

[2 seconds][Agent] : Thanks for calling real insurance. Lee speaking. How can I help you?

[5 seconds][Customer] : Hi, Lee. Good afternoon. How are you?

[7 seconds][Agent] : I'm very good. How are you?

[9 seconds][Customer] : Good. Thank you. I just, I'm returning the call, please.

[13 seconds][Agent] : Oh, thank you so much for returning our call. Well, if we were giving you a call in regards to an enquiry so that I can.

[19 seconds][Customer] : Yeah, I did online inquiry.

[21 seconds][Agent] : All right. Well, so that I can find your enquiry, could I confirm please your full name and date of birth?

[26 seconds][Customer] : My full name is Blaney Stetter. My date of birth is 17 of July in 1985.

[32 seconds][Agent] : Perfect.

[36 seconds][Customer] : Yes. Female. Oh yes, this isn't.

[32 seconds][Agent] : And can I confirm as well that you're a female Australian resident and an Australian resident Perfect. And just Please note all our calls are recorded. Any advice I provide is generally nature may not be suitable to your situation. Now I can see that you we were giving you a call in regards to the online inquiry for the income protection of course specialized in real life and income protection insurance. So if you have any questions, please feel free to jump in and stop me at any point, but I believe so I can best help today. What has made you decide to look into income protection?

[56 seconds][Customer] : Yeah, no, a friend of mine, uh, he was talking about it and he helped himself. He, he doesn't have in income insurance. So I say, oh, I didn't, I don't have as well. So that's what I did that to, just in case of it happened to me as well.

[1 minutes 26 seconds][Agent] : Well, I will hope your friend is OK. And yeah, very soon here if something's happened and he's got sort of new protection in place.

[1 minutes 34 seconds][Customer] : Yeah. Mm. Hmm.

[1 minutes 34 seconds][Agent] : Umm, that's, that's exactly what the cover is designed to do is to make sure that there is a monthly income benefit which is paid directly to you.

[1 minutes 54 seconds][Customer] : MMM. The dealer. Yeah.

[1 minutes 42 seconds][Agent] : If you're unable to work due to a disabling sickness or injury and you suffer a loss of income, you know, of course we do say it is more so designed to help with your essentials, sort of your living costs, your bills and whatnot while your salary is interrupted.

[1 minutes 59 seconds][Customer] : MMM.

[1 minutes 59 seconds][Agent] : So for Lynch, umm, do you have a mortgage or are you renting at the moment?

[2 minutes 4 seconds][Customer] : I've got a model.

[2 minutes 6 seconds][Agent] : A mortgage, OK. And any children, any dependents living at home with you. No dependents. All right, perfect. And then obviously you'd have your normal monthly expenses, your groceries, your electricity, those sort of things.

[2 minutes 12 seconds][Customer] : No, yeah.

[2 minutes 23 seconds][Agent] : Was there anything else that you're worried about being able to pay for if you weren't working the mortgage? So just the mortgage and the normal monthly expenses. That's it.

[2 minutes 28 seconds][Customer] : The mortgage, yes, yes, please.

[2 minutes 34 seconds][Agent] : All right, perfect.

[2 minutes 44 seconds][Customer] : Mm, hmm.

[2 minutes 35 seconds][Agent] : Well, in order to cover your mortgage and your monthly expenses, we actually let you choose the amount you'd like to be covered for between 1015 thousand, just subject to it being up to 70% of your monthly pre tax income.

[2 minutes 47 seconds][Customer] : Mm hmm.

[2 minutes 48 seconds][Agent] : And then once it's in place, it'll cover you until your policy anniversary following your 65th birthday. Just keep in mind as well, there are some exclusions that applies outlined in the PDS. But the Lynch what we do from here is 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 in terms and conditions for you.

[2 minutes 59 seconds][Customer] : Yeah, yeah, yeah. No sounds working. That's all then. Yeah.

[3 minutes 8 seconds][Agent] : But before through that, is there any questions for me so far or sounding pretty straightforward, perfect. And before answering any of our questions, it's important you're aware of your duty to answer all our questions accurately and honestly. Failure to do so, it could impact your cover at claims time. But it just firstly asks, do you work 15 hours or more per week? OK. Well, we'll put yes for that.

[3 minutes 29 seconds][Customer] : I work, uh, 55 hours, uh, Fortnite, yes.

