

[2 seconds][Agent] : Good morning and welcome to Real Insurance. My name is Rob. How can we help you?

[6 seconds][Customer] : Hello, My name's Stacey. I'm just calling to enquire about income protection.

[11 seconds][Agent] : Yeah, no worries. Stacey, have you looked into cover with us before?

[15 seconds][Customer] : I think I have.

[17 seconds][Agent] : Excuse me.

[16 seconds][Customer] : A long time ago, but I stopped.

[19 seconds][Agent] : OK, no worries. So what I can do is grab a couple of quick details from you and then we can go through how it all works and look at some pricing together. What was your surname please, Stacey?

[20 seconds][Customer] : Yeah, yeah, it's Bajaski.

[34 seconds][Agent] : Yep, thank you. And your date of birth, please.

[31 seconds][Customer] : I'll spell it BUDZ IARSKI, second of the 6th, 84.

[41 seconds][Agent] : Awesome. And lastly, just confirming that you are a female and an Australian resident. All right, thank you very much. And umm, Stacy, in regards to, uh, income protection, obviously designed to cover your income, what do you do for work at the moment? OK, no worries. And is this full time, part time casual?

[47 seconds][Customer] : Yeah, I'm in massage therapist full time.

[1 minutes 8 seconds][Agent] : OK yeah. Cool. How long you been doing that?

[1 minutes 7 seconds][Customer] : I work for myself about a year.

[1 minutes 12 seconds][Agent] : Awesome. Prior to working for yourself, were you employed as a massage therapist still or? OK Yeah, cool. And what has made you decide now is the right time to look at income protection? Sure, understandable.

[1 minutes 21 seconds][Customer] : Yeah, well, I just, I feel a bit vulnerable if if something ever went wrong or if I was in an accident, maybe I'd have no income.

[1 minutes 43 seconds][Agent] : I mean, especially when you work for yourself, you don't get sick

leave and stuff like that.

[1 minutes 49 seconds][Customer] : Yeah, exactly.

[1 minutes 50 seconds][Agent] : Alright, so yeah, I can understand. Alright, well, umm, just to give you a quick rundown about how our cover works, umm, it is designed to pay a monthly income benefit directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income. It is designed to cover your essential bills and living costs while your salary is interrupted. And you just need to be able to confirm that you work 15 hours per week in paid employment. And we can definitely go through an application and ask you some questions about your treaties at work alongside your health and lifestyle to check your eligibility. And then from there, umm, once the cover's in place and we can advise you, sorry, before the cover's in place, we can advise you if you're approved and if so, on what terms.

[2 minutes 38 seconds][Customer] : Yeah.

[2 minutes 38 seconds][Agent] : Umm, and then once it covers in place, it's designed to cover you until your policy anniversary following your 65th birthday. Just keeping in mind that there are some exclusions that applies outlined in the PDS and the amount we can offer, it can range up to 70% of your monthly pre tax income from \$1000 to a maximum of \$15,000. So we'll go through this all together and see how we can help you out there. And we'll go through the duties based questions 1st. And all these questions are just pretty straightforward yeses and noes, but if there's anything you're not sure on, just let me know. I'll be with you every step of the way. OK, awesome. So before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Value to do so could impact your cover claims time. So first question, Stacy, do you work 15 hours or more per week? Perfect. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[3 minutes 17 seconds][Customer] : Yep, I do clinical.

[3 minutes 52 seconds][Agent] : OK, sure. So.

[3 minutes 49 seconds][Customer] : I do home massage services for the elderly.

[3 minutes 54 seconds][Agent] : So it's all indoor stuff? Yeah. Cool. Now are you required to perform any physical duties?

[3 minutes 57 seconds][Customer] : Yes, like massage.

[4 minutes 6 seconds][Agent] : So it says here physical duty means the use of in of force in lifting, lowering, pushing, pulling, throwing, carrying or otherwise moving, holding or restraining or operating machinery.

[4 minutes 19 seconds][Customer] : Oh, well, yes, I carry in a massage table.

