

[14 seconds][Customer] : Hello.

[16 seconds][Agent] : I'm Mandeep, Do you mind calling you from real insurance? Just following up on the quote request placed on our website in relation to our family life cover.

[18 seconds][Customer] : Yes, hello.

[24 seconds][Agent] : Looking grounds for that information with you. Mandeep, can you hear me?

[29 seconds][Customer] : Yes, I can.

[31 seconds][Agent] : Yeah, as I said, my name is Cameron. I'm calling from Real Insurance following you up on the quote request that was placed on our website in relation to our life insurance cover. Looking to share that information price with you to see if we have something that might be suitable to your needs. And just just start with, if I can confirm the details you have shared through I am speaking to Mandeep Singh, is that correct?

[51 seconds][Customer] : Yes, Sir, that's correct.

[53 seconds][Agent] : And your date of birth you've listed as the 19th of the 8th 1993 and I'm under you're a male Australian residence, is that correct?

[1 minutes 3 seconds][Customer] : Yes.

[1 minutes 5 seconds][Agent] : Thank you so much. And just to let you know that calls are recorded and you guys have provided general nature may not be suitable to your situation. Monday by specialized in real life in income protection insurance. So let me take you through that information to see if it might be suitable to you. But just before we dive into too much information, I'd love to understand your situation a little bit more fully. So have you got some existing cover in place already or is this your first time enquiring into life insurance? Where are you currently situated in your life?

[1 minutes 31 seconds][Customer] : No, it's the first time. And did you mention it? I'm like, I'm still on a visa, I'm on a temporary residence. Does it still work?

[1 minutes 41 seconds][Agent] : You're on a temporary visa. What's the temporary visa?

[1 minutes 45 seconds][Customer] : It's a New Zealand family and relationship visa. No, no, my wife is a New Zealand citizen, so I'm on a temporary visa.

[1 minutes 50 seconds][Agent] : Are you a New Zealand citizen as a a relationship to your wife? And

do you have working rights in Australia?

[2 minutes 2 seconds][Customer] : Yes, yes.

[2 minutes 7 seconds][Agent] : OK, let me just pull up our definitions here just to confirm whether or not that's something we could proceed forward. 11 moment for you.

[2 minutes 6 seconds][Customer] : Uh, sure, Sir.

[2 minutes 22 seconds][Agent] : So according to our definition of an Australian resident, Amandeep, it requires you to be an Australian resident means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship or holds an Australian permanent residency visa or has been in Australia continuously for six months or more on a temporary work visa and resides in Australia. So umm, it doesn't sound like you actually fit into that because then I'm gathering you're not on a work fees or you're on a different type of fees. Is that correct?

[2 minutes 58 seconds][Customer] : Yes, it's on a different type of visa, but I'm in Australia since 2013.

[3 minutes 5 seconds][Agent] : OK. What we might have to do in that case, Mandeep, is just refer this through to our underwriters just to see if your visa is something they're happy to proceed forward with. And if they are, we can then go through an application together and see if you're eligible, OK? So just bear with me. I'm just pulling up an e-mail and we'll refer that through straight away. And that way, I they should get back to us today, and I'll be able to let you know whether or not we can proceed forward for you.

[3 minutes 16 seconds][Customer] : Sure, sure, Sir.

[3 minutes 33 seconds][Agent] : OK, One second. I'm just going to place you on a very brief hold while I find the right information. I'll be right back with you. Amanda, Thank you for your patience. The 461.

[3 minutes 41 seconds][Customer] : If if you need a more like correct, this visa is like 461, the category number 461.

[3 minutes 49 seconds][Agent] : Yeah. No problems. Hold on. Hold on, Amanda. I'll be right back with you. OK. Won't be a second. Bye.

[3 minutes 49 seconds][Customer] : Yeah, sure, sure.

[4 minutes 56 seconds][Agent] : I'm Mandeep, I'm back with you. Are you still there? Thanks so much. So TH the question, the first question I need to confirm with you is that you've been living CU, you're currently living in Australia and you've been continuously here for SI more than six months. Is that correct? Just confirming. And that's with full legal working rights, correct?

[4 minutes 59 seconds][Customer] : Yes, yes, yes, Sir, yes, Sir.

[5 minutes 19 seconds][Agent] : OK. And then what is the name or type of visa?