[3 minutes 35 seconds][Agent] : And is your role of a miniaturist managerial or professional nature, We spend the majority of your time indoors in an office or clinical environment, OK. So in a clinical environment then?

[3 minutes 42 seconds][Customer] : I'm a nurse, so yes.

[3 minutes 48 seconds][Agent] : OK. And when you said 55 a fortnight, so that's about half each week. So it is more than 15 hours per week.

[3 minutes 54 seconds][Customer] : Yeah.

[3 minutes 54 seconds][Agent] : And then are you required to perform any physical duties?

[3 minutes 59 seconds][Customer] : Yeah, I do listing stuff. You know, we use a machine to list.

[4 minutes 2 seconds][Agent] : OK and you perform heavy physical duties, use heavy machinery or drive a vehicle? OK, perfect. And are you qualified skilled or semi skilled to hold the required licenses to perform your role?

[4 minutes 7 seconds][Customer] : No, no, no, no, no. Uh, I'm an assistant nurse.

[4 minutes 19 seconds][Agent] : So so you're not licensed to be a nurse or you're an assistant nurse? OK, so do you have the qualifications to be an assistant nurse?

[4 minutes 28 seconds][Customer] : Yes, I do. Yes. Yes, I have.

[4 minutes 30 seconds][Agent] : OK, perfect. And then do you work in any of the following fields? Aviation's, 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 or carry a firearm? And have you had a cigarette in the last 12

months?

[4 minutes 42 seconds][Customer] : No, no, no, I don't smoke.

[4 minutes 56 seconds][Agent] : Very healthy decision. And are you currently employed or self-employed?

[4 minutes 58 seconds][Customer] : Yeah, you're employed.

[5 minutes 3 seconds][Agent] : Perfect. So pre tax income is the total annual remuneration paid to buyer employer before tax including salary and regular commissions or bonuses excluding super contributions. So bill each. With that in mind, what is your annual pre tax income? 2444 Is that before tax?

[5 minutes 18 seconds][Customer] : I receive a four night 2444 dollars Yeah, before tax.

[5 minutes 28 seconds][Agent] : OK so 2444 before tax per fortnight. So 63,544 per year then?

[5 minutes 37 seconds][Customer] : Yes, that's correct.

[5 minutes 39 seconds][Agent] : OK, so based on your duties and income you can select the monthly benefit amount from 1000 up to 3706 per month. So to cover off your mortgage and your normal monthly expenses, what amount would you like to be covered for 3000? Perfect. And then the other two things that you get to choose on your policy bill inch are your waiting period and benefit. So firstly, the waiting periods, the non payment period, you must wait before the income benefit is payable after the insured event. So 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 Billings, which waiting period would you like me to select? 30. And then lastly, the benefit. Is the maximum amount of time that we'll pay the income benefit for anyone injury or illness. And so that you can choose six months, one year, two years or five years. So which benefit.

[5 minutes 56 seconds][Customer] : 3000, 30, six months.

[6 minutes 40 seconds][Agent] : Would you like to select six months? OK, perfect. And now that we have all of that selected, the next step is to go through the health and lifestyle portion of the questions so we can make sure that you are eligible as well as determine your final pricing as well.

But I once I just wanted to check in with you. Is there any questions for me so far or still sounding all straightforward?

[7 minutes 2 seconds][Customer] : All good.

[7 minutes 3 seconds][Agent] : Perfect. Well, just to begin with them, could I confirm please a post code where you live 2770, in which town or suburb is that in Mount Druitt? And can I confirm the address there please?

[7 minutes 8 seconds][Customer] : 2770 Mount Rude Unit 15 slash 331 Palal Ave. So Carlisle Ave., Mount Rude.

[7 minutes 35 seconds][Agent] : So Unit 50 of #331 Carlisle Ave. that's minute 1515 of Carlisle Ave. very close to the shops. And that's the same for your postal as well?

[7 minutes 40 seconds][Customer] : 1515, yeah, yeah, yeah, It's a good spot.

[7 minutes 51 seconds][Agent] : Yeah, my, my partner used to work in Optus at the shops there.

[7 minutes 55 seconds][Customer] : No, man, that's good.

[7 minutes 55 seconds][Agent] : And that's just, that's the same for your postal as well.

[7 minutes 56 seconds][Customer] : Yeah, yeah.