[4 minutes 23 seconds][Agent] : OK, yeah, sure.

[4 minutes 24 seconds][Customer] : That's it.

[4 minutes 24 seconds][Agent] : And do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yep. Cool.

[4 minutes 25 seconds][Customer] : Can I drive a car to the places?

[4 minutes 33 seconds][Agent] : And that's to get to and from clients, right? Yeah. Cool.

[4 minutes 34 seconds][Customer] : Yeah, that's right.

[4 minutes 36 seconds][Agent] : Thank you. Are you qualified, skilled or semi skilled or hold the required licenses to perform your role?

[4 minutes 43 seconds][Customer] : Yeah.

[4 minutes 44 seconds][Agent] : Perfect. Do you work in any of the following fields? Aviation as a pilot or crew, Entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives? OK, be a very exciting massage therapist for sure.

[4 minutes 58 seconds][Customer] : No, Yeah.

[5 minutes 2 seconds][Agent] : Uh, do you regularly work underground or underwater? Work at heights above 10 meters, work offshore, carry a firearm or drive long haul? Have you had a cigarette in the last 12 months?

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

[5 minutes 20 seconds][Agent] : Excellent. And as you already informed me that you are self-employed, Uh, our definition here of pre tax income for someone self-employed is your share of

annual income earned in the business before tax directly due to your own personal efforts, less any business expenses, excluding, uh, sorry and excluding super contributions. This is the amount that the business would otherwise cease earning in the event you are unable to work due to a disability. So what is your annual pre tax income please Stacy. OK awesome. So based on your income and your duties we can offer a monthly income benefit to you ranging from \$1000 up to a maximum of \$5833. Keeping in mind like I said it is designed to cover your essentials. So at this present time in your life Stacy, are you renting or do you have a mortgage?

[5 minutes 49 seconds][Customer] : 100K and I'm 19.

[6 minutes 17 seconds][Agent] : OK, awesome. And do you have any dependents?

[6 minutes 22 seconds][Customer] : Nice.

[6 minutes 24 seconds][Agent] : Do you have any other insurances like health insurance, car insurance? Umm, personal identity?

[6 minutes 28 seconds][Customer] : I have health insurance this.

[6 minutes 30 seconds][Agent] : OK, Yep. OK umm, do you have any personal loans, credit cards, things that need to be paid if you were unable to work?

[6 minutes 31 seconds][Customer] : Ahm I have a personal name.

[6 minutes 45 seconds][Agent] : OK, cool.

[6 minutes 43 seconds][Customer] : I think there's 10,000 still or less remaining on this.

[6 minutes 50 seconds][Agent] : And then obviously, you know, we've got your essentials like groceries, utilities and stuff like that. Do you have any other major bills or commitments that would need to be taken care of immediately if you were off work? OK, cool. Well with all that in mind, how much do you think on a monthly basis would you need to cover your essentials? We can go from 1000, we can go 1102 hundred 300 all the way up to 5833 dollars.

[7 minutes 3 seconds][Customer] : No, no idea. This is oh, I have a subscription card as well as these two weeks at 435. Oh, but I I don't know, let's just go for the higher the 5000.

[7 minutes 43 seconds][Agent] : OK, 5000.

[7 minutes 46 seconds][Customer] : Yeah.

[7 minutes 46 seconds][Agent] : OK, sure thing. Yeah, yeah, for sure. We can definitely adjust that. At the end of the day, it all comes down to what is suitable for you and what's affordable for your situation. All right, so we'll start it at \$5000 to see it the go. Rolling on the quote itself. Now there's different waiting periods and benefit periods that we can use for you to cater to what's suitable for your situation.

[7 minutes 48 seconds][Customer] : I can always have that adjusted current if I come the time that up, yeah.

[8 minutes 14 seconds][Agent] : Now the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Those are the two options we have, but just keep in mind the income benefit is paid monthly and arrears, which means that if you do choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim. The 90 days is the longer the two options and generally the cheaper of the two options as well, but doesn't mean you have to wait longer to get a payment. Which waiting period would you like me to look out for you first?

