

[3 seconds][Agent] : Can't be that.

[10 seconds][Customer] : I'm still speaking.

[12 seconds][Agent] : Hi Angela, it's Tim calling from Real Insurance. How you doing today?

[15 seconds][Customer] : Good. How are you?

[17 seconds][Agent] : I'm very well. Thanks for asking the reason for my call. I can see that you're just on our website a moment ago there looking into the live coverage. So I'm calling to take you through the information in regards to that and also answer any questions you might have. I'll just confirm it's Angela, uh, Wolfridge that I'm speaking with.

[27 seconds][Customer] : OK Yep, Yep, that's it.

[36 seconds][Agent] : Date of birth, 11th of the 4th 72 and just confirming you're a female Australian person.

[40 seconds][Customer] : Yep, Yep that's right.

[45 seconds][Agent] : Perfect. Uh, just Please note that calls are recorded and any advice we provide general in nature and may not be suitable for your situation. Umm, Angela, what's, uh, sparked the interest? I'm looking to the last of which today. Yep.

[59 seconds][Customer] : I have been thinking about it lately and I was literally just going through my Gmail, you know, the promotion section where it gets things then. And I'm like, I'll just have a look into that.

[1 minutes 13 seconds][Agent] : OK. What made you stop thinking about it? And they said you can think about it lately.

[1 minutes 18 seconds][Customer] : I don't really know. I just, yeah, it's just sort of, yeah, I don't know.

[1 minutes 27 seconds][Agent] : OK, Yeah, fair enough.

[1 minutes 26 seconds][Customer] : It's just, I suppose, getting a bit older and, you know, facing, facing the fact that you're not going to be around forever.

[1 minutes 34 seconds][Agent] : Fair enough. Is this your first time looking into something like this?

[1 minutes 38 seconds][Customer] : I think so. I'm, I'm trying to think back when our kids were

younger. I think my husband and I did have life insurance, but the way that it was set up, it was like the premium just went up. Ridiculous. And now I think we were told there were a couple of ways. Well, we found this out after. Is there a couple of ways whether the premiums were set or I don't know what the other alternative was, but yeah, our premiums just went up ridiculous. And sort of as we got older, obviously our kids got older too.

[1 minutes 44 seconds][Agent] : Yep, OK, uh, OK, Yep, Yep.

[2 minutes 16 seconds][Customer] : So like adults now.

[2 minutes 20 seconds][Agent] : Didn't mean it's not covered kind of thing.

[2 minutes 19 seconds][Customer] : So it as much now my husband and I together in more.

[2 minutes 23 seconds][Agent] : Yep, Yep.

[2 minutes 26 seconds][Customer] : So it's kind of like, yeah, I'd just like to think that yeah, if something happened to me.

[2 minutes 35 seconds][Agent] : You just want to leave a bit of money behind. Yeah, that's fair enough.

[2 minutes 37 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 40 seconds][Agent] : OK, well, look what I'll do. I'll explain to you how all all of it works. We can run through the pricing and if you've got any questions for me, just stop me. OK, I'll let you know. Firstly, Angela, it is very simple in how life coverage works. So at the end of the day, it's designed to provide financial protection for your loved ones in the event that Touchwood something was happening to yourself. Yeah. The way that we do that is through a lump sum payment of between \$100,000 up to \$750,000, depending on your personal needs. But with the coverage as well, it does also include a terminally ill advanced payment, which means if you were diagnosed with a terminal illness with 12 months or less to live by a registered medical practitioner, we'll pay out the claim in full in that situation so you can get the best medical care or anything else you might need as well. There's also a funeral component built in. So because funerals do tend to be the most medium expense in your loved ones, in the event that something was to happen, we actually do a \$10,000 advance tout to cover those costs, generally paid out within 24 to 48 hours of the claim being made.

So it's really designed to give your loved ones immediate access to that money there to handle any immediate final expense as well.

