

[11 seconds][Customer] : Hello.

[14 seconds][Agent] : Good afternoon, Shavan. It's Emily calling back from Real Insurance. How you going?

[18 seconds][Customer] : I'm good. Emily yourself.

[21 seconds][Agent] : That's good to hear. I'm good. Thank you for asking. I'm so sorry I missed your call before just. I'm so sorry.

[25 seconds][Customer] : No, not a problem at all umm, the reason I was ringing back is because I went and got my clinical labs form from the GP because it says right well I'll go and get this done when I can't actually get it done.

[41 seconds][Agent] : I'm so, so sorry. It's cutting out a lot there. I barely understood you. What was that? Sorry.

[46 seconds][Customer] : Oh OK, let's see if I can move on. Although it's my landline so it shouldn't make a difference, but umm, the thyroid thing that we were talking about. So I went and got my thing from the doctor to take to the labs. I can't actually do this because she gave me on the 8th of July for just my regular review in three months.

[1 minutes 11 seconds][Agent] : Yep, OK, Yep, Yep.

[1 minutes 12 seconds][Customer] : So if I take this to the labs, they won't do it because it's not, it's not a request for now, if you know what I mean.

[1 minutes 20 seconds][Agent] : So that I can ask you a few more questions about that. I just need to let you know. First of all, sorry our calls are recorded.

[1 minutes 21 seconds][Customer] : Umm, So yeah, yeah, no problem.

[1 minutes 26 seconds][Agent] : Any advice you provide is general in nature, may not be suitable to your situation and get your date of birth for me. Beautiful and full name. OK, beautiful. And you are of course a female Australian resident.

[1 minutes 34 seconds][Customer] : Oh, 21st of the 8th 1969 Siobhan and Martin, yes.

[1 minutes 51 seconds][Agent] : That's fantastic. And I just have to reconfirm in relation to your smoking status and all the questions I've already asked you, has anything changed with your

responses other than with regards to bread? OK, Beautiful, beautiful.

[2 minutes 4 seconds][Customer] : Yeah, no, everything's still the same apart from this thyroid test thing.

[2 minutes 9 seconds][Agent] : So I just wanted to clarify. So if you take it to the lab, they're not actually going to allow you to do it because you've you have to wait the four, three months. So when would you have to go for it?

[2 minutes 22 seconds][Customer] : This, umm, lab thing is the 8th of July. So as I say, she just does a review every three months, a bit like diabetic, to make sure that you're on your right Med.

[2 minutes 30 seconds][Agent] : So it would be approximately October.

[2 minutes 35 seconds][Customer] : July or September? October. Yeah.

[2 minutes 34 seconds][Agent] : OK, if you don't mind, I'm going to pop you on a quick hold for one moment.

[2 minutes 43 seconds][Customer] : Yeah.

[2 minutes 39 seconds][Agent] : I'm just going to find out from my manager and whether we would need to wait for that. OK, That's OK. We may not even need it.

[2 minutes 46 seconds][Customer] : I can send you a copy of this through a photograph if you wish, but yeah, go for it.

[2 minutes 51 seconds][Agent] : Let me pop you on a quick hold. I'll just find out.

[2 minutes 54 seconds][Customer] : Lovely.

[2 minutes 54 seconds][Agent] : Thank you.

[2 minutes 55 seconds][Customer] : Emily. Thank you.

[6 minutes 28 seconds][Agent] : Thank you so, so much for holding Siobhan.

[6 minutes 30 seconds][Customer] : No, not a problem.

[6 minutes 30 seconds][Agent] : I'm so sorry about the wait.

[6 minutes 32 seconds][Customer] : Yeah, no, no problem.

[6 minutes 34 seconds][Agent] : Now what we're going to do for you is we are going to continue with the questions, which is fantastic.

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

[6 minutes 39 seconds][Agent] : We won't be able to be honest, we won't be able to get you approved most likely today. The only reason being what's likely going to happen is we're going to have to send it off to our underwriters for further assessment. I'll explain a bit more of like what that means. It means that they can just assess you on like an individual basis and that way they can just decide whether they wanna wait until you have another one. But we'll also disclose like how many you've had that are normal and everything fantastic.