[8 minutes 51 seconds][Customer] : Nine days.

[8 minutes 53 seconds][Agent] : OK, sure. Now the benefit. Is the maximum length of time that we will payout a claim for each individual injury or illness that you claim on. So we have four options. You've got, uh, six months, one year, two years or five years. Now, the shorter the benefit. The cheaper the options, but obviously the less length of time we can payout a claim. If you do need to claim on it, which one would you like me to show you first?

[9 minutes 23 seconds][Customer] : One year.

[9 minutes 25 seconds][Agent] : OK, cool. Now with these.

[9 minutes 27 seconds][Customer] : Are you supposed to know? Bye. Please.

[9 minutes 28 seconds][Agent] : Oh, that's it. You, you don't know. Umm, the idea is we look at the parameters of the cover, go through the health question and see if we can approve you and assess so on what terms.

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

[9 minutes 42 seconds][Agent] : Then we'll look at what the price is based on that and then we can adjust it as need be.

[9 minutes 46 seconds][Customer] : Yeah.

[9 minutes 46 seconds][Agent] : OK, All right, so with that all, umm, uh, there, umm, we'll load up these health questions to check the terms of cover. Umm, I just need to read a quick statement out to you called a pre underwriting disclosure. It's just a helpful, uh, reminder of your duty to take reasonable care when answering the questions. Uh, and again, like with the Judy's base questions, uh, simple yeses and no's and if there's anything you're unsure of, then uh, yeah, just let me know. I'll be with you every step of the way.

[10 minutes 19 seconds][Customer] : Yep.

[10 minutes 18 seconds][Agent] : So it says yeah, uh, again. Please be aware that 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 they share it with other Australian service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase an income protection policy and as such you 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 have 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, decline a claim, or make adjustments to the terms and conditions of your policy. So may I please confirm, do you understand and agree to your duty, yes or no? All right, question number one, have you been hospitalized for COVID-19 in the last 12 months or have you been diagnosed with COVID-19? Sorry, or have you experienced any ongoing symptoms or complications associated associated with your COVID-19 infection in the last 30 days? Excellent. Are you a citizen or permanent resident of Australia or of

New Zealand? Currently residing in Australia.

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

[12 minutes 9 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore with yourself? Employment, It says. Do you own a business or are you a contractor?

[12 minutes 17 seconds][Customer] : Yeah, Yes.

[12 minutes 28 seconds][Agent] : Yeah. Which one fits your situation? OK, OK, cool. So you're a contractor and you are currently contracted or subcontracted.

[12 minutes 31 seconds][Customer] : Well, I'm subcontracted through aged care providers and so I am paid through home care packages, Yes.

[12 minutes 46 seconds][Agent] : Yeah. Cool. And do you expect your income to reduce in the next 12 months?

[12 minutes 51 seconds][Customer] : No.

[12 minutes 52 seconds][Agent] : If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation, or under administration?

[13 minutes 1 seconds][Customer] : No, no, no.

[13 minutes 17 seconds][Agent] : Excellent. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height please? How tall are you? Awesome. And what is your exact weight, please, Stacy? Fantastic, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Excellent. Moving on, to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[13 minutes 39 seconds][Customer] : 180 centimetres, 85 kilos, No, no.

[14 minutes 7 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia that is booked or will be booking travel within the next 12 months? Yeah. Is that OK? Nothing definite at the moment. That's fine.

[14 minutes 17 seconds][Customer] : I might go on a holiday but I don't have anything planned, no.

[14 minutes 24 seconds][Agent] : This is worldwide protection. So if and when you do decide, one, you don't have to let us know because you don't have anything definite planned at the moment. And two, if you were to get sick or injured overseas and you did need to lodge a claim, you're still more than welcome to do so. OK, next question. Do you have existing income protection cover?

[14 minutes 39 seconds][Customer] : Yeah, no.

