

[3 seconds][Agent] : Hey Daniel, how you going?

[2 seconds][Customer] : Hi mate, fantastic. It's all over now we can get to business.

[9 seconds][Agent] : Perfect. Well, as you know, he's Luke calling back again from real insurance just in regards to the enquiry for the income protections to help get something arranged for yourself today. Just because it's a new call. Could I just confirm please your full name and date of birth?

[19 seconds][Customer] : Yep, Daniel Peter Root, 22nd of the 3rd, 1979.

[30 seconds][Agent] : Too easy and just, once again, just Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation, but umm, yeah. Daniel, what we were up to is we're just going to go through some questions about what you do for work as well as your health and lifestyle so we can load up some accurate pricing and terms and conditions. Umm, of course, before answering any of your questions is it is, it is important you're aware you need to answer all that questions accurately and honestly. Failure to use that could impact you cover at claims time. But it just firstly asks, do you work 15 hours or more per week?

[56 seconds][Customer] : Yep, I work about 4042 hours a week.

[1 minutes 6 seconds][Agent] : Uh, we'll pop you for that one. And is your role of an administrative manager. You're a professional nature. We spend the majority of your time indoors in an office or clinical environment.

[1 minutes 16 seconds][Customer] : I'm in and out of a truck all day. We we moved timber. Timber couriers.

[1 minutes 20 seconds][Agent] : Oh, I'll pop no for that one. Then it asks you perform heavy physical duties, use heavy machinery or drive a vehicle.

[1 minutes 28 seconds][Customer] : Yep.

[1 minutes 26 seconds][Agent] : So I'll pop yes for that one you're driving and it asks to you qualified skilled or semi skilled to hold the required licenses to perform your role.

[1 minutes 35 seconds][Customer] : I hold the required license to perform my role.

[1 minutes 38 seconds][Agent] : Perfect. So I'll put yes. And do you work in any of the following fields? Aviation is a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces.

Or do you handle explosives? And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

[1 minutes 49 seconds][Customer] : No, no, none of those.

[2 minutes 1 seconds][Agent] : Perfect. And have you had a cigarette in the last 12 months?

[2 minutes 5 seconds][Customer] : I've never smoked.

[2 minutes 7 seconds][Agent] : We'll pop note for that very healthy decision. And I'm Daniel, you currently employed or self-employed? Alright, perfect. So, umm, pre tax income is the total annual generation paid to buyer employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So with that in mind, Daniel, what is your annual pre tax income?

[2 minutes 31 seconds][Customer] : OK, last year was 82,000 but that was the second job as well, so I'm estimating \$70,000.

[2 minutes 41 seconds][Agent] : Alright, so from, yeah, just the main job 70,000.

[2 minutes 40 seconds][Customer] : Isn't it 70,000? Grace? Yep.

[2 minutes 46 seconds][Agent] : Alright, perfect. So based on your duties and income, you're able to select a monthly benefit amount from 1000 up to \$4083 a month.

[2 minutes 56 seconds][Customer] : Yep.

[2 minutes 55 seconds][Agent] : So Daniel, to help cover off that finance, you told me about many other sort of monthly expenses. What amount would you like to be covered for?

[3 minutes 3 seconds][Customer] : Uh, I would say about UH-4000, uh, 400.

[3 minutes 9 seconds][Agent] : OK, well, based on umm, yeah, that annual income before tax, the Max would be able to look at would be 4083 if you'd like to start on that.

[3 minutes 17 seconds][Customer] : That's absolutely fine. We'll work with that number.

[3 minutes 19 seconds][Agent] : Oh, perfect. And then the other two things you get to select Daniel, uh, your waiting period and benefit. So firstly, the waiting period is the non payment period. You must wait before the income benefit is payable after the insured event. For that, you can choose 30 days or 90 days. Just please keep in mind the income benefit is paid monthly in arrears. So this means if you choose a 30 day waiting period, your first payment would be 60 days after your first

eligible to claim. So Daniel, which waiting period would you like me to select? The 30 of the 90 day.