[7 minutes 5 seconds][Customer] : Yeah, it's it's just yeah, I've had four years of normal and this is just Yeah, to make sure that I'm still on the the same level.

[7 minutes 11 seconds][Agent] : So yeah, so rather than perfect, so yeah, rather than us waiting for you to get one, we're going to do this instead. We'll hopefully be able to get a quicker outcome this way anyway. Like hopefully by Monday they're pretty quick with getting back to us.

[7 minutes 27 seconds][Customer] : Grand. Yep.

[7 minutes 27 seconds][Agent] : So at least this way we'll hopefully be able to get this one sorted a bit quicker for you.

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

[7 minutes 34 seconds][Agent] : Now I'm.

[7 minutes 34 seconds][Customer] : Do you want me to send you a photo of this through to show that it's No, you're all good with that.

[7 minutes 38 seconds][Agent] : Nope, no, we don't even need that. That's perfectly fine.

[7 minutes 40 seconds][Customer] : Alright, excellent.

[7 minutes 42 seconds][Agent] : Yep, Yep. So we'll just take whatever, I'll ask you some questions.

[7 minutes 42 seconds][Customer] : Yep, go for it. Yep. Alright.

[7 minutes 45 seconds][Agent] : I'll tell you when we're getting to the when we get to that question as well, but we'll keep pushing through the application for you. We still have to disclose it under this question for thyroid condition.

[7 minutes 57 seconds][Customer] : Yes.

[7 minutes 57 seconds][Agent] : So we'll put down a yes for that question there.

[8 minutes][Customer] : Yep.

[8 minutes][Agent] : And it says, is it an it says he, is it an overactive or under active condition? Yes or no something else beautiful.

[8 minutes 1 seconds][Customer] : And it's, it's a hypothyroid, so that's under active thyroid condition. Yep.

[8 minutes 12 seconds][Agent] : So that's a yes for that question. Is that correct?

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

[8 minutes 16 seconds][Agent] : OK, beautiful.

[8 minutes 16 seconds][Customer] : Oh, I thought you were asking me which one.

[8 minutes 18 seconds][Agent] : No, that's OK.

[8 minutes 17 seconds][Customer] : Yes, it is.

[8 minutes 20 seconds][Agent] : So we can put down yes. Is that right?

[8 minutes 21 seconds][Customer] : Yes, it is. Yes.

[8 minutes 23 seconds][Agent] : Yes, beautiful, beautiful. Now the next, the next one here is were you diagnosed in the last six months?

[8 minutes 31 seconds][Customer] : No.

[8 minutes 33 seconds][Agent] : Beautiful. Was your last thyroid function test normal?

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

[8 minutes 39 seconds][Agent] : Fantastic.

[8 minutes 45 seconds][Customer] : No.

[8 minutes 40 seconds][Agent] : The next one is neurological symptoms such as dizziness or fainting, Yes or no diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor 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, abusive prescription medication, or received medical advice or counselling for

alcohol consumption disorder is the kidney or bladder, blood disorder or disease?

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

[9 minutes 44 seconds][Agent] : As for other respiratory disorder, excluding childhood asthma, Beautiful. Other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? So are you awaiting results for any medical tests or investigations? Such as they're not limited to any sorry. Such as they're not limited to any surgeries, X-ray scans, blood tests, or biopsy.

[10 minutes 14 seconds][Customer] : No, I have had a shoulder that that that steroid injection recently, but other than that, but that's in the past, there's no waiting on anything.

[10 minutes 24 seconds][Agent] : That's fine. What we'll do, we'll pop down a yes, so we can disclose that shoulder condition. But there it just says here what condition requires the medical examination or advice and we have on the list here shoulder joint disorders including surgery. So you happy for me to note that down?

[10 minutes 44 seconds][Customer] : Did you say sorry you cut out there for me? Did you say surgery?

[10 minutes 47 seconds][Agent] : Oh, sorry.

[10 minutes 47 seconds][Customer] : No, you're right.

