

[0 seconds][Agent] : Thank you so much for your patience, Ravi.

[2 seconds][Customer] : Yes, please.

[3 seconds][Agent] : Yeah, I have Kayla on the line from our sales department. She's going to help you further with that income protection. And Kayla, I have confirmed full ID check the full name, date of birth, address, phone number, e-mail and policy tag. Thanks so much for that.

[15 seconds][Customer] : No, thank you. Thank you very much.

[17 seconds][Agent] : Beautiful. Good morning. Ravi, you're speaking with Kayla from Really Insurance. How are you?

[22 seconds][Customer] : Good morning, Kela. Nice to talk to you. I'm fine. How about you?

[25 seconds][Agent] : Yeah, doing very good. You have a good Christmas.

[29 seconds][Customer] : Yes. Yeah. How about you?

[31 seconds][Agent] : Yes. Yeah. Very nice. Thank you. Yeah.

[31 seconds][Customer] : Oh, just a minute.

[33 seconds][Agent] : Lots of food.

[35 seconds][Customer] : I know, I know.

[38 seconds][Agent] : So she just told me that you're looking to take out income protection there. Is that right? Yep.

[43 seconds][Customer] : Yeah, because I'm just like a business name account, uh, and I'm the director of the company, but I'm happy what I'm getting, but I have not started any case slip because I'm what I expect is going from business.

[57 seconds][Agent] : Yes.

[57 seconds][Customer] : That's fine. So regarding that, I just want to make sure doing the production, is it sure that I need it visible. If you look at my company account.

[1 minutes 8 seconds][Agent] : Good question there work we just as proof some proof of income as well. Ravi will will help action and you know help with the claims process just some form of proof of income in terms of what your earnings are.

[1 minutes 25 seconds][Customer] : Oh yeah.

[1 minutes 25 seconds][Agent] : So is that possible to provide a proof of income?

[1 minutes 32 seconds][Customer] : Oh, proof of income because last year I worked one company, but umm 6 to 8 months I started my own business and and monthly I'm getting like 10 to 15,000 between what are the source of income in business? But I'm I'm pretty sure I have not created, I have not generated any basic on my on my personal actually you know what I mean to say.

[1 minutes 46 seconds][Agent] : Yeah, yeah. When it comes to claims time as well, they'll be able to tell you exactly what you're, what you're requiring to provide. I'll, I'll have a look in the product disclosure statement. I understand that it's going to be hard for you to provide payslips because you are obviously a business owner. I'll see, I'll see what it says in the product disclosure statement specifically for you what, what type of business do you own as well?

[2 minutes 16 seconds][Customer] : Yes, umm, actually I'm doing like one of the area has taken franchise of just on tagging services and as well as I'm planning to do trading of importing from India to Australia. That's on the pipeline.

[2 minutes 36 seconds][Agent] : Oh, OK.

[2 minutes 36 seconds][Customer] : Yes, maybe, yeah, maybe in 1-2 months it will be start the process of business.

[2 minutes 43 seconds][Agent] : Oh, got you. OK, very good. So is this recently you've started your business? So how long have you been in your business for?

[2 minutes 51 seconds][Customer] : Oh, oh, eventually, if you look, uh, honestly, my company was registered in 2018 and I'm, I'm the company is on pipeline with all like, uh, activating of for my GST and everything.

[2 minutes 58 seconds][Agent] : OK, yeah, yeah, I see.

[3 minutes 8 seconds][Customer] : But actually the business was start from last like this year June, yeah.

[3 minutes 16 seconds][Agent] : OK. Oh, so alright, beautiful. Fair enough. What I'll do, I'm going to. I'll take you through the cover and explain how it works.

[3 minutes 32 seconds][Customer] : Bye.

[3 minutes 24 seconds][Agent] : But what what we need, what it says in the product disclosure statement in terms of claims to send you a form to be completed, signed and returned alongside with the proof of income where applicable and other relevant and requested documents from provided at your expense to a reasonable satisfaction that being short event has occurred. So we'll also require your medical practitioner or specialist to complete a form at your expense and all relevant information, including any tests, umm, examination or laboratory results must be provided bef to us before a claim can be fully assessed. When, when it comes time to that, that, uh, you know, claiming there, Robbie, we've got claims representatives that will go and guide you in terms of what you need to provide in this case, umm, there. You just have to explain, look, I'm a business owner. I don't get pay slips as such. And then they'll see what or other ways that they can work around you as well to help lodge a claim. So what I'll do just so I can help you. Do you mind just confirming your full name and your date of birth there first, please?

[4 minutes 30 seconds][Customer] : Yeah, yeah.

[4 minutes 32 seconds][Agent] : Yeah. Yes.

[4 minutes 31 seconds][Customer] : Before that I just want to know this which you giving the information that from from doctor what you need actually? Is it my health condition or what actually?

[4 minutes 41 seconds][Agent] : Yes, Sir, it says we will also require your medical practitioner or specialist to complete a form at your expense. So I believe that the claims representative will will provide you a form to give to your medical practitioner to sign and then that will that will be then what it's also saying is umm, we'd need all relevant information, including any tests, examination or laboratory results must be provided to us before our claim can be fully assessed.

[5 minutes 12 seconds][Customer] : So what type of? Yeah, what type of test you need all the information actually.

[5 minutes 12 seconds][Agent] : So you'd also what's that? Sorry there, Ravi.

[5 minutes 18 seconds][Customer] : What what type of test results you need actually?

[5 minutes 21 seconds][Agent] : Oh, it's in relation to the. So we don't know what the medical condition is or the injury, but in relation to with income protection, it's designed to cover you if you're

off work due to a disabling sickness or injury and you suffer a loss of income. So what we're saying is any tests, examination or laboratory results as a result of your accidental injury or illness.

[5 minutes 45 seconds][Customer] : Oh, OK, fair enough. No, nothing.

[5 minutes 47 seconds][Agent] : Yeah, yeah.

[5 minutes 48 seconds][Customer] : OK, so, but as you said that, uh, but according to your income protection plan, definitely, uh, they'll be the terms and conditions in that. But I just said if really on my business it doesn't have a Facebook, then even if you by sending all the information documentation, how can umm some percentage like to get income protection plan Actually if they really they not they need 100% income income.

[6 minutes][Agent] : Yeah, it doesn't say pay slips as such. It just says proof of income.

[6 minutes 25 seconds][Customer] : Oh, oh, OK. Maybe in business account.

[6 minutes 24 seconds][Agent] : So I'd need a proof of income, yeah. So if there's something there that you can provide proof of your, of your income, yeah. Through your business. It doesn't say payslips as as such, because we get a lot of customers as well that they, they have a business or they're a subcontractor, a contractor where they don't get payslips as such.

[6 minutes 49 seconds][Customer] : Oh nice.

[6 minutes 46 seconds][Agent] : They're just some sort of proof of income, yeah.

[6 minutes 50 seconds][Customer] : OK, so the roughly to know the quote, if I'm looking like inter production plan for eight to 10,000 dollars, then roughly how much premium has to pay?

[7 minutes][Agent] : Yep.

[7 minutes][Customer] : Do you have any idea about that?

[7 minutes 2 seconds][Agent] : Well, I'll have to go through that. So I'm going to ask some questions in relation to your duties that you do at work. So Ravi, just before I begin, can I get you to confirm your full name and your date of birth please? Thank you. And are you a whole life insurance with us currently confirming, of course, your gender, you're a male as well as an Australian resident. Thank you so much for that. So just to explain the income protection, so I've mentioned it quite briefly, but our cover, it's designed to provide a monthly income benefit paid directly to you. That's if you're

unable to work due to a disabling sickness or injury and you suffer a loss of income. Now it's designed to help cover your bills and your living cost if your salary is interrupted. Now if you're off work, what, what are the key things that you're covering as well for yourself, rather like with your current living situation for employee, you're currently renting or do you have a mortgage?

[7 minutes 13 seconds][Customer] : Ravi Kumar Vermori 27th October 1973 Yes, yes I have like one investment property. I am getting rental income and and we already buy one property and its start construction that's my our own house. At present we are renting but my son was taking care about the rental. So we are not concerning.

[8 minutes 3 seconds][Agent] : Yeah, yeah, yeah, yeah, yeah.

