

[0 seconds][Agent] : Oh, hi, Alf.

[2 seconds][Customer] : Hey, how are you? Bec?

[3 seconds][Agent] : I'm good.

[3 seconds][Customer] : We've got Tim.

[4 seconds][Agent] : How are you?

[4 seconds][Customer] : Not too bad. We've got Tim here. He's just taken out an insurance cover with us. I'll just hop out of the lead so you can see it.

[10 seconds][Agent] : Yep, I need the policy number.

[13 seconds][Customer] : Oh, damn. Just got out of it. Yes, of course you do. Can you see it in front of you or? No? It involve? Is it gone? That's gone. Damn.

[24 seconds][Agent] : No, no, it doesn't come up on our end.

[28 seconds][Customer] : Alright, let me see if I can. Oh, no, I've got it. I've got it. I've got it. I've got it. Give me a second. I'll find it here. Sorry about that.

[37 seconds][Agent] : That's alright.

[44 seconds][Customer] : Alright, so Tim took out a policy with us today. I just completed it for a colleague of mine. He's not. He's not here. So he ha, he copped an exclusion on the cover for the income protection cover and his and his queries around the exclusion.

[59 seconds][Agent] : OK. Is this for claims or service? There's not claiming, right?

[59 seconds][Customer] : Now it's like to be as as clear as possible, he it's claims, he's not claiming, but he's got a claims question.

[1 minutes 12 seconds][Agent] : OK.

[1 minutes 13 seconds][Customer] : So is that OK?

[1 minutes 15 seconds][Agent] : Yeah, yeah, of course.

[1 minutes 16 seconds][Customer] : Yeah.

[1 minutes 16 seconds][Agent] : What's the policy number?

[1 minutes 17 seconds][Customer] : Alright, So policy number is 721.

[1 minutes 20 seconds][Agent] : Yep. Yep. OK. And he just took out the policy, right?

[1 minutes 21 seconds][Customer] : 773048 just took out the policy.

[1 minutes 34 seconds][Agent] : So you've Id'd him?

[1 minutes 34 seconds][Customer] : He has an exclusion. I have, but you need to do that again. Sorry about that.

[1 minutes 38 seconds][Agent] : Yeah, that's fine. That's alright. Let me know when you're out.

[1 minutes 40 seconds][Customer] : I'm not now. And let me know when you're ready and I'll pop him through. What do you prefer?

[1 minutes 46 seconds][Agent] : Are you dropping him in or warm transferring up to you. I don't really mind. You can drop him if you want.

[1 minutes 52 seconds][Customer] : I normally I'll just drop him in. Yeah. OK. Thanks back.

[1 minutes 54 seconds][Agent] : Yeah, welcome to the Real Insurance Claims department. You're speaking with Rebecca just before we do go ahead, please know our calls are recorded and any advice providers generating nature may not be suitable for your situation. Am I speaking with Tim?

[2 minutes 9 seconds][Customer] : Yep, Yeah, sure. Yeah.

[2 minutes 14 seconds][Agent] : Tim, can I get you to confirm your full name, date of birth and address please?

[2 minutes 19 seconds][Customer] : It's Timothy Michael Dickinson, 23rd of the 5th, 1979. It's 16.

[2 minutes 28 seconds][Agent] : And postal address. Thank you so much. Thank you so much for that. Now my previous colleague has advised you've just taken out a policy and you just had some claim questions.

[2 minutes 25 seconds][Customer] : Glengarry Way Borisley, PO Box 676 Datta in NSW 2430 Yeah, so they've told me that my knees, anything to do with my knees won't be covered.

[2 minutes 50 seconds][Agent] : Yeah.

[2 minutes 52 seconds][Customer] : So the question I'm asking is if I was in a bad accident, car accident, and had multiple injuries including my knees, are you guys just gonna wipe me?

[3 minutes 2 seconds][Agent] : Your, your knee will still be in your knee will still be an exclusion. So that's different. No, that's different.

[3 minutes 10 seconds][Customer] : Yeah, but what about if I've I've got head injuries and back injuries and everything else to go with it, but it seems I need involved.

[3 minutes 18 seconds][Agent] : It's specifically so, it's specifically anything to do with your knee. So basically no income protection benefits will be payable under this policy due to any claims arising directly or indirectly from any disease or disorder of the left end or the right knee, including the joint, muscles, cartilage, ligaments and tendons, or related treatment or surgery.

[3 minutes 45 seconds][Customer] : Yeah, I know that, but it's still not answering my question. Yeah, so whatever.

[3 minutes 49 seconds][Agent] : But basically if you were to have an accident and you hurt your arm and you've your arm will go through but not your knee, your knee is excluded. Anything to do with your knees is excluded out of this policy.

[3 minutes 56 seconds][Customer] : I hurt my arm and my knee, but yeah, it's for income protection. So it's paying. My income is not paying to fix the knee. It's if you know what I mean.

[4 minutes 14 seconds][Agent] : You've just taken out the policy and due to the questions answered, the underwriters have come back advising that there's an exclusion on the policy and your left and right knee are not included in your income protection. So if you hurt your knees, you're not covered for income protection for both knees, yes.

[4 minutes 34 seconds][Customer] : Yeah, OK, I understand that.

[4 minutes 36 seconds][Agent] : OK.

[4 minutes 37 seconds][Customer] : That makes sense. If I only hurt my knee.

[4 minutes 37 seconds][Agent] : If you hurt your head or your arm or if you got sick, for example, then you're more than welcome to lodge a claim. It's not under the exclusion. The only exclusion is your knees. Do you understand what I'm saying? Yep.

[4 minutes 42 seconds][Customer] : Yeah, yeah, yeah. You're still not answering. What happens if I hurt my arm and my knee? Are you?

[4 minutes 59 seconds][Agent] : Well, that's what I'm trying to explain to you. We can, we can lodge the claim for your arm, but not for your knee.

[5 minutes 7 seconds][Customer] : OK, so that's what I'm trying to get to. Yeah. So I can still go ahead with the claim, like by hurting your knee doesn't automatically wipe out the whole thing if I've got other injuries and I can claim on that.

[5 minutes 18 seconds][Agent] : No, no, you're just excluded for your knee.

[5 minutes 22 seconds][Customer] : OK.

[5 minutes 21 seconds][Agent] : That's all OK.

[5 minutes 24 seconds][Customer] : Yeah, OK.

[5 minutes 23 seconds][Agent] : Including the joints, the muscles, the cartilage, ligaments and tendons or related treatment or surgery, anything to do with the knees are out of income protection. That's your exclusion on the policy.

[5 minutes 36 seconds][Customer] : Yeah, I just, I just, I just didn't want you guys to wipe me if I had mobile injuries because of the if I had a knee injury in the shower. Now, I'm not covering anything now sort of thing. No. OK.

[5 minutes 46 seconds][Agent] : No, no, that doesn't necessarily mean that. No, it's just strictly your knees.

[5 minutes 52 seconds][Customer] : Alright, then. OK.

[5 minutes 53 seconds][Agent] : OK.

[5 minutes 54 seconds][Customer] : Yep.

[5 minutes 54 seconds][Agent] : All right.

[5 minutes 54 seconds][Customer] : That's all I need to know.

[5 minutes 55 seconds][Agent] : Was there anything else I can help you with?

[5 minutes 55 seconds][Customer] : No, that's it.

[5 minutes 58 seconds][Agent] : No problem. Take care.

[6 minutes][Customer] : Thank you. Bye.

[6 minutes 1 seconds][Agent] : Bye bye.