[3 minutes 13 seconds][Customer] : Yeah, OK, Yeah, Yeah, OK, cool.

[3 minutes 59 seconds][Agent] : The cover's not a guaranteed acceptance. Not everyone is eligible for it. Now, we don't expect you to go through any medical checks or blood tests. Instead, we just take you through a series of simple yes and no health and lifestyle questions over the phone. And then if you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

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

[4 minutes 24 seconds][Agent] : Now we'll run through the pricing here. Can I just ask firstly, uh, have you had a cigarette in the last 12 months and how much you're looking to cover yourself for, do you think, Angela?

[4 minutes 23 seconds][Customer] : Yeah, no, I think I've put on there the website 250,000.

[4 minutes 33 seconds][Agent] : No problem, I'll start there. We can look at a few different amounts as well if you'd like. I'm looking at \$250,000 life coverage now. That'll include the \$250,000 terminal illness and the 10,000 female advance, so that you're looking at a fortnightly premium of \$32.72.

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

[5 minutes 2 seconds][Agent] : That is where you do get a 10% refund after the first year. Hold the policy as well.

[5 minutes 7 seconds][Customer] : Oh yeah. Yeah.

[5 minutes 6 seconds][Agent] : That's like a little thank you that we do, but that's for OK.

[5 minutes 10 seconds][Customer] : Covered with wheel insurance for my car and we got that, I think.

[5 minutes 17 seconds][Agent] : So that'll be done through. Yeah, that's probably done through our general insurance department.

[5 minutes 15 seconds][Customer] : Yeah, yeah. That's all.

[5 minutes 21 seconds][Agent] : Uh, I don't handle car insurance, but, uh, umm, but yeah, that'll be

for 250,000. Angela, how's that sound to yourself? Did you want to look at any other amounts?

[5 minutes 31 seconds][Customer] : Pretty happy with that. I don't want to give them too much, you know?

[5 minutes 38 seconds][Agent] : Look, the, the most important thing is going to be seeing whether you're eligible for it. So what I'll do, I'll take you through those health questions and we can see if you're eligible for the cover.

[5 minutes 43 seconds][Customer] : Yeah, yeah.

[5 minutes 47 seconds][Agent] : Before I do that did you have any questions for me so far?

[5 minutes 50 seconds][Customer] : No, that's all good.

[5 minutes 51 seconds][Agent] : No problem, I'm just going to read you a pre underwriting disclosure. This just frames up how to answer the questions so just read. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes issue covering other related services. We will share this with your insurer may share it with other Australian service providers for the purpose of administering your policy or handling claims.

[6 minutes 33 seconds][Customer] : None.

[6 minutes 18 seconds][Agent] : Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy by proceeding understanding you're applying to purchase life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means you need to ensure that you understand each question I ask you and 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 have had. If you do not take reasonable K, you may breach your duty. And if this happens, you sure may be entitled to cancel your policy, decline or claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty?

[6 minutes 58 seconds][Customer] : Yes, Yes. Yes.

[7 minutes 2 seconds][Agent] : Perfect. The first question here for yourself, it's just in regards to the

pandemic. So it's just 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?

[7 minutes 15 seconds][Customer] : No.

[7 minutes 18 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

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

[7 minutes 25 seconds][Agent] : Perfect. Does your work require you to go underground? Work at mines above 20 meters deep that's below 40 meters. Use explosives or travel to areas experiencing war or civil unrest or work offshore.

[7 minutes 39 seconds][Customer] : No.

[7 minutes 40 seconds][Agent] : Perfect. Uh, the next section is just in relation to your height and weight. Just please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the the application. The system doesn't allow me to enter any approximate figures, pounds or high weight ranges.

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

[7 minutes 57 seconds][Agent] : Uh, given that in mind, uh, what is your exact height? So how tall are you exactly and what is your exact weight?

[8 minutes 1 seconds][Customer] : 162 centimetres, 68 kilos.