[8 minutes 19 seconds][Customer] : We are not considering ourselves on our name and my wife she is an IT employee and as I said from business whatever the expense is happening for car and insurance of fuel that's fine is accountability from a business account.

[8 minutes 36 seconds][Agent] : Yeah, yeah.

[8 minutes 37 seconds][Customer] : So that's the that's I feel that I am not considering you taking a payment.

[8 minutes 41 seconds][Agent] : OK. I understand. That makes sense, definitely. OK, fair enough. Well, I'll explain what we offer as well. So we offer an income benefit of up to 70% of your monthly pre tax income. That's from \$1000 up to a maximum \$15,000 per month. That's easy to apply. So what we do is we simply ask you some health and lifestyle questions over the phone.

[9 minutes 7 seconds][Customer] : Yes, please.

[9 minutes 3 seconds][Agent] : This is to tell us if you are approved with income protection and then if so, what terms we can also cover. And once in place, it will cover you until the PO, your policy anniversary following your 65th birthday.

[9 minutes 17 seconds][Customer] : Yes.

[9 minutes 16 seconds][Agent] : Now keep in mind that there are some exclusions that apply as outlined in the product disclosure statement. Now I'm not sure if you know this, without income protection, you can generally claim your premiums on your tax which can make it even more cost

effective for you. Now with the income protection cover, I'm going to ask some questions regards to your duties that you do at work. So before answering any of our questions, it is important, sorry, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failing to do so could impact your coverage claims time. First question, what we ask you, do you work 15 hours or more per week?

[9 minutes 57 seconds][Customer] : In a week, How many hours?

[9 minutes 59 seconds][Agent] : Do you work 15 hours or more per week?

[10 minutes 2 seconds][Customer] : Yeah, Yeah, more than that.

[10 minutes 4 seconds][Agent] : Thank you. And it's your role of an administrative manager or professional nature where you spend the majority of your time indoors in an office or clinical environment.

[10 minutes 15 seconds][Customer] : Oh, yeah, Most of the office and Lincoln. That's it. Yeah. It's a safe place for time working.

[10 minutes 21 seconds][Agent] : Yeah, OK. So, so I'll put down a yes for that question that you're, you're majority of the time you spend your time indoors in office or clinical environment.

[10 minutes 31 seconds][Customer] : Yes, yes, yes, most of the time.

[10 minutes 32 seconds][Agent] : OK, Yeah, no worries. And are you required to perform any physical duties?

[10 minutes 39 seconds][Customer] : Come again?

[10 minutes 40 seconds][Agent] : Are you required to perform any physical duties?

[10 minutes 43 seconds][Customer] : Oh, what exactly means physical duties?

[10 minutes 46 seconds][Agent] : So physical duties means use of force in lifting, lowering, pushing, pulling, throwing, carrying or otherwise moving, holding or restraining or operating machinery. OK, no worries. Thank you. Do you work in any of the following fields? So we've got aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces, or do you carry a firearm or handle explosives? OK, no worries. Thank you so much for going through that duty space assessment. So the next question asks about smoking. Have you had a cigarette in the last 12

months?

[10 minutes 58 seconds][Customer] : No, no, no, no, it's only, no, no, no, no, no. I'm a nonsmoker.

[11 minutes 29 seconds][Agent] : Well done, that's what we want to hear. So good job. Because that's going to keep the price down lower being a non-smoker. So that's really good. Now I'm understanding that you're a business owner, so yourself employed versus employed, is that correct?

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

[11 minutes 42 seconds][Agent] : Yeah, OK, no worries. So I'm just going to read you a definition of pre tax income being self-employed. So pre tax income is your share of annual income earned in the business before taxed directly due to your own personal assets less any business expenses and excluding super contribution. 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?

[12 minutes 6 seconds][Customer] : So what exactly what does exactly mean that before you told that taxation, before taxation? Can you explain very clearly regarding that?

[12 minutes 15 seconds][Agent] : Yeah, of course. So I'll reread this definition out to you again there and I am going to ask your annual what your annual income before taxes, your personal earning from the business, your personal what you earn before, before tax. That's what we want to know. We don't want to know what what the business makes. We want to know what your annual income before taxes, if that's possible.

[12 minutes 38 seconds][Customer] : I got it. I got it.

[12 minutes 40 seconds][Agent] : Yeah, so pretty just to read out that definition again. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts less any business expenses and excluding super contributions. This is the amount that the business would otherwise seize any in the event you were unable to work due to a disability. So do you know what your annual income before tax is?

[13 minutes 7 seconds][Customer] : Uh huh.

[13 minutes 15 seconds][Agent] : H how much? Sorry Robbie.

[13 minutes 8 seconds][Customer] : You compared to like from June I started maybe roughly like

120 to 150 thousand one one 50,000.

[13 minutes 19 seconds][Agent] : Yep, thank you.

[13 minutes 22 seconds][Customer] : Yeah, make it minus like 2010 to 20,000 because I'm not pretty sure, but make it 130 thousand to 150 thousand.

[13 minutes 30 seconds][Agent] : I can I have to put in an exact figure. I can't put it ranges.

[13 minutes 41 seconds][Customer] : Yeah, yeah.

[13 minutes 34 seconds][Agent] : If you want I can I can put down 130,000 but I can't do in betw I can't do 132.

[13 minutes 41 seconds][Customer] : You can put it 1, You can put it 1030 thousand. That's fine.

[13 minutes 45 seconds][Agent] : No worries. Well, based on your annual income and your duties that you do at work, you can apply for income protection from a minimum of \$1000 per month all the way up to \$7583 per month. So in the event that you're off work, how much would you need, umm, each month?

[14 minutes 5 seconds][Customer] : Oh, so based on that as my per annum which I given the figure of 130 thousand, according to that calculation I can get maximum 7500 and something what you said that is the maximum, right?

[14 minutes 18 seconds][Agent] : Yeah, that's right, \$7583 per month.

[14 minutes 21 seconds][Customer] : Oh, that's fine. I need the maximum, that's it.

[14 minutes 24 seconds][Agent] : Yeah, sure. No worries. There's just two more things I'm going to get you to choose. So next one is the waiting period. So the waiting period is the non payment period that you must wait before the income benefits payable after the insured event. So you can choose 30 days or 90 days. Now please keep in mind that the income benefit is paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment would be six days after your first eligible the claim. So Ravi, do you want to look at a 30 day waiting period or a 90 day waiting period?

[14 minutes 56 seconds][Customer] : So with that, I think the premium will be changed, right.

[15 minutes 1 seconds][Agent] : If you do nine, yeah, if you do 90 days, the premiums would be less

than than the 30 days is that's right because you're having a longer waiting period.

[15 minutes][Customer] : If I just waiting for 30 days, the premium will be yeah, OK, 30 days, that is the minimum 30 days, right?

[15 minutes 13 seconds][Agent] : Yep, minimum 30 days. Yeah, that's right.

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

[15 minutes 17 seconds][Agent] : There's just one more thing. I'll get you to choose and I'll run through indicative pricing. And then what I'll do is we'll take you through your health and lifestyle questions today too. So the last thing I'll get you to choose is a benefit. So the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So let's say, for example, if you're off work, the choices on how long you can have cover for, you can choose to be covered for six months, one year, two years or five years. What benefit would you like me to look at for you? I know, I know. It's like it's one of those things you don't know what type of injury or illness you're going to just need.

[15 minutes 49 seconds][Customer] : Oh good action You you asked questions that Oh yeah, but I can't say how long it is Yeah because I I most honestly, I want to be always good and good, healthy and perfect.

[16 minutes 7 seconds][Agent] : Yeah, of course.

[16 minutes 6 seconds][Customer] : We want to be on the side of best but future.

[16 minutes 9 seconds][Agent] : Yeah, definitely.

[16 minutes 10 seconds][Customer] : I can't make that answer, maybe 5 or.

[16 minutes 13 seconds][Agent] : Well, what I can do for you, I can play around with the figures though. So what, what, what I'll do, I'll play around with the figures on there. What automatically starts at at two years and then I can always go up or down if we need to as well.

[16 minutes 26 seconds][Customer] : So in future, once I I selected for two years later if I want to make it for five years, I can make it that OK.

[16 minutes 33 seconds][Agent] : You so you can decrease it, so you can make it one year in six months, but you can't increase the benefit.

