

[3 seconds][Customer] : Hello.

[4 seconds][Agent] : Hi, good morning, Steven. My name is DJ here calling from Real Insurance. How are you doing today?

[9 seconds][Customer] : Yeah. Good. Thank you.

[11 seconds][Agent] : Let's get here, Steven. I'll just follow it up from the online inquiry that was just made with us on our website regarding some of our income protection insurance. So we're giving you a call today to go over that pricing. Be happy to ask any questions about the coverage as well.

[17 seconds][Customer] : Yeah, yeah.

[23 seconds][Agent] : I'll just quickly remind you the statement that our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And just confirm that I'm speaking with Steven Nichols.

[34 seconds][Customer] : Yeah, that's the one. Yeah, it's my wife, 'cause she's, she's organising it. Is it all good if you talk to her about it 'cause she knows more, more about it than me? Yeah.

[41 seconds][Agent] : Oh, I mean, I can speak to you both just like, I just need some, some umm, things I do have to, umm, ask yourself in order to generate a quote. Umm, but uh, I'll just confirm your date of birth. That was the 27th of June 1990. Is that right?

[52 seconds][Customer] : Yep, that's the one.

[53 seconds][Agent] : Cool. And just confirming that you're a male and also an Australian resident as well.

[57 seconds][Customer] : Yep. Correct.

[58 seconds][Agent] : Yeah. And umm, can you, can you guys both hear me? Yeah, just to make sure nothing was missed in the early in the call. Just remind you that our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation.

[1 minutes 3 seconds][Customer] : Yep, Yep, yeah, Yep.

[1 minutes 13 seconds][Agent] : And my name is DJ here from VL Insurance. That's I'll bring up some updated information price of the competition cover. If you guys have any questions along the way that you take to let me know at any time. It's just a quick question for you as well. It's kind of

sparked that interest.

[1 minutes 24 seconds][Customer] : Yes, We've started our own business. So a lot of the, yeah, companies that we'll be doing work for require a copy of personal income insurance.

[1 minutes 26 seconds][Agent] : I want to take a look at this coverage today 690 like I still be able to access some certain sites so they as it's a requirement of this insurance. No, that's all. I mean the great thing about organizing this coverage here at real insurances, see what you can obviously tell you this coverage so that you need to run your budget and it's all done over the phone. So there's no need to have to book any doctor's appointments, have any medicals and budgets and things like that.

[1 minutes 42 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 minutes 58 seconds][Agent] : But umm, it said we just asked umm, you somehow from lifestyle questions over the phone to even see if you are approved and if so, on what terms that we can also cover. But umm, what's the place? We'll cover you until your policy anniversary following your 65th birthday. Umm just keep in mind that there are some exclusions that apply as outlined in the PDS, but the way our cover works is that we we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. And umm this is designed to be paid out as a monthly income benefit paid directly to you Stephen if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. OK.

[2 minutes 29 seconds][Customer] : Yep, yeah, yeah. OK.

[2 minutes 43 seconds][Agent] : But do you guys have any questions so far?

[2 minutes 46 seconds][Customer] : The only question I've got is, is this insurance, personal injury insurance? Is it the same thing?

[2 minutes 53 seconds][Agent] : So this is what we refer to it as being as income protection policy. So it gets paid out as a monthly benefit, a fee is unable to work due to a disabling sickness or injury, and he suffers a loss of income.

[2 minutes 59 seconds][Customer] : Yeah, yeah, yeah. I'm only asking because they in the e-mail, they've asked for personal injury insurance.

[3 minutes 9 seconds][Agent] : OK, that's right.

[3 minutes 13 seconds][Customer] : So that's what I'm wondering is, is that the same thing as income insurance?

[3 minutes 18 seconds][Agent] : I'm just have the chip of payment. We we this is what we refer to this as this policy may, but I do speak to many customers in a position that's where you know, it's a requirement to have this type of insurance to be able to access certain sites. For customers that do take out insurance, we do provide them with, you know certificate of currency as proof as well. So if they need to show that to the employer, anyone in particular as proof?

[3 minutes 44 seconds][Customer] : OK, cool.

