

[6 seconds][Agent] : Hello Keisha, it's already calling back here from real insurance.

[11 seconds][Customer] : Yeah, I'm good. Thanks. How are you doing?

[8 seconds][Agent] : How are you Very good. Thank you for asking.

[12 seconds][Customer] : Yes, yes, yes, yes.

[14 seconds][Agent] : So you and I had some discussions before in regards to some life insurance cover, if you recall, but since they're so life insurance, they've changed.

[21 seconds][Customer] : Before question is OK.

[23 seconds][Agent] : OK, so we've got a new life insurance out now, uh, which, which we can now have it be assessed. You're looking, look into it further for you, if you like. OK, so I'll start with you. I'm speaking with Kishu, right? Am I right? All right, Can I get you confirm the remaining details that your full name and date of birth please?

[38 seconds][Customer] : Yeah, this is Mike and Ashita. Remember 7 to 12/19/83.

[47 seconds][Agent] : Fantastic. Thank you for that. And just confirming Kishu, that you are a male Australian residence, is that right? Fantastic, thank you. Please note calls are recorded.

[53 seconds][Customer] : Yeah, yeah, yeah.

[57 seconds][Agent] : Any advice I provide is general nature and may not be suitable to your situation.

[1 minutes 2 seconds][Customer] : Mm hmm.

[1 minutes 1 seconds][Agent] : OK, Can I also get you to confirm for me your e-mail you gave me last time? Perfect. That's the one I've got here. And can I also get you to confirm for me your postal address as well, please? Yeah, that's the post code and your address. Perfect.

[1 minutes 6 seconds][Customer] : Money_83@live.com 6171 84, I guess the road, but I was 617 one.

[1 minutes 24 seconds][Agent] : And that's your post address. Is that right?

[1 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 27 seconds][Agent] : So Kishu, with our life insurance cover today, it's works a little different than, uh, you know what I took you through before. Our life insurance covers are still

designed obviously provides you and your family with financial protection and also basically there to give you that Peace of Mind if something happens to you or your family, umm your, your family would have that financial security OK or stability.

[1 minutes 44 seconds][Customer] : Yeah, mm, hmm.

[1 minutes 49 seconds][Agent] : Now it is included in including this cover is in advance payment of 20% of the benefit amount to a maximum of TW \$20,000 to help with funeral costs or any other final expenses at the time. So that's still in there, but you know, uh, uh, more of the benefit, I suppose, because you get it's, it's up 2020 thousand maximum. OK.

[2 minutes 11 seconds][Customer] : Yeah.

[2 minutes 12 seconds][Agent] : In addition to that, there is a terminally I'll advanced payment included in the cover as well. You can nominate up to five beneficiaries to receive their non air benefit amounts. All right, we keep this nice and simple for you as everything we do for you is over the phone. So there's no forms that you need to fill out or medical checks or even blood tests for you to complete.

[2 minutes 24 seconds][Customer] : Mm hmm, yeah, mm hmm.

[2 minutes 36 seconds][Agent] : We simply take you through some health master questions, which I'll do for you in a moment. And this will determine the pricing in terms of the policy. Any questions so far?

[2 minutes 40 seconds][Customer] : Yeah, yeah. I'm just wondering what's the difference between the previous Yeah and now.

[2 minutes 52 seconds][Agent] : Well, the difference would be is not just the premium, but the benefits that you're going to be receiving, because now you would receive, you could look at coverage that starts from say 100,000 to \$2,000,000. That's the maximum, OK? Before the maximum was \$1 million. That's just one difference, alright. But now it can go up to \$2,000,000. That's your current age.

[3 minutes 6 seconds][Customer] : Yeah, OK, Yeah, OK.

[3 minutes 16 seconds][Agent] : OK, so that's just one, one particular difference, but there are other

differences as well. OK, which I'm taking you through so you can see. OK, so let's go through that together Now to begin with, have you had a cigarette last four months?

[3 minutes 22 seconds][Customer] : No, that, yeah, no, that's fine.

[3 minutes 32 seconds][Agent] : OK, yeah. Now can I confirm with yourself? Uh, Kishore, can I confirm that your current and your income would be \$50,000 or more? Is that right?

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

[3 minutes 44 seconds][Agent] : OK, OK, that's fine. Thank you. So as I mentioned to you, yes, the amounts available to you now is between 100,000 to \$2,000,000.