[16 minutes 41 seconds][Customer] : So make it 5 years, let's see if I can decrease. I can decrease, right?

[16 minutes 45 seconds][Agent] : Yeah, that's fine.

[16 minutes 49 seconds][Customer] : Yeah, that's better.

[16 minutes 46 seconds][Agent] : Of course, I'll start with the maximum five years, So the sure, the fortnightly premiums on that one. Oh, you're paying monthly for your life insurance, so I'll work on monthly for you. So it's \$341.95 per month.

[16 minutes 56 seconds][Customer] : Yes, OK, OK.

[17 minutes 5 seconds][Agent] : That's starting with five years, two years, let's have a look for you. So that's going to drop that down to \$230.10 per month.

[17 minutes 9 seconds][Customer] : But if you consider two years, so how much we are getting the difference of both?

[17 minutes 22 seconds][Agent] : So the difference is approximately that you're looking about \$110 difference. So it's \$341.95 per month. That's for five years and then two years is \$230.10 each month. Yeah, of course you can.

[17 minutes 40 seconds][Customer] : Can I get A2 quotes by e-mail so that I can once I discuss with my wife or my financial advisor, I can take a call? Which one is better?

[17 minutes 50 seconds][Agent] : Of course. Yeah, no worries at all. That's completely fine. What I'll also do for you is I'll take you through the health and lifestyle questions over the phone today there, Rami. So this is going to tell us the final price and also the terms and conditions of the cover. And then I'll just go through some options at the end and see what you'd like to do. Yeah, just for the sake of going through the health and lifestyle questions. What's appealed more to you at this stage, the two years or the five years?

[18 minutes 8 seconds][Customer] : Yeah, yeah. Which you given the code for two years and five years. That's what you're asking a question.

[18 minutes 23 seconds][Agent] : Yeah, Yeah, that's right. So what what appealed to you more personally? Did, did you want to work on the two years or the five years?

[18 minutes 27 seconds][Customer] : I feel personally, 5, five years personally.

[18 minutes 31 seconds][Agent] : Five years, OK, Yeah, no worries at all. All right there, Robbie. There's just a couple other things I'll let you know. So I've mentioned that what you pay to us, you can generally claim it back on your tax. We're also you're entitled to our real reward bonus as well. So following your first policy anniversary date, we're going to refund \$410.35 back to you. So that's 10% of your premium back. Now, I'll also just make you aware that there's two benefits included in your income protection. So there's a rehabilitation benefit alongside with the final expenses benefit, which pays \$10,000 in the event that you would have passed away. That's to assist the funeral costs or any other final expenses that might arise. So if you were to pass away during the period of your income protection, hopefully that's not the case at all. Umm, but your family would be able to claim \$10,000 as a final expenses benefit of the income protection.

[19 minutes 27 seconds][Customer] : But that already included in my life insurance, right?

[19 minutes 29 seconds][Agent] : Yeah, I think, I believe it's like if you've because you've, yeah, the family life insurance includes that funeral expenses benefit of \$10,000 as well.

[19 minutes 40 seconds][Customer] : Hmm.

[19 minutes 40 seconds][Agent] : So they can, oh, it's a, it doesn't have to be used for funeral costs, but if they've got any other immediate expenses that modernize at that time, they can use that money for whatever is required.

[19 minutes 51 seconds][Customer] : Hmm, hmm. Alright.

[19 minutes 52 seconds][Agent] : Now also your premium, it is stepped, which means it will generally increase each year as you age. As an indication, if you make no changes to the policy, your premium next year each month goes to \$379.02. And you can also find information about our premium structure which is available on our website. Now there's just one more thing I'm going to do. I'm going to read out a small paragraph off to you. It is called a pre underwriting disclosure. So it simply outlines how to answer a hold the lifestyle questions. It also. Claims our privacy principles regards to the insurance also so it just states now. Just please be aware all calls are recorded for quality 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. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. Now, 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 misrepresentation. This means that you need to insure they understand each question I ask you and that you provide honest, accurate, complete answers. You need to answer each question of full. Even if you provided some information to us, an early discussion you have had and if you do not take reasonable care, you may breach your duty. And if this happens, your sorry and if this happens, your insurer may be entitled to cancel your policy on a claim or make adjustments to the terms and conditions of your policy. The question that we ask you that requires just a clear yes or no from you is do you understand and agree to a duty that I've just read out to you?

[21 minutes 38 seconds][Customer] : Alright, go ahead.

[21 minutes 39 seconds][Agent] : So just need a clear yes or no.

[21 minutes 42 seconds][Customer] : Yes, Yes, yes.

[21 minutes 41 seconds][Agent] : Do you understand and agree to your duty? Yep. Beautiful. Thanks for that. So as a result of COVID-19, just to start off with, I've got two kinds of questions to ask you. This one asks, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[21 minutes 56 seconds][Customer] : No, no.

[22 minutes 6 seconds][Agent] : OK, beautiful. And are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia? Yeah. So you're a citizen of Australia, residing here in Australia.

[22 minutes 15 seconds][Customer] : Region of Australia, yes.

[22 minutes 22 seconds][Agent] : Thank you. Have you ever had symptoms of being diagnosed with or treated for or tend to seek medical advice for any of the following? First one being stroke or heart

conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Very good lung disorder excluding asthma, sleep apnea or pneumonia. Very good cancer, leukaemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[22 minutes 38 seconds][Customer] : No, no, no, no, no, no realistic no. But BP tablet I will take from last 20 years. But Sir, not a purely BP like I just uh, BP tablet, blood pressure tablet.

[23 minutes 6 seconds][Agent] : That's oh, blood pressure tablet. But it's not, it isn't.

[23 minutes 18 seconds][Customer] : That's the common.

[23 minutes 19 seconds][Agent] : Oh, OK. But it's not due to mental health, is it?

[23 minutes 22 seconds][Customer] : No, no, no. No way.

[23 minutes 23 seconds][Agent] : Oh, OK. No worries. Thank you. I'll, I'll put that in. There is somewhere where we can disclose blood pressure. And have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neurone disease, the only form of dementia including Alzheimer's disease?

[23 minutes 30 seconds][Customer] : Yeah, no.

[23 minutes 42 seconds][Agent] : OK, thank you. Now the next section is in relation to your height and weight. So 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 we're going to start with firstly, what is your exact height in order? Feet in inches or centimeters there please?

[24 minutes 5 seconds][Customer] : If I know like 5 feet, 10 inches, but if you converted into that, I don't know.

[24 minutes 10 seconds][Agent] : Oh, that's OK. If you're confident with five feet, 10 inches, I'm happy to record that down for you. Thank you. What is your exact weight there, please? Yeah, that's 81 kilograms.

[24 minutes 15 seconds][Customer] : Yeah, yeah, 81, yes.

[24 minutes 24 seconds][Agent] : Thank you. All right. And have you experienced any unexplained

weight loss of more than 5 kilograms in the last 12 months?

[24 minutes 32 seconds][Customer] : No, this is not from past 30 years.

[24 minutes 39 seconds][Agent] : Oh, got you it. OK. It fluctuates. Fair enough.

[24 minutes 35 seconds][Customer] : This is actually 81828380 two.

[24 minutes 42 seconds][Agent] : No worries.

[24 minutes 44 seconds][Customer] : That's it.

[24 minutes 45 seconds][Agent] : Yeah. So I've just recorded 81 kilograms for you. Now the next question asked about your occupation. So does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[25 minutes 1 seconds][Customer] : In the city. I will travel all the offices.

[25 minutes 5 seconds][Agent] : Yeah, right.

[25 minutes 6 seconds][Customer] : That's it. Yeah.

[25 minutes 7 seconds][Agent] : Oh, OK. But what what this question asks is does your work require you to use explosives? Explosives travel to areas experiencing war or civil unrest or work offshore?

[25 minutes 20 seconds][Customer] : What exactly mean that actually?

[25 minutes 22 seconds][Agent] : I so which part? So firstly, like the first part, I'll break it down for you. First one is does your work require you to use explosives?

[25 minutes 21 seconds][Customer] : Can you explain exposure?

[25 minutes 34 seconds][Agent] : No. OK. Travel to areas experiencing war or civil unrest.

[25 minutes 33 seconds][Customer] : No, no. So war and civil under right.

[25 minutes 42 seconds][Agent] : Yeah, that's good. Or work offshore.

