

[0 seconds][Agent] : Resident of Australia or a citizen of Zealand currently residing Australia.

[6 seconds][Customer] : Nah. Yes.

[6 seconds][Agent] : So either all of those things, yes. OK.

[9 seconds][Customer] : Yep.

[10 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? OK, so I'm just going to read these out to you. Stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Yes or no Lung disorder, excluding asthma, sleep apnea or pneumonia, cancer, leukemia or Melanoma, excluding other skin cancer, hepatitis or any disorder of the liver.

[27 seconds][Customer] : No, no, no, no.

[44 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Have you been diagnosed with a terminal illness, motor neurone disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption?

[50 seconds][Customer] : No, no, no.

[1 minutes 15 seconds][Agent] : OK, 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 consider to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height in either centimeters or feet and inches? 5 foot 4, so 5 foot 4 inches. Yeah, OK, thanks for that. And what is your exact weight in kilos, stones or pounds?

[1 minutes 39 seconds][Customer] : 5 sport 35 foot Oh sorry engine Yep Yep 95 PO.

[2 minutes 6 seconds][Agent] : Sorry, what is your exact weight in kilograms, pounds or stones?

[2 minutes 12 seconds][Customer] : 95 kilograms?

[2 minutes 14 seconds][Agent] : 95? OK. So 95 kilograms.

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

[2 minutes 19 seconds][Agent] : Yeah, OK. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months?

[2 minutes 28 seconds][Customer] : No.

[2 minutes 30 seconds][Agent] : OK, thanks for that, Trent. Moving on to the next section here, OK, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing more civil unrest, or work offshore? Yes or no? To the best of your knowledge, Are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[2 minutes 51 seconds][Customer] : No, no.

[3 minutes 2 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia, IE booked or we'll be booking travel within the next 12 months.

[3 minutes 10 seconds][Customer] : Yes.

[3 minutes 11 seconds][Agent] : Yes. OK. And what countries do you intend to travel to or reside in?

[3 minutes 17 seconds][Customer] : BJ Bali.

[3 minutes 19 seconds][Agent] : Fiji, in Bali? OK, just give me one moment there. Is that just for a holiday?

[3 minutes 29 seconds][Customer] : Yeah, Hold on.

[3 minutes 36 seconds][Agent] : OK, perfect. And will you be overseas for longer than three consecutive months? No. And do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? No. OK, Thanks for that, Trent. Moving on to our next section here, OK. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? So diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumor, molar cysts including skin cancer or sunspots.

[3 minutes 42 seconds][Customer] : No, no, no, no, no, no.

[4 minutes 31 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarge prostate, Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach,

bowel, gallbladder or pancreas? Epilepsy, Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tractive disorder? Kidney disorder, blood disorder or disease?

[4 minutes 42 seconds][Customer] : No, no, no, no, no, no, no.

[5 minutes 9 seconds][Agent] : Sorry, I just need a clear yes or no to these ones.

[5 minutes 13 seconds][Customer] : Oh, sorry.

[5 minutes 13 seconds][Agent] : So I'm going to just no, that's OK. I'm just going to ask these ones again. So kidney disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

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

[5 minutes 29 seconds][Agent] : OK, thanks for that. OK, nearly so now, other than what you have 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 awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests or biopsy, yes or no? Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks, Yes or no? OK, thanks for that. Now to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic, sorry, polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[5 minutes 52 seconds][Customer] : No, no, not that I'm aware of, no.

[6 minutes 24 seconds][Agent] : OK. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 6?

[6 minutes 35 seconds][Customer] : No.

[6 minutes 36 seconds][Agent] : No. OK And other than one off events, so gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity? Yes or no?

Yes.

[7 minutes 4 seconds][Customer] : Yes, Yes.

[7 minutes 6 seconds][Agent] : OK, so based on your response, please answer yes or no for each of the following.

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

[7 minutes 11 seconds][Agent] : So aviation other than as a fare paying passenger or crew for a recognized passenger airline, mountaineering, rock climbing or up sailing, long distance sailing, Hang Gliding excluding one time glides, yes. OK, so just so you know there Trent, no life benefits shall be payable onto this policy for any claim arising as a result of making or attempting to make a flight in any form of aerial device other than as a fair paying passenger on a scheduled airline.