[3 minutes 57 seconds][Customer] : I just want the Max.

[3 minutes 55 seconds][Agent] : So what amount would you be, would you be wanting to look at the maximum is \$2,000,000. So we can go up, up. I'll go straight up.

[4 minutes 1 seconds][Customer] : Yeah, but how is it for \$2,000,000? How much would be my monthly payments?

[4 minutes 7 seconds][Agent] : That's what that's what we're gonna find out together, OK? We'll start at \$2,000,000 and then if, uh, we can work our way down if we need to, it's not an issue.

[4 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[4 minutes 16 seconds][Agent] : All right, that's fine. Umm, there we go. Now a couple things that we still do here at will Insurance, which you may be aware of, not sure who you know this or not, but will insurance do, uh, we provide you obviously with the real reward. So following your first policy anniversary that we're going to refund you 10% of the premiums you paid in that time. So it's still price. All right. Umm, another thing that that we're still doing for you is that we do provide you with a online legal will valid at \$150.00 in the deposit. That's also there for you as well. OK. So the next step is now to take you through the health and lifestyle questions as the final price and in terms of cover will be uh, determined based on these you answering these questions. OK, So let's do that. OK, so I read this out to you Betty. Please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes should cover and other related services.

[4 minutes 35 seconds][Customer] : Alright, Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[5 minutes 15 seconds][Agent] : We'll share this with your insurer and make sure with other strange service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations.

[5 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 39 seconds][Agent] : This means that you need to ensure that you understand each question I have to you, that you provide honest, accurate and complete answers. You need to answer the question in full. Even if you provided some information to us many early discussions you've had, if you do not take visible care, you may breach your duty. If this happens, your insurer may be in part of the cancer policy, decline a claim, or make adjustments to the terms and conditions of your policy.

[6 minutes 3 seconds][Customer] : Yeah.

[6 minutes 2 seconds][Agent] : Do you understand and agreed to your duty, yes or no?

[6 minutes 6 seconds][Customer] : Yes, I did. Yes.

[6 minutes 7 seconds][Agent] : OK, thank you. All right. Have you been hospitalized for COVID-19 last six months or have you been diagnosed with COVID-19 last seven days?

[6 minutes 18 seconds][Customer] : No, I'm not that.

[6 minutes 20 seconds][Agent] : OK, thank you.

[6 minutes 19 seconds][Customer] : No, Yes.

[6 minutes 21 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Sorry. Repeat that again.

[6 minutes 27 seconds][Customer] : Oh, OK.

[6 minutes 27 seconds][Agent] : Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, Yes or no?

[6 minutes 34 seconds][Customer] : Yes, I'm still not actually.

[6 minutes 36 seconds][Agent] : Yeah. So you're citizen of Australia, currently residing near Australia. Is that right?

[6 minutes 35 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 41 seconds][Agent] : OK. Have you ever had symptoms of being diagnosed with or treated for intensive medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Lung sorry. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma excluding other skin cancers, hepatitis or any disorder of the liver? Anxiety, depression or stress requiring medical treatment, or any other mental health disorder?

[6 minutes 58 seconds][Customer] : No, no, no, no, no, no, no, no.

[7 minutes 29 seconds][Agent] : Have you been diagnosed with or with a terminal illness, not a neuron disease? And sorry, repeat that again, have you ever sorry, have you been diagnosed with a terminal illness, not on your own disease, any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy?

[7 minutes 53 seconds][Customer] : No, nothing.

[7 minutes 55 seconds][Agent] : So. So no to all that, OK? In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for help for, uh, drug or alcohol consumption?

[7 minutes 54 seconds][Customer] : No, no, no.

[8 minutes 11 seconds][Agent] : OK, the next section is in relation to your height and weight.

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

[8 minutes 15 seconds][Agent] : Please be aware that I'm required to obtain a confidence certificate measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or heights or ranges. What is your exact height as you know it? Yep, that's fine. So do you mean 5 feet, 6 inches? Is that right? All right, that's fine. Thank you for that. And what is your exact weight?

[8 minutes 29 seconds][Customer] : No 5.6 Yeah, yeah, that sounds a good.

[8 minutes 39 seconds][Agent] : Just the last time we checked, 72 kilograms.

[8 minutes 44 seconds][Customer] : Yeah.

