

[1 seconds][Agent] : Hello, welcome to Real Insurance. You're speaking with Kayla. How can I help you today?

[7 seconds][Customer] : OK, well, somebody called me about a quote that I did Friday.

[11 seconds][Agent] : Oh, OK, beautiful. What I'll do? Let me just open this one up and have a look for you. Can I just get you to confirm your details? Just your first and surname and date of birth.

[22 seconds][Customer] : It's Rafael Dutra. It's, uh, 6th of April 2001.

[26 seconds][Agent] : Thank you, Rafael, I'll just have a look with you a moment there. Let's see here tried to give you a call. Oh, so this was relation to income protection there. So just give you a call just to see how we can help you go over the cover. No system pricing. Before I do that, can I just quickly confirm your gender, you're a male as well as an Australian resident. OK, beautiful. And what's might you start looking at some income protection on our website over the weekend?

[48 seconds][Customer] : Yeah, yeah. I started working in a company that they they asked for that type of insurance.

[1 minutes 2 seconds][Agent] : Good job. What are you doing for work now?

[1 minutes 6 seconds][Customer] : I'm working in construction during some type of installation.

[1 minutes 5 seconds][Agent] : All right, Yeah, I see. Gotcha. Yeah, Well, what I think what happens is that's why they're probably telling you to get income protection. Income protection is designed to provide a monthly income benefit paid directly to you if you're unable to work due to disabling sickness or injury and you suffer a loss of income. But the money can be used to help your bills and your living cost if your salary is interrupted. So working in the construction industry at the moment, are you working at least 15 hours per week in paid employment? Yeah, so sorry. OK, So when did you start with your construction, umm, company?

[1 minutes 42 seconds][Customer] : Yeah, Oh, I've been working a long time, for one year and a half, but they asked like recently about this type of insurance.

[1 minutes 53 seconds][Agent] : Yeah, yeah, no, that's fine. And I'll take you through every step of the way with this one as well. So that way you understand the policy and then I'll also run through some processing for you so that way we can find something that's going to be suitable. Sir, I'll

explain the next part of this. So with the income protection, we pay up to 70% of your monthly umm, pre tax income and that's from \$1000 all the way up to a maximum \$15,000 per month that we get you to choose from and it's very easy to apply. So what I'm going to do today is ask you some health and lifestyle questions over the phone to see if you are approved and then if so, what terms we can also cover. And once in place it will cover you until your policy anniversary following your 65th birthday. Now keep in mind that there are some exclusions that apply as outlined in the product disclosure statement. Now what you also find with income protection, the what you pay to us, you can generally claim on your tax as well. I just want to let you know because that can make it even more cost effective for you. Do you have any questions regards to the cover so far Rafael? OK, So what I'm going to do next is ask you some questions in relation to your duties that you do at work. So before answering any of that questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Value to do so could impact your cover at claims time. So firstly do work 15 hours or more per week. You've mentioned that's a yes.

[3 minutes 2 seconds][Customer] : No, Yeah, no. Mostly outdoors.

[3 minutes 23 seconds][Agent] : Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in office or clinical environment, mostly outdoors, No problem. Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[3 minutes 45 seconds][Customer] : I carry stuff but not heavy heavy heavy, but yeah.

[3 minutes 48 seconds][Agent] : So OK, so I'll explain what heavy physical duties may include. So that's driving commercial vehicles or operating machinery. And then also heavy physical duties could include carrying, lifting, pushing, pulling or operating heavy machinery.

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

[4 minutes 4 seconds][Agent] : Does that apply to you? Yeah.

[4 minutes 6 seconds][Customer] : So yeah, yeah, yeah.

[4 minutes 8 seconds][Agent] : And are you qualified skilled or semi skilled to hold the required licenses to perform your role? And 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

handle explosives? Do you regularly work underground or underwater, work at hotspot 10 meters, work offshore, carry a firearm or drive long haul? Thank you. Next question is a lifestyle question. Have you had a cigarette in the last 12 months?

[4 minutes 7 seconds][Customer] : Plus, yeah, No, no, no.

[4 minutes 45 seconds][Agent] : Good job. That's what we want to hear. Well done. Are you currently employed or self-employed?