[3 minutes 45 seconds][Agent] : OK, so did you guys have any other questions so far?

[3 minutes 49 seconds][Customer] : No, not yet.

[3 minutes 50 seconds][Agent] : And Stephen, I'll just need to ask you some questions regarding your duties at work just so we can start generating that pricing for you. But did you have any questions yourself?

[3 minutes 55 seconds][Customer] : Yeah, No, I'm pretty good.

[4 minutes][Agent] : No.

[4 minutes][Customer] : Thanks.

[4 minutes 1 seconds][Agent] : Cool. So just before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly.

[4 minutes 9 seconds][Customer] : Yeah.

[4 minutes 9 seconds][Agent] : Failure to do so could impact your cover at claims time. It's just confirming that. Do you work 15 hours or more per week? Yes or no? Yep. And is your role of an administrative, managerial or professional nature where you spend the maturity of your time indoors in an office or clinical environment? And do you perform heavy physical duties, use heavy machinery or drive the vehicle?

[4 minutes 18 seconds][Customer] : Yeah, no, no, yeah, I drive vehicles.

[4 minutes 40 seconds][Agent] : Yep. Is that for work purposes?

[4 minutes 39 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 42 seconds][Agent] : Yep, cool.

[4 minutes 43 seconds][Customer] : It's taking equipment there.

[4 minutes 45 seconds][Agent] : Oh cool, that's fine. And are you qualified? Skilled or semi skilled or hold the required licenses to perform your role?

[4 minutes 44 seconds][Customer] : Yeah, yeah, yeah, I'm totally qualified. Yeah. Midfield.

[4 minutes 51 seconds][Agent] : Yep, cool. And do you work in any of the following fields? So aviation as 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? But, and just with your smoke, you said, Steven, have you had a cigarette in the last 12 months?

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

[5 minutes 21 seconds][Agent] : No, that's good. She has a non-smoker. The premiums that do work out to be cheaper. And uh, are you yourself? Are you currently employed or self-employed?

[5 minutes 25 seconds][Customer] : Oh yes, I'm self-employed and I'm employed also at a casual base for another line market company. But yeah.

[5 minutes 36 seconds][Agent] : OK, no, that's fine.

[5 minutes 43 seconds][Customer] : Yeah. South employed.

[5 minutes 37 seconds][Agent] : So if your your main occupation, we work the most hours in is that being self-employed or employed. So just to help determine how much cover that we can offer you or provide you with the definition of pre tax income. So being self-employed to pre tax income is your sheet of annual income earned in the business before tax directly due to your own personal If it's list any business expenses and excludes super contributions.

[5 minutes 44 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 3 seconds][Agent] : This is the amount that the business would otherwise cease earning in the event you were unable to work suits with disability. It's umm what? What's your your annual pre tax income?

[6 minutes 14 seconds][Customer] : Oh, I, I don't know. I've just started for myself. When I worked for my old company, it was 130. I think it was the year.

[6 minutes 17 seconds][Agent] : Yep Yep, because we knew I'd say you guys have only just started your yeah recently.

[6 minutes 28 seconds][Customer] : Yeah, we just started on two weeks or two months ago.

[6 minutes 26 seconds][Agent] : Did you guys just start your business 02 months? OK, now that's all right. I'll just double check that for you. Umm, because, uh, with your casual role, is that something? Are you doing the same occupation? You're just doing it?

[6 minutes 30 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[6 minutes 41 seconds][Agent] : Umm, OK, no, that's all right.

[6 minutes 42 seconds][Customer] : That we, we, we, yeah. We need I think 10 grand a month for that.

[6 minutes 43 seconds][Agent] : So because looking at the, the, the monthly benefit amount, was that something you have, If you guys given that any for like how much cover you would require 10 grand a month.

[6 minutes 56 seconds][Customer] : Yeah.

[6 minutes 56 seconds][Agent] : OK, umm, so just if we note that down, let's say \$10,000 a month, I'll just need to confirm here. Uh, can you please confirm that the total annual income for tax is at least \$171,400? Yep. And we see the cover to You also have the options to choose different waiting periods and benefit periods. The first first one is the waiting period. Now this is the non payment period that you must wait before the income benefit is payable after the insured event. And with this you can choose 30 days or 90 days. But just keep in mind that the income benefit is paid monthly in arrears. Which means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim.