[8 minutes 11 seconds][Agent] : So just confirm. So 162cm and 68 kilograms. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[8 minutes 23 seconds][Customer] : No.

[8 minutes 24 seconds][Agent] : Perfect. Just an AIDS declaration next. So it's just to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia so booked or will be booking travel within the next 12 months? Do you have existing? Do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? Just up to the medical history.

[8 minutes 36 seconds][Customer] : No, no, no, no, no.

[9 minutes][Agent] : Sorry, uh, just up to the medical history next. So it's just, uh, have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? So cancer tumor, mole or cyst, including skin cancer, some spots, Melanoma or leukaemia.

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

[9 minutes 19 seconds][Agent] : Have you ever had an abnormal cervical smear? Yeah.

[9 minutes 24 seconds][Customer] : Oh, years ago, yes.

[9 minutes 27 seconds][Agent] : Do you remember what the abnormality was described as by your doctor?

[9 minutes 31 seconds][Customer] : No, I don't. I'm pretty sure.

[9 minutes 33 seconds][Agent] : No, that's fine.

[9 minutes 34 seconds][Customer] : Yeah, pretty sure. I was just told it was abnormal.

[9 minutes 38 seconds][Agent] : Yeah, No, that's fine. Umm, have you thought? Cervical smear has been normal since.

[9 minutes 42 seconds][Customer] : Yes.

[9 minutes 43 seconds][Agent] : And have you been given clearance by your doctor with no ongoing treatment or monitoring required other than routine cervical smear tests?

[9 minutes 50 seconds][Customer] : Yes, that's correct.

[9 minutes 51 seconds][Agent] : Perfect next question here is stroke, chest pain, palpitations or heart conditions such as been not limited to heart attack and angina or high blood pressure.

[10 minutes 1 seconds][Customer] : None of the above.

[10 minutes 2 seconds][Agent] : No problem. High cholesterol, thyroid condition or neurological symptoms such as seizures or fainting. Diabetes, raise blood sugar in kid glucose tolerance oriented fast and glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[10 minutes 10 seconds][Customer] : No, no, no, no.

[10 minutes 24 seconds][Agent] : Epilepsy, emergency multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[10 minutes 38 seconds][Customer] : I'm on medication for anxiety.

[10 minutes 42 seconds][Agent] : No problem. It's just going to take me through some drop down questions here.

[10 minutes 45 seconds][Customer] : Yeah, sure.

[10 minutes 45 seconds][Agent] : So it's just going to ask was your condition a form of schizophrenia, bipolar or psychotic disorder and then what's your condition? I've got ABSC. So a depression, anxiety, personated depression or stress including post traumatic stress disorder B, anorex, universal bulimia or CADHADD.

[10 minutes 52 seconds][Customer] : No, what? What was the actual question? Sorry.

[11 minutes 10 seconds][Agent] : So was your con. So what was your condition? So a depression, anxiety, post native depression or stress including post traumatic stress disorder B is NRX universal or bulimia or C is ADHD or ADD. And you said it was just anxiety. Yeah.

[11 minutes 27 seconds][Customer] : Yep. Yep.

[11 minutes 29 seconds][Agent] : And how many episodes have you had which have required treatment? I can put down one to 2/3 to 4/5 to six or seven plus.

[11 minutes 37 seconds][Customer] : Over the course of my life, I've been on medication twice.

[11 minutes 39 seconds][Agent] : Yeah, plus, OK, so 2 episodes. Yep, sorry, I'll just confirm. So 2 episodes. Yeah, yeah. And uh, so was it more than one episode? So yes, it was 2.

[11 minutes 48 seconds][Customer] : Yeah, yeah, yeah.

[11 minutes 53 seconds][Agent] : Umm, and have you, sorry, umm, have you had symptoms or treat?

[11 minutes 57 seconds][Customer] : Wanna get some water on something?