[4 minutes 51 seconds][Customer] : South Point.

[4 minutes 52 seconds][Agent] : OK, thank you for that. Now just to determine how much cover we can offer you, I'll provide you with the definition of pre tax income. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal assets less any business expenses and excluding super contributions. This is the amount that the business would otherwise face earning in the event you were unable to work you to a disability.

[5 minutes 21 seconds][Customer] : Umm, probably. It's a around 3030 thousand.

[5 minutes 16 seconds][Agent] : So what is your annual income before tax please, \$30,000 per year, is that correct?

[5 minutes 31 seconds][Customer] : Yeah, 30 to 40. It's a range from there.

[5 minutes 33 seconds][Agent] : Do you know what it was maybe the last financial years? Maybe we can record that. Do you know what it was the last financial year?

[5 minutes 42 seconds][Customer] : Umm, probably no.

[5 minutes 47 seconds][Agent] : No. Well, what, what would you be most confident for me to record down? Like because I can't put ranges there, I'd have to put it, I'd have to put an amount. So like are you wanting me to put for like \$30,000 and your income before tax or what? What did you want me to put down for you that you're most confident with? OK, 45,000 for the year. OK, Thank you. Now, based on your duties that you do at work in your annual income before tax, you can apply for income protection from a month, umm, minimum of \$1000 per month all the way up to \$2625 per month. So if you were off work, what would be a comfortable amount for you to live on each month? Yeah, sure. Now next 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 the income benefits paid monthly in a raise. This means if you choose a 30 day waiting period, your first payment would be six days after your first eligible declaim. Sorry, do you want to look at a 30 day waiting period there for yourself or a 90 day waiting period for you?

[6 minutes 6 seconds][Customer] : 45, 1000, 30 days.

[7 minutes 2 seconds][Agent] : Yeah, no worries. Now the last thing is I'll get you to choose from me is the benefit. So this is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So let's say if you were off work, umm, how long would you like us to cover you for? So you can choose to be covered for six months, one year, two years or five years. How long would you like us to cover your salary for? Yep, the minimum. Sure thing. No worries there, Rafael. I've got one more step that I have to do and we'll go through some pricing is we're going to take you through health and lifestyle questions over the phone today. So this is called to determine if we're able to offer the cover and if there's any changes, umm, then the final process determined on that. Come to. So what I do is I read out a umm, pre underwriting disclosure. It simply just outlines how to answer health and lifestyle questions and also explain our privacy principles regards to the insurance. And then we'll go through your questions for you to the phone today.

[7 minutes 23 seconds][Customer] : 6 six months, OK.

[7 minutes 58 seconds][Agent] : So thank you. So it says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes. It should cover other related services. We will share this with your insurer may share with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy shows you more including how to access the correct information and lodge complaints that breach of the privacy. By proceeding, you understand that you are applying to purchase income protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each

question of full. Even if you have provided some information to us in early discussions you have had, if you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy to kind of claim or make adjustments to the terms and conditions of your policy. The question that we ask you that requires just to clean, yes or no, if you understand and agree to your duty that I've just read out to you. All right, beautiful. Now as a result of COVID-19, we just ask you to kind of questions before we proceed. So have you been hospitalized for COVID-19 in the last 12 months? That's good. Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Good. Now with the remainder of these ones here, they just click yeses or noes just besides your height and weight and some occupational questions here too. So the first one in this one now is are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? Uh, do you hold a current visa that ***** you to, uh, sorry, entitles you to reside in Australia? OK.

[9 minutes 1 seconds][Customer] : Yes No no, no Yes I I have a temporary visa.

[9 minutes 49 seconds][Agent] : Oh, temporary, OK, got you on. No worries at all, That's fine. What we just say is umm, Rafael, it is hereby understood and agreed that Cover will face under this policy if the licensure ceases to result in Australia too. So if you decide to totally relocate, umm, outside of Australia, umm, we will no longer be able to cover you, but we'll be Cover covering you, umm, right now. So that's fine. Now next question is, does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Now we've already uncovered this. Are you employed or be self-employed?