[3 minutes 33 seconds][Customer] : Yep, it wouldn't do it after 3:30.

[3 minutes 52 seconds][Agent] : All right, perfect. And then lastly, the benefit. Is the maximum amount of time you will pay the income benefit for anyone into your illness so that you can choose six months, one year, two years or five years. So Daniel, which benefit.

[4 minutes 7 seconds][Customer] : I would go six months minimum.

[4 minutes 5 seconds][Agent] : Would you like to select six months? All right, we'll start on that for you. And then the next step from here is gonna be to go through the health and lifestyle portion of the questions, make sure you're eligible and determine your final yearly price for you. Once again, Daniel, before we hop into that, I wanted to check in with you. Is there any questions for me? So far, we're still sending all nice and straightforward.

[4 minutes 28 seconds][Customer] : Yep. Oh, that's just cruising all nicely. Yeah, I'm happy.

[4 minutes 31 seconds][Agent] : All right, too easy. Well, just to begin with then.

[4 minutes 37 seconds][Customer] : 5460 Owen.

[4 minutes 33 seconds][Agent] : Daniel, could I confirm please a post code where you live 5460 and which town or suburb is that perfect? And can I confirm the address there please?

[4 minutes 44 seconds][Customer] : Owen, 13 Main St.

[4 minutes 51 seconds][Agent] : 13 Main St. That's the same for your postal as well where you get your mail.

[4 minutes 50 seconds][Customer] : Owen, PO Box 2402 Owen, South Australia. That's it. Yep. Yep.

[5 minutes 2 seconds][Agent] : So you said that was box 2402 and that's all in the same post code Fi 5460 too easy.

[5 minutes 16 seconds][Customer] : That's it. Yep.

[5 minutes 12 seconds][Agent] : I've got your best phone 0467443686 and best e-mail was 79 banjo@gmail.com perfect. So now that we've confirmed all that what I do is just read a quick disclosure. Just ask your understanding of grants then some simple health and lifestyle questions. Make sure we can have you approved to get this policy set up today. But that one just reads.

[5 minutes 36 seconds][Customer] : Yep.

[5 minutes 35 seconds][Agent] : 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 make sure 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 breach of privacy. By proceeding, you understand you're applying to purchase and income protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means you need to ensure that you understand each question I ask you, that you provide honest, accurate and complete answers. You need to answer each question in full if you provided some information to us in any earlier discussions you've had.

[6 minutes 17 seconds][Customer] : None.

[6 minutes 16 seconds][Agent] : If you do not take reasonable pay may breach your duty and if this happens, you're sure may be entitled to cancel your policy, decline a claim, make adjustments to the terms and conditions of your policy. So Daniel, do you understand and agree to your duty? Perfect. So first question 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? Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

[6 minutes 29 seconds][Customer] : Yes, No, Yes.

[6 minutes 51 seconds][Agent] : Does your work require you to use explosives, travel tours, experiencing war or civil unrest or work offshore? And are you are you employed or be self-employed?

[6 minutes 57 seconds][Customer] : No, I'm employed.

[7 minutes 4 seconds][Agent] : And have you been in your current occupation for at least 12 months?

[7 minutes 8 seconds][Customer] : I've been there for three years. I was an 8 year holdy

subcontractor for two years and I've just gone full full time casual.

[7 minutes 15 seconds][Agent] : Alright perfect. So full time casual. So I just working for the company for the last year, so over 12 months.

[7 minutes 22 seconds][Customer] : Yeah, yeah, for three years.

[7 minutes 24 seconds][Agent] : Alright, OK, all right. Well, we'll pop yes for that. And then it asks do you intend to change your current occupation in the next 12 months?

[7 minutes 31 seconds][Customer] : Uh, at the end of 12 months, I'll be, uh, fully trained to drive the instructor.

[7 minutes 37 seconds][Agent] : All right, perfect. So, so that'll be a yes for that one then.

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

[7 minutes 42 seconds][Agent] : And then it asks do you have a second occupation that generates a taxable income? And have you ever been declared bankrupt or placed and received a shipping voluntary liquidation or under administration?

