

[1 seconds][Agent] : Thank you so much for holding there, Angela. I do have Wendy on the line. He spoke with pre previously and she's gonna assist you further today. Thank you.

[8 seconds][Customer] : Thanks.

[8 seconds][Agent] : Please do it. Thank you, Michael. Hi, Angela. How are you? Wendy From vet insurance again.

[14 seconds][Customer] : How are you?

[15 seconds][Agent] : I'm good. I'm good. So you got all your results?

[17 seconds][Customer] : Yeah, they're all clear.

[18 seconds][Agent] : That's beautiful. Excellent. That's what we want.

[21 seconds][Customer] : Yes.

[21 seconds][Agent] : Umm, I'll just. I know Michael's probably done some ID checks with you, but I'll just quickly do them again.

[30 seconds][Customer] : Angela's Liam Callan, 9th of the 2nd, 1979. Yeah. Lian. LIAN.

[26 seconds][Agent] : I've got your first and last name and date of birth please perfect and you say you have the was that middle name I heard Thank you.

[47 seconds][Customer] : It's Lia. It's LIAN for Noah.

[41 seconds][Agent] : Just quickly add Ally LY AM perfect so and also has any has Sorry yeah beautiful. Thank you. And also has any Judy and health and lifestyle change yes or no one perfect.

[57 seconds][Customer] : No, but I have, I have made a bit of a change in that I'm actually, I've just sort of reinvestigated a bit further and I'm actually applied for income protection now through my super, through my on that I've got.

[1 minutes 3 seconds][Agent] : OK, Yeah, OK.

[1 minutes 10 seconds][Customer] : So I feel like I was waiting on it. I don't do that literally on Friday night. So I'm just waiting on them to come back.

[1 minutes 15 seconds][Agent] : Oh, sure.

[1 minutes 15 seconds][Customer] : But it kind of makes sense to have it come out in a way. Yeah. So just letting you know, I may not proceed on this call to be honest. I might just wait to see what

they come back with. That's alright.

[1 minutes 18 seconds][Agent] : OK, yeah, that's O, of course that's OK. Well, alternatively, you can definitely wait for them. Umm, that's certainly fine. Alternatively, what we can do for you, Angela, is, uh, we can still get everything set up if you do get approval now in umm, you're not required to make any payments anyway, so that if you do, umm, you know, decide after both come back and I will see what's up better. Umm, at least that's all set up for you already.

[1 minutes 47 seconds][Customer] : OK.

[1 minutes 47 seconds][Agent] : Would that work? Yeah. OK. And then it's only just a phone call. You're not happy with the cover, We decide not to go with that. Just give us a call, apply to cancel. It's nice and simple as well.

[1 minutes 53 seconds][Customer] : Yeah, OK.

[1 minutes 56 seconds][Agent] : OK, excellent. So I'll quickly take you through the last question there. I'll just quickly bring up the information. All right. And I think we only had one question, which is for the skin check the so the quick look, uh, uh, skin check. Just going to quickly go back to that question. Alright, skin checks, all done. Perfect. So with that question, I'm just gonna ask you again rather than what you've already told me about. In the past three years, have you sought medical advisor treatment by a medical practitioner or specialist while you're writing results for any medical test investigation such as We're not limited to any surgeries, X-rays, scans, blood sticker, biopsy, yes or no? Wonderful. So that's all done for that question. And I think that was the only question that we needed and we discussed to start with the cancer. Perfect. Well, that's all done in July.

[3 minutes][Customer] : No, yeah.

[3 minutes 13 seconds][Agent] : And as as are you satisfied with the answer provided, yes or no, beautiful. We're gonna look that in for you. Alright? Well, Angela, umm, that did come back pretty quick. All nice and healthy. OK, then with the disclosure for you to say your application has come back, uh, approved. Alright, so that's really good news for you. Umm, I do want to let you know that included in the policy is a rehabilitation benefit along with a final expenses benefit, which pays \$10,000 in the event that you passed away. Just this would be no cost or any other final expenses

as at the time as well. OK, so that's included in your cover, umm, with the premium this step, which means it will generally increase each year as you arrange and I'm gonna give you indication. So if you make no changes to your pre, uh, premium, uh, to your policy, the premium next year is \$76.85 a full. The information about our premium structure is also available on the website as well. OK. I'm not sure if I'd let you know, but there is a real reward attached to your policy, just as always saying thank you to you. So following your first policy and the first rebate, we will refund you 10% of the premium you're paying that time. So you get a cash back of \$186.63 refunded back into your account as well.

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

[4 minutes 30 seconds][Agent] : OK, perfect. Umm Angela, as mentioned, since you've got yourself fully approved, what I can do is I can get that cover, umm, you know, put in place for you so that you can have all those tailored documentation to run through and compare it with your umm support as well, OK uh, we do give you a 30 day cooling off. So if you decide not suitable for you cancel within the 30 days, you will receive a full refund of your premium unless the claim has been made. OK umm, and was there a particular date that you want me to line up with your schedule to give you that time?

[5 minutes 6 seconds][Customer] : OK, can you e-mail that through too?

[5 minutes 8 seconds][Agent] : Of course. Yeah, I can e-mail that to you and also I can definitely e-mail that to you. Alternatively, we get that all set up indicate the documentation. You will get a, umm, a hard copy sent to your home address and also a copy sent to your e-mail today as well.

[5 minutes 22 seconds][Customer] : Oh great.

[5 minutes 23 seconds][Agent] : OK perfect. So was there a particular date that you want me to schedule that for you?

[5 minutes 30 seconds][Customer] : Is this for a look at this draw or something?

[5 minutes 33 seconds][Agent] : Yes, So that's for the first collection day, which you can choose any date you like in the future. So you don't.