[10 minutes 12 seconds][Customer] : OK, no, yes.

[10 minutes 25 seconds][Agent] : Confirming you're self-employed and do you own a business or are you a contractor? Are you currently contracted or subcontracting?

[10 minutes 33 seconds][Customer] : Contractor sub contracting.

[10 minutes 41 seconds][Agent] : Yeah. And do you expect your income to reduce in the next 12 months? That's good. And if you would have become disabled and unable to work, would your business continue to generate income for more than 60 days? OK, Thank you. And do you have a

second occupation that generates a taxable income?

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

[11 minutes 5 seconds][Agent] : And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? Now, the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures with the height and weight ranges. So starting off first, what is your exact height in either feet, in inches or centimeters there please?

[11 minutes 11 seconds][Customer] : No, it's 185 centimeters.

[11 minutes 34 seconds][Agent] : Thank you. And what is your exact weight there please? Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[11 minutes 38 seconds][Customer] : It's 86 kilos, No?

[11 minutes 47 seconds][Agent] : And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes ice? Do you have definite plans to travel or reside outside of Australia IE books or will be booking travel within the next 12 months? Next question is, do you have existing income protection cover? I'm covered that already. So it's required for work. So no worries. And have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? Sorry, Rafael, I haven't gone through them yet, but it's good. That's going to be an old no. Anyway, That's all right. So it's cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia. That's good.

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

[12 minutes 36 seconds][Agent] : Have you ever had an abnormal pain site test or an enlarged prostate, Stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, good high cholesterol, diarrhea condition or neurological symptoms such as dizziness or fainting. Diabetes, rice, blood sugar intake, glucose tolerance of PET, fasting glucose, Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

Epilepsy, Motor 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 49 seconds][Customer] : No, no, no, no, no, no.

[13 minutes 24 seconds][Agent] : Any legal drug use, abusive prescription medication, or receive medical advice or counseling for alcohol consumption. Sort of the kidney or bladder, blood disorder or disease, Asthma or the respiratory disorder, excluding childhood asthma, back or neck pain or disorder. Uh, arthritis, chronic pain, gaps, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries including replacement or reconstructive surgery. Osteoporosis Osteopenia.

[13 minutes 30 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[14 minutes 6 seconds][Agent] : Any defect of hearing also other than which is corrected by glasses or contact lenses. All right, perfect. Now the next question asked about your medical history 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 a medical practitioner or specialist or are you waiting results? Any medical tests or investigation so such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy.

[14 minutes 12 seconds][Customer] : No, uh, last year that I was involved in a motorcycle accident and I did uh, uh, a procedure on my finger. That's it.

[14 minutes 44 seconds][Agent] : Oh, no, that's not good. I'm sorry to hear that that happened to you. So, so finger. So what I'll do is I'll just disclose that and ah, ah, joint or muscle.

[15 minutes][Customer] : Yeah, I did, uh, it was here in Australia. I did, uh, one surgery. I put some some screws on my finger.

[15 minutes 7 seconds][Agent] : Yeah. OK, got you. So what what happened with the finger left it? Was it a broken bone or is it a joint ligament? Like what?

[15 minutes 17 seconds][Customer] : It was a broken ball.

[15 minutes 17 seconds][Agent] : I'm just trying to see the broken bone. Do I need a third or can I

disclose under joint? Yeah, so I can disclose under joint. Let me know if any of these conditions apply to you. Have you had ever had any of the following? So tendonitis, elbow pain, shoulder pain, hip pain, knee pain, or replacement or reconstructive surgery?

[15 minutes 18 seconds][Customer] : Yeah, yeah, it was a reconstruction. I don't have paint, but yeah, I think it's the most that fits.

[15 minutes 50 seconds][Agent] : OK, no, that's fine. No worries. So please provide details including the name of your condition. So umm broken finger was on the umm left or right side? Left side. OK let it says thumb was it?

[16 minutes 3 seconds][Customer] : Lent that number, yeah.

[16 minutes 10 seconds][Agent] : Yep thumb. So a customer was on a motorbike and had an accident. So which short or body part is affected? Thumb. OK. When did the first occur? So you said it was about a year ago. You had the accident.