[11 minutes 59 seconds][Agent] : No, no, no, that's fine.

[12 minutes][Customer] : OK.

[12 minutes][Agent] : I've just, I, I had COVID a few weeks ago and I've got this cough that just won't go away. Yeah. So it's the only symptom that's still left.

[12 minutes 4 seconds][Customer] : Yeah, yeah, yeah, it's around for a while.

[12 minutes 8 seconds][Agent] : Everything else is fine, but it just, I, I can't seem to get rid of it.

[12 minutes 13 seconds][Customer] : Yeah. I don't know for you. Yeah.

[12 minutes 16 seconds][Agent] : Have you had symptoms or treatment for this condition within the last six months?

[12 minutes 22 seconds][Customer] : If I so on occasion, like I'm like, I'm really good. I'm going to try off my medication.

[12 minutes 25 seconds][Agent] : Yep, Yep. OK, fair enough. OK, thanks. Fair enough.

[12 minutes 28 seconds][Customer] : And if I if I skip 1 tablet, then I'm like, Nah, I'm not doing that because yeah, so I'll just, I feel like I'm just going to be honest the rest of my life because it's not worth, it's not worth trying to come off of it.

[12 minutes 43 seconds][Agent] : No problem.

[12 minutes 43 seconds][Customer] : But that would be the only. Do you know what I mean? Like if I'm trying, that's the only time I feel anxious.

[12 minutes 47 seconds][Agent] : Yeah, Yeah, no problem.

[12 minutes 52 seconds][Customer] : Yeah.

[12 minutes 53 seconds][Agent] : And have you ever so just confirm? So you're still on the medication for it now?

[12 minutes 58 seconds][Customer] : Yeah.

[12 minutes 57 seconds][Agent] : Yeah, yeah, yeah. Perfect. Perfect. Yeah. Umm, have you ever seriously contemplated or attempted suicide? Perfect. Uh, next question here. Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption?

[13 minutes 3 seconds][Customer] : No, no, no.

[13 minutes 14 seconds][Agent] : Uh, disorder of the kidney or bladder, blood disorder or disease? Yeah. Yeah. Was it eye deficiency anemia? Yes, yeah, no, that's fine. Now it'll just take us through



some drop down questions here. So firstly, uh, uh, eye deficiency anemia or hemochromatosis. So was it any hemochromatosis? And I'll just confirm. So have you been diagnosed with eye deficiency anemia? So in the past you have here?

[13 minutes 20 seconds][Customer] : I've had an anemia through the years, but I don't yes, Yep, no in the box yet. I'm good now. Mm, hmm.

[13 minutes 42 seconds][Agent] : Yeah, no problem. Uh, and what was the cause of your anemia? So please answer yes or no for each cause.

[13 minutes 54 seconds][Customer] : Right.

[13 minutes 49 seconds][Agent] : So the first one is gastritis, hemorrhoids, esophageal viruses or ulcers, Uh, heavy menstrual flow.

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

[13 minutes 56 seconds][Agent] : Uh, how is your anemia being treated? So at the time, how was it treated? So diet only, medication only hysterectomy or other.

[14 minutes 7 seconds][Customer] : No, I had an infusion.

[14 minutes 10 seconds][Agent] : OK, so medication, Yeah. Eye infusion.

[14 minutes 13 seconds][Customer] : Yeah.

[14 minutes 13 seconds][Agent] : Yeah.

[14 minutes 13 seconds][Customer] : And now I'm post menopause. So I don't. So I don't. Yeah.

[14 minutes 17 seconds][Agent] : Yeah, fair enough. Yeah. So you don't have anemia anymore?

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

[14 minutes 20 seconds][Agent] : Umm, your blood test results now within the normal limits as advised by your doctor, Perfect.

[14 minutes 33 seconds][Customer] : No, no.

[14 minutes 30 seconds][Agent] : And then any blood loss due to trauma medications left such as aspirin and any other causes of your anemia. Perfect.