[10 minutes 48 seconds][Agent] : So it says, it says shoulder joint disorders, it's including surgery. So it doesn't have to be surgery, but it's just saying that it includes surgery as well.

[10 minutes 57 seconds][Customer] : Disorder. Yeah, I suppose it is. It's a frozen shoulder. Yeah.

[11 minutes][Agent] : Yep, Yep. OK, beautiful. So we can put that down. That's fine. That's not going to change anything for you. And this is also where we're going to disclose the the outstanding referral for the thyroid test, OK.

[11 minutes 15 seconds][Customer] : Yeah. The thing is, you say it's not actually outstanding because it's not due yet, if you know what I mean. That that that's where I'm where I'm going with it. It's not an outstanding thing because it can't be done yet. But yes, you do what we need to do.

[11 minutes 22 seconds][Agent] : Yep, OK, so Yep, OK, WH what I'm happy to do for you, I'm just

going to double check again because you've now said that like it's not outstanding because like you can't go for it. I'm just going to find out whether that's going to change the fact.

[11 minutes 47 seconds][Customer] : Yeah, yeah. No, that that's what I was sort of getting at it. It's not a something. Yeah, yeah. But anyway, that's fine.

[11 minutes 54 seconds][Agent] : Yeah, OK, No problem. Yeah, yeah, yeah, sure. No, that's totally understandable. I'm just just checking for you now. Bear with me.

[12 minutes 9 seconds][Customer] : It just saves me going back to sea or to get a referral for every time early, yeah.

[12 minutes 39 seconds][Agent] : OK. What we'll do because like obviously when it comes to things like a, when it comes to things like a claim, we'll look at things like your medical records. So we'd be able to see like that you had that on your record at the time of application. So just better safe than sorry. We don't want to obviously be impacting your claim or anything like that. We'll disclose it for you and that way at least we can get that one approved because we'll be able to disclose it. All of them have always been normal. You get this done regularly. It just saves you going back for the prescription. We'll be able to put all of that in here accurately.

[12 minutes 53 seconds][Customer] : Yes, yes, excellent.

[13 minutes 14 seconds][Agent] : It's safe as having to put it on hold per such we'll actually be able to refer it off to our underwriters.

[13 minutes 23 seconds][Customer] : Grand.

[13 minutes 20 seconds][Agent] : They'll be able to look at you at an on an individual basis and get back to us with an approval or, or obviously it's decline or different outcome, but we're hoping for an approval.

[13 minutes 26 seconds][Customer] : Yeah, yeah, yeah. No, not a problem, I said.

[13 minutes 30 seconds][Agent] : So yeah, it's beautiful. Yep.

[13 minutes 33 seconds][Customer] : It's just that something that we do, she gives me the form early so I don't have to go back again and pay for another appointment just to get a form.

[13 minutes 41 seconds][Agent] : Let's see. Well, we're going to put all of that in here for you. And so

it says here, I've put here referral for thyroid test every three months.

[13 minutes 41 seconds][Customer] : But anyway, that's, that's lovely, yeah.

[13 minutes 49 seconds][Agent] : And so it says here, please describe the reason for the consultation including symptoms and diagnosis. So referral for thyroid test and every three months. So when you go, Yep, Yep.

[14 minutes 3 seconds][Customer] : It it, it's just to check that the level of medication I'm on hasn't changed, but it doesn't need to.

[14 minutes 10 seconds][Agent] : Is it just a thyroid function test?

[14 minutes 13 seconds][Customer] : It's just a thyroid function test, 'cause I do take medication for it, so that they just want to make sure that it's not too high or too low. But it as you change and get used to the medication, umm, you can end up having an increased or decreased on a sort of a regular basis.

[14 minutes 23 seconds][Agent] : Yep, Yep, Yep, no problem. Umm, so we've already disclosed the thyroid condition itself.

[14 minutes 29 seconds][Customer] : But mine has been steady for a long time, and that's just what they do, yeah.

