

[3 seconds][Agent] : Thank you for calling real insurance. You're speaking with David. How can I help?

[7 seconds][Customer] : Hi David, I rang Choosy but I'm I'm a little bit easy about going through them and she said that use will cover me.

[11 seconds][Agent] : OK, OK.

[16 seconds][Customer] : So I thought well I'll go direct to you now.

[20 seconds][Agent] : Yeah, OK. Oh, OK.

[20 seconds][Customer] : My situation is I have had a level 2 Melanoma so she said that use will cover me only for \$200,000 and I just want to make sure that this is above board and legit and everything.

[38 seconds][Agent] : Yeah, that's OK. Let me just have a look into that for yourself, ma'am. What was your first and last name? Sharon. Thanks, Sharon. And so you went through Tuesday already, did you? OK. OK, yeah, nice dress.

[44 seconds][Customer] : Sharon Arthur Well, I haven't completed everything but she said out of everyone because of my Melanoma that real insurance was the only one to cover me and I just want to compare to make sure that what she told me is true.

[1 minutes 13 seconds][Agent] : OK. Yeah, that's nice. Let me have a look into that for you.

[1 minutes 21 seconds][Customer] : 3rd of July 1967.

[1 minutes 16 seconds][Agent] : Just the last thing that I need there is for sure it's just your, umm, date of birth as well, July 1967. Thank you. OK, and Sharon, just want to confirm as well. You're a female Australian resident.

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

[1 minutes 34 seconds][Agent] : OK, beautiful. Thanks Sharon. Please be advised there as well that calls are recorded. Any advice I'll provide of general nature and may not be suitable to your situation. There. Now there's some quotes let about for your software. So Sharon, how much cover were you looking into for? Uh, well, you mentioned you got approved for the limited life, which is a, a maximum of, umm, the \$200,000. Is that all you're after today?

[1 minutes 58 seconds][Customer] : 200,000 Yeah, yeah 'cause she said. Because of my Melanoma, I can't get the full amount that I wanted.

[2 minutes 1 seconds][Agent] : Yeah, OK, no worries. Let's get those questions loaded up then and let's, uh, see if we can confirm that for you.

[2 minutes 8 seconds][Customer] : Yeah, Yep.

[2 minutes 10 seconds][Agent] : Uh, very quickly share it on my end. Just need to confirm an address where you live. What was your post code there? Yep. And just the suburb there as well. No worries. Sorry, I'm just having a bit of trouble finding it. Would that be under any other names by any chance? OK. Toowoomba. Yep, I've got Toowoomba here and just your address there in Toowoomba as well. Yep. Emma drive. Beautiful. Thanks, Sharon. And was that the same as your postal address as well?

[2 minutes 16 seconds][Customer] : IS4350 it's Carney Springs KEARNEYS spring unless you look under Toowoomba T double OW double O MBA is 25 Emma drive yes.

[2 minutes 56 seconds][Agent] : Thank you. Just read out a pre underwriting disclosure for yourself there as well. Sharon just outlines, you know, answering my questions strictly when going through these, umm, application questions. Uh, it just says here, please be a oh, sorry, very quickly before this loads up, Sharon, uh, just ask you a question there. Have you had a cigarette in the last 12 months? Yes or no?

[3 minutes 6 seconds][Customer] : Yep, no.

[3 minutes 16 seconds][Agent] : Beautiful. Thank you. And I'll get that loaded up for yourself as well. OK, now for yourself there, Sharon, just before we hop on to those questions, you can choose from \$100,000 up to \$750,000. So we'll keep it at the \$200,000 like you mentioned. Now we can see W we can get you approved for the limited life there. Yeah, Now, umm, we'll hop into this one just very quickly there Sharon. Just that pre underwriting disclosure says here, 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 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 access and correct your information and lodge complaints about breaches of privacy by proceeding you understand. So you're applying to purchase a life insurance policy and as such, 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 provided some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy to kind of claim or make adjustments to the terms and conditions of your policy. Now, Sharon, do you understand and agree to your duty, yes or no?

[4 minutes 52 seconds][Customer] : Yes.

[4 minutes 53 seconds][Agent] : Thank you. And the first question there as well, Sharon, it says in relation to the COVID-19. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Thank you. And the first one there's, are you a citizen or permanent resident of Australia or New Zealand? I'm sorry, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no?

[5 minutes 6 seconds][Customer] : No, yes.