[14 minutes 44 seconds][Agent] : Awesome. Now on to the medical history section. So there's an overarching question we're going to refer back to and if you need me to repeat it at any time, please just let me know. So it says here, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? Number one is cancer, tumor, mole or cysts including skin cancer, some spots Melanoma or leukemia.

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

[15 minutes 17 seconds][Agent] : Have you ever had a an abnormal cervical smear, stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting?

[15 minutes 41 seconds][Customer] : I have an under active thyroid, but that's it.

[15 minutes 43 seconds][Agent] : Yep, sure, that's fine. So under thyroid condition it asks is it an overactive or under active condition? So I'll put down a yes. And then it says were you diagnosed in the last six months? Awesome. Was your last thyroid function test normal?

[15 minutes 55 seconds][Customer] : No, yes.

[16 minutes 1 seconds][Agent] : Excellent. There's no further follow-ups there. So we just need to answer the other two in this section, which we've got high cholesterol, yes or no and thyroid, sorry. Neurological symptoms such as dizziness or fainting. Beautiful moving on Diabetes, raise blood



sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression, or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption. A disorder of the kidney or bladder. A blood disorder or disease.

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

[17 minutes 6 seconds][Agent] : Asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain or ligament injuries, including replacement or reconstructive surgery.

[17 minutes 10 seconds][Customer] : No, no, no, no. I'm perfectly healthy except for my thyroid.

[17 minutes 33 seconds][Agent] : Well done.

[17 minutes 34 seconds][Customer] : Yeah.

[17 minutes 34 seconds][Agent] : Alrighty. Uh, we're almost done then as well, by the way.

[17 minutes 37 seconds][Customer] : Ah, cool. No.

[17 minutes 38 seconds][Agent] : Uh, so next one is osteoporosis or osteopenia, any defective hearing or sight other than which is corrected by glasses or contact lenses.

[17 minutes 48 seconds][Customer] : Oh yes, I wear glasses, no.

[17 minutes 50 seconds][Agent] : Apart from that, any other defective hearing or sight. Awesome. Uh, the next one he says other than what you have already told me about. So excluding the questions we've already answered in the past three years, umm, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results, ready medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? And other than what you've already told me about, are you contemplating seeking medical advice for the symptoms you are currently experiencing within the next two weeks? And other than what you've already told me about, have you ever during your working career required more than two

consecutive weeks off work due to illness or injury? Beautiful. Alright, three questions left. The next two are just regarding your immediate family being mom, dad, brother or sister only. So the first one says, 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?

[18 minutes 20 seconds][Customer] : No, no, no, of course none.

[19 minutes 6 seconds][Agent] : Excellent. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[19 minutes 19 seconds][Customer] : Yes, my dad had a stroke in his. Well, he started having them actually in his early 20s.

[19 minutes 28 seconds][Agent] : Oh, wow.

[19 minutes 29 seconds][Customer] : Yeah, he had a hole in his heart, which wasn't so.

[19 minutes 28 seconds][Agent] : It's right here, right.

[19 minutes 34 seconds][Customer] : Yeah.

[19 minutes 35 seconds][Agent] : OK, alright. Under heart condition and no stroke. So I'm popping in one for that. Is that correct?

[19 minutes 41 seconds][Customer] : Yep.

[19 minutes 42 seconds][Agent] : OK umm, anyone from your immediate family suffered from cancer before the age of 60? OK. And lastly, other hereditary disease, anyone?

[19 minutes 48 seconds][Customer] : No, no.

[19 minutes 54 seconds][Agent] : Beautiful. All right, And last question for you here, Stacey. Other than one off events, for example a gift certificate and vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[20 minutes 25 seconds][Customer] : No.

[20 minutes 26 seconds][Agent] : Not a daredevil then, huh? Alrighty, thank you very much for going through the questions with me. Now, while this follows up, umm, I'll also let you know this policy includes a rehabilitation benefit, which is designed to help you out in one of two ways. Uh, either we can pay a reimbursement of up to, uh, 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming, or we can reimburse you up to six times your income benefit towards the cost of equipment or modifications required to assist you with returning to work. Umm, and then there's also a \$10,000 final expenses benefit built in that just pays out in the event you would have passed away whilst you hold the policy to help cover funeral expenses or any other immediate costs and things like that, to pay out your personal loan early. Anything like that that your loved ones may need if something would have happened to you. OK. But that is essentially the cover in a nutshell for you.

