

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi, good morning. Abraham, it's Rob calling back from real Insurance. How you doing? Very good, thank you. I'm just following up regarding that licenses application. How did you go with that last night?

[14 seconds][Customer] : Yeah, that's 19196.

[18 seconds][Agent] : Alright, awesome.

[21 seconds][Customer] : Yeah.

[19 seconds][Agent] : I'll jump back into it just because it is a new call again calls are recorded. Any advice provided? It's general in nature, may not be suitable to your situation. Can I just get you to reconfirm your name and date of birth for me? Thank you. And since we had, uh, gone through, I just need to quickly confirm three things. One, uh, again, have you had a cigarette in the last 12 months? 2, uh, is your current annual income \$50,000 or more?

[29 seconds][Customer] : The Band of the Baby, 17th of the 9th 1992 Yes, yes.

[47 seconds][Agent] : And three, has anything changed in terms of the health questions that we've already gone through? Awesome.

[59 seconds][Customer] : No.

[53 seconds][Agent] : So, uh, just to reconfirm, you said it was 196 centimeters, 0169. OK, yeah, thank you very much. And then you said that your, umm, your weight last time you checked was 96 kilos.

[1 minutes][Customer] : 1169, Yeah, Yep.

[1 minutes 12 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

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

[1 minutes 20 seconds][Agent] : Excellent. Alright, we went through all the rest of the questions there, so that's fine. So I'll just load this one up for us. Thank you. Alright, so like I mentioned in reference to the the dry skin that was on your ear that had to get frozen off, we're gonna refer the application to the underwriters based on that.

[1 minutes 53 seconds][Customer] : None.

[1 minutes 48 seconds][Agent] : Now with that in mind, I'll just explain to you the process and what the terms of the cover are on that. Just give me one quick second, OK? So the way that this one is gonna work for you will be sorry. I'm just bringing it up so we can make sure that's all 100% accurately covered for you.

[2 minutes 20 seconds][Customer] : None.

[2 minutes 21 seconds][Agent] : OK, so if approved this policy will cover you for deaths due to any cause except suicide in the 1st 13 months. There is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to live by a medical practitioner, we will pay your claim in full.

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

[2 minutes 43 seconds][Agent] : Now the premium is stepped, which means that it will generally increase each year. In addition, the policy has automatic indexation, which means that each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary. Following your SEV 75th birthday, you can opt out of this automatic indexation each year. And as an indication, if you make no changes to the policy and you decline that indexation, you keep it the \$800,000 Abraham, your premium next year would stay the same at \$79.87 per fortnight.

[3 minutes 23 seconds][Customer] : None.

[3 minutes 20 seconds][Agent] : You can also find information about our premium structure on our website. And so while your application is being assessed, you will be covered for accidental deaths, which pays out of deaths was due to direct result of an accident cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

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

[3 minutes 43 seconds][Agent] : And so basically what we do for our customers here in this situation is we get you to note down a preferred payment date and the preferred payment method. Uh, we'll send it off to the underwriter for them to review. And then once they come back to us and they're

happy to accept the policy and we can send it out for you to go over, make sure it's right for you. Obviously, we don't expect you to nominate a payment date anytime soon. You can select a date in the future. We can forward date that to a day that's comfortable for you and then whatever that you choose, you do get a 30 day cooling off. So just in case something happens and you can't continue it or you change your mind, you can cancel within that 30 days and get a full refund of your premium unless the claims be made.

[4 minutes 25 seconds][Customer] : Yeah.

[4 minutes 26 seconds][Agent] : Umm, so I'll, uh, grab that date from you and note down to pay the details and then I'll read you a declaration so I can get this assessed by the underwriter. And then the commencement of your cover will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And then we'll send all the documents out to you via e-mail and post for you to review. Is that OK? Awesome. Alright, so once it's approved, we did look at fortnightly and monthly options. What would be best suited for you to start with? You can change it at any time.

[4 minutes 51 seconds][Customer] : Yeah, that's fine.

[5 minutes 3 seconds][Agent] : Awesome. No worries. When did you want the first payment to fall on?

[5 minutes 10 seconds][Customer] : We'll do. We'll just start up the next day, Friday, if it's alright.

[5 minutes 14 seconds][Agent] : It's like, yeah, easy. In terms of the payment method, we can do a bank account or a card. What's easiest for you?

[5 minutes 23 seconds][Customer] : I'll just give you a card.

[5 minutes 26 seconds][Agent] : Alright, cool. So security purposes while obtaining your card details, the call recording will stop and we'll recommence after we've collected your details.

[6 minutes 26 seconds][Customer] : None.

[6 minutes 28 seconds][Agent] : Keep that one to yourself and perfect. Please be advised that the call recording has now resumed for quality and monitoring purposes. All right, so I'll read out this declaration here. It's a verbal confirmation of the cover and one question in the middle and two at

the end. Once you accept it, we'll get it sent off to the underwriter. And as soon as I hear back from them, I'll accept that one for you and send it off unless they ask any further questions.

[6 minutes 58 seconds][Customer] : None.

[6 minutes 53 seconds][Agent] : So it says thank you Ibrahim Al Zabaidi, it is important you understand and 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. Real funeral. I'm sorry. Real life insurance is issued by Hanover Life free of Australasia Limited whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you've provided when assessing your application.

[7 minutes 31 seconds][Customer] : None.

[7 minutes 28 seconds][Agent] : That includes the information we initially collected from you to provide a quote. Hanover 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 Judy to take reasonable care that you agreed to. Can you please confirm that you've answered all of about questions in accordance with your duty, yes or no?

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

[7 minutes 58 seconds][Agent] : Thank you. We may from time to time provide off this to you via the communication methods you 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. The accepted cover pays a lump sum benefit amount of the following uh oh sorry benefit of Ibrahim Al Zabaidi receives \$800,000 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 \$79.87 per fortnight.

[8 minutes 42 seconds][Customer] : None.

[8 minutes 36 seconds][Agent] : Your premium is stepped which means it will be calculated at each

policy anniversary and will generally increase your age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount on a 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 policies you may have with us. Included in your premium is an amount payable to GFS of between 41% and 55% to cover costs. Your premium will be debited from your credit card which will authorize the debit form and have provided to us the policy documentation. PDS and FSG will be mailed to you, and if you've provided us with an e-mail address, your policy doc documentation will also be emailed to you today.

[9 minutes 26 seconds][Customer] : None.

[9 minutes 26 seconds][Agent] : 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've lodged the claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until 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're sending you. So may I please confirm do you understand and agree with the declaration? Yes or no?

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

[10 minutes 8 seconds][Agent] : Would you like any other information or would you like me to read any part of the PDS here? Yes or no? Awesome. I appreciate you giving me the time yesterday and today.

[10 minutes 14 seconds][Customer] : No, that's all.

[10 minutes 19 seconds][Agent] : Thank you very much. As soon as I hear back, we'll get that out for you. And, uh, if you have any other questions, we're open Monday to Friday, 8:00 AM to 8:00 PM, except for public holidays. Please don't hesitate to give us a call.

[10 minutes 30 seconds][Customer] : Thank you.

[10 minutes 29 seconds][Agent] : OK, No worries. Thanks very much for your time and take care.
Bye.

[10 minutes 31 seconds][Customer] : Bye bye.