[7 minutes 47 seconds][Customer] : No, no.

[7 minutes 56 seconds][Agent] : And then the next section's in relation to your height and weight. So just please worry that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system doesn't allow me to three approximate figures, words or height and weight ranges. But Daniel, what is your exact height?

[8 minutes 12 seconds][Customer] : I'm 186 centimetres.

[8 minutes 14 seconds][Agent] : Perfect. Then what is your exact weight?

[8 minutes 17 seconds][Customer] : I haven't weighed myself lately. I've none of my clothes fit me anymore because I've lost a lot of weight, I believe about 90 kilos.

[8 minutes 25 seconds][Agent] : OK, well we can go for whatever your last weigh in was. Would you be happy your last one was 90 kilos, 95?

[8 minutes 30 seconds][Customer] : I would go 95, let's make a 95 because I got a lot of muscles. So I reckon, I reckon I'd come down and I reckon about 95. I'm in my car at the moment.

[8 minutes 40 seconds][Agent] : OK, well I understand if you felt that that would probably be a

current at the moment, but we do need an accurate rating. Would that be what it was last time you weighed in 95?

[8 minutes 39 seconds][Customer] : Yeah, I was 85 kilos last time and I've just bulked up. In terms of muscle mass, I'm actually very, very buff, like up upper arms.

[8 minutes 57 seconds][Agent] : OK. So yeah, very, very glad to hear if you are bulking up on the muscle mass. But yeah, in terms of this one, we would need to go off whatever it was last time you weighed in. So your last weigh in was 85 kilos.

[9 minutes 9 seconds][Customer] : Yeah, yeah, that was the last one.

[9 minutes 11 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[9 minutes 17 seconds][Customer] : No, it's it's explained of I've been leaving my.

[9 minutes 22 seconds][Agent] : Great job, it's something I could definitely stand to do I reckon but it just asks to the best of you know which are you infected with? Or even a high risk category for contracting HIV which causes AIDS? And do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months?

[9 minutes 45 seconds][Customer] : No, I'm not young.

[9 minutes 47 seconds][Agent] : Me neither, but just ask, oh, sorry, it's just prompted me back to all right, so back it's just prompted me back to the, umm, occupation change question. It asks will you be a employed or be self-employed?

[9 minutes 46 seconds][Customer] : Anyway, I'll be an I, I'll be an Ibn holding subcontractor.

[10 minutes][Agent] : So, so uh, so puts be self-employed and ask will you be a business owner or a contractor? So you said a contractor, subcontractor and will you be in the same industry performing similar duties?

[10 minutes 11 seconds][Customer] : Yep, yes.

[10 minutes 18 seconds][Agent] : And do you have a contract or subcontract lined up?

[10 minutes 22 seconds][Customer] : It'll be a contract. I've got to undergo training, but then it'll be a contract November, end of November next year.

[10 minutes 28 seconds][Agent] : Oh, perfect. And then it asks. So yes, there's something lined up for the end of November next year.

[10 minutes 34 seconds][Customer] : Yeah. So what I would do, just for your reference, I will renew my insurance next, this time next year and it will be a substantial increase in the amount of insurance. So I'll get through this year and then I'll I'll renew at a much higher amount.

[10 minutes 50 seconds][Agent] : OK, perfect. So well in terms of that one, so it would be the end of November next year, so it'd be just over 12 months before you do change your current occupation.

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

[11 minutes][Agent] : Alright, alright, perfect. We'll put a note for the original changing in the next 12 months. Questions since it is just over 12 months and then it asks do you have existing income protection cover?

[11 minutes][Customer] : Basically, Yeah, no.

[11 minutes 11 seconds][Agent] : Perfect. And then umm, the next sections in relation to your medical history. So makes up most of the questions it asks. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumor, more losses, including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal PSA test for an enlarged prostate, stroke, chest pain, palpitations or heart conditions such as not limited to heart attack and angina or high blood pressure? I'm very glad to hear and then I've asked. High cholesterol, Thoraid condition or neurological symptoms such as dizziness or fainting.