[7 minutes 59 seconds][Agent] : Yeah, perfect.

[7 minutes 58 seconds][Customer] : That's the amount, correct.

[8 minutes][Agent] : And I've got your best mobile 0411105376 and I've got you, I've got, we used to have a home number for you, 0280862545, my home number. OK, we'll take that one off. And then lastly, I've got your e-mail is ummbellemesfin85200@yahoo.com dot AU.

[8 minutes 13 seconds][Customer] : No, I don't have that number anymore, correct.

[8 minutes 30 seconds][Agent] : Perfect. So now that we've confirmed all of that, what I do is just read a quick disclosure. Just ask for your understanding agreements and just some simple health and lifestyle questions to make sure that you're legible to set up some cover today. But that one just reads, please be aware all calls are recorded for quality monitoring purposes.

[8 minutes 47 seconds][Customer] : Yeah.

[8 minutes 47 seconds][Agent] : We collect your personal information to provide insurance quotes,

issued cover and other related services. We will share this with your insurer may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand you're applying to purchase an 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 to provide honest, accurate and complete answers. You need to answer each question in full. Even you provided some information to us in any earlier discussions you've had. If you do not think reasonable claim may breach your duty and if this happens, your insurer may be entitled to cancel your policy decline claim. Make adjustments to the terms and conditions of your policy.

[9 minutes 37 seconds][Customer] : Yes, I do understand. Yeah, I agree.

[9 minutes 34 seconds][Agent] : So Billings, do you understand and agree to your duty and agree 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?

[9 minutes 54 seconds][Customer] : No, I haven't.

[9 minutes 56 seconds][Agent] : And are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[10 minutes][Customer] : Citizen Australia. Australian citizen.

[10 minutes 2 seconds][Agent] : So Australian citizen residing in Australia?

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

[10 minutes 6 seconds][Agent] : And does your work require you to use explosives, travel tour, is experiencing war or civil unrest or work offshore? And are you A, employed or B, self-employed?

[10 minutes 12 seconds][Customer] : No, employed.

[10 minutes 18 seconds][Agent] : And have you been in your current occupation for at least 12 months?

[10 minutes 22 seconds][Customer] : Yeah. 15 years.

[10 minutes 25 seconds][Agent] : Perfect. We'll definitely put yes for that. Do you intend to change your current occupation in the next 12 months? Do you have a second occupation that generates taxable income?

[10 minutes 27 seconds][Customer] : Yeah, No, Yeah, I have a second job, home care.

[10 minutes 39 seconds][Agent] : OK, And combining both occupations, how many hours per week do you work in total? So 65 hours or more or less than 65 hours.

[10 minutes 47 seconds][Customer] : 65, no, the other one.

[10 minutes 48 seconds][Agent] : OK, so, so si, so 65 or more or was it less than 65?

[10 minutes 52 seconds][Customer] : The other one, no.

[10 minutes 54 seconds][Agent] : Less than. That's fine. And then the last, have you ever been declared bankrupt or placed in receivership and voluntary liquidation or under administration?

[10 minutes 53 seconds][Customer] : They're less than less than 65, so yeah, no.

[11 minutes 4 seconds][Agent] : And the next section's in relation to your height and weight. So just please where that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. The system's not allowing me to have you approximate figures, words or height and weight ranges. But the Lynch, what is your exact height, 165 centimeters?

[11 minutes 20 seconds][Customer] : 165, I think, yeah.

[11 minutes 26 seconds][Agent] : And then what is your exact weight? And that's in kilograms. Yeah. So just to confirm, based on your last measurements, you're happy with 165cm and 85 kilograms.

[11 minutes 29 seconds][Customer] : 85, yeah, yeah, yeah. Hundred 6265. I'm not exactly that roughly.

[11 minutes 45 seconds][Agent] : It was def. Well, last time you mentioned it was definitely between 162 and 165.

[11 minutes 50 seconds][Customer] : Yes, Yes, Yes.

[11 minutes 51 seconds][Agent] : OK, well, we'll put 162 to be safe in centimeters.

[11 minutes 54 seconds][Customer] : Yes. Yeah, yeah. Correct.

[11 minutes 56 seconds][Agent] : Have you have you experienced any unexplained weight loss of

more than 5 kilograms in the last 12 months in and to the best of your knowledge, are you infected with or you're in a high risk category for contracting HIV which causes AIDS? You have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months?