[15 minutes 4 seconds][Customer] : No, no.

[14 minutes 45 seconds][Agent] : Thalassemia, any thalassemia, it's a blood disorder, but vitamin D

deficiency, deep vein thrombosis to DVT and any other blood condition, Perfect. And then asthma or other respiratory disorder excluding child asthma. And then other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or are you awaiting results of any medical tests or investigations such as been not limited to any surgeries, X-rays, scans, blood tests or biopsy?

[15 minutes 13 seconds][Customer] : No, I had to have a surgery beginning of last year.

[15 minutes 38 seconds][Agent] : Yeah.

[15 minutes 38 seconds][Customer] : It's been embarrassing. So yeah. So I basically had a a cyst. Yeah, in my in my lady class.

[15 minutes 53 seconds][Agent] : OK, Yeah, no, that's fine. We'll capture that in an earlier question because there was an earlier question that I asked about CIS. I'll go back and I'll put it in there. So I shouldn't need any more details other than whether the CIS was benign or not, but I'll just take you through these drop down questions.

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

[16 minutes 7 seconds][Agent] : So firstly, any melanomas, any other form of skin cancer in the sunspots with the CIS? Has the molar system confirmed benign, so non cancerous?

[16 minutes 9 seconds][Customer] : No, no, that's correct. Yep.

[16 minutes 20 seconds][Agent] : Do you have a current lesion that requires follow up treatment or removal as recommended by your doctor?

[16 minutes 26 seconds][Customer] : No, it was removed at the time.

[16 minutes 28 seconds][Agent] : Any tumors, leukemia and any other forms of cancer? Nephron and anything other than that? No problem. And then other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[16 minutes 30 seconds][Customer] : No, no, no, no.

[16 minutes 49 seconds][Agent] : Just three questions together next to our family history. So it's a medium family only. So just brother, sister, mother, father. Let's just start. To the best of your

knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? And to the best of your knowledge, have any of your medium family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60? And just one last question here for you. So just other than one of events, gift certificates or vouchers, do you engage in or intend to engage in any of the following? So aviation other than as a fair paying passion on a recognized airline, motor racing, parachuting, mount steering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

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

[17 minutes 40 seconds][Agent] : Perfect. That's the last question there. So get this sent off. It should just take a moment to come back. I'm just Washington, we are waiting for to come back. I'll let you know. The policy does include an automatic indexation. Basically what that means is the level of cover goes up by 5% each year and there's an increase in premium based on that. However, you can opt out of those increases each year if you want to keep at the same level of cover. So just please be aware that your premium is step, which means would generally increase each year as you age. In addition, this policy has an automatic indexation which means each year sum insured will increase by 5% with associated increase in premium. You can opt out of this automatic indexation each year as an indication if you keep it at the same level of cover and make no change. So next year premium would be \$36.56. You can also find information about our premium structure on our website.

[18 minutes 29 seconds][Customer] : OK. Thank you.

[18 minutes 28 seconds][Agent] : OK, perfect. Now give me one second is like a place you on hold just one moment just while I double check everything.

[18 minutes 34 seconds][Customer] : Yeah, thanks.

[18 minutes 35 seconds][Agent] : Thanks so much, Angela. Thanks so much for holding there, Angela. Sorry that took so long. I'm just going to ask some follow up questions in regards they need me because I'm going to capture them in a different question in a different section here because

obviously when we're going through those drop downs there, it's, it's more asking about like car anemia. Obviously, there's not really any risk of you getting anything here again, given that you've, uh, no longer have heavy menstrual flood.

[20 minutes 32 seconds][Customer] : That's OK, Yeah, Yeah, OK.

[20 minutes 52 seconds][Agent] : Umm, So I'll capture it in a different on section, umm, and refer it off to our underwriter to reassess it.

[20 minutes 59 seconds][Customer] : Yeah.