[14 minutes 39 seconds][Agent] : What I'm putting in here is just the purely the fact that you've technically got a referral at the moment for a thyroid test. So I what I've written in here so far is so when she goes to her thyroid function test every three months, the doctor gives her the referral for the next quarterly test.

[14 minutes 59 seconds][Customer] : Yes, that's it.

[14 minutes 55 seconds][Agent] : So to say that having to come back more frequently in between, umm, beautiful Sir, referring. I'm just putting a note in here as well.

[15 minutes 17 seconds][Customer] : But not June.

[15 minutes 6 seconds][Agent] : So referring here due to the fact that there is technically a referral in place at the moment, but you cannot go for the test until October when it is due.

[15 minutes 23 seconds][Customer] : Yep and Yep. And they've all been normal since what, 20?

The last four years abnormal test.

[15 minutes 33 seconds][Agent] : Yep, beautiful. We'll put that one down and there's two there in two more questions time we'll pop it in there. The next question here is when did it occur?

[15 minutes 34 seconds][Customer] : Yep, Yep, grand Yep. Give me two seconds, I have it written down here.

[15 minutes 42 seconds][Agent] : So diagnosed how long ago with the thyroid like condition That's OK, even just like approximately if it was like 4 years ago, five years ago.

[15 minutes 54 seconds][Customer] : Umm, umm, it was October 2021.

[15 minutes 59 seconds][Agent] : OK, beautiful. Diagnosed October 2021 now. Umm so just confirming the condition as well. So diagnosed October 2021 with you said hypothyroidism.

[16 minutes 3 seconds][Customer] : Yep, it is. Yes.

[16 minutes 14 seconds][Agent] : Yep, no problem. UMM has gotten sorry. Have you gotten quarterly thyroid function tests since?

[16 minutes 24 seconds][Customer] : Yeah, there's my results. November 23, January 24, April 24.

[16 minutes 31 seconds][Agent] : Yep. OK, beautiful.

[16 minutes 32 seconds][Customer] : Yep.

[16 minutes 34 seconds][Agent] : And please provide details of medical tests, So examination, X-ray scans, blood tests or biopsy including dates and results.

[16 minutes 44 seconds][Customer] : Yep, Yep.

[16 minutes 40 seconds][Agent] : So quarterly thyroid function tests, all results normal since treatment started?

[16 minutes 50 seconds][Customer] : Well, probably that took a little bit of a jiggle.

[16 minutes 56 seconds][Agent] : Yep.

[16 minutes 54 seconds][Customer] : So probably maybe six months into it. So say about that. October, November, December, January, February, March, April. Yes, it's 2022. Yep.

[16 minutes 59 seconds][Agent] : Since 2022, Yep, Yep, beautiful. All results normal.

[17 minutes 11 seconds][Customer] : Tweet. Well, Yep, Yep.



[17 minutes 4 seconds][Agent] : Since 2022, when medications were, umm, medication dosages were confirmed or determined. Yep, Yep, beautiful.

[17 minutes 18 seconds][Customer] : When the medication levels were successful or sufficient or whatever, yeah, yeah. They start you on a low dose and if it doesn't work, they increase it, that type of thing. So.

[17 minutes 34 seconds][Agent] : Yep, perfect. OK, beautiful. OK. Umm, last thyroid function test, you said July.

[17 minutes 51 seconds][Customer] : I have one here from the 4th of the fourth of the 4th 24. So I don't know why I I must have got it done there went in July. She looked at that one and went, yeah, fine, we'll do it in three months.

[18 minutes 10 seconds][Agent] : OK.

[18 minutes 5 seconds][Customer] : So I've got there was test for the 4th of the 4th 24 which I obviously didn't go back until until July.

[18 minutes 11 seconds][Agent] : So is it OK?

[18 minutes 22 seconds][Customer] : Or they were done some other clinic that I don't have.

[18 minutes 26 seconds][Agent] : That's it. That's OK. So. So I didn't go back to the results for that one until July 2024.

[18 minutes 28 seconds][Customer] : Yeah, yeah, just they were fine. Three months.

[18 minutes 39 seconds][Agent] : So the doctor said you don't need to go for a test until October.