[12 minutes 1 seconds][Customer] : No, no, I'm not sure. I probably planning that. I'm not.

[12 minutes 21 seconds][Agent] : So no debt? Well, no definite plans right now there.

[12 minutes 24 seconds][Customer] : No definite plan.

[12 minutes 26 seconds][Agent] : OK, so you can good no. And then do you have existing income protection cover?

[12 minutes 25 seconds][Customer] : Yeah, No, I don't know.

[12 minutes 32 seconds][Agent] : Perfect. And then the next section, the link is in relation to your medical history. I'm just gonna go back. Sorry, to the, umm, high risk. So to the best of your knowledge, are you infected with, are you in a high risk category for contracting HIV, which causes AIDS? So just because you work in the medical industry, I'm gonna put yes for this one. And then it asks, are you infected with HIV?

[12 minutes 49 seconds][Customer] : Yeah, No.

[12 minutes 53 seconds][Agent] : And then are you in a high risk category solely due to your occupation? So I work as a health professional. All right, perfect. So that doesn't affect your application, but we have captured that just to be safe that you're working as a health professional.

[13 minutes][Customer] : Yeah, Yeah.

[13 minutes 7 seconds][Agent] : And then the next section's in relation to your medical history. So it asks, have you ever had symptoms or being diagnosed with or treated for or intend to seek medical advice for any of the following cancer tumor, molar cysts, including skin cancer, sunspots, Melanoma, or leukemia?

[13 minutes 23 seconds][Customer] : No, no, no.

[13 minutes 25 seconds][Agent] : Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations or heart conditions such as been not limited to heart attack and angina or high

blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, face, blood sugar and head glucose tolerance or impaired fasting glucose, hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas? Yeah. 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.

[13 minutes 36 seconds][Customer] : No, no, no, no, no, no, no.

[14 minutes 9 seconds][Agent] : Any illegal produce, abuse of prescription medication received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease.

[14 minutes 15 seconds][Customer] : No, no, I'm not sure, but I don't have any. I'm a healthy person.

[14 minutes 23 seconds][Agent] : Well, I'll do that again then. Then like I mentioned, we need to wait. I'm back. OK, Well s s so that one just asked so about your blood. So blood disorder or disease?

[14 minutes 37 seconds][Customer] : I don't have.

[14 minutes 39 seconds][Agent] : OK, so put no.

[14 minutes 45 seconds][Customer] : No, I don't have. No, I don't have.

[14 minutes 40 seconds][Agent] : And then asthma or rather respiratory disorder, excluding child asthma, back or neck pain or disorder, arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. I'll give you a call back then. Gentle muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defective hearing or sight of them which is corrected by glasses or contact lenses. And then 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, specialist or awaiting results for any medical tests or investigations such as We're not limited to any surgeries, X-ray scans, blood tests or biopsy. And other than what you've told me about the contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks.

[14 minutes 59 seconds][Customer] : No, no, no, no, no, no, no.

[15 minutes 45 seconds][Agent] : And 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 or injury?

[15 minutes 52 seconds][Customer] : No, no, no.

[15 minutes 55 seconds][Agent] : Perfect. And then the next two are just about your family history.

[15 minutes 53 seconds][Customer] : I don't know how long. How long will it take?

[15 minutes 58 seconds][Agent] : So I believe these are just asking about your mother, father, and any we only have.

[16 minutes 2 seconds][Customer] : Because I'm going to work, so I want to know how long.

[16 minutes 4 seconds][Agent] : We only have three more questions left.

[16 minutes 7 seconds][Customer] : OK, sure.

[16 minutes 7 seconds][Agent] : So it's these are just asking about your mother, father, any brothers or sisters.

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

[16 minutes 12 seconds][Agent] : So to the best of your knowledge of any of your immediate family living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial out of the mouth polyposis.

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

[16 minutes 22 seconds][Agent] : And then and then 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. So is that one a yes or no? Perfect. And then T other than one of events, gift certificates or vouchers to engage in or intend to engage in any of the following aviation of them is a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable work, diving or any other hazardous activity. Perfect. And that's all the questions today. So you're satisfied with the answers you've provided.

[16 minutes 38 seconds][Customer] : No, yeah.