[20 minutes 59 seconds][Agent] : So give me one moment. So just give me one second. So I'm just gonna add some notes for that full question and we'll put it in a later on section. How long ago was it that you actually had the iron deficiency in any of the last time?

[21 minutes 17 seconds][Customer] : About two years ago.

[21 minutes 19 seconds][Agent] : No problem. No problem. And you haven't had a hysterectomy, but you are menopausal and obviously no longer get your, uh.

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

[21 minutes 48 seconds][Agent] : Yeah, no problem. Umm, just give me one second. So two years ago, umm, and at the time you got an iron infusion.

[22 minutes 30 seconds][Customer] : Yeah, bye.

[22 minutes 59 seconds][Agent] : And since you've been menopausal, you've no longer had any any, any anaemia?

[23 minutes 4 seconds][Customer] : That's correct. Yep.

[23 minutes 5 seconds][Agent] : No problem. Just give me one second. Do you see any treatment or anything for menopause?

[23 minutes 21 seconds][Customer] : I'm on HRT now.

[23 minutes 22 seconds][Agent] : HRT. Perfect.

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

[23 minutes 25 seconds][Agent] : That's what I was actually gonna say, just couldn't remember the name of it.

[23 minutes 29 seconds][Customer] : You started it yesterday.

[23 minutes 28 seconds][Agent] : HRT, yeah, no. Oh, wow, OK, very recent. No problem.

[23 minutes 35 seconds][Customer] : Sorry.

[23 minutes 35 seconds][Agent] : Umm, so I'll just confirm. So it's the, uh, menopausal, umm, and it's limited to HRT medication only.

[23 minutes 40 seconds][Customer] : Yeah, that's it.

[23 minutes 41 seconds][Agent] : Perfect. Umm. OK. Just give me one second. When was your most recent like blood test done for your eye?

[24 minutes 23 seconds][Customer] : In July, probably. I think I had some just about four or five months ago.

[24 minutes 19 seconds][Agent] : Yeah, no problem.

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

[24 minutes 33 seconds][Agent] : I'll put four to five months and they showed buying levels were normal.

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

[25 minutes 3 seconds][Agent] : In regards to the eye deficient anemia or is there any further investigational treatment planned?

[25 minutes 8 seconds][Customer] : Why?

[25 minutes 9 seconds][Agent] : And please advise us before recovery has been made. Let's see.

[25 minutes 14 seconds][Customer] : Sorry, can I get that wrong?

[25 minutes 15 seconds][Agent] : Please advise us before recovery has been made. So that's a yes. Yeah, everything's returned to normal now.

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

[25 minutes 20 seconds][Agent] : Perfect. Right. Give me one second. Perfect. All right, so we get this sent off there. It should just take a moment.

[26 minutes 3 seconds][Customer] : Thank you.

[26 minutes 2 seconds][Agent] : Just give me one moment. That's correct. So I'll let you know what

we do for you if this does come back fully approved. What we normally do is we organize to have all the policy documents sent out for you today so you can sit down, go through it all and make sure it's going to be the right fit for yourself. Get an e-mail copy of the documents within the next hour and a post copy within two to five business days. Now we'll cover you while you're looking through the documents, but you're not required to make any payment statements that what we do is we let you select the payment day in the future you're comfortable and happy with and then you get a 30 day cooling off. Starting from that day just in case there's a change of mind after you receive the documents.

[26 minutes 59 seconds][Customer] : Yeah, sure, that's correct.

[26 minutes 58 seconds][Agent] : OK, I'll double check the e-mail address youputdownhereitsuhangela.wolfridgeuh72@gmail.com and I'll grab your postal address. What's your post code Angela? Post code IS6171. What set up is it? And just the street number name there?

[27 minutes 12 seconds][Customer] : The post code is 6171 a bell diamond Menock. Sorry 35 menock.