[11 minutes 30 seconds][Customer] : No, none of those No, no, I have very normal blood pressure No.

[11 minutes 56 seconds][Agent] : Diabetes rates, blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis, ringing disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, murder, neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[12 minutes 1 seconds][Customer] : No, no, no. OK, I'll I'll explain. Only condition. I sort of have the

opposite of depression. OK so I am a bit high all the time. OK so so I they listed as bipolar but what it actually means is I feel invincible. The side effect is I have to take sleep pills at night because they literally bring me back down.

[12 minutes 49 seconds][Agent] : Yep.

[12 minutes 48 seconds][Customer] : I have to take Seroquel and that puts me to sleep. So that's the only health condition that I have.

[12 minutes 54 seconds][Agent] : All right, Well, we'll put yes for that. And then I'd ask, is your condition form of schizophrenia, bipolar or psychotic disorder? So it was diagnosed by the doctors. Bipolar, you said OK and then moving on.

[13 minutes 2 seconds][Customer] : That's what they listed as No, no, So what, what what?

[13 minutes 6 seconds][Agent] : I just ask any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption, Disorder of the kidney or bladder, blood disorder or disease, blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma, Back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries including replacement or reconstructive surgery.

[13 minutes 23 seconds][Customer] : The sort of no, no, no, no, no.

[13 minutes 51 seconds][Agent] : Osteoporosis or osteopenia?

[13 minutes 54 seconds][Customer] : Now hang on a second. When I was 16, they operated on my legs to correct the leg length difference. So there's that. But that's never been a problem in 29 years.

[14 minutes 8 seconds][Agent] : OK.

[14 minutes 6 seconds][Customer] : Just let you know they they drilled the bone to stop my right leg from growing any longer and so my legs would be the equal length. So that's, that's what it is. I don't know what you would call that, but that was an orthopedic surgery and that's it.

[14 minutes 8 seconds][Agent] : And was that like a a reconstruction surgery or it's like a different type of surgery or Yep, an orthopedic surgery? OK. So, so it wasn't specifically a replacement or reconstructive, it was an orthopedic surgery then?



[14 minutes 32 seconds][Customer] : Yeah, yeah. It was just a length correction and that's, that's what it was.

[14 minutes 37 seconds][Agent] : Alright, perfect. Well, I will put yes for the original question, but then it just breaks it down last.

[14 minutes 36 seconds][Customer] : Yeah, Yep.

[14 minutes 41 seconds][Agent] : Have you ever had any of the following tendonitis, elbow pain, shoulder pain, hip pain, knee pain, replacement or reconstructive surgery?

[14 minutes 50 seconds][Customer] : I had, I had carpal tunnel from working in a chicken plant and apparently that is actually a common problem and that's why I left that job. It was a ridiculous job. That's just disclosing.

[15 minutes 9 seconds][Agent] : OK, so I'll put yes for that O1. So what is the carpal tunnel?

[15 minutes 16 seconds][Customer] : In the in the wrists.

[15 minutes 13 seconds][Agent] : Sorry, is that in the shoulder, the elbow or in the wrists? OK, so well this one was actually asking for tendonitis, elbow pain, shoulder pain, hip pain, knee pain, or replacement or reconstructive surgery. So didn't specify anything for the wrist, so I'll put no. And then it asks do you have any muscle and or ligament injuries from which you have not fully recovered from? All right, perfect. So yeah, we've captured umm, that's umm, yeah, you had that's orthopedic surgery in the past and the carpal tunnel in the past. That's fine. And just ask osteoporosis or osteopenia.

[15 minutes 53 seconds][Customer] : No, no, it's not. Sorry, an old business problem. No, it's alright.

[15 minutes 58 seconds][Agent] : So good. And then it asks any defective hearing or sight other than which is corrected by glasses or contact lenses. Alright, too easy. And then it just asks other than what you've already told me about. In the past three years, have you sought medical advice or treatment by medical practitioner, specialists or your waiting results for any medical tests or investigations such as not limited to any surgeries, X-ray scans, blood tests or biopsy?