[17 minutes 7 seconds][Agent] : Perfect. So we'll get your final outcome loaded. Just while that

loads, I'll let you know. Included in your policies and rehabilitation benefit along with the final expenses benefit which pays \$10,000 in each and you pass away to assist with funeral costs and any other final expenses. But today Bill Lynch, I'm very happy to let you know that your application is approved with below terms.

[17 minutes 21 seconds][Customer] : OK, Yep.

[17 minutes 26 seconds][Agent] : So exclusions due to your disclosure of second occupation will not pay an income benefit in respective acclaim for disabling sickness or injury occurring directly or indirectly from the insured performing the duties of their second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence as your pre disability income and then premium adjustment loading due to BMI, your disclosure of height and weight 50% due to health. So the Lynch, what you've been approved for today is the 3000 a month of income protection with a waiting period of 30 days and a benefit period of six months. And that's coming in for you at \$32.90 per fortnight, so just over \$16.00 per week.

[18 minutes 9 seconds][Customer] : Mm, Hmm.

[18 minutes 10 seconds][Agent] : Of course, your premium is stepped, which means it will generally increase each year as you age. But there's an indication if you make no changes to the policy, your premium next year would be \$33.21 a fortnight.

[18 minutes 21 seconds][Customer] : Uh huh.

[18 minutes 21 seconds][Agent] : And of course, you can also find information about our premium structure on our website. Just keep in mind, it's all that the premiums are income protection are generally tax deductible, which can make it even more cost effective for you. So when the time comes to repay your tax return billing and then the financial year statement will automatically be posted to you in July of the new financial year.

[18 minutes 41 seconds][Customer] : What is that?

[18 minutes 40 seconds][Agent] : So you can provide that for your tax representative.

[18 minutes 44 seconds][Customer] : What is that the path? Pathology path.

[18 minutes 44 seconds][Agent] : Umm, but I'm sorry, so so and in the financial year statement for

the policy will automatically be posted to you in July of the new financial year.

[18 minutes 55 seconds][Customer] : OK.

[18 minutes 55 seconds][Agent] : So you can provide it to your tax representatives because the premiums for the income protection are generally tax deductible.

[19 minutes 1 seconds][Customer] : OK.

[19 minutes 2 seconds][Agent] : But today for the 3000 a month of income protection to help you cover your mortgage and your normal monthly expenses, If you weren't able to work at \$32.90 a fortnight, Bill Lynch, would that be affordable and suitable for you?

[19 minutes 9 seconds][Customer] : Mm hmm, yes it is.

[19 minutes 17 seconds][Agent] : Perfect. Well, since that's sounding affordable and suitable, we've had you approved for the cover. What we do now is help provide you with some immediate cover and of course send out all the documentation for this policy as well.

[19 minutes 27 seconds][Customer] : Mm hmm.

[19 minutes 27 seconds][Agent] : The great news that even though you're covered from the end of the phone call today, we don't require upfront payment. We actually ask you when would you prefer to have the first fortnightly payment come out?

[19 minutes 33 seconds][Customer] : So yeah, that will be. I just get paid on Thursday for, you know, four night 11 or 12 Thursday.

[19 minutes 47 seconds][Agent] : Thursday the 12th is when you get paid.

[19 minutes 52 seconds][Customer] : No, no, no, no, no. Thursday is OK.

[19 minutes 49 seconds][Agent] : You want me to set it on Thursday 12th or Friday the 13th just to make sure it's after you pay Thursday 12th, OK, perfect. And do you prefer to pay for your insurances via BSP account or credit or debit card? There's no surcharge either way.

[19 minutes 56 seconds][Customer] : Yeah, debit card will do. I can give you the card number if you want.

[20 minutes 9 seconds][Agent] : Perfect. So before we get you to read that, I wanna let you know for security purposes while obtaining your card details, the call recording will stop and recommence

after we've collected your details.

[20 minutes 43 seconds][Customer] : None.

[20 minutes 55 seconds][Agent] : So just pleased to advise that the core recording is now assumed for quality and monitoring purposes. So the Lynch, all that's left for me to do now is to read a final declaration that outlines the terms and conditions of cover. It does take a couple minutes to read this one and then we'll be all finished for today.

[20 minutes 55 seconds][Customer] : Yep, Yep, sure.