[25 minutes 42 seconds][Customer] : No work offshore means in on the water, right?

[25 minutes 49 seconds][Agent] : Work offshore. I'll give you that definition. Give me one second. So working offshore, it's got it's got a few meanings to work offshore. I'm just gonna try and find it. Hang on a second. Where are you? Yep.

[26 minutes 16 seconds][Customer] : Yeah, I got it. Yeah. No, no, no.

[26 minutes 6 seconds][Agent] : So working offshore means located at sea greater than one nautical

mile distance from shore in a body of water greater than one nautical mile distance from the shore.

No. OK, no worries. And we've already uncovered this. Are you a, employed or B self-employed? So you've mentioned you're self-employed.

[26 minutes 19 seconds][Customer] : Yeah, Yeah.

[26 minutes 29 seconds][Agent] : Next one is do you own a business or are you a contractor?

[26 minutes 33 seconds][Customer] : Umm, I own my business.

[26 minutes 35 seconds][Agent] : Yep. Have you been in your current business for at least 12 months?

[26 minutes 41 seconds][Customer] : Come again?

[26 minutes 42 seconds][Agent] : Have you been in your current business for at least 12 months? Yeah, your company, but you've owned the business since June, is it OK? So what I'm going to do, because you haven't owned the business, what's it called? You've only owned it for less than 12 months. So what I'm going to do, because it's asking about you rather than the business, I'm going to select no for that one.

[26 minutes 46 seconds][Customer] : Oh my, there are as I said, my company has registered like 2018, like five years June Yes, yes, yeah, yeah, yeah, we have some like we have done some transactions like 1-2 years before we created a one of our employee has to work as a testing like two years ago. We have like like one year. We run our business in 2000, 2020 one like that. So is in the pipeline, like not continuously, but eventually. If you look my business transaction, umm, it is activated. It is listed in 2018, but in 2019 twenty we run one of our employee through my company paying a pay slip.

[27 minutes 22 seconds][Agent] : Yeah, yeah, yeah, yeah.

[27 minutes 48 seconds][Customer] : Uh, and in COVID again, it is stop and like 2 years before another six months like, you know, on and off, on and off.

[27 minutes 52 seconds][Agent] : Oh, so it's not continuous 12 months, but TH the course of the time, you've held this business for more than 12 months.

[28 minutes 3 seconds][Customer] : Yeah, that's what I wanna do on, on and off.

[28 minutes 5 seconds][Agent] : Yeah, on and off. That's a good one. So what I'm going to do, I'm going to pop you on a quick hold and I'll ask about it because I'm not sure. Because it's not asking you about continuously for 12 months because you're saying that it's been on and off.

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

[28 minutes 20 seconds][Agent] : So yeah, I know, Yeah. What I'll do, I'll, umm, I'll pop you on a short hold. I'll see if there's anything in the product disclosure statement to see. It would, whether this question would be a yes or not because it's the same business that you've you've been on and off for. So since 2018 or 2019. Yeah. OK, no worries at all. I'll just put you on a short hold, umm, there and I'll quickly ask.

[28 minutes 21 seconds][Customer] : I just wanna make sure what exactly If you look out for my records, you can see that transactions, you know, Yes, yes, yes, yes.

[30 minutes 5 seconds][Agent] : Thank you for holding there, Ravi, because the questions not asking continuously for the past 12 months, I'm going to select yes, only reason being. So throughout the whole course since you've had this business, it's been more than 12 months.

[30 minutes 7 seconds][Customer] : Yes, yes.

[30 minutes 22 seconds][Agent] : Yeah, OK. No worries. So I'm just going to make sure, just give me one second. I'm just going to confirm that was my manager. Sorry, Robbie. So I'm putting you on hold again. So just to confirm as well, so you weren't operating, but throughout that time you were still the business owner, is that correct? Like for example, so when you say, for example, 2019, you've had the business since 2019 or 2018. Yeah. So you said you put it on hold. So I know you weren't operating, but we at that time, were you still the owner of the business? Yes.

[33 minutes 38 seconds][Customer] : Uh, yeah, I'm like, uh, operating means like on June, but yeah, yeah, yes, I don't know the.

[34 minutes 3 seconds][Agent] : OK, that's fine. Well, what I'll do, I'm going to select yes, because throughout that time, it's been more than 12 months. Is that right, holding the business? Yeah. Now, has your business been profitable?

[34 minutes 11 seconds][Customer] : Yeah, my company is activated from 2000, its on at present,

yes.

[34 minutes 22 seconds][Agent] : Yeah, that's very good to hear that. Now, if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[34 minutes 35 seconds][Customer] : Yes, honestly, because I just said I'm planning to start trading, uh, importing from India.

[34 minutes 42 seconds][Agent] : OK.

[34 minutes 42 seconds][Customer] : So that's fine. I can I can run the business even if I'm not work physically.

[34 minutes 48 seconds][Agent] : Yeah, sure. No worries though what we've done, we've just applied an exclusion due to the business continued to generate income for more than 60 days. So the income benefit pretty sorry. The income protection benefit will be reduced by any income you receivable and all are entitled to receive from any business you have an interest in subsequent to the disablement day. This adjustment will only apply with the total amount of the benefit payable plus the ongoing income exceeds 70% of your paid disability income.

[35 minutes 25 seconds][Customer] : Yeah, as I said, I'm I'm doing business in Australia 1 with physical just going to the offices, doing the test and tag and other other business planning to start importing from India trading.

[35 minutes 31 seconds][Agent] : Yep, Yep, Yep.

[35 minutes 39 seconds][Customer] : So that is one job, one business that's I'm not regularly want to go O on the field, but I can suffer even even if I'm at at home.

[35 minutes 46 seconds][Agent] : Yeah, Yeah. OK. Fair enough. OK. Now the next question I have for you is, do you have a second occupation that generates a taxable income? OK, no worries. Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration IT and then 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, IE booked or will be booking travel within the next 12 months?

[36 minutes][Customer] : At present, no, no, no, no, I'm not sure about that.

[36 minutes 32 seconds][Agent] : That'd be nice.

[36 minutes 30 seconds][Customer] : If I want to travel, I want to travel, yeah.

[36 minutes 34 seconds][Agent] : Fair enough. Anything booked or will be booking travel at this stage within the next month if you've got any definite plans.

[36 minutes 41 seconds][Customer] : At at present there is no bookings. At present there is no bookings, right.

[36 minutes 44 seconds][Agent] : OK, so that's fine. So I'll put down. No, is that right? Are you happy for me to put down? No, you don't have.

[36 minutes 46 seconds][Customer] : That's I just want to make yeah, yeah.

[36 minutes 54 seconds][Agent] : OK, OK, fair enough. Do you have existing income protection cover?

[36 minutes 54 seconds][Customer] : Because that doesn't know, no.

[37 minutes 2 seconds][Agent] : OK, thank you. Now the next set of questions. I was asking just about your General Medical history. So ask have you ever had symptoms of being diagnosed with or treated for or tend to seek medical advice for any of the following? So first one's me is diabetes, raised blood sugar, impaired glucose tolerates impaired fasting glucose.

[37 minutes 22 seconds][Customer] : Uh, blood sugar, blood blood pressure already extend BP right?

[37 minutes 29 seconds][Agent] : It's just the blood pressure. Yeah, so.

[37 minutes 26 seconds][Customer] : Uh yeah, but according to the diabetes, yeah yeah, according to the diabetes, actually they diagnosed me that said uh, like umm, type 2 diabetes like a starting stage. You know the PR what they call umm they told to take a medication to control my HDMC, but from few months my when my HDMC like 7.5 when my latest reports I stopped using the diabetes 2 medication because I am controlling with my diet.

[37 minutes 49 seconds][Agent] : Yeah, OK, Yeah. Good.

[38 minutes 5 seconds][Customer] : So I'm pretty sure I can control. Yeah, that's what the honest

answer from my end, what I'm doing at present.

[38 minutes 13 seconds][Agent] : Yeah. Oh, that's good that you've been put off the medication, but initially you were put on medication for type 2 diabetes.

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

[38 minutes 22 seconds][Agent] : OK, sure. So what I'll do, I'll fix. Yes, there. So rather just due to how we've disclosed the question on diabetes, we'll just let you know that no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from diabetes type one or two, including any disease or disorder of the cardiovascular Cerebro, I'm sorry, Cerebro vascular or peripheral vascular system.