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

[18 minutes 49 seconds][Agent] : OK, beautiful. OK, beautiful.

[18 minutes 52 seconds][Customer] : Go ahead.

[18 minutes 52 seconds][Agent] : Is any further investigation or treatment plan?

[18 minutes 56 seconds][Customer] : No.

[18 minutes 54 seconds][Agent] : If so, when so just quarterly thyroid function test?

[18 minutes 58 seconds][Customer] : Yep. That's it.

[19 minutes][Agent] : Yep. And for ongoing thyroid medication.

[19 minutes 5 seconds][Customer] : Yeah.

[19 minutes 6 seconds][Agent] : Yeah, beautiful. And please advise if a full recovery has been made. So so sorry.

[19 minutes 16 seconds][Customer] : Oh yes, never going to go away, sadly. Yep, that's it.

[19 minutes 14 seconds][Agent] : Condition ongoing but managed effectively and functioning normally.

[19 minutes 24 seconds][Customer] : Yes.

[19 minutes 26 seconds][Agent] : Yep, beautiful. Now the next question here for you, we can move on for you now is other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[19 minutes 45 seconds][Customer] : No.

[19 minutes 48 seconds][Agent] : Beautiful. I also just realized for the previous question, frozen shoulders actually on the list specifically as a condition. So I've I've changed it to that for you.

[19 minutes 56 seconds][Customer] : Excellent, lovely. I'm sure it has a technical term, but I don't know what it is. And that was.

[20 minutes 1 seconds][Agent] : Now the next one here is yeah, no, that's fine. So the next one on the list here for you is, to the best of your knowledge, have any of your immediate families, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis?

[20 minutes 25 seconds][Customer] : No.

[20 minutes 26 seconds][Agent] : Beautiful 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.

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

[20 minutes 42 seconds][Agent] : OK, no problem. So, and that's based specifically on your mum, dad, brothers and sisters only before the age of 60.

[20 minutes 50 seconds][Customer] : Yes.

[20 minutes 52 seconds][Agent] : I'm sorry to hear.

[20 minutes 50 seconds][Customer] : That would be my dad before the age of 16. Zero.

[20 minutes 53 seconds][Agent] : So we'll put down a yes for you and it says how many of your immediate family suffered from cancer 01 two or three or more yes, zero beautiful and heart condition and or stroke. How many?

[21 minutes 12 seconds][Customer] : 1. Yes.

[21 minutes 14 seconds][Agent] : One and other hereditary disease?

[21 minutes 19 seconds][Customer] : None.

[21 minutes 20 seconds][Agent] : None beautiful. So we could put a 0 for that one, is that correct?

[21 minutes 29 seconds][Customer] : Yes. Correct.

[21 minutes 31 seconds][Agent] : Yep, beautiful, beautiful. OK, so there's one last question for you now.

[21 minutes 30 seconds][Customer] : 0 mm. Hmm.

[21 minutes 40 seconds][Agent] : So other than one off events, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[22 minutes 2 seconds][Customer] : No. Not even if they were a gift.

[22 minutes 5 seconds][Agent] : Yeah, beautiful, beautiful. So keep that one as a definite no.

[22 minutes 5 seconds][Customer] : Oh no, None of them.

[22 minutes 12 seconds][Agent] : Yep, fantastic. So I'm just loading this all up for you now.

[22 minutes 19 seconds][Customer] : Exactly. Yes, Yep, not a problem.

[22 minutes 21 seconds][Agent] : So what we need to do for you, Shavon, is we do need to refer this one off to the underwriters for further assessment in relation to the the thyroid test.

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

[22 minutes 29 seconds][Agent] : Now, while your application is being assessed, you will actually be covered for interim accidental death cover which pays out as a direct result. If you pass away as a direct result of an accident, cover under this box until a decision is made. Sorry, cover me this loss

until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

[22 minutes 41 seconds][Customer] : OK, Yep.

[22 minutes 54 seconds][Agent] : Now with this to refer this order for you, we basically get the policy set up in full.