[8 minutes 46 seconds][Agent] : 72 kilograms, That's fine. Have you experienced any unexplained weight loss of more than 5 kilos? Laptop.

[8 minutes 53 seconds][Customer] : No, no.

[8 minutes 54 seconds][Agent] : OK. Does your work require you to go underground, work at heights above 20 meters, start depths below 40 meters, use explosives or travel to areas experiencing war, civil unrest, or work offshore.

[9 minutes 13 seconds][Customer] : Yes, because I work on construction, so I work on heights.

[9 minutes 17 seconds][Agent] : And the heights that you work at would be more than 20 hours Meter. Oh, sorry, more than 20 meters.

[9 minutes 22 seconds][Customer] : Yeah, it is. Sometimes, yeah.

[9 minutes 24 seconds][Agent] : All right, so I'll put a yes here. So are you employed as a commercial pilot through a member or flight attendant? Do you work with explosives?

[9 minutes 31 seconds][Customer] : No, sometimes I work on our gas plants. Maybe, yeah.

[9 minutes 41 seconds][Agent] : So for the purpose of this question, right, to help you out here, let me just go back one step here. When we say working with explosives, this is what you mean by that. Just pulling that one up for you. Yeah. So working with explosives include a job that includes some contact with, handling or transportation of any material, gas, chemical or device that has the potential to explode. Common industries are mining, diving, armed forces and some industrial agriculture. Firearms are not considered as explosives for the purpose of this application. OK, you do work in mining. OK, Yeah. So, all right. So, uh, the answer here would you would be yes. Is that what you're saying?

[10 minutes 26 seconds][Customer] : Yeah, I work in mining, so yeah, yeah, yeah.

[10 minutes 36 seconds][Agent] : All right, I'll put that into yes. All right. Are you qualify? Are you qualified to work with explosives? OK, that's fine. Do you work with explosives underground?

[10 minutes 37 seconds][Customer] : Because I yeah, yes, I'm pregnant, but no, I don't.

[10 minutes 51 seconds][Agent] : OK, that's fine. How many hours per week do you use explosives? So there's 2 answers here that you can select from. First answer would be less than five hours per week. Next answer is greater than 5 hours per week. Less than five hours per week. Alright, I've just chosen that for you. Moving on to the next question. Umm to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? OK very good. Do you have definite plans to travel or reside outside of Australia, IE booked or will you booking travel within next 12 months?

[11 minutes 5 seconds][Customer] : That's about to be yeah, yeah, no, no for a holiday.

[11 minutes 39 seconds][Agent] : Yeah.

[11 minutes 38 seconds][Customer] : Yeah, yeah, yeah, yeah.

[11 minutes 39 seconds][Agent] : So if you have definite plans to travel even on the holiday of east, Yeah Yeah, we put it down to yes, then that's fine. Uh, so which country, all countries do you intend to travel to residing.

[11 minutes 50 seconds][Customer] : Malaysia, Singapore, India.

[11 minutes 54 seconds][Agent] : All right, so let's put them down for you. So Mauritius, uh, Malaysia, OK, sorry.

[11 minutes 57 seconds][Customer] : Malaysia, Malaysia, Singapore, India.

[11 minutes 59 seconds][Agent] : Malaysia, Malaysia, Singapore, India. OK alright, so I've got those down there for you. They'd be pleased to know even whilst travelling to Malaysia, Singapore, India.

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

[12 minutes 21 seconds][Agent] : It's worldwide coverage, so it gives you that Peace of Mind under our terms. OK. Will you be overseas for longer than three consecutive months?

[12 minutes 29 seconds][Customer] : No, no.

[12 minutes 30 seconds][Agent] : OK, Do you have existing? Sorry.

[12 minutes 33 seconds][Customer] : Maybe two weeks matches two and two or three weeks.

[12 minutes 38 seconds][Agent] : All right. OK, No. Fair enough.

[12 minutes 40 seconds][Customer] : Yeah.

[12 minutes 40 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum are short of more than \$5,000,000.

[12 minutes 48 seconds][Customer] : No, I don't, no.

[12 minutes 49 seconds][Agent] : OK, all right, that's fine. Have you ever had symptoms of being diagnosed with or treated for in Tennessee? Medical advice for any of the following diabetes, raised blood sugar intake, glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure.

[13 minutes 10 seconds][Customer] : No, no, so far I'm so good.