[38 minutes 52 seconds][Customer] : Alright, but I understand.

[38 minutes 57 seconds][Agent] : Yeah, I know.

[38 minutes 53 seconds][Customer] : But now as I explain, if I'm not using a diabetes medication and then what will be affected to my interpression?

[39 minutes 5 seconds][Agent] : Umm, I can see whether we can always have that reviewed for you if you'd like that exclusion there, Ravi, we do give customers the option. How long have you been put off the medication for? Three months ago.

[39 minutes 16 seconds][Customer] : Oh, from three months, yeah.

[39 minutes 22 seconds][Agent] : We can always see if we can get that reviewed for you. Of course, I'll have to do an e-mail to the Android and see if we can get that exclusion removed there for you there. Because the reason that we have to select yes is because you've, umm, had you've been treated for it in the past? Because it's saying have you ever had symptoms of being diagnosed with or treated for or tend to sick Medical advice for any of the following Yeah, because you've been treated for type 2 diabetes in the past. That's where I'd have to select yes, but it's saying that I'm happy to send an e-mail to our underwriters just to see if they're able to have that reviewed for you, that exclusion.

[39 minutes 58 seconds][Customer] : Yeah. I just want to explain that present what I'm doing.

[39 minutes 59 seconds][Agent] : OK, that's fair enough. You know, I understand. The next question

we ask is chest pain, high cholesterol or high blood pressure? You mentioned high blood pressure. Do you what about chest pain or high cholesterol? Does that apply to you? OK so, so based on your response, please answer yes or no for each of the following. Chest pain? No. High cholesterol, no. High blood pressure? Yes. Is your high blood pressure caused by heart disease or kidney disease? OK.

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

[40 minutes 32 seconds][Agent] : And have you been prescribed medication to treat this condition for the blood? You mentioned you were taking blood pressure tablets before. Yeah.

[40 minutes 46 seconds][Customer] : Yeah, from 20 years I'm taking blood pressure, but that honestly, not for the, uh, heart and something like that, but just relax myself because as I'm a businessman, yeah, it's not purely blood pressure, but always my blood pressure when I check it's almost like 130 by 1890.

[40 minutes 54 seconds][Agent] : Oh, but for the blood pressure you're taking, that's good.

[41 minutes 5 seconds][Customer] : That's why you never cross like 130 by that's why.

[41 minutes 10 seconds][Agent] : Good.

[41 minutes 9 seconds][Customer] : But honestly, I think that's medication is only to be relax myself according to my knowledge.

[41 minutes 18 seconds][Agent] : OK, that's good.

[41 minutes 26 seconds][Customer] : What treatments?

[41 minutes 19 seconds][Agent] : So did treatment commits within the last three months or more than three months ago for for your blood pressure. So when you started taking medication all together, was it the treatment commits within the last three months or more than three months ago?

[41 minutes 39 seconds][Customer] : Oh, well, it means from when I'm using the blood pressure tablet.

[41 minutes 44 seconds][Agent] : Yeah, that's right.

[41 minutes 44 seconds][Customer] : That's what your question, right?

[41 minutes 45 seconds][Agent] : Yeah, Yeah, that's right. So more than three months.

[41 minutes 46 seconds][Customer] : Oh, it's like more than it's more than like, yeah, yeah, yeah.

[41 minutes 52 seconds][Agent] : It's not within the last month. OK, No worries. Have you had your blood pressure checked in the past six months by your GP? Yeah, that's good. That's what we do ask next to. So were you told by your doctor that your blood pressure has returned to within normal range the last time you had it checked? OK, that's good. We can move on. So we've got tumor, mole or cyst, including skin cancer or sunspots. That's good. Have you ever had an abnormal PSA test or an enlarged prostate, thyroid, conditional neurological symptoms such as dizziness or fainting?

[41 minutes 58 seconds][Customer] : Yeah, is a normal yes, yes, No, no, no.

[42 minutes 30 seconds][Agent] : OK, Disorder of the stomach, bowel, gallbladder or pancreas? Very good. And then we have epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, any illegal drug use, abusive prescription medication, or receive medical advice or counseling. So all right, repeat that question back. Sorry for any illegal drug use, abusive prescription medication, or receive medical advice or counseling for alcohol consumption, very good bladder or urinary tract disorder, blood disorder or disease.

[42 minutes 35 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[43 minutes 7 seconds][Agent] : And then we've got sleep apnea or asthma, excluding childhood asthma, back or neck pain or disorder, very good arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, joint or muscle pain, ligament injuries, including replacement or reconstructive surgery. Was that a yes or no? Sorry rather for that last one. No, that's good. Osteoporosis or osteopenia, any defect of hearing or sight other than which is corrected by glasses or contact lenses?

[43 minutes 36 seconds][Customer] : No, no, no, no, no no, no no no no. Not realistic, but I just use as a safety concern when doing working on the laptop.

[43 minutes 59 seconds][Agent] : Yeah.

[43 minutes 59 seconds][Customer] : Is not realistic more effective? My uh, even if I even if I not use the Glover, I can tell enough.

[44 minutes 9 seconds][Agent] : OK. So do you have any defect of hearing or sight other than which

is corrected by glasses or contact lenses?

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

[44 minutes 17 seconds][Agent] : OK, no worries. Now the next question asked about your medical history. This is in the past three years. So other than what you've already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist or are you waiting results? Any medical test 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 any symptoms you're currently experiencing within the next two weeks? 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?

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

[45 minutes 2 seconds][Agent] : Good to hear we're almost done there. So the next two questions ask about your immediate family. So when we talk about immediate family, we are simply talking about your mom, dad, brothers or sisters. So 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 kidney? Do you know where there was polycystic kidney disease by any chance? Do you know whether it was? I'm sorry to hear that for your mom.

[45 minutes 25 seconds][Customer] : Father, no mother was have a issue with the dialysis kidney, yeah, come again in 2010 it is in it is 2010.

[45 minutes 41 seconds][Agent] : Was it, do you know specifically if the condition was it policy stick? Was it specifically though the condition, was it policy stick kidney disease?

[45 minutes 51 seconds][Customer] : Yeah. So dialysis, because she got the kidneys, has failed and she was dialysis.

[45 minutes 55 seconds][Agent] : OK, sure of I've put down yes. So based on your response, please it's a yes or no for each of the following. So I've put down polycystic kidney disease. Huntington's disease. Anyone in your immediate family, mom, dad, brothers or sisters with that disease?

Huntington's disease.

[46 minutes 12 seconds][Customer] : Which did this what exactly mean that?

[46 minutes 17 seconds][Agent] : What's Huntington's disease?

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

[46 minutes 18 seconds][Agent] : Yeah, I can give you the definition of what that is. Give me a second. Huntington's disease is a dominant genetic disorder in which a protein is produced abnormally, leading to the breakdown of the parts of the brain that control movement. OK. And then the last one is familial adenomatous polyposis.

[46 minutes 32 seconds][Customer] : No, no.

[46 minutes 40 seconds][Agent] : OK, That's good. And just to let you know rather if it is polycystic kidney disease there we just let you know that no benefits will be payable for any disability, umm, arising from or related to any disorder or this sorry disease or disorder related to polycystic kidney disease, including any treatment or complications there of just with that condition only. Now there's one more question here.

[47 minutes 8 seconds][Customer] : What?

[47 minutes 6 seconds][Agent] : Hazardous pursuit other than one off events due engage, no intent to engage in any of the following. So we have aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, table req diving or any other hazardous activity.

[47 minutes 29 seconds][Customer] : No.