[15 minutes 57 seconds][Customer] : No, no, nothing like that only. Only my regular health check. That is all.

[16 minutes 27 seconds][Agent] : We'll put yes and then it asks what condition require the medical examination or advice on a list of common ones. I've got annual check UPS. There were no presenting symptoms and results came back normal. Otherwise referred. Just Please note a call and ask to be in or end. Also we do not form form a part of an annual check up and need to be referred. Are you happy for me to just capture the annual check up for you?

[16 minutes 46 seconds][Customer] : Yeah, annual check up. He loves my check up.

[16 minutes 49 seconds][Agent] : Not too easy. And then it asks other than what you've already told me about, are you contemplating seeking medical advice or any symptoms you are currently experiencing within the next two weeks?

[17 minutes][Customer] : Oh, I've never felt so healthy in my life without being seriously.

[17 minutes 6 seconds][Agent] : Oh sorry was I didn't quite catch was that a yes or no for that one? Sorry.

[17 minutes 9 seconds][Customer] : I'm unhealthy. I've never felt so good. Seriously.

[17 minutes 15 seconds][Agent] : Glad to hear that you're, umm, feeling healthy. Do just need, sorry, a solid yes or no for that question there.

[17 minutes 22 seconds][Customer] : The right, the good one. Yes, I'm OK.

[17 minutes 25 seconds][Agent] : Oh that's OK, I'll I'll repeat it.

[17 minutes 29 seconds][Customer] : Yep.

[17 minutes 27 seconds][Agent] : So other than what you've already told me about, are you contemplating seeking medical advice or any symptoms you are currently experiencing within the next two weeks? Perfect. And then, 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?

[17 minutes 35 seconds][Customer] : No, they put me on work cover three years ago pending an investigation into my carpal tunnel. And then the orthopedic surgeon who was the specialist said it is not your fault. It is not your health problem. They need to rebuild their production line. That's what he told me.

[18 minutes 5 seconds][Agent] : OK, perfect. But umm, so all this one did specify other than what you've already told me about. So we have captured the carpal tunnel already.

[18 minutes 12 seconds][Customer] : Yep, Yep.

[18 minutes 12 seconds][Agent] : So other than that, umm, so other than that one and other than what you've already told me about, have you ever during your working career quite more than two consecutive weeks off work due to illness or injury?

[18 minutes 25 seconds][Customer] : No, I average one day off a year. That's.

[18 minutes 22 seconds][Agent] : So other than the carpal tunnel 10 perfect. It's nice and healthy, but umm, well, and that was all the questions about you, your own health, the next two, Daniel, just about your family history. These are just asking about your mother, father, and any brothers or sisters.

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

[18 minutes 39 seconds][Agent] : So just immediate family, to the best of your knowledge of any of your immediate family living or deceased and you're being diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis.

[18 minutes 52 seconds][Customer] : Oh no, I've never heard of those.

[18 minutes 55 seconds][Agent] : Perfect. And to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or the hereditary disease prior to age 60.

[18 minutes 54 seconds][Customer] : No, my mother died when she was 45 from skin cancer.

[19 minutes 8 seconds][Agent] : I'm very sorry to hear. Well, we will put yes for that one. And then it just asks how many of your immediate family suffer from cancer before the age of 60? So I can put 0123 or more.

[19 minutes 19 seconds][Customer] : I would put hang on. Let me see. So 1.

[19 minutes 22 seconds][Agent] : This is just mother, father, brothers or sisters before the age of 60, all right. And then same thing for heart condition industry.

[19 minutes 35 seconds][Customer] : I'm going to go 1, I think. My father.

[19 minutes 30 seconds][Agent] : I can put 0123 or more, all right. And before the age of 60 as well.

[19 minutes 41 seconds][Customer] : Yeah, I think so. Thank you. Thank you. Thank you. No, no, They're a pretty healthy mom, but I don't smoke and drink.