[21 minutes 37 seconds][Customer] : Yeah.

[21 minutes 35 seconds][Agent] : I know obviously it's a lot to take in, but does that all make sense so far?

[21 minutes 38 seconds][Customer] : Yeah, it does.

[21 minutes 40 seconds][Agent] : Cool. Alright, well, the application's loaded up here and again, thank you for going through the questions with me. Based on the information that you've been able to provide to me, your applications is approved and fully approved. No changes to the terms of cover pricing. So to recap, we're looking at a \$5000 a month benefit in the waiting period of 90 days and a benefit period of one year. And you're looking at a payment here of \$34.86 per fortnight. So it's about \$17.43 a week. Umm, and then the premiums for this one as well, Spacey, they're actually tax deductible, so it can make it a bit more cost effective for you come tax time. Do you do your own taxes or do you have someone do that for you?

[22 minutes 10 seconds][Customer] : Yeah, I have an accountant now.

[22 minutes 23 seconds][Agent] : OK, yeah cool. So what we do is we send you out an end of financial statement, sort of like a, you know, a group certificate, our version sort of thing. Umm, you can take that to your accountant and they can advise you of how much you can claim back on the

policy, umm, that you or for the premiums you've paid throughout the year.

[22 minutes 43 seconds][Customer] : Yeah.

[22 minutes 43 seconds][Agent] : OK umm, now with this one here. So again, \$34.86 a fortnight.

Does that sound affordable for you?

[22 minutes 51 seconds][Customer] : Yeah.

[22 minutes 51 seconds][Agent] : Would you like me to look at adjusting something? What are your thoughts?

[22 minutes 53 seconds][Customer] : No, that's all. That's all. Good. That's good.

[22 minutes 56 seconds][Agent] : Cool, awesome. Now I do also wanna let you know, umm, with this policy, the premiums are, are stepped, which means that they will generally increase each year's wage. So show you an indication here. Umm, if you make no changes to the policy, the fortnightly payment next year would be \$35.92. So it's gone up \$1.06 a fortnight next year, and we'll send out, uh, a renewal notice to you no less than 30 days before it is set to renew to advise you of those changes you need to adjust anything. You can give us a call. If you wanna make more drastic changes, you can do so. It's subject to eligibility, Umm, and you can also find information about our premium structure on our website. OK, awesome. Last thing, just before I confirm where we're going to send it out to following your first policy anniversary date, we actually refund you back 10% of the premiums you've paid in that time. It's called our real reward. So it'll just be a cash back to you as a thank you for your first year. It is just a once off, but yeah, thank you nonetheless. Money in your pocket.

[23 minutes 21 seconds][Customer] : OK Yep, awesome.

[24 minutes 1 seconds][Agent] : OK, so with that all in mind, what is your best e-mail address please, Stacy? Yep, Yep. Nice. Anything. And what's the best address to get the hard copy out to Avenue Alta? And what's the post code for Alton and N Place?

[24 minutes 9 seconds][Customer] : My name staceypejowski@gmail.com 93 5th Ave., Altona North, 3025.

[24 minutes 30 seconds][Agent] : Awesome. I love when the streets have like a number name like

5th and 4th and stuff like that.

[24 minutes 36 seconds][Customer] : Yeah, so easy.

[24 minutes 37 seconds][Agent] : Yes, trying to say like 7 numbers at once now just to confirm, we have here 93 AB and just 93. Are you just 93? Awesome. And the number you've called in on today, is this your best contact number? Cool. So to get this one put in place for you, you're not actually required to pay anything today. We can work around the schedule that's comfortable for you. And when would you like the first payment to fall on?

[24 minutes 47 seconds][Customer] : Yeah, just 93 it is. It doesn't really matter, to be honest.

