

[0 seconds][Customer] : Hello, Dave. Speaking.

[2 seconds][Agent] : Hello, Good morning, David. My name's Michael calling back from Real Insurance. How you doing today?

[6 seconds][Customer] : Yeah, Good. Thanks. Bye.

[8 seconds][Agent] : Yeah, that's good to hear.

[14 seconds][Customer] : Yep.

[9 seconds][Agent] : Umm, just in terms, I'll just give you a call back here today in terms of the income protection application we went through, umm, we do have an out, uh, outcome here for you. So just on through a couple of things that I have to cover here and we'll have a look into that outcome for yourself. David, just Please note that all of our calls are recorded and the advice that provide is general nature and may not be suitable to your situation. You mind just confirming your full name and date of birth for me, please?

[34 seconds][Customer] : Yeah, it's David Robert Ross McKinley, first of the 12th, 1981.

[38 seconds][Agent] : Lovely. Thanks so much, Sir. David, uh, one thing that I just wanted to mention here as well, I'll be able to bring up your outcome and then if you're happy with the, with the terms and, uh, with that one, we'll be able to get you covered. Uh, but with that, David, I know you provided your banking account the other day. I did have a system issue that actually wiped the payment from the policy.

[49 seconds][Customer] : Yeah, Yeah. OK.

[56 seconds][Agent] : So, uh, I just need to capture that again, but, umm, I'll get to that in a moment. Yeah. So with the, in terms of the income protection there, David, uh, Please note that all of our calls are recorded. Any advice to provide is general nature. May it be suitable to your situation? Has anything changed in terms of your health and lifestyle questions, your smoking status or your duties based assessment that we previously answered?

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

[1 minutes 21 seconds][Agent] : Oh, perfect. So just a reminder there, David, while the app, uh, while the application is coming up that without cover, it is designed to provide that monthly income

benefit gets paid directly to you. If you are unable to work due to a disabling sickness or injury and you suffer a loss of income. Uh, we offer up to 70% of your monthly pre tax income. So for yourself, we, uh, we're looking at the top level, which is \$4666 and it will cover you until your policy anniversary following your 65th birthday there. Just keep in mind that there are some exclusions that applies outline in the PDF there as well. So I just wanted to confirm there as well, David, that we captured everything. So the only things that we really captured in the application was the the back injury, umm, the the and then we referred the application for the tennis elbow and then the carpal tunnel which affected the arm and the wrist There. That was everything correct.

[1 minutes 48 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[2 minutes 26 seconds][Agent] : Sorry. What was that David?

[2 minutes 23 seconds][Customer] : I'm I've got a long time ago about the meat with my former risk.

[2 minutes 32 seconds][Agent] : Oh, Yep, Yep, yeah, we did. Yeah, sorry. The umm, the tour meniscus was also yeah referred. So that's, that's not a problem. Alright, so in terms of this one here, umm, it has come back fully approved, so congratulations. Uh, there has just been a couple of changes made, so let me just bring this one up for you. In terms of the policy uh, based on the information disclosing your application around the carpal tunnel, there has been a exclusion applied when no income protection benefit will be payable under this policy due to any claims arising directly or indirectly from carpal tunnel syndrome or any disease or disorder affecting the soft tissues of the hand, wrist or arm or related treatment or surgery. Based Also based on the information disclosing the application around the, uh, the tennis elbow or the injury to the elbow, there was an exclusion that has been applied where no income protection will uh benefit will be payable under this policy due to any claims arising directly or indirectly from any disease or disorder of the right elbow or any complications related or related treatment or surgery.

[3 minutes 52 seconds][Customer] : None.

[3 minutes 49 seconds][Agent] : OK, so from this point here, umm, outside of that D David, everything else has been fully approved. So what I can do is start to organize this to be covered for yourself here over the phone. Umm, last time we spoke to David, we agreed on the first payment

date being the 14th of November, Was that right? Perfect. And then David, did you have that card with you there? I just need to capture that again.

[4 minutes 6 seconds][Customer] : Yeah, yeah, I'll just grab it, mate.

[4 minutes 20 seconds][Agent] : Yeah, no worries. Take your time.

[4 minutes 20 seconds][Customer] : Just give me a second.

[4 minutes 31 seconds][Agent] : While you're doing that, Dave, I'm just going to pause the recording.

[4 minutes 34 seconds][Customer] : Yep.

[4 minutes 34 seconds][Agent] : So for security purposes, while obtaining your car details, the call recording will stop and we'll recommence after we've collected your details. Recording.

[5 minutes 23 seconds][Customer] : None.

[5 minutes 23 seconds][Agent] : But David, please be advised that the call recording has now resumed for quality and monitoring purposes. Alright, so in terms of this one here, do you understand and agree to those additional terms applied to your policy? Perfect. So David, I'll click accept on this one here.

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

[5 minutes 38 seconds][Agent] : Your documents are going to be emailed out to k.grs83@optusnet.com within the next 15 minutes to an hour and then post it out in the next two to five business days as well. Just have a read through the documents, uh, really understand the terms. Umm, if you do have a change of mind or any queries, just give us a call back and we'll be able to give you a hand.

[5 minutes 58 seconds][Customer] : No worries.

[5 minutes 58 seconds][Agent] : That one's all set up for yourself there now, David.

[6 minutes 4 seconds][Customer] : All good.

[6 minutes][Agent] : So thank you so much for choosing real insurance up outside of that today, David, is there anything else that I can help you with?

[6 minutes 9 seconds][Customer] : No. Well, goodbye.

[6 minutes 10 seconds][Agent] : Perfect. No worries at all, David, you have a lovely day. And if

there's anything that we can do in the future, our name and NUM, our number and the confir
information will be in your policy documents there as well.

[6 minutes 20 seconds][Customer] : No worries. All good.

[6 minutes 21 seconds][Agent] : No worries. Take care David. Bye.

[6 minutes 23 seconds][Customer] : Thanks mate. Have a good day.

[6 minutes 24 seconds][Agent] : You too. Bye.

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