[47 minutes 30 seconds][Agent] : OK, beautiful. Thank you so much for going through that with me, Ravi. Good news is with everything that we've gone through, you've been fully approved for the income protection cover, which is good. The premiums have stayed the same there. I'm just going to reread those 3 exclusions back for you, which they're going to be displayed in the policy terms and conditions as well. So hang on a second. It's just loading them up now. OK, So. Oh, hang on a second. No, they've changed a few things. I'm so sorry. Give me a second. I thought that trainings didn't change. Hang on. Oh, my goodness. OK, I'm just going to have a look now just to see why it's

due to the type 2 diabetes. So what they've done, the maximum benefit amount and benefit. Has changed. So to \$5000 is the maximum in two years. So that's due to type 2 diabetes. Now as mentioned before, I mean we can apply to have it reviewed, that's not an issue at all. So they they've also had a premium adjustment due to diabetes as well. And I'll just reread the exclusions back to you. So this one is self-employed business continuity. So the income protection benefit will be reduced by any income you receive or or are entitled to receive from any business you have an interest in subsequent to the disablement date. This adjustment will only apply with the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. Now the next one was diabetes. No benefit will be payable for any disability, condition, disorder, disease, disorder, treatment or complications related to or arising from diabetes. Type one or two, including any disease or disorder of the cardiovascular, cerebrovascular or peripheral vascular system. And then the last one is family history of polycystic kidney disease. No benefit will be payable for any disability arising from or related to any disease or disorder related to polycystic kidney disease, including any treatment or complications thereof. What I'm to do, I'm going to give you some updated pricing there rather in terms of what we can offer you and just want to see how, how it sounds. So the maximum that we can offer now is \$5000 for the monthly benefit waiting period 30 days and the benefit period two years. The monthly repayment is \$200.61 each month there. How's that sound for you?

[50 minutes 8 seconds][Customer] : Alright, it's OK. I see. That's what the evaluation is done the.

[50 minutes 15 seconds][Agent] : That's our terms and conditions, yeah.

[50 minutes 18 seconds][Customer] : Yeah, I can't, Yeah, I can't change also, right? Even if I want more.

[50 minutes 23 seconds][Agent] : Yeah.

[50 minutes 23 seconds][Customer] : Is it possible if I want more I can reapply or what?

[50 minutes 28 seconds][Agent] : Well, I'm gonna see Cos the reason like as in take out more cover, is that what you're asking?

[50 minutes 33 seconds][Customer] : Yeah, I'm more color, Yeah.

[50 minutes 35 seconds][Agent] : If you do it elsewhere, like I'll just double check. Like if you do it elsewhere, as long as it doesn't exceed past 70% of your pre tax income, then that's fine. That's not an issue with us at all. Just with us, this is the maximum that we're able to able to provide for you. So we won't be able to take out any additional income protection cover there because the maximum of \$5000 is the maximum that we're we're absolutely able to offer you. But if you decide to purchase income protection elsewhere, that's entirely up to you.

[51 minutes 8 seconds][Customer] : Oh, that's fine. 5000 minutes. OK, let's go ahead.

[51 minutes 10 seconds][Agent] : Yeah, yeah, no worries. So I'll run to some options. I mean, you can speak with the family, that's not an issue. Alternatively, what we could also do for you is get you covered on those terms and conditions. So what we do is we distribute all the policy documents via post and send out an e-mail to you so you can sit down, have a review and make sure you're comfortable with everything as well. Now I'll just confirm your residential address is Unit 1/10 Hoyer Place, Cherry Brook, NSW 2126. Yeah. Beautiful. And is that your postal address too? Thank you. Your mobile is 0416631973.

[51 minutes 40 seconds][Customer] : Yes, yes, yes.

[51 minutes 52 seconds][Agent] : And then we've got your e-mail address as your surname.

[52 minutes][Customer] : Yeah, VE muri27@gmail.com.

[51 minutes 54 seconds][Agent] : V Maru 70 uhsorryvmaru27@gmail.com Beautiful. I've got that all there. So beautiful. Now with this one here Now, she just told me that your next registered payment for your life insurance is, I think it was the 15th. I'm just going to double check. Give me a second. I wrote it down. So 15th of January. So would you like your income protection to align with your life insurance to come out in the same time, same day?

[52 minutes 28 seconds][Customer] : No different time.

[52 minutes 30 seconds][Agent] : Yeah. When did you want this one to start?

[52 minutes 29 seconds][Customer] : So yeah, oh, actually what is the time that we can start this actually?

[52 minutes 38 seconds][Agent] : Good question. So you can start this. So you've got a 30 day WI

30 day window. So you know you can do now from all the way up to let's have a look. Yes, Yeah, No, no, no, you're fully approved now. So that's fine.

[52 minutes 51 seconds][Customer] : So I just want to make sure before that it just still is fully approved by interpretation plan or still you need any documents from my doctor like that so. Well, yeah.

[53 minutes 4 seconds][Agent] : We've applied those exclusions.

[53 minutes 13 seconds][Customer] : So from which date it is, the policy will be in force.

[53 minutes 6 seconds][Agent] : But out of the whole process you've been approved, which means you can take out the income protection cover from today, but you get to choose when you want your first payment to be each month and you've got a 30 day window.

[53 minutes 31 seconds][Customer] : Alright. So like today's date of December 27.

[53 minutes 26 seconds][Agent] : So you can choose from now all the way up to until 30 days, 27th of December today. Did you say 30th?

[53 minutes 37 seconds][Customer] : So you make it like January every month, January 38 every month, 38, Yeah. 30, yeah.

[53 minutes 44 seconds][Agent] : I'll see if I can push that. So I'll give me a second. Let me have a look so I can do it. What are you doing? I can do the Hang on. What are you doing? The date you've slept as a public holiday. OK. OK. Why? Oh my goodness. Sorry about this, Rob. It's just why are you not letting me? OK, I'm just going to have a look. The 30th, it's not allowing me to, but I'm going to have a look. What date I can do? Umm 123, so 1/2. OK, can you do the 28? OK, I'll tell you the latest that I can do. The latest I can do for you is the 24th of January. Or even actually no, I can do the 26th of January, that's the latest I can do. Does that work for you? Rather the 26th of every month.

[55 minutes 3 seconds][Customer] : Yeah, we can fix that.

[55 minutes 6 seconds][Agent] : Yep, sorry, I've been playing around because it's telling me they can't do this day because it's a public holiday and it's like, Oh my God, because there's a few public holidays next month too, so I can do the 26th. That's the absolute latest I can do. Yeah, because

then the 27th is a public holiday, it's Australia Day and then it's not letting me because it's that 30 day window. So I'll do that. So the 26th and then it'll come out every month on the 26th for you.

[55 minutes 5 seconds][Customer] : Yeah, honestly generate every month I get yeah, yeah, yeah, yeah, yeah, yeah. But I want to change the debit account details, my company account details from my different bank account details.

[55 minutes 38 seconds][Agent] : You can, you can apply to change it later on. It's just the process now. I can't, unfortunately, I can't delay it for the 30th. It's just too far. But I can do the maximum the 26th and then after the 26th, if you want to get that changed, that's perfectly fine. You can apply to change it in the future to the 30th of every month. There for yourself.

[55 minutes 58 seconds][Customer] : Alright, fair enough.

[55 minutes 59 seconds][Agent] : Yeah, no worries. You said you were debiting from your business accounts. Is that right?

[56 minutes 4 seconds][Customer] : Yes, yes, yes.

[56 minutes 5 seconds][Agent] : So as long as your name from the business, so you're providing me with a debit or a credit card today or you're providing me with the banking details to basically the account number? Yeah, I'm just going to put your details in. So Ravi, the mirror is the account name. Do you want to change that to? Yeah, of course you can.

[56 minutes 15 seconds][Customer] : Oh, BSB and account details actually you have you want to change in the life insurance also that details actually yes.

[56 minutes 30 seconds][Agent] : After we're done. Yeah, I'm happy to get someone to get that changed for you. That's not an issue.

[56 minutes 41 seconds][Customer] : Yeah.

[56 minutes 35 seconds][Agent] : Well, what I'll do is that an everyday savings or a check accounts, Firstly, I know it's a business, but do you make checks through that account or is that a savings?

[56 minutes 44 seconds][Customer] : Uh, it's like a current account. That's it.

[56 minutes 48 seconds][Agent] : I'll just put it down as a savings for you when you're ready as well. I'll just grab the BSB number there please.

[56 minutes 51 seconds][Customer] : Yeah, yeah, yeah. Just a moment.

[56 minutes 59 seconds][Agent] : Yeah, sure.

[57 minutes 1 seconds][Customer] : It's uh. I'm just driving the car, just waiting for the time its 062, 401 BSB.

[57 minutes 9 seconds][Agent] : Yeah, Yeah, beautiful. And then the account number there next please.

[57 minutes 28 seconds][Customer] : Yeah, just a moment.

[57 minutes 46 seconds][Agent] : Yeah, 257, Yeah, I'll repeat that back to you. So 10325749.