[7 minutes 14 seconds][Customer] : Yeah, yeah, yeah. We'll take we'll take a 30 day one.

[7 minutes 47 seconds][Agent] : But yeah, cool. And then you've got the benefit. Which is the maximum amount of time that will pay the income benefit for anyone injury or illness.

[8 minutes 2 seconds][Customer] : Oh, can you write down the difference of that?

[7 minutes 56 seconds][Agent] : And with this, you can choose six months, one year, two years or five years, yes. So obviously the, the, the longer the benefit. The more premiums you're paying and vice versa. Umm, the listed, the benefit proof, the list of the premiums, because it just means that if you were to make a claim, umm, this benefit.

[8 minutes 10 seconds][Customer] : Yep, Yep. Yeah, Yeah. I think we're to go the six months one.

[8 minutes 16 seconds][Agent] : Will just determine how long or the maximum amount of time that we'll pay this monthly benefit, umm, directly to you uh, for each, umm, when you want to injure your illness yeah cool.

[8 minutes 34 seconds][Customer] : Yeah.

[8 minutes 28 seconds][Agent] : So if you're looking as an indicative point to start off, you're looking at say the monthly benefit amount of the \$10,000 based off the waiting period of 30 days and a benefit period of six months fortnightly that is \$88.17. OK, but what what are your initial?

[8 minutes 43 seconds][Customer] : Yeah, yeah, yeah, yeah. My wife gave thumbs up. So yeah, she's, she's she's sign up. Yeah. I'm happy with that.

[8 minutes 57 seconds][Agent] : Yeah, cool. Well, Next up here is I'll just update all your contact details. Well, both for these health questions, so we can check your eligibility. We'll just keep in mind that the premiums for income protection are generally tax deductible, which can make it even more cost effective for you.

[9 minutes 12 seconds][Customer] : Yep.

[9 minutes 13 seconds][Agent] : But the one thing that we do have as part of our policy is a real award. So following your first policy anniversary date, we will be refunding you back 10% of the premiums that you've paid to us in that time, which would be \$229.25. So it does work out to be over a month's worth of premiums there. But did you guys any of you have any questions at this stage?

[9 minutes 24 seconds][Customer] : Oh, no, no, no, I don't think so.

[9 minutes 43 seconds][Agent] : We don't actually do public liability, unfortunately. Is that something you guys are needed to? Was it a requirement?

[9 minutes 38 seconds][Customer] : I think the only other do you do public liability we have to go umm, but I still have all. I might as well keep all the insurances with one. But that's right. I'll just keep it with who we put up with.

[9 minutes 58 seconds][Agent] : Cool. No, that's all right. And look, just with this policy as well, Stephen included, at no extra cost, there is a rehabilitation benefit along with a final expenses benefit, which pays \$10,000 in the event that you pass away just to assist with funeral costs or other final expenses. So those features included in the cover at no extra cost there and your premium is stepped, which means it will generally increase each year as you age. But I'll show you how that all what that looks like as well. So as an indication, if you make no changes to the policy, your premium next year will be \$92.73 a fortnight.

[10 minutes 18 seconds][Customer] : Yeah, yeah.

[10 minutes 35 seconds][Agent] : But you can also find information about our premium structure on our website if you wish to as well. It's umm, next step here is what we'll go through this half questions so we can check your eligibility on the process will determine all the outcome of these questions as well. That's if you've been fully proven. There's been no changes made, then what we've quoted you here today. That will remain the same. And then that would allow us above to get you covered and see that all your policy information to you. Now I've got an e-mail address from the inquiry. That's Steven at, uh, her in line marking.com. Is that correct?

[10 minutes 59 seconds][Customer] : OK, that's the one. Yeah.

[11 minutes 7 seconds][Agent] : Cool and with your home and postal address, are they both exactly the same?

[11 minutes 11 seconds][Customer] : Yeah.

[11 minutes 12 seconds][Agent] : Cool and what was your your post code and suburb? Thank you. And just the street address.