[25 minutes 11 seconds][Agent] : Fair enough. We can have it start from today or just be fortnightly on a Monday, or we can select a different day. What's around your pay? Whatever's easiest for you.

[25 minutes 21 seconds][Customer] : Friday.

[25 minutes 23 seconds][Agent] : Yeah. Cool. All right. And then in terms of the payment method, would you like that to be BSP, an account number or a credit or debit card? There's no fees for either.

[25 minutes 32 seconds][Customer] : Credible, damn it.

[25 minutes 34 seconds][Agent] : Yeah. Cool. While this folds up here, for security purposes, while obtaining your card details, the call recording will stop and we'll recommence after we've collected your details, pause it.

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

[26 minutes 3 seconds][Agent] : Alright, please be advised, the call recording has now resumed for quality and monitoring purposes. OK, so is it a savings or check account?

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

[26 minutes 13 seconds][Agent] : Awesome. Just in your name. Beautiful. And what was the BSB number first please?

[26 minutes 15 seconds][Customer] : Yep, it is 923100 305652203.

[26 minutes 25 seconds][Agent] : And the account number, Yep, awesome.

[26 minutes 35 seconds][Customer] : Yep.

[26 minutes 33 seconds][Agent] : And that's come up here as ING awesome. Thank you very much. And if you could just help me out because I'm going to have to say it a couple of times throughout this.

[26 minutes 43 seconds][Customer] : The Jasky.

[26 minutes 41 seconds][Agent] : How do I pronounce your surname again, Ojowski? OK, thank you very much. So this last part here, it's called a declaration. It's a verbal confirmation of the cover. There's one question in the middle and two at the end. Once you accept that, you'll be covered by the terms and conditions from today by that first payment come out on Friday and then fortnightly thereafter. And if there's any issues just give us a call.

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

[27 minutes 4 seconds][Agent] : OK, so it says thank you. Stacey Bajewski. It is important you understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms of full real income protection is issued by Handover Life free of Australasia Limited, then we will refer to as Handover. Handover has an arrangement with Greenstone Financial Services, who might will refer to as GFS Trading is Real Insurance to issue and arrange this insurance on its behalf. Handover relies upon the information you have provided when assessing your application. 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 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 that questions in accordance with your duty, yes or no?

[28 minutes 6 seconds][Customer] : Yeah.

[28 minutes 7 seconds][Agent] : Excellent. We may from time to time provide offers to you via the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you consent to 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. I'm

sorry. The accepted cover provides the following insurance cover for Stacy Bjoski, a monthly insured amount of \$5000 with a waiting period of 90 days and a 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 benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit could also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of 10,000 and dollars paid to your beneficiaries if you pass away while your policy is in place. By agreeing to this declaration you would rate to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on November 22, 2049, 12:00 AM. Your premium for your first year of cover is \$34.86 per fortnight. Your premium is a stepped premium, which means it will be calculated related to each policy anniversary and will generally increase each year. Included in your premium is that amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Stacy Pojski, which you authorized the debit from and have provided to us. The policy documentation, PDS and FST will be mailed to you and if you've 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 it's 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 launched a 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 are sending you. So may I please confirm do you understand and agree with the declaration, yes or no?

[30 minutes 41 seconds][Customer] : Yes.

[30 minutes 42 seconds][Agent] : And would you like any other information or would you like me to

read? Sorry, would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[30 minutes 53 seconds][Customer] : Good night.

[30 minutes 54 seconds][Agent] : Awesome. Now, we are a city based company, so we're open 8:00 AM to 8:00 PM, Monday to Friday, excluding public holidays. Like I said, any issues, you just give us a call. Other than that though, is there anything else that I might be able to help you out with while you've got me on the phone?

[31 minutes 8 seconds][Customer] : No, you've been great. Thanks so much.

[31 minutes 10 seconds][Agent] : Awesome. Appreciate your time. Then you have a lovely day. Take care. Bye.

[31 minutes 13 seconds][Customer] : You too. Bye.