[5 minutes 38 seconds][Customer] : Yep. I don't hang on.

[5 minutes 44 seconds][Agent] : That's OK.

[5 minutes 43 seconds][Customer] : I'm sorry, because I don't actually have my as well.

[5 minutes 46 seconds][Agent] : Today's the the 18th of November.

[5 minutes 49 seconds][Customer] : Yeah.

[5 minutes 53 seconds][Agent] : The 30th. Yeah, of course. And 30th is actually a Saturday. I can't do a weekend. Was there another day? You prefer the 1st, 30th and the 1st is the weekend. Sorry, the second was it?

[5 minutes 51 seconds][Customer] : So maybe like the 30th, the first, Yeah, it's the second one, yeah.

[6 minutes 9 seconds][Agent] : Yeah, I can do the second. So that is the 2nd of December 2024 before Monday, even though it's in a few weeks time, but you will be covered at the end of this phone call. OK. And do you want that to be a BSD account number or Visa MasterCard Angela?

[6 minutes 24 seconds][Customer] : That's my problem. I don't, I don't actually have my details with me, my bank details on me right now. I'm actually just out of a client's site so I didn't realise all was going to go through it. So I'm going to have to actually back again when I'm that I don't have my wallet on me right now.

[6 minutes 39 seconds][Agent] : No, that's OK. Or do Y if you, if do you have a an app you can login and I can quickly put down a basic account number for you. And if you do need to update that to a car later on, you can always give us a call and do that later. Yeah, thank you. Appreciate that.

[6 minutes 52 seconds][Customer] : Just one second.

[7 minutes 30 seconds][Agent] : None. Yep, 514. Yep.

[7 minutes 43 seconds][Customer] : So I've got, yeah, a Victoria SO514CSV19.

[7 minutes 51 seconds][Agent] : So that was 514179. Thank you. Yep.

[7 minutes 53 seconds][Customer] : Yeah, 179, Yeah, it's 1316986. Yeah.

[7 minutes 58 seconds][Agent] : And the account number 131, 6986, Yeah, beautiful.

[8 minutes 11 seconds][Customer] : Saving.

[8 minutes 8 seconds][Agent] : And that's a saving or check account saving. Perfect.

[8 minutes 16 seconds][Customer] : Yeah. Angela Callum. Yeah.

[8 minutes 13 seconds][Agent] : And the account name is just Angela Lian Taylor Alan, thank You Beautiful update that for you. Alright. And all that's for me to do now is read you a quick, uh, decoration. At the end, I will ask you for your acceptance. Umm it is a little bit long so if you do need to pause, repeat anything just let me know as well. OK, so quickly read, thank you Angela Lee and Taylor in reporting understand the following information. I will ask the agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real Income Protection is issued by Handover Las on the Ltd who will refer to as Handover and has arrangement with recent financial services who I will refer to as GFS trading as real insurance. The issue arranged is insurance on its behalf and ever relies upon the upon the information you provide application that includes information initially collected from you to provide quote and it has to attack a market determination for this product which is what the topic of summers 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 that you need to take reasonable care that you agreed to.

[9 minutes 29 seconds][Customer] : Yes.

[9 minutes 24 seconds][Agent] : Can you please confirm and answer all the questions in accordance with you Judy, yes or no Angela, Thank you. We may from time to time to our office to you by the communication methods you provided to our isolation of the products and services agreeing to this declaration. We consent to allow us to contact you for this purpose until you're up out. You can up out this at any time by contacting us this at the cover provider for the insurance cover for Angela, our monthly insured amount of \$9000. We wait a period of 30 days and will benefit period of 12 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefits limited to 70% of your monthly to your so 7% of your average monthly income of the any tool consecutively monitoring the two years before you suffer your disciples or injury. Your income benefit can also be reduced if you receive other disability payments for other sources. There is a fine expenses benefit of \$10,000 paid to your beneficiary if you passed away while your policy is in place on December 2nd, 2044 12:00 AM. Your premium for

your first year of cover the \$71 and \$0.78 to fortnight. Your premium is a step premium which mean if you calculated each policy anniversary it will generally increase as you increase HD Included in your premium is an amount payable by hand to GFS of between 37 percent 51%. Your premium will be debited from the nominated bank account in the name end July 10, which you are authorised to debit from and provided to us the policy documentation. PDS and FSG will be mailed to you and if you have provided us the e-mail address your policy documentation, you will send the e-mail to you today. You should carefully consider these documents. You sure the product which remains? You have a 30 day cooling off. Where you may cancel your policy and any premium may have paid will be refunded in full. Unless you have lodge your claim, the risk associated replacing policies with new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you receive the review the policy in full. We have a complete process which you can access at any time by contacting us. Full details are available online and the documentation we are sending you to you understand and agree with the declaration, yes or no, Angela, thank you. And last question, would you like any other information about the insurance now or would you like me to rate any part of the payments to you? Yes or no?

[11 minutes 37 seconds][Customer] : Yeah, no.

[11 minutes 46 seconds][Agent] : Beautiful. I know I set the decoration on behalf. All right, thank you, Angela, that is all done for you. I'll get all those documents sent out to you. You will get the e-mail copy, umm, today and then the hard copy to your home address will umm, come in the next few days, next few working days. OK, umm read so I compare it. If you do have any questions, just give our support teams a call and we'll be able to assist you there. If you do need to cancel as well, just give us call apply to do so. All right, beautiful. Anything else I can assist you with before I let you go?

[12 minutes 21 seconds][Customer] : Alright, that's all. Thank you very much.

[12 minutes 22 seconds][Agent] : Wonderful. Well, thank you so much for umm, for that. Alright, you take care.

[12 minutes 26 seconds][Customer] : Bye.

[12 minutes 27 seconds][Agent] : Bye.