[11 minutes 15 seconds][Customer] : 4285 Mandolin MUND double OLUN NI 09 dash 11 Anna. One word, another word. Bertha tort.

[11 minutes 33 seconds][Agent] : Cool. So that's 9-11 Annabeth report.

[11 minutes 36 seconds][Customer] : That's right.

[11 minutes 37 seconds][Agent] : Cool. And your postal address, is that the same as the home address? Yeah. Cool. And this mobile number that we've called you off today. Stephen, is this your best and only contact number?

[11 minutes 39 seconds][Customer] : Yep, that's Yep, that's right.

[11 minutes 45 seconds][Agent] : Cool. So just before we do go through these health questions of your next, I just have to read out a pre underwriting disclosure statement review. So just as a reminder, please be aware all calls are recorded for quality and monitoring purposes. And we clicked your personal information to provide insurance quotes. It should come in other related services. We'll share this with your insurer and may share with other Australian service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access and create your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase an income protection policy and as such you have the 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 in full, even if you have provided some information whilst in any earlier discussions you have had. If you do not take reasonable care, you may breach your policy and if this happens, you sure may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. But just as here, Steven, do you understand and agree to your policy, yes or no? Yep. So very simple application process. I'll read out each of these questions to you in full. And then with the answer, Stephen, all I need is just a yes or no apart from when we get to your height and weight. But just when we are going through these these health questions here with your next. So I can only capture an answer from yourself. This can't have any assistance from your wife or anyone else in the background.

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

[13 minutes 19 seconds][Agent] : If you do have any questions, if you need umm regarding the

application, just just let me know, OK.

[13 minutes 25 seconds][Customer] : OK, too easy.

[13 minutes 26 seconds][Agent] : But first question here is just in light of the COVID-19. So it just says 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? And with your residence, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[13 minutes 34 seconds][Customer] : No, no, no. Permanent resident in Australia.

[13 minutes 50 seconds][Agent] : Cool, So you're permanent resident of Australia. Yep. And just confirming that you're currently residing in Australia also.

[13 minutes 55 seconds][Customer] : Yeah, yeah, yeah.

[14 minutes 1 seconds][Agent] : Yep. And just for your occupation, does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? And are you A, employed or B self-employed? So you mentioned that was self-employed, is that correct? Yep.

[14 minutes 10 seconds][Customer] : No, yeah, yeah, that's right. Yep.

[14 minutes 16 seconds][Agent] : And do you own a business or you're a contractor on a business call and just CC? Have you been in your current business for at least 12 months? And if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[14 minutes 20 seconds][Customer] : No, no, not at the moment, no.

[14 minutes 40 seconds][Agent] : And do you have a second occupation that generates a taxable income?

[14 minutes 46 seconds][Customer] : Oh, just just. Is that my casual work?

[14 minutes 48 seconds][Agent] : OK, that's fine. So is that like separate from like your, your business like is it OK?

[14 minutes 53 seconds][Customer] : Yeah, yeah.

[14 minutes 54 seconds][Agent] : That's so we'll put it down is yes. And it just sees combining both

occupations. How many hours per week do you work in total? Would that be 65 hours or more or less than 65 hours?

[15 minutes 7 seconds][Customer] : Yeah, yeah. At the moment it'd be less than 65.

[15 minutes 9 seconds][Agent] : No, that's OK. And so just when we are going through these questions here, might see if I can only capture, umm, other answers from yourself. Umm, yeah. Umm, so I'll just confirm combine, Yeah, but just a full compliance. I'll just review that question back to you in full now. I'll just get you to confirm the answer. So combining both occupations, how many hours per week to work in total? Would that be 65 hours or more or less than 65 hours?

[15 minutes 15 seconds][Customer] : Yep, yeah, yes, it'd be Yep, less than 65.

[15 minutes 37 seconds][Agent] : And then have you ever been declared bankrupt or placed and received a ship in voluntary liquidation or under administration?

[15 minutes 44 seconds][Customer] : No.

[15 minutes 45 seconds][Agent] : And the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each node to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So either in centimeters or feet and inches. What is your exact height and what is your exact weight? It's nice and have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months?