[16 minutes 39 seconds][Customer] : Yes. Yeah. One year.

[16 minutes 41 seconds][Agent] : The accident one year ago and had I mean, you had surgery, had surgery. So what happened? You had pins put into your thumb, was it?

[16 minutes 40 seconds][Customer] : Yeah, yeah.

[16 minutes 55 seconds][Agent] : Yeah. And put into to thumb now. When were the most recent symptoms? Have you had any recent symptoms or umm of your your accident on your thumb? Are you still experiencing any pain or when was the most recent of your symptoms?

[17 minutes 17 seconds][Customer] : No, no pain. No, no, I ju. I just did two months of physiotherapy after the accident and that's it. No pain, no, no anything.

[17 minutes 22 seconds][Agent] : Yep, so so symptoms were over at the time of the accident of the accident? Umm what? So what treatment did you receive? So a customer underwent physiotherapy. Physiotherapy for two months? Did you have any time off work?

[17 minutes 53 seconds][Customer] : Yes, yes, it was something which worked like for three months.

[17 minutes 57 seconds][Agent] : Yes. Customer was unable to work for to work for three months. OK. And what was the degree of your recovery? Would you say you've made a full recovery now

partially like you're still suffering symptoms?

[18 minutes 14 seconds][Customer] : Full cover.

[18 minutes 14 seconds][Agent] : Customer has made a full recovery. Thank you. Perfect. Was anything else in the past three years?

[18 minutes 24 seconds][Customer] : No. That's it.

[18 minutes 25 seconds][Agent] : OK, no worries. All right, Sorry. I'll put that through. OK. Now, other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you're currently experiencing within the the next two weeks? And then other than what you've already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness and inj or injury besides the the motorbike accident?

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

[18 minutes 53 seconds][Agent] : OK, the next two questions asked about your immediate family. So when we talk about your immediate family, we're just 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 being diagnosed with polycystic kidney disease, Huntington's disease of familial and the modest polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, struggle, other hereditary disease prior to the age of 60? OK. And then we've got one more question about hazardous pursuits. So other than one of them, do you engage in no intent to engage in any of the following. So the aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[19 minutes 14 seconds][Customer] : No, no, no.

[19 minutes 47 seconds][Agent] : All right. Thank you so much for going through that there, Rafael. So just a couple of things. So your application just needs to be referred off to the underwriter just due to the broken thumb, which is completely fine. I've already read out the exclusion that it is hereby understood and agreed that cover will face under this policy if the life insured ceases to reside in Australia. Now it's generated some pricing key for you. So if we look at the monthly benefit

of \$1000, the waiting period 30 days and the benefit. At six months. Your fortnightly repayment is \$7.48 every two weeks for you, so that's \$3.74 per week for your income protection cover. How's that appearing to you?

[20 minutes 32 seconds][Customer] : Yes, but my coworker will pay me annually.

[20 minutes 30 seconds][Agent] : Are you happy with that pay?

[20 minutes 38 seconds][Customer] : Is that possible?

[20 minutes 39 seconds][Agent] : And you, Oh yeah, you could, of course you could pay it annually. So if you pay it off from \$1.00, that would be \$194.53 for the year.

[20 minutes 51 seconds][Customer] : OK, alright.

[20 minutes 52 seconds][Agent] : Yeah, beautiful. So I'll just explain that your application needs to be referred off to the underwriter for assessment. So there's just a couple of other things I'll just explain to you and then I'll explain the next step further. So there is a rehabilitation benefit along with the final expenses benefit, which pays \$10,000 in the event that you passed away. That's assisted with funeral costs. And also just want to let you know that your premium is stepped, which means it would generally increase each year as you age. As an indication, Rafael, if you make no changes to the policy, your premium next year will be \$194.39. And you can also find information about our premium structure, which is available on our website. Now the next steps is while it's being referred off to the underwriter for assessment, what we can do is refer off with payment. So essentially what that means is when the underwriters come back and fully approve you, you'll cover it on the day that they come back to us as well. What we also do is we issue all the policy documents to your address and send out an e-mail to you while the policy is being referred. So do you mind as a start? Can I just grab your home address there please?