[21 minutes 9 seconds][Agent] : It just reads thank you Billings Tepe. It is important you 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 Handover Life free of Australasia Ltd whom we refer to as Handover and over has an arrangement with Greenstein Financial Services whom I refer to as GFS trading as real insurance. The issue and arrange this insurance on its behalf and it relies upon the information you provided when assessing your application. That includes the information initially collected from you to provide a quote and over set the target market determination for this product to subscribe the type of consumer this product is designed for. Our distribution practice are consistent with this determination and contain a copy on our website. I need to remind you that you need to take reasonable care that you agreed to. Can you please confirm and you've answered all of our questions in accordance with your duty. Thank you.

[21 minutes 59 seconds][Customer] : Yep, I'm happy.

[22 minutes][Agent] : So thank you so much. We may from time to time provide first to you by the communication methods you provided to us in relation to all the products and services. By agreeing to this declaration, you're concerned to allow us to contact you for this purpose until you opt out. You cannot doubt this at any time, but contacting us. The accepted cover provides the following insurance cover for Blinched to pay a monthly and short amount of \$3000 of the waiting period of 30 days in a benefit period of six months. The monthly income benefit enable the events for claim maybe less than the monthly and short amounts. 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 to 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 for the Lynch 10A Income Protection benefits. We will not pay an income benefit affected the claim for disabling sickness or injury occurring directly or indirectly from the insure performing the duties of their second occupation. The income derived from the second occupation will not be eligible to be included as financial evidence of your pre disability income. The bill in Today Income Protection Benefit of Loading was applied during the application process. By agreeing to this declaration you agree to any non standard exclusions or loadings placed on your policy. You understand they remain in place for the life of the policy. May request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on December 12, 2050 at 12:00 AM. Your premium for your first year of cover is \$32.90 per fortnight. Your premium is steps premium which means will be calculated that each policy anniversary will generally increase each year. Included in your premium is an 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 sure authorise your debit from and have provided to us. The policy documentation. PDS and FSU will be mailed to you and if you provided this 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.

[23 minutes 58 seconds][Customer] : 4:50 Not every day.

[24 minutes 1 seconds][Agent] : When you may cancel your policy and any premium you may have paid will be refunded unless you've lodged a claim.

[24 minutes 4 seconds][Customer] : Sometimes I buy, sometimes yes.

[24 minutes 9 seconds][Agent] : There are risks associated with the placing policies. Using your policy may not be identical to existing. Cover recommend you do not cancel an existing policy until you've received and reviewed our policy in full. We have a complaints process which can access at

any time by contacting us. Full details are available online and then the documentation we are sending you. So Lynch, do you understand and agree with the declaration?

[24 minutes 29 seconds][Customer] : I understand and I wanted to go ahead.

[24 minutes 33 seconds][Agent] : Yep. So you understand and agree.

[24 minutes 35 seconds][Customer] : Yeah, I agree.

[24 minutes 37 seconds][Agent] : Perfect. And would you like any other information about the insurance? Now would you like me to read any part of the PDS to you?

[24 minutes 43 seconds][Customer] : I will read it, uh, when you send me the, the e-mail.

[24 minutes 47 seconds][Agent] : All right, so and yes, we will send it by e-mail.

[24 minutes 52 seconds][Customer] : Yeah, that's OK.

[24 minutes 49 seconds][Agent] : But for now, would that be a no then or OK, so I just need a solid yes or no.

[24 minutes 56 seconds][Customer] : Yes.

[24 minutes 55 seconds][Agent] : So would you like any other information about insurance now? Would you like me to read any part of the PDS to you?

[24 minutes 58 seconds][Customer] : No, no, no, no. It's OK. I'm alright.

[25 minutes 4 seconds][Agent] : Perfect. So congratulations then because you're covered as of immediately for the 3000 a month of income protection and with first payment set for Thursday the 12th and then every two weeks on Thursday from there. Of course.

[25 minutes 9 seconds][Customer] : No, no problem.

[25 minutes 16 seconds][Agent] : It's been an absolute pleasure speak with you today and helping to get this all arranged.

[25 minutes 20 seconds][Customer] : Thank you. Thank you so much. Have a good day.

[25 minutes 23 seconds][Agent] : You have a good day as well.

[25 minutes 25 seconds][Customer] : Bye bye.

[25 minutes 25 seconds][Agent] : Bye bye.