[16 minutes 4 seconds][Customer] : 180 centimeters, 99.9 kilos No.

[16 minutes 19 seconds][Agent] : But just a reference AIDS declaration. So to the best of your knowledge are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And just for travel, give different plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months. And do you have existing income protection cover? No, and the next few questions are just in light of your medical history. But the question just reads, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So this one says cancer, tumor, mole or cyst including skin cancer, sunspots, Melanoma or leukemia.

[16 minutes 29 seconds][Customer] : No, no, no, no, no, no, no.

[17 minutes 4 seconds][Agent] : Have you ever had an abnormal PSA test on enlarged prostate, Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, mother neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse or prescription medication or received medical advice or calcium for alcohol consumption. Disorder of the kidney or better. Blood disorder or disease.

[17 minutes 22 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no.

[18 minutes 3 seconds][Agent] : Asthma or other respiratory disorder, excluding childhood asthma and next one says 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.

[18 minutes 11 seconds][Customer] : Night, Night, night, night, night.

[18 minutes 25 seconds][Agent] : Osteoporosis or osteopenia, anything, any defect of hearing or sight other than which is corrected by glasses or contact lenses and other than what you've already told me about in the past three years. Have you sought medical advice for any 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 while you're waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? And other than what you've already told me about a contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks. And other than what you've already told me about, have you ever joined your working career required more than two consecutive weeks off work due to illness or injury? And I need three more questions the next to just in relation to your family's history. So with these two questions, when they're asking about your

immediate family, that's just referring to your mom, dad and brothers and sisters only.

[18 minutes 58 seconds][Customer] : No, no, no, yeah.

[19 minutes 30 seconds][Agent] : But first one just says to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial at the Marxist Polyposis? No. And to the best of your knowledge, if any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

[19 minutes 43 seconds][Customer] : Uh, night, night.

[19 minutes 55 seconds][Agent] : And then the last question here just in regards to hazardous pursuits. So other than one of events, for example, gift certificate or vouchers, do you engage in or tend to engage in any of the following? So it says aviation other than as a fear paying passenger on a recognized airline, motor racing, parachuting, mountaineering, amp sailing, scuba diving deeper than 40 meters, cable rig diving or any other hazardous activity.

[20 minutes 21 seconds][Customer] : No.

[20 minutes 21 seconds][Agent] : No, that's fine today complete the application, very simple application process here, Steven.

[20 minutes 24 seconds][Customer] : Oh, Yep, Yep.

[20 minutes 25 seconds][Agent] : Umm, as you can see with how extensive those questions are there, unfortunately, not everyone can be approved that that's fine, but I'll just give that a moment uh, the applications come back with the outcome for you because what is it that you do for work uh Steven, what's your current occupation?

[20 minutes 38 seconds][Customer] : Line marking. So I paint.

[20 minutes 40 seconds][Agent] : My market cool.

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

[20 minutes 41 seconds][Agent] : Oh, cool. No, that's all right.

[20 minutes 41 seconds][Customer] : So I'm more or less car parking stuff at the moment.

[20 minutes 44 seconds][Agent] : Oh, cool. No, no, that's fine.

[20 minutes 44 seconds][Customer] : So yeah, Yep.

[20 minutes 46 seconds][Agent] : And umm, because the applications actually come back nice and quickly, which means good news. So I just wanna say umm, first and foremost, congratulations, your application is approved with the below terms. Umm, So there's been umm due to your umm. Based on the information, suppose the application the following exclusions applies. So being self-employed previously the income for the previously income for any claim within the 1st 12 months of you being a self-employed person will be the average monthly income generated by the relevant business or practice through to your personal work.

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

[21 minutes 16 seconds][Agent] : If it's all activities this your shield necessarily incur business expenses from the time of becoming a self-employed person to the date of total disablement and of the second occupation based on the patient's close the application the application the following exclusion is applied. So it just says we'll not pay an income benefit and respect of the claim for disabling sickness or injury occurring directly or indirectly from the insured performing securities of this second occupation.

[21 minutes 44 seconds][Customer] : Yep.