[5 minutes 27 seconds][Customer] : It's a 461 and, and you can name it New Zealand family and relationship visa. So I'm married to, uh, umm, the New Zealand citizens. My wife is and kids.

[5 minutes 24 seconds][Agent] : So you said it was a 461 and sure, understood. And then it asks how long the visa is valid for. So it's asking to include a month and year expiry date. Would you know that?

[5 minutes 41 seconds][Customer] : Also, this visa is uh, like a, it's a five year visa and it automatically gets renewed after five years. So I'm on this visa. I'm nearly seven years now and this visa is going to be expired in 2027 and then it's going to renew to five years.

[6 minutes 8 seconds][Agent] : OK, OK.

[6 minutes 8 seconds][Customer] : As long as I want, I can stay in Australia, either in a relationship or either umm, divorce doesn't matter.

[6 minutes 12 seconds][Agent] : So this OK, So A5 year visa, it automatically renews and it's expiry is up in 2027. Do you remember the month in 2027?

[6 minutes 22 seconds][Customer] : 2027 yes, you can give me one second. I can tell you the.

[6 minutes 32 seconds][Agent] : Sure, Yeah, no problems. Yeah.

[7 minutes 10 seconds][Customer] : So yeah, this is expiring on 4th of November 2027.

[7 minutes 17 seconds][Agent] : 4th of November, DJ, Thanks so much. And then the last question is what is the future intention of the applicant to reside or live in Australia? So are you, what are you intending to stay in Australia? What's your intentions in the future?

[7 minutes 19 seconds][Customer] : Yes, 2027 yes umm, umm yes definitely. I'm staying here

permanent, so probably by the time my visa expire, umm, almost all my family is going to be a permanent evidence. All the proofs and documents are required.

[7 minutes 54 seconds][Agent] : OK, so the rest of your family's migrated to Australia as well, is that what you're saying?

[7 minutes 51 seconds][Customer] : So yeah, yeah, yeah, yeah.

[8 minutes][Agent] : Yep, sure, Yep. So inten I've written intending to stay in Australia permanently. Family has migrated to Australia, correct?

[8 minutes][Customer] : My wife and kids family live here. They're both here. They live there.

[8 minutes 16 seconds][Agent] : Oh.

[8 minutes 19 seconds][Customer] : OK.

[8 minutes 16 seconds][Agent] : Oh, sorry, I'm I'm a bit confused because you're saying your wife was a New Zealand citizen, Bishop.

[8 minutes 20 seconds][Customer] : My wife was a New Zealand citizen but since UMM like I think when she was kid she just came to Australia.

[8 minutes 28 seconds][Agent] : Right, got you.

[8 minutes 28 seconds][Customer] : So she's just living here from decades but never applied the umm Australian citizen because she don't have this passport. And my both kids, they're born here in Brisbane and one in Sydney.

[8 minutes 43 seconds][Agent] : OK. So I've just I've amended that to saying a family already residing in Australia, is that OK?

[8 minutes 40 seconds][Customer] : So they're both, all of us are there, already lived there.

[8 minutes 50 seconds][Agent] : Yep. OK, no problem. So I will just need to submit this through.

[9 minutes 3 seconds][Customer] : Sure.

[8 minutes 59 seconds][Agent] : And as I said, hopefully we'll have a response before the end of the day and in which case I'll give you a call back. What's your movements for the rest of the day and Monday? Will you be available for me to give you a call back?

[9 minutes 9 seconds][Customer] : Sure.

[9 minutes 10 seconds][Agent] : OK.

[9 minutes 10 seconds][Customer] : No problem. Sure. Hmm. Mm.

[9 minutes 11 seconds][Agent] : And if we get a green light from them, we'll go through some information, see if it's suitable to your needs, get you hopefully approved and we'll be able to arrange cover for you if you'd like.

[9 minutes 22 seconds][Customer] : That'd be great. Thank you so much.

[9 minutes 21 seconds][Agent] : OK, no problem. Thanks for your time.

[9 minutes 27 seconds][Customer] : Alright, I'll wait for that.

[9 minutes 25 seconds][Agent] : I'll I'll give you a call back when I know either if, if not, if, if not today, certainly by the next business day.

[9 minutes 33 seconds][Customer] : No worries, Sir. Thank you.

[9 minutes 32 seconds][Agent] : OK, thanks Monday. Thanks for your time. Have a great day mate. Cheers. Bye. Bye.

[9 minutes 36 seconds][Customer] : You too, Sir. Thanks.