[27 minutes 27 seconds][Agent] : Yep, perfect. And that's your home address as well as your postal address in your best country. I'm leaving if it's just 0414828151.

[27 minutes 24 seconds][Customer] : It's ME double N OK, K, That's right, yes.

[27 minutes 39 seconds][Agent] : Perfect. Now this has come back here just in regards the anxiety. The premium has risen. So let me know if this still works for yourself. If not, we can look at a different amount, but for the \$250,000 live coverage, which would include the 250,000 terminal in the 10,000 funeral advance, you're looking at, uh, fortnightly \$49.07. Do you think that it's to work for yourself?

[28 minutes 8 seconds][Customer] : Yes, Yep.

[28 minutes 4 seconds][Agent] : Yeah, umm, it does also need to be referred off to the underwriter for assessment just because I manually typed in the stuff due to the, uh, the, the, the eye deficiency. Basically what's happening is when we'll capturing them, that blood disorder question, it was, it was

providing another increase in premium, but based on what you had said, how you would no longer risk of it because going through menopause, I wanna have that reassess. So I'm gonna send it off to them. And that's why I've manually typed out what you've told me. Umm, because obviously, you know, if you're no longer risk of the condition, I don't really see why they're applying the risk to the policy there.

[28 minutes 33 seconds][Customer] : Yeah, yeah, yeah. Thank you.

[28 minutes 46 seconds][Agent] : Umm, so I'm gonna get that reassessed for you. Umm, the prices we follow is still exactly the same. So as I said, so we don't collect any payment state. All we do is we nominate a preferred payment method and let you select the payment day in the future you're comfortable and happy with. Generally the underwriter takes a couple of hours to get back to us and just while your application is being assessed, you'll be covered for accident to death which pays out if death was you direct resolved an accident cover under this loss until the insurer makes decision on the application of 30 days from day, whichever is earlier. Umm, but yeah, generally they take a couple of hours because it is, we're in Sydney at 7:30 here now, it'll be tomorrow morning that they likely get back to us. Umm, so the process we follow. So as I said, no payment statement. We do nominate a preferred payment method. What would you like to put down? I can either do a BSP and accountable or Visa or MasterCard.

[29 minutes 23 seconds][Customer] : Yes, of course there's a bank account.

[29 minutes 39 seconds][Agent] : Is this savings or checking account that you use Angela Savings. Yeah. And it's just in your name.

[29 minutes 46 seconds][Customer] : Yes, yes it is.

[29 minutes 46 seconds][Agent] : And what was the BSP number for that one? OK, take your time. No problem.

[29 minutes 51 seconds][Customer] : Let me just log on to my yeah when I'm still out with my husband. Are you still there? Yep.

[29 minutes 58 seconds][Agent] : Yeah. Yeah. Still here.

[29 minutes 59 seconds][Customer] : To get a new account. And I have remembered the old one for

years. And I cannot my brain.

[30 minutes 6 seconds][Agent] : Uh, yeah.

[30 minutes 5 seconds][Customer] : OK, where are we?

[30 minutes 6 seconds][Agent] : I had the, I had the same mobile phone number since high school. And then we last year had to had to change it because I started getting all these scam calls just over and over again. I don't know how, I don't know how my number got out there that it was just constantly, it was every single day. So I finally changed my number. I have no idea what my new number is now.

[30 minutes 25 seconds][Customer] : Oh, that's too funny, Too funny. Alright, so it's 306821 and then the account number is 294-7486.

[30 minutes 29 seconds][Agent] : Yep Yep Yep perfect yeah. I think I put up with the scam calls for so long just because I didn't want to have to change something Umm so the first payment date Angela. So we let you select the date in the future. Umm, how MU uh, when, when would you like this set up? So I can like line it up with like a payday if you'd like or if there's a specific amount of time you'd like, you let me know what works best for you. Yep.

[31 minutes][Customer] : Yeah, so I get paid fortnight, so it would be Thursday. What's that?