[21 minutes 45 seconds][Agent] : Any income derives from the second occupation will not be eligible to be included as financial evidence of your pre disability income.

[21 minutes 56 seconds][Customer] : Thank you.

[21 minutes 53 seconds][Agent] : And other than that, congratulations, you've been approved Steven and damage promise. No, you're welcome. Now that we've got approved today, we can now go here and arrange to send out with your policy document.

[22 minutes 3 seconds][Customer] : Yep.

[22 minutes 1 seconds][Agent] : So you'll receive an e-mail copy of that from ustodayilljustconfirmitwassteven@turnlinemarking.com.

[22 minutes 7 seconds][Customer] : Yep. That's the one. Yep. Yep. Correct.

[22 minutes 8 seconds][Agent] : And then the the home and postal address that was 9-11 Anna

Bertha, Coach Mundolin, Queensland Post code 4285 and the mobile number we've called you. I'll tell you this again was your best and only contact number as well.

[22 minutes 22 seconds][Customer] : Yeah, that's right. Yep.

[22 minutes 23 seconds][Agent] : So and looking at the coverage, you'll be covered under this policy from today. Steven, you can actually choose that payment date to start to suit you as well, but it's actually the policy. There is a 30 day calling off. So if you decide to change your money, cancel the policy within the 30 days. If you're paid in your premium slush during this time, we'll simply refund them back to you in full unless the claim has been made. OK. But if you're happy with the cover, then that's all. Nothing left to do it from today's.

[22 minutes 44 seconds][Customer] : Yeah, yeah, yeah.

[22 minutes 48 seconds][Agent] : That's all completed for you, but I'll bring up the calendar here. You let me know which date suit you best for what day would you prefer that payment to start from to suit you.

[22 minutes 58 seconds][Customer] : I'll, I'll put those to the wife who deals with all that.

[23 minutes 1 seconds][Agent] : Yeah.

[23 minutes 1 seconds][Customer] : That's alright.

[23 minutes 1 seconds][Agent] : Cool. Just want to speak to you after seeing that she does have any questions regarding your policy. I'm saying that she's been there throughout the call, but just to confirm for compliance. Is that OK if we discuss your policy with her? Cool.

[23 minutes 11 seconds][Customer] : Yeah, definitely, definitely. Yeah. How you going?

[23 minutes 16 seconds][Agent] : Are you good? Thank you and yourself.

[23 minutes 18 seconds][Customer] : Good.

[23 minutes 19 seconds][Agent] : I sorry, I didn't catch your name. Really. Of course, sorry.

[23 minutes 18 seconds][Customer] : Thank you, Ashley.

[23 minutes 24 seconds][Agent] : Actually, actually, I'm so Stevens Mitchell that you'll be the ones to handle the direct debit force policy. So everything's all set up as an automatic direct debits and it can either come out like from the bank account or use a card that's linked to the bank account, but

to connect you. Yeah. Cool.

[23 minutes 30 seconds][Customer] : Yes, Yep, I can give you the BSB and the account number.

[23 minutes 42 seconds][Agent] : Would that just be a savings account, the Stevens name? OK, cool, that's fine. And what was the the account name? Yep.

[23 minutes 46 seconds][Customer] : No, it's a business account, Hearn HERN Services.

[23 minutes 55 seconds][Agent] : Services. So it's Hearn space services, which is SERVICES. And will that be a savings or check account? Savings. Cool. And then I'll just get you to confirm the BSP number to start off with.

[24 minutes][Customer] : Yes, savings 084034.

[24 minutes 11 seconds][Agent] : Yeah, 034 and that's just with Nam, so National Australia Bank and just the account number as well.

[24 minutes 15 seconds][Customer] : Yep, Yes, it's 428037568.

[24 minutes 24 seconds][Agent] : Yeah, 560. Thank you.

[24 minutes 34 seconds][Customer] : Wednesday.

[24 minutes 28 seconds][Agent] : And in terms of the the payment, what day would you guys prefer that just to start from Wednesday call. So would that be the Wednesday the 23rd of October? So next Wednesday, yeah, cool. And umm, So what would happen is you'll receive the e-mail copy of this policy documents today. Umm, So if you guys need umm, you have a copy of that. So if you need to show that as approved for the meantime.