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

[23 minutes][Agent] : That way if it comes back approved and you're happy with the outcome, it's not an easy for us to just hit accept for you. Now, if it comes back, Sir, with this one here, the commencement of your cover will be subject to final assessment by the insurer. So if the insurer approves cover without any changes, are you happy for me to record your acceptance of this policy now? And we'll send out all your policy information to your e-mail and postal address.

[23 minutes 28 seconds][Customer] : Yes.

[23 minutes 33 seconds][Agent] : We'll confirm. Yep, Yep.

[23 minutes 29 seconds][Customer] : And what start date have we can I give a later date than if they do? Yep, excellent.

[23 minutes 36 seconds][Agent] : A absolutely. We're going to confirm that for you. Now. I'll just confirm some of your other details first.

[23 minutes 39 seconds][Customer] : OK, right.

[23 minutes 40 seconds][Agent] : Umm, I've got, so I'll just reconfirm again, it's tony.martin@inbox.com, is that correct?

[23 minutes 47 seconds][Customer] : That's right.

[23 minutes 48 seconds][Agent] : All right, beautiful. And we've got that address, 28 Rosetta St. West Croydon, SA 588. Perfect.

[23 minutes 48 seconds][Customer] : Yes, Yep, yes, that's fine.

[23 minutes 57 seconds][Agent] : Now we've got obviously this landline O 883466239. Is there another contact number you'd like us to note down as well? Sure. Yeah. Yep, Yep.

[24 minutes 6 seconds][Customer] : You can put my mobile down if you don't have it and it's 0432351583.

[24 minutes 19 seconds][Agent] : Beautiful. So we'll keep both of those on there for you.

[24 minutes 23 seconds][Customer] : Yep, that would be brilliant.

[24 minutes 25 seconds][Agent] : All right. Fantastic.

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

[24 minutes 26 seconds][Agent] : Now, even if this one comes back approved on Monday, you still don't have to pay anything until the day that you choose. So what day would you like me to note down for the first payment day?

[24 minutes 38 seconds][Customer] : Do you know what, I'll go with the 1st of October because of it's the start of the month, then I know where it's at and the other one finishes on the 4th October.

[24 minutes 46 seconds][Agent] : OK, let me see the furthest I can push it out for you, OK, I won't be able to do this first. Funnily enough, the furthest I can push it out will be the 30th of September. Is that OK?

[24 minutes 59 seconds][Customer] : That says close enough. Yeah. That one's fine. Yep.

[25 minutes 2 seconds][Agent] : Beautiful. And then it would be every fortnight on a Monday. So is that OK with you?

[25 minutes 6 seconds][Customer] : Yeah, that's fine. Yep.

[25 minutes 8 seconds][Agent] : Alright, beautiful and it's nice and easy. We do a direct debit. I'll be noting down a BSB and account number or Visa or MasterCard.

[25 minutes 13 seconds][Customer] : Yes, umm a BSB and account number.

[25 minutes 21 seconds][Agent] : Beautiful. Is that a savings or a check account? Check account, Beautiful and take your time. But when you're ready, I'll grab the BSB number to start with.

[25 minutes 20 seconds][Customer] : Please check it is 015450.

[25 minutes 38 seconds][Agent] : Yep, beautiful. So that's with ANZ.

[25 minutes 44 seconds][Customer] : It is. Yep.

[25 minutes 45 seconds][Agent] : Fantastic. And what's the account number?

[25 minutes 48 seconds][Customer] : OK I think they give you a different one but this one is 4936 87 778.

[25 minutes 54 seconds][Agent] : Yep, Yep, beautiful. And that's your name on the account.

[26 minutes 1 seconds][Customer] : Umm yes, both It's Chevelle and Anthony Martin the joint.

[26 minutes 4 seconds][Agent] : Siobhan Martin OK, Yep, Siobhan and Anthony Martin. And I'll confirm you are authorized to direct debit from that account.

[26 minutes 18 seconds][Customer] : Yes, I am.

[26 minutes 19 seconds][Agent] : Alright, perfect. So all I need to do now, Siobhan, is read you through a declaration and I'll ask to your agreement to these terms at the end. If I start to read this too fast or if there's anything in here that you want to clarify, please jump in. Let me know. I'll be happy to help you out.