[5 minutes 23 seconds][Agent] : Thank you. And first one there. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? First one they shown is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Thank you #2 is lung disorder excluding asthma, sleep apnea or pneumonia?

[5 minutes 41 seconds][Customer] : No, No.

[5 minutes 49 seconds][Agent] : Thank you. Cancer, Leukemia or Melanoma excluding other skin cancer?

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

[5 minutes 55 seconds][Agent] : Thank you. And then it says here, in the last five years, have you

been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, liver cancer, cancer of the stomach or pancreas, brain cancer, multiple myeloma or any other cancer dash spread to another part of your body.

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

[6 minutes 17 seconds][Agent] : OK, and then it says is your cancer limited to Melanoma only?

[6 minutes 21 seconds][Customer] : Yes.

[6 minutes 22 seconds][Agent] : Beautiful, thank you. And have you had more than one Melanoma removed?

[6 minutes 27 seconds][Customer] : Yes.

[6 minutes 29 seconds][Agent] : Beautiful, thank you. OK, and then says here, uh again chance uh #4 is kidney disorder. Thank you. Hepatitis or any, uh, disorder of the liver. Thank you. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Thank you. And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor and urine disease or any form of dementia, including Alzheimer's disease?

[6 minutes 41 seconds][Customer] : No, no, no, no.

[7 minutes 8 seconds][Agent] : Thank you. And it's everything that we need, I believe. Let's just get this letter up for you, OK, beautiful. So just based on your disclosure of the Melanoma there, uh, Shane, you've been approved with the following terms and conditions. So again, we are able to offer you a benefit amount of uh 50,000 up to \$200,000, uh, with a policy term of 20 years or until your 85th birthday, whichever occurs first. Now for the 1st 12 months, you'll be covered for accidental death. Only after 12 months, you'll be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy there.

[7 minutes 47 seconds][Customer] : Yeah.

[7 minutes 46 seconds][Agent] : OK, Now, uh, there is a terminally ill advanced payment included in the cover as well. So after holding your policy for 12 months, if you were diagnosed with 24 months or less to live by a medical practitioner, we pay your benefit amount in full. Now. Do you have any questions around that at all there, Sharon? OK, beautiful. So let me get loaded up that pricing there

for the \$200,000 as well. Now for the \$200,000 that you were looking at there. Sharon, give me one second. It's just taking its time. I do apologize.

[8 minutes 5 seconds][Customer] : No, you're right.

[8 minutes 24 seconds][Agent] : Technology is as nice as when it wants to work.

[8 minutes 28 seconds][Customer] : Exactly. Yeah.

[8 minutes 31 seconds][Agent] : Yeah, umm, that \$200,000 of cover there that you're looking at Chen, uh, was coming in as a four nightly premium of \$149.61 per fortnight now, OK, now just to quickly remind you that it is an insurance policy. So your premium is step, which means it will increase each year. And in addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or add policy anniversary following your 75th birthday. And you can't up that it is automatic indexation each year. But as an indication there, Sharon, if you're looking at the top level of coverage there, if you make no changes to the policy, your premium make sure will be \$160.08, uh, per fortnight, OK. And you can also find information about our premium structure on our website now, along with our documents there as well. Uh, Sharon, we send out your, uh, beneficiaries form that you can fill up. Uh, who are you looking to leave this behind to there? Sharon, if, if you don't mind me asking, daughter? Yeah, this is just one beneficiary that you'd like to nominate.

[9 minutes 35 seconds][Customer] : My daughter, yes.

[9 minutes 41 seconds][Agent] : Yeah. And look, we can actually do that over the phone there, Sharon, if you'd like to get that cover set up, uh, in terms of getting that organized for yourself as well, Sharon, we don't require any upfront payments from yourself today. You get to select that first payment date from this, uh, from the next 30 days pretty much.

[9 minutes 45 seconds][Customer] : Yeah, yeah.

[9 minutes 56 seconds][Agent] : Did you have a date to mind for yourself there, Sharon? What do you think?

[10 minutes 1 seconds][Customer] : As long as it falls on a Thursday.

[10 minutes 3 seconds][Agent] : Yeah. So, uh, the latest Thursday that we can look at pushing it out would be the, uh, 6th of February, if you'd like. So that would be this coming Thursday, That's UH-1234, the 5th, umm, 5th, uh, Thursday there from, from this Thursday. That work for yourself.

[10 minutes 13 seconds][Customer] : Yep, Yep.