[24 minutes 35 seconds][Customer] : Yep, Yep, Yep.

[24 minutes 53 seconds][Agent] : And then once this first payment has cleared next Wednesday, umm, then we'll be able to send out the certificate of currency if, if that is required as well.

[25 minutes 2 seconds][Customer] : OK. If I need that certificate of currency pretty much today, yeah.

[25 minutes 2 seconds][Agent] : It's umm, in the earlier yeah, yeah.

[25 minutes 8 seconds][Customer] : Can I do the payment today to be able to get that?

[25 minutes 11 seconds][Agent] : So we can organize that payments come out today.

[25 minutes 13 seconds][Customer] : Yep.

[25 minutes 13 seconds][Agent] : Umm, if we do the payments come out today may not actually get direct dividends until the following business day.

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

[25 minutes 18 seconds][Agent] : Umm, but then as soon as that's all cleared through, then we can issue out this currency. So would you prefer the payments just come out, put that down as today?

[25 minutes 18 seconds][Customer] : O so that's fine. Yep.

[25 minutes 26 seconds][Agent] : Yeah, that's right. So that's not a problem. And just just to finalize Stevens policy today, I'll just need to read out of favorable declaration of your husband next, umm, Ashley.

[25 minutes 37 seconds][Customer] : Yeah, I'll do nothing.

[25 minutes 37 seconds][Agent] : And then I'll just have two quick questions, Sir.

[25 minutes 39 seconds][Customer] : OK.

[25 minutes 39 seconds][Agent] : But do you have any questions before I speak to this thing?

[25 minutes 42 seconds][Customer] : No, that was all.

[25 minutes 43 seconds][Agent] : Not cool. That's not a problem. Thanks, Ashley.

[25 minutes 47 seconds][Customer] : Yep. Hey, how's it going?

[25 minutes 48 seconds][Agent] : Very good. Thanks, Steven. So yeah, your wife's just umm, find me with your life's business account to set up the direct debit.

[25 minutes 54 seconds][Customer] : Beautiful.

[25 minutes 54 seconds][Agent] : Umm, so that was the savings account with ma'am BSP number 084034 and the account number is 428037568.

[26 minutes 3 seconds][Customer] : Yeah, that's the one.

[26 minutes 3 seconds][Agent] : And it was just the account name Heron Services and just confirm me that you have authorizations of debit from that account as well. Steven.

[26 minutes 11 seconds][Customer] : Yeah.

[26 minutes 12 seconds][Agent] : Yeah, cool.

[26 minutes 11 seconds][Customer] : Yes, I do.

[26 minutes 12 seconds][Agent] : And umm, we've umm, you might mention those. You're happy to have that payment, uh, come out of your business account starting from today. Is that all right with you?

[26 minutes 20 seconds][Customer] : That's fine. Yep.

[26 minutes 20 seconds][Agent] : Cool.

[26 minutes 25 seconds][Customer] : Yep.

[26 minutes 21 seconds][Agent] : So just to finalize your cover here today, just have to read out a verbal declaration of your next umm, And at the end of this, I have two quick questions just to ask the acceptance and then that will be all completed for you today.

[26 minutes 31 seconds][Customer] : Yep.

[26 minutes 31 seconds][Agent] : Now, I'll just double check to make sure that your name has been spelled correctly for your policy documents.

[26 minutes 39 seconds][Customer] : Yep, that's the one. Yep.

[26 minutes 35 seconds][Agent] : So Stephen is spelled Steven then Nichols not in ICOL sure so just read to you. Thank you Stephen Nicholas important understand the following information. I'll actually agreements 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 Life Ari of Australasia Limited, who we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the information you have provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hanover has set 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. I need to remind you of the duty to take reasonable care that you agreed to. Stephen, can you please confirm you have answered all of our questions in accordance with your duty?

[27 minutes 37 seconds][Customer] : Yes.