[7 minutes 32 seconds][Customer] : Yes, Yep.

[7 minutes 51 seconds][Agent] : OK, now I still need you to answer yes or no to these followings as well. So skydiving or parachuting, excluding one time jumps. Scuba diving.

[8 minutes 1 seconds][Customer] : No, no, I read that. I I missed understood that one. I missed that question.

[8 minutes 7 seconds][Agent] : Sorry for scuba diving. Sorry. Oh, OK, I'll, I'll just read it out to you again then.

[8 minutes 10 seconds][Customer] : But no, I'll say no, no, that question before that like before all these ones, yeah.

[8 minutes 24 seconds][Agent] : Yeah. So other than one off events, so gift certificates, vouchers. Do you engage in or intend to engage in any of the following? I've got aviation other than as a fare paying passenger or a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[8 minutes 30 seconds][Customer] : Yep, no.

[8 minutes 50 seconds][Agent] : No. OK, just give me one moment Tron. I'm just gonna have a look at one thing for this question. OK, I'll be right back.

[8 minutes 57 seconds][Customer] : Yep, OK.

[10 minutes 30 seconds][Agent] : Hi, Trent. Thanks so much for holding. So just want to clarify there. So you've misunderstood that question. So we've gone through that again, of course.

[10 minutes 32 seconds][Customer] : Yep, Yep.

[10 minutes 41 seconds][Agent] : But when you did mention the Hang Gliding, was that kind of like a one off? Is that a hobby you do or?

[10 minutes 46 seconds][Customer] : Nah, Nah, Nah. Definitely not.

[10 minutes 48 seconds][Agent] : So it's just a one off.

[10 minutes 51 seconds][Customer] : Yeah, it was just the one I've seen.

[10 minutes 53 seconds][Agent] : OK. And are you planning to? No, all right, so I'll just read that question one last time. Just so you know, we're quick with everything. Umm, so other than one off events, so gift certificate and vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? No. OK. And of course, are you satisfied with the answers provided?

[11 minutes 27 seconds][Customer] : No, yes.

[11 minutes 35 seconds][Agent] : Yeah. OK, thanks for that Trent. OK, perfect. So let me have a look at this for you and we'll see if you've been approved, of course, for the life insurance. OK. Sorry, just to take a few minutes for it to get through. Let me have a look. OK. So congratulations, your application has been approved and this policy will cover you from that's due to any cause except suicide in the 1st 13 months. OK. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to live by a medical practitioner, then we pay your benefit amount in full to you and the money could be used for medical costs to ensure you receive the best care possible. OK, now your premium is steps.

[12 minutes 38 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 59 seconds][Agent] : Oh, sorry, I need to advise you that the premium has risen to \$80.08 a fortnight and this is due to the BMI, OK in the underwriting application. OK, so that was the the weight and the height there. Is that still affordable for you there, Trent?

[13 minutes 22 seconds][Customer] : Yep, Yep.

[13 minutes 23 seconds][Agent] : Yeah. Now your premium is steps, which means it will generally increase each year. So in addition. So I'll just bring that up for you. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary. Following your 75th birthday, you can opt out of this automatic indexation each year, OK. But of course, as an indication, if you make no changes to the policy, your premium next year will be \$88.53 a fortnight. OK, Trent. Now you can also find information about our premium structure on our website. All right, now, do you have any questions or concerns for me at the moment there, Trent?

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

[14 minutes 24 seconds][Agent] : No, all good. All right. And can I just confirm the premium of \$80.08 a fortnight is affordable for you there Trent?

[14 minutes 33 seconds][Customer] : Yes, it is.

[14 minutes 34 seconds][Agent] : Yeah. OK, perfect. Well what I can do for you then is get your immediately covered over the phone today. I will send you the policy documents to review as there is a 30 day cooling off. So in this time if you decide it's not suitable for you and you cancel within the 30 days, then you'll receive a full refund of your premium unless the claim has been made. So what we do is we enter your base payment account details, but you're not required to pay anything today. You can nominate your first payment date to line up with other bills that you have. So are you happy to continue there?

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

[15 minutes 6 seconds][Agent] : Yeah, OK, alright, I'll just go over your details here just to make sure everything is correct and then we can nominate that first payment date for you. So I've got.