[13 minutes 18 seconds][Agent] : Very good tumour, mole or cyst, including skin cancer or sunspots.

[13 minutes 25 seconds][Customer] : No, no, I'm good. No, no, no, no, I'm good. I'm good. No, no, no, I'm good. No, I'm good.

[13 minutes 27 seconds][Agent] : Have you ever had an abnormal PSA test or enlarged prostate, thyroid condition or urological symptoms such as dizziness or fainting, disorder of the stomach, bowel, gallbladder or pancreas, epilepsy, multiple sclerosis, massive dysrophy, Parkinson's disease or paralysis, bladder or or urinary tract disorder, kidney disorder, blood disorder or disease?

[14 minutes 5 seconds][Customer] : Oh, oh, no.

[14 minutes 11 seconds][Agent] : Yes.

[14 minutes 9 seconds][Customer] : When you said that the kidney disorder, last time I got a protein in my kidney, They they need a little bit protein.

[14 minutes 18 seconds][Agent] : So there was some kind of kidney disorder at one stage. So what you're saying, so I'll put it down as yes then we'll disclose it here for you. OK.

[14 minutes 22 seconds][Customer] : Yeah, yeah, yeah, yeah. No, nothing like that. Just what they call a little bit of protein in the system.

[14 minutes 27 seconds][Agent] : So was your kidney disorder limited, limited to kidney stones and have been passed or treated or is it right? OK. So, so we can put it down as as other kidney disorders if you like, if that's what it was. Yeah.

[14 minutes 41 seconds][Customer] : Yeah, I, I don't know what to say, but you know, the insurance policy, I don't want to hide anything, but I don't know. It's not, it's not treated or anything like I just they gave me a medicine and I've been using and the regularly every three to six months. It's been checked.

[15 minutes 4 seconds][Agent] : So you're in Medi, you're in medication for this.

[15 minutes 7 seconds][Customer] : Yes. For now. Yeah.

[15 minutes 9 seconds][Agent] : OK. All right. So that's that's in the right area then.

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

[15 minutes 11 seconds][Agent] : So what is that kidney disorder? So have you been symptom free and not requiring treatment or consultation for this condition for more than 10 years?

[15 minutes 22 seconds][Customer] : Now. Yeah.

[15 minutes 30 seconds][Agent] : OK.

[15 minutes 36 seconds][Customer] : Yeah. Yeah.

[15 minutes 32 seconds][Agent] : So based on your last answer given right cover has been approved with the following changes to your to your terms of policy terms, OK.

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

[15 minutes 44 seconds][Agent] : So the maximum benefit amount would be 200,000.

[15 minutes 49 seconds][Customer] : Yeah. Hmm. Mm.

[15 minutes 48 seconds][Agent] : We could offer you policy terms would be 20 years and you can consider optional benefits available, which is TPD and serious illness options. Uh, it's actually those ones options are not available. Sorry. Umm. So let me go back here and see now what the outcome is as in the final pricing as well.

[15 minutes 59 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 9 seconds][Agent] : OK, all right, so I think this is what happened last time. Let's have a look here now. Yes. So based on disclosure to umm, you know, the kidney disorders, umm, yeah. You have been approved with, as I mentioned, umm, the maximum benefit amount of \$200,000 umm, 10 with, with the following terms and conditions. Now we are able to offer you a benefit

amount from 50,000 up to 200,000 with a policy term of 20 years and or until uh, your 85th birthday, whichever occurs first. OK, so with this one here, if you are choosing the maximum amount, umm, which is \$200,000 in in this case, umm, you'd be paying an amount of \$52.54 every fortnight for the 200,000. That's right.

[16 minutes 50 seconds][Customer] : Yeah, yeah, only for 200 grand, so I can't claim more. Yeah.

[17 minutes 17 seconds][Agent] : Umm, you can also like down the track if if that changes, because you know, you, you mentioned to me on the medication there for the for the kidney.

[17 minutes 32 seconds][Customer] : Yeah, yeah. But this is not like major things that the kidney is like not it is replacement or something like that, but there will be a protein on your system.

[17 minutes 33 seconds][Agent] : If that changes, you can also, you know, check in and look at you know, I guess other options down the track if that changes, yes, that because you are on medication for it, it's another kidneys disease or disorder. All right, that Washington, that was the outcome.

[17 minutes 59 seconds][Customer] : Yeah, but no.