[21 minutes 58 seconds][Customer] : It's 3 Lindwall.

[22 minutes 8 seconds][Agent] : Yeah, So Lingua. Yeah.

[22 minutes][Customer] : It's LINDWALL the street.

[22 minutes 14 seconds][Agent] : Street.

[22 minutes 14 seconds][Customer] : It's Upper Mount Gravatt.

[22 minutes 18 seconds][Agent] : Thank you. What's your post code? Thank you.

[22 minutes 21 seconds][Customer] : It's 4122 unit.

[22 minutes 26 seconds][Agent] : So Mount Gravatt. Yeah.

[22 minutes 28 seconds][Customer] : The unit is, the unit is 27.

[22 minutes 29 seconds][Agent] : And sorry, what's the unit And that's Unit 27 slash 3, is that correct? OK, I found it. So Unit 27 slash 3 Lynn Wall Street and then that's up on that Gravat.

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

[22 minutes 49 seconds][Agent] : Beautiful. I found that there. All right, perfect. Thanks so much for that. Yeah, I'll just give you a piece of mind or something. So even though we we get you umm, so like we refer off to the underwriter when the underwriters come back and approve you, you don't have to make any upfront payments straight away. We just get you to choose when you want the full amount to come out as well. So let's say the underwriters fully approve you. When did you want to put your annual payment to be When? When would be the most suitable time for you?

[23 minutes 20 seconds][Customer] : Sorry, could you repeat? I didn't understand. Like when?

[23 minutes 21 seconds][Agent] : Yeah, that's OK, Because you want to you want to set it up annually, is that right? So you just want to pay the amount in one go? When did you want that to come through? What date did you want that to come through?

[23 minutes 28 seconds][Customer] : Yeah, doesn't matter for me.

[23 minutes 41 seconds][Agent] : Doesn't matter. You could.

[23 minutes 36 seconds][Customer] : The the day that I that I that I can say and and like when I am approved, I can say, yeah, I can say the day that I'm approved.

[23 minutes 45 seconds][Agent] : Well, yeah, Well, that you should come. They'll come back to me tomorrow. So do you want me to? Do you want me to the list? They put tomorrow's date if they come back.

[23 minutes 53 seconds][Customer] : Yeah, perfect.

[23 minutes 53 seconds][Agent] : Yeah, sure. That's fine. Of course. And you're you've when you put the inquiry through, you put your middle names down. So I've just confirmed that's Barrera Borges

as well. So that's your two middle names. Yeah. Thank you. Do you want to set it up through your bank account when that comes through? Do you want to do you prefer to set it up through a card to make the payment?

[24 minutes 4 seconds][Customer] : Yeah, to a card.

[24 minutes 17 seconds][Agent] : Yep, no worries. Well, what I'll do just for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details. The. None. And please be advised that the call recording is now received for quality monitoring purposes. Now I'm going to send out an e-mail to you while the application is being referred off to the underwriter. So your e-mail address, ivegotisborges3539@gmail.com mobile is 0458731720. Now, if they make any changes to what we've agreed on over the phone today, I'm not going to accept it on your behalf. I'm actually going to give you a call, umm, there as well. But let's say, for example, if the underwriters come back and fully approve your income protection cover, are you happy for me to record your acceptance of this policy now and e-mail you and post out all the policy documents?

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

[26 minutes 32 seconds][Agent] : Alright, that's fine. No worries. OK, beautiful. I've just got one more step to do. I just have to read out your terms and conditions and we're all done over the phone and I'll get it back in contact with you tomorrow. So to get the outcome.

[26 minutes 44 seconds][Customer] : OK.

[26 minutes 44 seconds][Agent] : Beautiful thank you. So it says thank you Rafael Rafael Moreira Borges Ducha. It is important you understand the following information. Our last few 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 is issued by Hanover Life free of Australasia Limited. Then we will refer to as Hanover. Hanover has arrangement with Greenstone Financial Services Female research was GSS trading as real insurance to issue and arrange this insurance on its behalf and over as upon the information you provided when assessing the application and that includes the information we initially collected from you to provide a quote. And this is a target market

determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. Now I need to remind you of the duty to take reasonable care that you agreed to.