[19 minutes 43 seconds][Agent] : And then other furniture disease, I can put zero or one or more perfect. So I'll put you. I'll put 0 for that one. And then the last section. Now Daniel's just to get how much of A dare you are. So it asks other than one off events get certificates or vouchers to engage in or intend to engage in any of the following aviation of them is a fare paying passenger on a recognized airline.

[20 minutes 19 seconds][Customer] : Uh, none of those?

[20 minutes 10 seconds][Agent] : Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters cable wreck diving or any other hazardous activity would not catch me doing any of those either. It's hard enough to get me in a plane alone jumping from the thing that Daniel, that's all your questions for today. So be satisfied with the answers you've provided.

[20 minutes 32 seconds][Customer] : Absolutely.

[20 minutes 33 seconds][Agent] : All right, perfect. So we'll get you finally outcome loaded. Just while that loads, I'll let you know. Included in the policy is a rehabilitation benefit along with the final expenses benefit, which pays \$10,000 in event you pass away to assist with funeral costs or other final expenses.

[20 minutes 49 seconds][Customer] : Yep.

[20 minutes 49 seconds][Agent] : But today I'm very happy to let you know that your application has been approved with below terms. Umm, so the first one is Max benefit amount and benefit. \$5000 and two years. That was due to the disclosure of schizophrenia, bipolar or psychotic disorder. We were already looking at the six months and 4083 anyway, though. And then umm, exclusions again due to the disclosure of schizophrenia, bipolar or psychotic disorder. No benefit would be payable for any disability, condition, disease, disorder, treatment or complications related to arising from mental health disorder or illness, stress struggle, alcohol abuse, and then premium adjustments once again due to the disclosure of schizophrenia, bipolar or psychotic disorder. So, So what you've

been approved for today is the 4083 a month of income protection, Daniel, with a waiting period of 30 days and a benefit period of six months. And that was coming in for you \$1334.17 for the year.

[21 minutes 11 seconds][Customer] : Yep, Yep, Yep, Yep.

[21 minutes 47 seconds][Agent] : Now of course, your premium is stepped, which means we'll generally increase each year as you age. But as an indication, if you make no changes to the policy, a premium next year be \$1394.43 for the year.

[22 minutes 5 seconds][Customer] : And this is, oh, sorry, this is and this is tax deductible, isn't it?

[22 minutes][Agent] : And of course, you can also find information about our premium structure on our website, just keep in mind, so I was just about to tell you. So yes, GE, generally the premiums for income protection are tax deductible, which can make it even more cost effective for you.

[22 minutes 18 seconds][Customer] : Yep.

[22 minutes 18 seconds][Agent] : So when the time comes, Daniel, to prepare your tax return and in the financial year statement will automatically be posted to you in July of the new financial year so that you can provide that for your tax representative as well.

[22 minutes 30 seconds][Customer] : Beautiful.

[22 minutes 31 seconds][Agent] : But it's, and I know you did mention you were wanting to potentially increase next year as well. So I'll let you know that the way that you do that is either you can apply for a top up policy subject to eligibility at the time if you do have a higher income or if you wanted to, you could cancel the policy and replace it with an all new policy with a higher amount. It's up to you what you sort of did at the time. But Daniel, today for the 4083 months of income protection at \$1334.17 for the year, would that be affordable and suitable for you?

[22 minutes 50 seconds][Customer] : Yep, I want to pay it right now.

[23 minutes 2 seconds][Agent] : All right, perfect. We can certainly have your first payment set for today then. And then if you do have an automatic renewal, it'll be umm, every year the 22nd of November. And Daniel, would you prefer to pay for your insurances via BSP account or credit or debit card? There's no surcharge either way.

[23 minutes 11 seconds][Customer] : Yep, debit card.

[23 minutes 17 seconds][Agent] : All right, perfect. So before we take a debit card, I do want to let you know that for security purposes, while obtaining your card details, the call recording will stop and recommence after we've collected your details.

[24 minutes 6 seconds][Customer] : The.