[27 minutes 38 seconds][Agent] : Thank you And may from time to time provide offers to you by the communication methods you're provided to us in relation to other products and services. By agreeing to this declaration, you can see it to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us except the cover provides the following insurance cover for Steven Nickel, a monthly insured amount of \$10,000 over a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be 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. The User Final Expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply for Steven the cause of Income Protection benefit. The pre disability income for any you claim within the 1st 12 months of your being a self-employed person will be the average monthly income generated by the relevant business or practice through to your personal work efforts or activities less your shield necessarily incur business expenses from the time of becoming a self-employed person to the date of total disablement. For Steven Nichols Income Protection Benefit will not pay an income benefit in respect of the claim for a disabling sickness or injury included directly or indirectly from the insured performing the duties of the second occupation. Any income derived from the second occupation would not be eligible to be included as financial evidence of your pre disability income. By agreeing to this declaration you agreed to any non standard exclusions or learnings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on October the 16th, 2055 at 12:00 AM. Your premium for your first year of cover is \$88.17 per fortnight. Your premium is a step premium which means it will be calculated that each policy anniversary and will generally increase each year. Included in your premium is an amount payable by hand over to GFS on

between 37% and 51% to cover cost. Your premium will be debited from your nominated bank account in the name of Herman Services which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG 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 be able to consider these documents to ensure or the product which you'll need. 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 have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. Finally, we have a complaints process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you. But just as you Stephen, do you understand and agree with the declaration yes or no?

[30 minutes 43 seconds][Customer] : Yes.

[30 minutes 44 seconds][Agent] : And 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?

[30 minutes 51 seconds][Customer] : No, I'm fine. Thank you.

[30 minutes 52 seconds][Agent] : Nope, that's not a policy. You should receive that e-mail copy of your policy from us today. Now if it does request for password department access this e-mail Stephen. It will just be with your date of birth.

[31 minutes 3 seconds][Customer] : Yep.

[31 minutes 2 seconds][Agent] : So just the numbers only it's as soon as that's yeah, first payment has cleared up your account. So even though we know that that's start from today may not actually get direct dividends or the following business day, once that payment has cleared on out, it will be able to do then issue out your certificate, certificate of currency if that's required as well.

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

[31 minutes 20 seconds][Agent] : Umm, but uh, we'll see. Anything else that we could possibly assist with otherwise? Steven?

[31 minutes 25 seconds][Customer] : No. I think you've done a very good job. Thank you.

[31 minutes 27 seconds][Agent] : No, that's OK. I appreciate your feedback. It does mean a lot. I do appreciate you guys patience for the application process. But you, you're covered as of today under the policy.

[31 minutes 37 seconds][Customer] : Awesome.

[31 minutes 34 seconds][Agent] : So big welcome and thank you for choosing real insurance and umm, just with did you, would you like me to arrange a call back for one of my colleagues to get in contact with you tomorrow once that payment has cleared to issue out? That probably issue out. That's a bit of currency for you.

[31 minutes 48 seconds][Customer] : I I think we, I think you're pretty sweet with that.

[31 minutes 51 seconds][Agent] : OK, cool. If you do need that, just give us a call.

[31 minutes 53 seconds][Customer] : Yeah, Will do.

[31 minutes 53 seconds][Agent] : I'll contact details will be in the e-mail and double issue that out. But if you need it for the meantime, you've got, you'll have your policy information sent out to your e-mail. So if you need that as proof, you can use that as well.

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

[32 minutes 4 seconds][Agent] : If need that. That's help.

[32 minutes 5 seconds][Customer] : Now I appreciate all your help and thank you for taking your time today in sorting that out.

[32 minutes 7 seconds][Agent] : No, that's OK, that's me.

[32 minutes 9 seconds][Customer] : It's awesome.

[32 minutes 9 seconds][Agent] : My pleasure. Give us a call back if there is anything else.

[32 minutes 12 seconds][Customer] : Will do.

[32 minutes 11 seconds][Agent] : But I hope you guys have a great rest of the morning there and take care as well.

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

[32 minutes 17 seconds][Agent] : Thank you.

[32 minutes 18 seconds][Customer] : Alright, bye.

[32 minutes 18 seconds][Agent] : Goodbye.