[57 minutes 44 seconds][Customer] : 1:03 103 is 257 and four nine 10325749 yes.

[58 minutes 7 seconds][Agent] : Yeah, beautiful. And then just to confirm, rather your best contact number I've got is 0416631973.

[58 minutes 16 seconds][Customer] : Yeah, and you just change this account details to life insurance, which are paying.

[58 minutes 23 seconds][Agent] : Yeah, I'll get someone to to change that for you today over the phone as well. So I'll get, can I just ask you a question, Ravi, because you mentioned that on with the diabetes, because you're you're off the medication. Did you want me to still e-mail the underwriters to see if they can get that reviewed, or do you want to leave it? Or do you want us just to leave it where it is? I could, yeah.

[58 minutes 44 seconds][Customer] : Oh, better review because definitely I can go and doctor, I can review that because I don't know you.

[58 minutes 51 seconds][Agent] : Like I can send an e-mail to them after we're done. I'll, I'll send them an e-mail and see, see what they say and see if they're able to, to review it because it's in our terms and conditions where you know.

[58 minutes 58 seconds][Customer] : Yeah, because I don't want to use any medication for diabetes 2. I just want to get out from that diabetes 2 instead of, you know.

[59 minutes 9 seconds][Agent] : OK. I'll send an e-mail after we're done as well. So what I will do, I'll confirm the terms and conditions with you at the moment. So at this present time, we're insuring you

for \$5000, the benefit amount waiting for that 30 days and the benefit period of two years, which is \$200.61 per month. Are you happy to continue with all that?

[59 minutes 30 seconds][Customer] : Yeah, but once if it is confirmed with the doctor that there is no, uh, reviewing as he is not using any medication and is not under diabetes 2, then I can increase my compression plan.

[59 minutes 42 seconds][Agent] : Well, I'm going to e-mail the underwriters for that. I'm not 100% sure. I don't know. I'll have to put the yeah, I'll have to e-mail them, see if they're able to review it based on that, if there's anything that that need to provide because we always give a customer the option to apply to have it reviewed. Umm, and then I'll, I'll give you a call back and see exactly what they say.

[59 minutes 47 seconds][Customer] : Yeah, you can You, you make sure you make sure the fair enough.

[1 hours 4 seconds][Agent] : So at this stage, I can't say yes if it's going, if you can apply to increase it or not. It just. Well, I just have to wait for their response and see what they say to.

[1 hours 5 seconds][Customer] : Yeah, yeah, yeah, yeah. But you can send the under review to your team, right.

[1 hours 18 seconds][Agent] : I'll send it, I'll send a review. I'll send an e-mail to them of course and say look, you've asked to apply to have the have it reviewed and see exactly what they say.

[1 hours 28 seconds][Customer] : Fair enough.

[1 hours 29 seconds][Agent] : No worries. Well, I'll start reading those terms and conditions out for you. So it says thank you Ravi Demuru, it is important I understand the following information. I'll ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Henover Life free of Australasia Limited who will refer to as Henover. Henover has an arranged with Sorry. Henover has an arrangement with Greenstone Financial Services, whom I will refer to as GSS trading as real insurance to issue arrange this insurance on its behalf and over relies upon the information you provided when assessing application. That includes the information we initially collected from you to provide a

quote. Head over state target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. 1st question we ask you, Can you please confirm you've answered all of our questions in a accordance with your duty, yes or no?

[1 hours 1 minutes 32 seconds][Customer] : Yes.

[1 hours 1 minutes 33 seconds][Agent] : And we may from time to time provide offers to you by the communication methods you've provided to us in relation to other products and services. Now, by agreeing to this declaration, your consent to allow us to contact you for this purpose until you opt out. And you can opt out of this at any time by contacting us. Except the cover provides the following insurance cover for Ravi Demuru. A monthly insured amount of \$5000 with a waiting period of 30 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim maybe 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 your disabling sickness for injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expensive benefit of \$10,000 paid to your beneficiaries if you pass way while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply for Ravi Memory Income Protection Benefit. So the income Protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the disablement date. This adjustment will only apply with the total amount of the business, sorry total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income for rather memory income protection benefit. No benefit will be payable for any disability condition disorder treatment or sorry disease disorder treatment or complications related to or arising from I'm just going to repeat that back story. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from diabetes type one or two, including any disease or disorder of the cardiovascular, cerebrovascular or peripheral vascular system for

routing memory income protection benefit. No benefit will be payable for any disability arising from or related to any UH disease or disorder related to polycystic kidney disease, including any treatment or complications thereof. By agreeing to this declaration, you agree to any non standard exclusion or loadings placed on your policy and you understand that will remain in place for the life of the policy. Now you may request for any of these. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January the 26th of 2039 at 12:00 AM. Your premium for your first year of cover is \$200.61 per month. Your premium is a steps premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount paid by hand over to GFS of between 37% and 51% to cover cost. Your premium will be debited from your dominated bank account in the name of Ravi Memory which you authorized debit from and are provided to us. The policy documentation PDFSSG 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 mutual needs. You have a 30 day calling off. When you may can't see your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover, and we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full with the complaints process, which you can access at any time by contacting us. All details are available online and in the documentation we're sending you. Thank you so much for holding there Ravi, and being so patient with me over the all morning. I just had two final questions there for you and we're all done over the phone today. So the first question that we do ask for you is do you understand and agree with the declaration I've just read you yes or no?

[1 hours 5 minutes 42 seconds][Customer] : Yeah, it's very big time to listen that. Uh, yeah, obviously, yes, but I just want to have some two questions from your end.

[1 hours 5 minutes 44 seconds][Agent] : I know, I know it is, it is, but yes, of course.

[1 hours 5 minutes 54 seconds][Customer] : Yeah.

[1 hours 5 minutes 53 seconds][Agent] : Yeah, go ahead.

[1 hours 5 minutes 55 seconds][Customer] : Uh, one is like, uh, interpretation is approved in such a way that if it is not related any disease with the diabetes, then it will not cover, right? That is the point #1.

[1 hours 6 minutes][Agent] : Yeah, at this stage, at this stage, no, I am going to e-mail them. I'm going to get an e-mail ready up and explain like what's what the situation is that, you know, you were initially put on medication for it, but you've recently, the past three months you've been taking off that medication. So you want to get the, you know, the diabetes being reviewed. So I'm going to explain exactly what's happened that we've excluded and we've also reduced the monthly benefit amount and the benefit. So I'm going to e-mail them, umm, this morning. I don't know if they're open or close or not. Umm, so I'm not sure how soon I'm going to get receive a response from them. I'm not sure if they're, they're still operating, if they're still open over the Christmas period. But as soon as I get a response back, I'll send. I'll give you a call and let you know what their response will be.

[1 hours 6 minutes 54 seconds][Customer] : Yeah, Yeah, I understand that. But if related that like diabetes, but if it is not effect, let let thinking in such a way like because when we're doing something we have to know exactly what practically, right. Also, my question is, my question is actually if, uh, if something happens to kidney or a heart attack which is not related to diabetes?

[1 hours 7 minutes 2 seconds][Agent] : Yeah, Yeah, that's something different if it's not related to your diabetes because it's what they've I'll rate the exclusion that they've applied. So it is due to type how we've disclosed the type 2 diabetes. So for Ravi Veru Income protection benefit, no benefit will be payable for any disability, condition, disease, disorder, treatment or complicated related to or rising from diabetes type one or two, including any disease or disorder of the cardiovascular, cerebrovascular or peripheral vascular disease. If it's not in relation to type 2 diabetes, it's got it's, we've applied the exclusion just based on type 2 diabetes. If if you're claiming on another condition that's not related to type 2 diabetes, it's fine. You can attempt to make a claim on it. Umm, there. But this is just in relation to how we dispose type 2 diabetes.

[1 hours 8 minutes 6 seconds][Customer] : Yeah, I know doctors will be make sure definitely when do the when do the examine definitely they'll make sure that it is related to the diet 2 or diet or so

that's not related to the type 2 diabetes, they'll mention that, right.

[1 hours 8 minutes 13 seconds][Agent] : Yeah, Yeah, it's that's well as long as I did, yeah. Like if it's not relate in related to type 2 diabetes, you can attempt to make a claim on it.

[1 hours 8 minutes 30 seconds][Customer] : Alright, yeah.