[24 minutes 12 seconds][Agent] : The card, just please be advised that the call recording has now resumed for quality and monitoring purposes. So Daniel, all that's left for me to do now is to read out a final declaration that outlines the terms and conditions of cover. It does take a couple of minutes for me to read this one. So if you have any questions, feel free to jump in, stop you at any point and then after we'll finish this one, you'll be covered as of the end of the phone call. That first payment should hopefully come out by, yeah, some time today. If not, it'd be sometime in the next couple of days, just whenever sort of the banks are open, but should hopefully be today.

[24 minutes 13 seconds][Customer] : Yep, Yep, Yep.

[24 minutes 45 seconds][Agent] : But that one just reads, Thank you, Daniel. Peter, Rupe, it's important to 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 Hanover Larry of Australasia Ltd, whom we're referred to as Hanover and it has an arrangement with Queenston Financial Services, who may refer to as GFS Trading as real Insurance, to issue and arrange this insurance on its behalf. And it relies upon the information provided when assessing your application. That includes information initially collected from you to provide a quote. And it reset the target market determination for this product, which describes the type of consumers this product is designed for and 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 of our questions in accordance with your duty?

[25 minutes 36 seconds][Customer] : Yes.

[25 minutes 37 seconds][Agent] : Thank you so much. So we may from time to time, provide office to you by the communication methods you provided to us in relation to other products and services by

agreeing to this declaration. Your consent allows us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Daniel Peter Root, the monthly insured amount of \$4083.00 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of the claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over only 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy's in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply so Daniel Peter Roop Income Protection Benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to arising from mental health disorder or illness, stress, drug or alcohol abuse. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed in the Policy. You understand they will remain in place for the life of the Policy. You may request for any of these alternative terms to be refuted at any time by calling us. Your cover expires on November 22nd, 2044 at 12:00 AM. Your premium for your first year of coverage is \$1334.17 per year. Your premium is a stepped premium, which means it will be calculated that each policy anniversary will generally increase each year. Included in your premiums the amount payable by hand over the GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card which you're authorised to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you provided us with an e-mail address, your policy documentation will also be emailed to you today. If you carefully consider these documents to ensure the product meets your needs, your 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged your claim. There are risks associated with replacing policies and you policy may not be identical to existing cover. Recommend that you not cancel any existing policy that you have received and reviewed our policy in full. We have a complaints process which you can access at any time by

contacting us. Full details are available online and in the documentation we're sending you. So Daniel, do you understand and agree with the declaration and would you like any other information or would you like me to read any part of the PDS to you?

[28 minutes 4 seconds][Customer] : Yes, no, that's cool.

[28 minutes 13 seconds][Agent] : Perfect. Well, congratulations, Daniel, because you're covered as of immediately for the 4083 month of income protection with first payments and the full year payments set for today. So in terms of this one, you should receive some documentation via e-mail in the next probably half an hour or so. And then you should receive some in your PO Box in the next three to five business days as well.

[28 minutes 24 seconds][Customer] : Yep, Yep.

[28 minutes 36 seconds][Agent] : Umm, but Daniel, for today, it's been an absolute pleasure speaking with you and helping to get this all set up and arrange for you. Before we do let you go, is there any other questions, anything else that I can assist with?

[28 minutes 47 seconds][Customer] : OK, so you're gonna send an e-mail as a confirmation of the PO, the policy, and a letter as well?

[28 minutes 46 seconds][Agent] : Uh, yes. So you'll receive docu, you'll receive your personalized policy documents via e-mail and postage.

[28 minutes 59 seconds][Customer] : That's it, because I'll fold that just right off.

[29 minutes 2 seconds][Agent] : Perfect. But umm, and yes, for today, if, if you did have any questions in the future, please feel free to give us a call. We're open Monday to Friday, 8:00 AM until 8:00 PM Sydney time, so 7:30 to 7:30 Adelaide. But for today, Daniel, been an absolute pleasure. Speak with you helping get this all set up. And do you hope you have a lovely rest of your day.

[29 minutes 1 seconds][Customer] : Yep, Yep, good work. Have a good weekend mate.

[29 minutes 24 seconds][Agent] : Alright, you have a good one. Bye.