[26 minutes 36 seconds][Customer] : I will do not a problem, go for it.

[26 minutes 39 seconds][Agent] : Perfect. So this reads. Thank you. Siobhan Martin, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Hannah Family life cover is issued by Hanover Life free of Australasia Limited and we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services and I will refer to as GFS Trading as Real Insurance to issue and arrange this insurance on its behalf. I never relies upon the INF, sorry. I never relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hannah has set a market. Sorry. Hannah has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty?

[27 minutes 52 seconds][Customer] : I have, yes.

[27 minutes 53 seconds][Agent] : Beautiful. We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out.

You can opt out of this at any time by contacting us.

[28 minutes 15 seconds][Customer] : OK, Yep, fine.

[28 minutes 17 seconds][Agent] : The accepted cover pays a lump sum benefit amount of Siobhan Martin receives \$200,000. In the event of life insurance a benefit is not paid. In Sorry, just confirming it was the 200,000 you were happy with.

[28 minutes 29 seconds][Customer] : It was. Yes. Yep.

[28 minutes 31 seconds][Agent] : Yep, beautiful.

[28 minutes 31 seconds][Customer] : We went with the higher one. Yep.

[28 minutes 32 seconds][Agent] : Yep, perfect. So that's the 3660 a fortnight.

[28 minutes 36 seconds][Customer] : Yes.

[28 minutes 37 seconds][Agent] : Yep, beautiful Sir. Actually one month receives \$200,000 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 \$36.60 per fortnight. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Siobhan and Anthony Martin, which you've authorized to debit from and have provided to us. The policy documentation, PDF and FSG will be sent to you within 5 working days. Sorry. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched a claim. There are risks associated with replacing policies as a new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy and you have received and reviewed our policy in full. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So just two

questions for you. Do you understand and agree with the declaration? I've sorry, do you understand and agree with the declaration? Yes or no?

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

[30 minutes 20 seconds][Agent] : Beautiful. And we'll get everything sent out for you. But would you like any other information about the insurance or would you like me to read any part of the PDS to you?

[30 minutes 31 seconds][Customer] : No, it's, it's all fine. Yep. No, that's grand.

[30 minutes 34 seconds][Agent] : Beautiful. Well, congratulations Shavonne, you are now covered with us. Sorry that one's referred off for you.

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

[30 minutes 40 seconds][Agent] : You're covered for that accidental death cover.

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

[30 minutes 43 seconds][Agent] : Now that one sent off.

[30 minutes 50 seconds][Customer] : Yeah, no, that's good issues.

[30 minutes 44 seconds][Agent] : If you want to keep your phone handy, it probably won't be today because it's obviously after 5, but I'll give you a call back on Monday if there's any obvious like obviously any changes, but they also may come back like asking additional questions as well. So yeah, just if you can keep your phone handy, I'll give you a call as soon as I anything from them.

[31 minutes][Customer] : Yeah, that's not a problem at all, Emily. And if you don't get me on my landline, try my mobile.

[31 minutes 5 seconds][Agent] : OK, yes, not a problem. Yeah, beautiful.

[31 minutes 12 seconds][Customer] : But I should be available on one of them alright? Yep, all good.

[31 minutes 15 seconds][Agent] : And yeah, if you don't hear anything but you do end up getting an e-mail with like the policy documentation, like the welcome and everything, then obviously it's been approved. Yeah, exactly.

[31 minutes 27 seconds][Customer] : Excellent indeed. Well, thank you very much for that.

[31 minutes 29 seconds][Agent] : Not a problem at all. It was so lovely speaking with you today. You



have a fantastic weekend.

[31 minutes 34 seconds][Customer] : You too. And you now know more about thyroid than you ever want it or need it to know. Thank you very much for that.

[31 minutes 37 seconds][Agent] : Yeah, no, it's my pleasure. You have a great night. Bye.

[31 minutes 43 seconds][Customer] : Alright, you too. Bye bye.