[27 minutes 46 seconds][Customer] : Yes.

[27 minutes 37 seconds][Agent] : So first question that we ask from you is can you please confirm you've answered all of our questions in accordance with your duty, yes or no Thank you. And we may from time to time provide office to you by the communication methods you've provided to us in relation to other products and services by granted this declaration you can set 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. So for Rafael Marrera Borges Dutra, a monthly insured amount of \$1000 with a waiting period of 30 days and a benefit period of six 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 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 passed away while your policy is in place. In addition to the standard exclusions contain within the PDF, the following exclusions apply for Rafael Marrera Borges Dutra Income Protection Benefit. It is hereby understood and agreed that Cover will face under this policy if the life insured ceases to reside in Australia. By agreeing to this declaration you agree to any non standard exclusions or light lighting placed in your policy and you understand they will remain in place for the life of the policy. You may request any of these alternative terms to be reviewed at any time by calling us. Your cover expires on the September the 10th, 2066 at 12:00 AM. Your premium for your first year of cover is \$194.53 per year. Your premium is a stepped premium, which means that will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by handover to GFS of between 37% and 51% to cover costs and your premium will be debited from your credit card which will authorize to debit from the provided to us. The policy documentation PDF

necessary 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 meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There is associated with replacing policies as your new policy may not be identical to existing cover and we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints processed which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. Thank you for holding and being patient with me. I really appreciate that. I've got just two final questions there for you. We're all done over the phone today. So the question that we asked the second question is do you understand and agree with the declaration? I've just read you. Thank you. And the last question asked, 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 today over the phone?

[30 minutes 36 seconds][Customer] : Yes, no, no more information today.

[30 minutes 49 seconds][Agent] : OK, that's fine. No worries. Whereabouts are you from as well?

[30 minutes 53 seconds][Customer] : Brazil.

[30 minutes 54 seconds][Agent] : Brazil, the guy, how's it the lifestyle here versus Brazil?

[30 minutes 59 seconds][Customer] : Oh, it's much better here.

[31 minutes][Agent] : Yeah. Oh, and a lot of work and a lot of job opportunity. A lot of people say, oh, there you go.

[31 minutes 8 seconds][Customer] : Yeah, yeah, I, I lived, I lived uh, about six months in Sunshine Coast. It's beautiful over there.

[31 minutes 14 seconds][Agent] : Oh, wow.

[31 minutes 14 seconds][Customer] : 10 years soon.

[31 minutes 15 seconds][Agent] : Oh, that's lovely. It's. How long have you been in Australia? All together now?

[31 minutes 20 seconds][Customer] : It's two years.

[31 minutes 21 seconds][Agent] : 02 years. Oh, wow. There you go. Well, fingers crossed. Are you, are you in the process of applying to become a permanent residence?

[31 minutes 30 seconds][Customer] : Oh, not yet.

[31 minutes 31 seconds][Agent] : Not yet.

[31 minutes 31 seconds][Customer] : Umm, I'm still going to to study on uh, like on a on a specific area to get my my friend visa.

[31 minutes 40 seconds][Agent] : Yeah. Oh, well, there you go. That's it. Oh well, good to have you here. If you've made absolutely anything, give me a call. But what I've done is I've referred that off if tomorrow, if you can keep your phone handy, what I'm going to do, I'm most likely going to I'm calling you back to give you the outcome there. If there's if there's no changes, I'll just accept, umm, on your behalf. If I don't, if you don't pick up the phone and you're busy.

[32 minutes 7 seconds][Customer] : OK.

[32 minutes 2 seconds][Agent] : But what I'll do is there is any changes, I'll make sure I'll give you a call that won't accept it on your behalf.

[32 minutes 9 seconds][Customer] : Alright, perfect.

[32 minutes 10 seconds][Agent] : Alright, beautiful. Well, you have a wonderful rest of your day and I'll speak to you soon. You take care.

[32 minutes 16 seconds][Customer] : You too. Thank you.

[32 minutes 17 seconds][Agent] : Thanks. Bye.