[10 minutes 25 seconds][Agent] : OK, no worries. And, uh, just with our, uh, cover there as well, Shan, we also provide you with a free online legal will that's valid \$160.00. And just as a heads up as well, some people give us a call and they're concerned that, you know, that cover has been canceled, but we have something called a real reward, uh, which is part of your policies. So following your first policy anniversary date, we actually refund you 10% of the premiums you paid in that time. So just keep that in mind. Some people tend to forget it and they kind of wonder why they get, umm, months and a bit worth of premiums back into their account. Uh, that's part of our policies then. OK, now, uh, with yourself, they're sharing. I'll just need to confirm a couple of details for yourself here. Make sure I've got all the right details, of course. So what we'll do is we'll send out your policy documents to you, umm, by, uh, your mail within the next three to five business that should arrive to yourself then. OK, Umm, and we send out some copies by e-mail as well. Did you have an e-mail address you'd like to nominate? They're sharing.

[10 minutes 58 seconds][Customer] : Yeah, yeah, yeah, yes. It's Sharon, Sharon Michelle MICHE doublele67@hotmail.com.

[11 minutes 25 seconds][Agent] : Yep, yep67hotmail.com. Beautiful. Thanks, Sharon, and let me just hop into this one for you. Uh, your middle name is Michelle. Sure.

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

[11 minutes 42 seconds][Agent] : Is that right? Yeah.

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

[11 minutes 43 seconds][Agent] : Did you want to put that on your profile there? It's just more so, umm, you know, if your daughter does, when the time does time, your daughter gives us a call to make a claim. Uh, we'll just confirm your details by her. If she doesn't really know you, Michelle, umm, that's totally up to your preference anyway.

[11 minutes 51 seconds][Customer] : Yeah, yeah, she knows.

[12 minutes][Agent] : OK, no worries. Umm. And Sharon, what was, uh, your preferred title? There was a miss Mrs. Omis? Yes. Yeah. Uh, sorry Sharon, I just don't have a difference between the two. Is it miss or Miss?

[11 minutes 58 seconds][Customer] : It's Sarah Michelle, New MX.

[12 minutes 15 seconds][Agent] : Miss, Uh, I'll do my research afterwards as well. And, uh, Sharon again, just to confirm your address there, 25 Emma Dr. Toowoomba, QLD 4350.

[12 minutes 25 seconds][Customer] : Yep. Yes.

[12 minutes 25 seconds][Agent] : That's your residential and your postal address as well, beautiful. And again, your date of birth was the third of the 7th, 1967. Yep. And I've got you down, of course, as a female Australian resident. Thank you. Let me just quickly confirm this, Sharon, just to make sure that I haven't missed anything out for you from my end there. Sharon, did you have any questions at all by any chance, or all making sense to you?

[12 minutes 34 seconds][Customer] : Yes, yes, yes. Straightforward.

[12 minutes 52 seconds][Agent] : Nice and straightforward, beautiful. Let me get that date loaded up for yourself and then, uh, what we do there Shane is we collect your uh, payment method today, either BSB and account number there. What works best to use of Shane.

[13 minutes 7 seconds][Customer] : Yep. Probably the BSB account number.

[13 minutes 10 seconds][Agent] : Yeah, no worries. So again, first collection date is the 6th of the 2nd 2025 and every fortnight on a Thursday thereafter. Uh, just keep in mind as well, Shane, your cover does start from today.

[13 minutes 9 seconds][Customer] : Yep, Yep, Yep.

[13 minutes 22 seconds][Agent] : So even though that money doesn't come out until next month, uh, and for that BSB and account number, was that a savings or a check account? Thank you. And was that a, uh, sorry, what was the BSB number for that one? Sorry, \*\*\*\*. So it's 630, uh, 011. Beautiful. And just the account number as well there, Sir.

[13 minutes 26 seconds][Customer] : What Saving 6, 38011 648-6215.

[13 minutes 53 seconds][Agent] : Yep, 215. Do you mind just repeating the BSB number for me, Sharon? It's just, it's not coming up with a bank name there. OK, thank you.

[14 minutes 1 seconds][Customer] : It's 638011, yes.

[14 minutes 9 seconds][Agent] : And that was, uh, heritage building society limited, beautiful. And just the account name under Sharon Michelle Arthur, which is, yeah, under Sharon Arthur there.

[14 minutes 19 seconds][Customer] : I think it's. Oh, no. Sharon, Michelle. Arthur.