[18 minutes 1 seconds][Agent] : But what we're saying to you though is that we haven't declined you. What we're saying to you is that you have been approved on this cover, on this amount. There's a maximum benefit. Now, have you got any coverage in place at the moment?

[18 minutes 18 seconds][Customer] : No, not yet.

[18 minutes 17 seconds][Agent] : All right, so this is available to you.

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

[18 minutes 22 seconds][Agent] : We can take out a a life insurance cover for \$200,000 at \$52.54 every fortnight.

[18 minutes 33 seconds][Customer] : OK. How do I wait for this one? Once I cleared? I need to get the letter from doctor or something or?

[18 minutes 34 seconds][Agent] : All right, so, so, so yes, So let's say down the track the situation changes, you no longer required to be on the medication. You can a, a after that, after that.

[18 minutes 46 seconds][Customer] : Yeah, yeah, yeah. OK.

[18 minutes 48 seconds][Agent] : There, I suppose you can call back in and reapply for, you know,

uh, you know, higher cover if you want, it'd be subject to eligibility. Of course, that'd be open to you to consider down the track anyway.

[19 minutes 1 seconds][Customer] : Mm. Hmm.

[19 minutes 1 seconds][Agent] : But in the, in the meantime, we, we've, we've got this option here available to you. So there is a terminally ill advanced payment, which is also attached to this cover as well. So this is including the cover, uh, after your policy, after holding a policy for 12 months, if you were diagnosed with 24 months or less to live by a medical practitioner will pay out your claim in full into your own hands to assist you with, you know, any, any medicals that you're going through at the time. Do you have any questions so far about this type of cover though?

[19 minutes 20 seconds][Customer] : Yeah, yeah, yeah, yeah. No, it's my first time, so I don't even know what's going on, Sir, You know what I mean?

[19 minutes 39 seconds][Agent] : Yeah, no, it's fair enough. So with this cover here, just so you give you more insight as well, your premium is steps, which means we increase each year, right? Umm, the the now. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach. Uh, the maximum benefit amounts or at the policy anniversary following your 75th birthday, you can opt out of this automatic indexation issue. OK, so I'll give you an example. As an indication, if you make no changes to the policy, your premium next year will be an amount of \$56.22 a fortnight.

[19 minutes 44 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[20 minutes 25 seconds][Agent] : Is that and your benefit amount, umm, is the same amount of \$200,000 as you know, OK. And remember, remember that cover will expire after 20 years, OK?

[20 minutes 32 seconds][Customer] : Yeah, yeah, yeah.

[20 minutes 38 seconds][Agent] : Keep that. What's that? Sorry, no. So that's the first year. So this all still stands.

[20 minutes 38 seconds][Customer] : And I was thinking every year the 10% of my paying in Jordan, is it the every year 10% of funding will be returned from Yeah, yeah.

[20 minutes 52 seconds][Agent] : So following your first policy anniversary date, we are still going to

refund you 10% of what you have paid during that time as well.

[21 minutes][Customer] : So only for the first, first year.

[20 minutes 59 seconds][Agent] : OK, first year. That's right.

[21 minutes 4 seconds][Customer] : OK, OK.

[21 minutes 5 seconds][Agent] : All right. And you can also find information about a premium structure on our website as well, by the way. OK, So what this now means here, if you like, umm, tissue, we can now provide you with immediate cover by doing so, our process is very simple. We do send out all these proper policy documents out to you, uh, right away where you get a soft copy that goes to your e-mail usually within 15 minutes, which allows you some time to review it yourself, making sure it's right for you, you're happy with it. We do eventually post mount yours on bold ivers right when those ones arrive. The only forms you would need need to sign, There were beneficiary forms where you get the nominate who you have in mind, such as your children, wife and so forth. OK, you'd sign up for us, send it back to us when you're, whenever you're ready. They're the only forms you need to sign. My name and my numbers. Kishu will be there for you, so you can reach out to me directly as well. This policy also provides you with a 30 day cooling off. So you're not even required to make any payments today either. We can push back your payments to a future payment that you'd have to select, and we can go as far as 30 days from today. All right. Would you like me to do that?

[21 minutes 10 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah. Because I own the home and the three weeks. So once you go, how much do you funds and you send it back to you guys?

[22 minutes 26 seconds][Agent] : Yeah, that's fine. The only form you need to send back to us would be your beneficiary forms. Anyway, that's not a problem. So whenever you're ready to do that, you can do that.