[1 hours 8 minutes 29 seconds][Agent] : It's just at this stage with these terms and conditions, yeah.

[1 hours 8 minutes 33 seconds][Customer] : And the second question is, OK, internal production plan only reflects if if I'm alive, if anything, if I dash still the internal production will be considered no.

[1 hours 8 minutes 45 seconds][Agent] : What's that? Sorry, what was your question there, Ravi? I've got some of it, but I didn't see the last part of it.

[1 hours 8 minutes 48 seconds][Customer] : Oh yeah. My question is, income production plan is approval only if anything happens to my disability like that body or if I if I'm died Also is it a bigger brush or income product or pass away?

[1 hours 8 minutes 55 seconds][Agent] : Yes, if you pass, yeah.

[1 hours 9 minutes 6 seconds][Customer] : Yeah, that's it.

[1 hours 9 minutes 7 seconds][Agent] : So there's that final expenses benefit of \$10,000 that's paid to your loved ones in the event that you wouldn't have.

[1 hours 9 minutes 12 seconds][Customer] : But but, uh, but monthly income will not get to my family, right?

[1 hours 9 minutes 17 seconds][Agent] : Oh, no, no.

[1 hours 9 minutes 17 seconds][Customer] : Oh, no, I don't. Yes.

[1 hours 9 minutes 19 seconds][Agent] : Then what happens at that point is the policy will stop, but they can make a claim on that final expenses benefit of \$10,000.

[1 hours 9 minutes 26 seconds][Customer] : Oh, got it, Got it.

[1 hours 9 minutes 27 seconds][Agent] : Yeah.

[1 hours 9 minutes 27 seconds][Customer] : So it means if I'm allowed, only this income production will be applicable to me?

[1 hours 9 minutes 32 seconds][Agent] : To you. Yeah, that's right.

[1 hours 9 minutes 34 seconds][Customer] : Oh, fair enough. OK.

[1 hours 9 minutes 34 seconds][Agent] : Exactly.

[1 hours 9 minutes 35 seconds][Customer] : I just want to know.

[1 hours 9 minutes 37 seconds][Agent] : Yeah.

[1 hours 9 minutes 36 seconds][Customer] : OK, any more questions?

[1 hours 9 minutes 38 seconds][Agent] : And I've got one more question for you, but if there was any other questions that you had to shoot away and I'm happy to help.

[1 hours 9 minutes 46 seconds][Customer] : No, that's fine.

[1 hours 9 minutes 46 seconds][Agent] : The last question I OK. Well, the last question I had for you is, would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you?

[1 hours 9 minutes 57 seconds][Customer] : No, it's fine if everything is OK.

[1 hours 10 minutes][Agent] : Yep. So just need to gain a clear yes or no. I'm glad that everything's sounding good.

[1 hours 10 minutes 2 seconds][Customer] : Yes, Yes.

[1 hours 10 minutes 3 seconds][Agent] : OK, but would over the phone with myself today, would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you?

[1 hours 10 minutes 4 seconds][Customer] : Yes, No, everything is OK, Fine.

[1 hours 10 minutes 16 seconds][Agent] : OK, it's all good. I'll e-mail them. So hopefully I'll get a response back soon.

[1 hours 10 minutes 24 seconds][Customer] : Yeah.

[1 hours 10 minutes 21 seconds][Agent] : I'm just putting down applying for a review for a review and I'll e-mail them the situation and I'll get back to you as soon as they they come back to me. So I'm hoping they're open. I'm not I'm not 100% sure if they operate during the Christmas period or not, but hopefully I'll get a response. If not, we return back to normal working hours on the the 2nd of January anyways, which is only next Thursday. Cool, no worries. Is there anything else I can help

you with in the meantime?

[1 hours 10 minutes 47 seconds][Customer] : No, that's fine. I just said my policy is forced from today and the payment will be start from January 26.

[1 hours 10 minutes 56 seconds][Agent] : Yeah, 26 and yeah, as mentioned before, because that's the latest that we can push it out for the time being. But if you want to apply to review it, umm, they all apply to change it. Just give us a call. You also banking details, Robbie, umm, I'm going to pop you on a quick hold. I'll put you through the support for the banking details now to get that updated for you as well. So give me one moment. I'll just put you through.

[1 hours 11 minutes 21 seconds][Customer] : Alright, Yeah, yeah.

[1 hours 11 minutes 23 seconds][Agent] : Thank you. Thank you for holding there, Razi. I've got Marie from our customer support team here to assist you with updating the banking details. So Marie for the call recording, the type of policies, full name, date of birth, address, mobile and emails all been confirmed. Thank you. You're welcome. Thank you.

[1 hours 12 minutes 31 seconds][Customer] : Alright, thank you.

[1 hours 12 minutes 33 seconds][Agent] : Thank you very much for your patience. Sarah's mentioned my name is Marie. How are you today?

[1 hours 12 minutes 39 seconds][Customer] : Good morning, Mary. Fine. How about you?

[1 hours 12 minutes 42 seconds][Agent] : Pretty good. Thank you. So just to clarify, you're just wanting to update the payment details for your life insurance, is that correct?

[1 hours 12 minutes 43 seconds][Customer] : Yeah, yeah, yeah.

[1 hours 12 minutes 49 seconds][Agent] : Easy done. Let's make that happen. OK, To another card or to a bank account instead?

[1 hours 12 minutes 59 seconds][Customer] : Oh, you want to go ahead?

[1 hours 13 minutes 2 seconds][Agent] : Sorry.

[1 hours 13 minutes 2 seconds][Customer] : Bank account?

[1 hours 13 minutes 4 seconds][Agent] : Bank account. OK. Would that be a check or savings account?

[1 hours 13 minutes 3 seconds][Customer] : Bank account, Yes.

[1 hours 13 minutes 11 seconds][Agent] : I have check or savings as options. Out of those, what would you prefer?

[1 hours 13 minutes 9 seconds][Customer] : Oh, it's a business account for seven.

[1 hours 13 minutes 15 seconds][Agent] : Thank you and the BSc.

[1 hours 13 minutes 20 seconds][Customer] : Just a moment.

[1 hours 13 minutes 27 seconds][Agent] : Thank you and the account number please.

[1 hours 13 minutes 23 seconds][Customer] : It's 062401 10325749.

[1 hours 13 minutes 36 seconds][Agent] : And you can't hold your name. I'm sorry. I'm really struggling to hear you.

[1 hours 13 minutes 38 seconds][Customer] : Yeah, it's Ravi Kumar and my company number they also group of oh, it's on my name.

[1 hours 13 minutes 45 seconds][Agent] : Can you just repeat the hold your name?

[1 hours 13 minutes 47 seconds][Customer] : Ravi Kumar Memory Kumar, Yeah. Ravi Kumar memory.

[1 hours 13 minutes 49 seconds][Agent] : OK, Ravi, did it say Kumar, Thank you. All right, quickly confirming that is a savings account with the Commonwealth Bank under your name, Ravi Kumar Kumori.

[1 hours 14 minutes 5 seconds][Customer] : Yeah, yes.

[1 hours 14 minutes 6 seconds][Agent] : The DSP number is 062401, account number 10325749. Perfect. Thank you for providing us with your updated banking details. Please confirm that you've verbally agreed for your monthly premium to be requested from your updated bank account through our bulk electronic client system.

[1 hours 14 minutes 17 seconds][Customer] : Yes, yes. How much money are you getting, Liberty?

[1 hours 14 minutes 31 seconds][Agent] : Perfect.

[1 hours 14 minutes 34 seconds][Customer] : Yes.

[1 hours 14 minutes 32 seconds][Agent] : AH 6865 on the 15th of January, which will now be

requested from this new bank account and once every two weeks thereafter.

[1 hours 14 minutes 40 seconds][Customer] : Alright, fair enough.

[1 hours 14 minutes 40 seconds][Agent] : Once every month rather thereafter. All right, that is all done. Unless there's anything else I can help you out with.

[1 hours 14 minutes 42 seconds][Customer] : Yeah, that's fine. Thank you very much for that.

[1 hours 14 minutes 50 seconds][Agent] : No. My pleasure. Thank you. And please enjoy the day.

Thank you. Bye. Bye.

[1 hours 14 minutes 53 seconds][Customer] : Bye, bye, bye bye.