no. So because would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[39 minutes 21 seconds][Customer] : OK, no.

[39 minutes 39 seconds][Agent] : Perfect. Thank you so much. I'll now accept the declaration on your behalf. We send it off to the underwriter. Hopefully they will come back with the result. You know, tomorrow they they'll try to get in touch with you. If I can't reach you, I will accept it on your behalf as you given me authority to. And if there is no changes, they'll organize all those documents to be sent out to you as well. OK.

[39 minutes 55 seconds][Customer] : Yep, Yep.

[40 minutes 1 seconds][Agent] : Perfect. Thank you so much. It's in that.

[40 minutes 2 seconds][Customer] : Thank you.

[40 minutes 4 seconds][Agent] : Yeah. Yeah. Go ahead.

[40 minutes 3 seconds][Customer] : If yeah, it's next question if, if I recommend to someone, so do I get any reward?

[40 minutes 7 seconds][Agent] : If I recommend to someone, yes, so do I get a reward? Uh, we don't have any referral. Umm, uh, referral.

[40 minutes 21 seconds][Customer] : Yeah.

[40 minutes 18 seconds][Agent] : Uh, so yes, we don't have any of those, but we do have a thank you. Umm, you know, uh, little thank you. Umm, with the real rewards as a nation, OK, that you get the 10% of your premium you paid in that time after your first policy evidence plus the free will key I'll be sending out to you.

[40 minutes 36 seconds][Customer] : No, thank you.

[40 minutes 37 seconds][Agent] : OK, Thank you so much. You have a wonderful evening.

[40 minutes 41 seconds][Customer] : Yes, bye.

[40 minutes 41 seconds][Agent] : Take care. Bye.