[22 minutes 31 seconds][Customer] : Yeah, Yeah, that's enough problem.

[22 minutes 34 seconds][Agent] : OK, now first of all, you're happy with four nightly payments every two weeks.

[22 minutes 40 seconds][Customer] : Yes, yes, I'm happy. Every month is better. Once a month is better, please. Yeah.

[22 minutes 41 seconds][Agent] : All right, Y month.

[22 minutes 44 seconds][Customer] : Once a month.

[22 minutes 44 seconds][Agent] : All right, no problem.

[22 minutes 45 seconds][Customer] : Yeah, yeah.

[22 minutes 46 seconds][Agent] : Let's make it monthly for you. No problem. So if it's to be a month, every month, then you pick a date that would work for you, and then from that date that you picked, it'll be that same date every month thereafter. That's how it works. Monthly. So what day did you have a monthly? Monthly.

[22 minutes 58 seconds][Customer] : Yeah, yeah, yeah, maybe the second oh, of the month.

[23 minutes 7 seconds][Agent] : Yeah, that's easy. I can do that for you. So I'll pick the first, I'll pick the 2nd February, your first payment, and then it'll be the second of every month thereafter. Are you happy with that?

[23 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah. I'm happy about.

[23 minutes 19 seconds][Agent] : And the monthly amount is \$113.85 per month, OK. And the coverage as you know is \$200,000. Are you happy with \$200,000?

[23 minutes 25 seconds][Customer] : Yeah, yeah, at the moment, yeah.

[23 minutes 30 seconds][Agent] : OK, OK, let's fair it off. Alright, so we'll do that for you. There we go. Second, I've chosen the second for you and then every second every month thereafter. Payment methods. Now to show, you can choose to attach either a card like a Visa or Master debit card or credit card, or you can choose to attach direct debit out of your account. You'll be SP and account numbers. Which do you prefer to attach? Use your card. That's fine.

[23 minutes 51 seconds][Customer] : Yeah, yeah, I prefer my card, but yeah, do do I do I need to give all the details now? Yeah.

[24 minutes 4 seconds][Agent] : Yeah, the card details, it's scheduled only for the 2nd of February, so no payments today.

[24 minutes 8 seconds][Customer] : But that that I do not have done my wallet with me, that's all. I don't know my cards. Yeah.

[24 minutes 10 seconds][Agent] : Oh, not not with you, I think.

[24 minutes 13 seconds][Customer] : Yeah, I'm not.

[24 minutes 13 seconds][Agent] : Well, instead of your card, if you like to make things easier. Can you, are you able to check on your phone for your BSP and account numbers instead?

[24 minutes 19 seconds][Customer] : Yeah, I can.

[24 minutes 20 seconds][Agent] : Yeah, that's probably easiest anyway. So that's fine. We'll do that for you. And is it a savings account or is it a cheque account?

[24 minutes 27 seconds][Customer] : Yeah. Service account.

[24 minutes 29 seconds][Agent] : Now see, your name is in Kishu Pre. How do I pronounce all your surname?

[24 minutes 37 seconds][Customer] : Case is good for a minute.

[24 minutes 36 seconds][Agent] : Pre Para P parameter. OK, I'll, I'll get, I'll get there. Thank you. All right, so that's spelled SSRIPERAMUBUDER. Got it. Thank you. All right, yeah, go ahead. 306060. Is that right? Yeah.

[24 minutes 40 seconds][Customer] : Yeah, PUD, Yeah, OK, SBS number is 306060 and yeah, and the phone number is 084 8684.

[25 minutes 10 seconds][Agent] : Alright, I'll confirm those numbers there with you. The BSB number you gave me is 306060, is that right?

[25 minutes 17 seconds][Customer] : Yeah, Yeah. Yes. Bye.

[25 minutes 19 seconds][Agent] : That's Bank of WA.

[25 minutes 21 seconds][Customer] : Yeah. Thank you. Yeah. Yeah.

[25 minutes 21 seconds][Agent] : The account number you've given me?

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

[25 minutes 23 seconds][Agent] : Yeah, is 0846884. Is that right?

[25 minutes 29 seconds][Customer] : No, no 0848684.

[25 minutes 31 seconds][Agent] : Yeah, 868684. Got it. 0848684. Is that right?