[14 minutes 23 seconds][Agent] : OK, no worries. Now, just before we set up your beneficiaries there or for your daughter there, uh, Sharon, we'll just need to read out a final declaration. This just outlines our terms and conditions. Bit of a mouthful on my end, so just bear with me for a few moments. I might get sick of my voice after, uh, that. We'll sort out your, umm, beneficiaries afterwards so we can include that in your policy.

[14 minutes 45 seconds][Customer] : Yeah.

[14 minutes 45 seconds][Agent] : OK, Umm, just says here. Thank you. Sharon Michelle Arthur. It is important you understand the following information. I'll ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real Life Insurance Limited is issued by hand of the Life Aria of Australasia Ltd whom we're whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, who I will refer to as GFS trading as real Insurance, to issue and arrange this insurance, uh, on its behalf. Hanover relies upon the accuracy of the information you provided when assessing your application. That includes the information we initially collected from you to provide it for Hanover has 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've answered all of our questions in accordance with your treaty? Yes or no? Uh, sorry Sharon. Just a little bit quiet there.

[15 minutes 48 seconds][Customer] : Yes.

[15 minutes 49 seconds][Agent] : Yeah, yes, Well, thanks Sharon. And we may from time to time



provide offers to you by the communication methods you provided to us in relation to other products and services. By agreeing to this declaration, you can tend to allow us to contact you for this purpose until you opt out. You can update of this at any time by contacting us. The accepted UH cover pays your lump sum benefit and then of the following Sharon Michelle also receives \$200,000 in the events of life insurance and benefits if it is not paid in the event of suicide in the 1st 13 months of the policy. For the 1st 12 months of your PO sorry uh For the in the 1st 12 months, your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on February 5, 2045 12:00 AM umm. Your premium for your first year cover is \$149.61 per fortnight. Your premium is STEP, which means it uh, which means it will be calculated each policy anniversary and will generally increase each year. Your sum insured will also automatically, sorry, increase automatically by 5% each year until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. And you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policy policies you may have with us. Included in your premium is an amount payable to GFS of between 33% and 55% to cover costs. Your premium will be diverted from your nominated bank account in the name of Sharon Michelle Arthur, which you're authorized to debit from and it provided to us. 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 the authority today calling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us for details that are available online and in the documentation we are sending you. By agreeing to this declaration, you agree to the terms and conditions placed on your policy and you understand they will remain in place for the life of the policy. You may request for these terms, sorry, may request for the terms and conditions to be

reviewed at any time by calling us. Do you understand and agree with a declaration, yes or no? Thank you. And Sharon, our last question there, would you like any other information or would you like me to read any part of the PDS to you? Yes or no, Thank you. And that's all done for yourself. Again, thank you for choosing, uh, real insurance there as well. Sharon, Sir. Uh, what we'll do now, Sharon, I'll need to pass you over to our support team. Uh, by any chance, Of course, you know your daughter's full name and date of birth. Do you know her by any chance? Sharon?

[18 minutes 18 seconds][Customer] : Yeah, no, Yeah, yeah, yeah. They live with me, actually.

[18 minutes 46 seconds][Agent] : OK, yeah, all right, that's fine then. So, yeah, that's all we need is a full name, date of birth, address, and the amount that you'd like to leave behind for her. So if you had any other beneficiaries, you can also divide that and nominate the amount that you'd like just for your daughter. It would be 100%, of course.

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

[19 minutes 2 seconds][Agent] : OK, umm, any questions at all on my end there, Shen? Or anything else that that I can help you with?

[19 minutes 7 seconds][Customer] : No.

[19 minutes 7 seconds][Agent] : All right, well, thanks for your time there, Shen. I'll just pop you in a brief hold. I'll get you passed over to our support team. Won't be too long.

[19 minutes 14 seconds][Customer] : Lovely. Thank you.

[19 minutes 15 seconds][Agent] : Thank you. All the best. Happy New Year as well. Thanks, Sharon.

[19 minutes 15 seconds][Customer] : Thank you. You too.

[20 minutes 7 seconds][Agent] : Hey Sharon, thanks for your patience.

[20 minutes 9 seconds][Customer] : You're welcome.

[20 minutes 9 seconds][Agent] : I've got Richard from my customer support team. He'll be able to help you set up those beneficiaries for yourself.

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

[20 minutes 13 seconds][Agent] : Uh, Richard, before Sharon, I've confirmed her full details, including contact details and proper policy as well. Thank you. Not a problem. Good afternoon.