[31 minutes 5 seconds][Agent] : Next Thursday. Did you say? Yeah, the first? Yeah, no problem. The last thing I have to do is just read you through the final terms and conditions. Now if this does come back, they offer the coverage with no changes. Is it OK if I just accept your behalf and just get all the documents sent out for you?

[31 minutes 6 seconds][Customer] : OK, Yeah, Yep, Yep.

[31 minutes 20 seconds][Agent] : Then no problem. If there's any changes, any further questions? So I'm going to call you and we can go through those.

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

[31 minutes 26 seconds][Agent] : OK, no problem. So I'll read this for the Angela. It just reads. Just Please note our calls are recorded. Thank you Angela Woodbridge, it is important to understand the following information. I'll ask for your agreement to these terms at the end of your policy will not be



enforced and issue for these terms in full family life covers issued by Hanover Limited who will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services who now will refer to SGFS trading as real insurance issued and arrange this insurance on its behalf. And ever relies upon the accuracy of the information you're provided when assessing your application. That includes the information we initially clicked from you to provide a quote. And ever As for the 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 the GD to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with you, Judy?

[32 minutes 22 seconds][Customer] : Yes, go ahead.

[32 minutes 23 seconds][Agent] : Perfect. We may from time to time provider offers to you via the communication methods you have provided to us in relation to other products and services by agreeing to this declaration. You can send two hours to contact you for this purpose until you update. You can update if this is anytime by contacting us. The accepted cover paper is lump sum benefit of the following. Angela Woodbridge receives the \$250,000 In event of life insurance. The benefit is not paid enough to suicide in the 1st 30 months of the policy for Angela Woodridge. Life insurance loading was supplied during the application process. By agreeing to this declaration, you agree to ending. You understand the exclusions of lighting placed on your policy and you understand that remain in place for the life of the policy. You may request for any of these alternative terms if you did any time by calling us. Your premium for your first year covers \$49.07 per form and your premium is a step premium, which means it will be calculated at each postal restroom and generally increase as your age. Your signature will also increase automatically by 5% each year. You can opt out of this each year. Included in your premium is the amount payable 2 GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Angela Woodridge, which you'll authorized debit from. Have provided to us the policy documentation. PDS and FSC 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 print when you may cancel your policy and any premium may have paid or refunded in full. Unless you have ledge to claim there is associated with replacing policies session, new policy may not be then put to existing cover. Recommend that you do not cancel any existing policy until you have received and if you don't, policy in full. Finally, we have a complaints process which can access any time by contacting us. Full details are available online and the documentation we're sending you. And just two final questions here for you, Angela.

[34 minutes 7 seconds][Customer] : Yes, I do.

[34 minutes 3 seconds][Agent] : It's just that do you understand and agree with the declaration and other the information sending out for you? Would you like any other information or would you like me to read any part of the PDS to you?

[34 minutes 16 seconds][Customer] : No, that's all good.

[34 minutes 18 seconds][Agent] : No problem. So I'll get this sent off now. Did you have any other questions for me before I go? Angela?

[34 minutes 23 seconds][Customer] : No, I don't.

[34 minutes 24 seconds][Agent] : No problem.

[34 minutes 24 seconds][Customer] : Thank you for your help.

[34 minutes 25 seconds][Agent] : No, it's been an absolute pleasure. I'll get this sent off now. And yeah, I'll let you know tomorrow what they come back with.

[34 minutes 30 seconds][Customer] : Alright, brilliant. Thank you so much.

[34 minutes 31 seconds][Agent] : Alright, thanks. Actually, you enjoy your night.

[34 minutes 34 seconds][Customer] : Thank you.

[34 minutes 34 seconds][Agent] : Thanks.

[34 minutes 34 seconds][Customer] : You too. Bye.

[34 minutes 35 seconds][Agent] : Bye.

[34 minutes 35 seconds][Customer] : Bye.