[25 minutes 39 seconds][Customer] : Yeah, yeah, yeah, that's right.

[25 minutes 44 seconds][Agent] : OK, thank you. And finally, what I'll do for you now is read out to you a declaration. OK, I'll grab your acceptance and we'll send these documents out to you shortly, as promised. So it reads here. Thank you, Kishu. Spree Mirabuda uh, it's pre pre pre uh, sorry, pre per umm uh, pre pre per umm Buddha.

[25 minutes 49 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 6 seconds][Agent] : It is important you understand the following information. I'll ask for your agreement to this term that the end of your policy not being forced and that security terms in full. Real Life Insurance Limited is issued by Hanover Life RA of Austulation Limited, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, they are referred to as GFS trading as real Insurance. To issue and arrange this insurance on its behalf, Hanover relies upon the accuracy of the information you provided when assessing application that includes the information when you should take it from you to provide a quote. Hanover said it targets 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. Can you please confirm you've answered all our questions in accordance with your duty, yes or no? OK, thank you. We may from time to time provide offers to you by the communication methods you provided to us in relation to other products and services by agreeing to this declaration of consent to allow us to contact you for this purpose until you opt out.

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

[27 minutes 22 seconds][Agent] : You can this at any time by contacting us. The accepted cover pay is a lump sum benefit amount of the following tissue. Pre Preram Buddha receives \$200,000 in a bit of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 in the 1st 12 months your policy is in force. Say the death benefit is paid only in the event of accidental death. Your cover ends on February 1, 2045 12:00 AM. Your premium for your first year

of cover is \$113.85 per month. Your premium is stepped, which means to be calculated. Each policy anniversary will generally increase each year.

[28 minutes 13 seconds][Customer] : None.

[28 minutes 4 seconds][Agent] : Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit account or until policy anniversary following your 75th birthday. You can opt out of this so your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 7th, 5th birthday and you cannot out of this.

[28 minutes 25 seconds][Customer] : Yeah, yeah, yeah, yeah.

[28 minutes 30 seconds][Agent] : You understand that the premium projection providers is indicative only and does not take into account any existing policies you may have with us included in your premiums. Amount payable to GFS of between 33% and 55% to cover costs. Your premium will be debit from your nominal bank account. Name of Kishu Piram Buddha which you which you are authorized debit from, have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be e-mailed to you today. You should carefully consider these documents to ensure the product mutual needs. You have a steady day calling off. When you make cancel policy and any premium you may have paid. We refunded it before unless you've lodged a claim.

[28 minutes 54 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[29 minutes 18 seconds][Agent] : There are risks associated with placing policies as a new policy may not be identical to existing cover. We recommend that you you do not cancel the existing policy until you have received. Read our policy in full.

[29 minutes 30 seconds][Customer] : Yeah.

[29 minutes 29 seconds][Agent] : We have a complaints process which which can access at any time by contacting us. Full details are available online and in the documentation we are sending. You. Do you?

[29 minutes 39 seconds][Customer] : Hmm. Mm.

[29 minutes 40 seconds][Agent] : By agreeing to this declaration you agreed to the terms and conditions placed on on your policy and you understand the remaining place for the life of the policy. You may request for the terms and conditions to be to be reviewed at any time by calling us.

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

[29 minutes 55 seconds][Agent] : Do you understand and agree with the declaration? Yes or no?

[29 minutes 59 seconds][Customer] : Yes, I do.

[30 minutes 1 seconds][Agent] : OK, thank you. Would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[30 minutes 8 seconds][Customer] : No, I'm good. I'm good. Thanks.

[30 minutes 9 seconds][Agent] : OK. You're very welcome. So. So congratulations. Welcome aboard. You're speaking with Alfred here from Wheel Insurance. Just so you know, our office hours, we're open from Monday to Fridays from 8:00 in the morning, 8:00 PM at night.

[30 minutes 22 seconds][Customer] : Mm hmm.

[30 minutes 22 seconds][Agent] : This is dinner time. Future, any questions, feel free to reach out to us. OK. All right, that's all been done. Have a nice day.

[30 minutes 26 seconds][Customer] : No, thank you. Oh, it's just fine.

[30 minutes 30 seconds][Agent] : OK.

[30 minutes 30 seconds][Customer] : Thanks. Bye.

[30 minutes 30 seconds][Agent] : No worries. Thank you. Bye. Bye.