

[3 seconds][Agent] : Thank you for calling real insurance. My name is Zora. How can I help you today?

[8 seconds][Customer] : So how are you?

[10 seconds][Agent] : I'm doing very well. How are you?

[12 seconds][Customer] : Good. Thank you.

[14 seconds][Agent] : How can I help you, Sir? Zora. Actually, I know Zora is also common, but mine is Zora.

[13 seconds][Customer] : Zara, it's it's Zara, Zara, Zara.

[27 seconds][Agent] : How can I help you, Sir?

[30 seconds][Customer] : I have one question.

[31 seconds][Agent] : Please.

[32 seconds][Customer] : So I work with the ABS, the Microsoft convectors.

[39 seconds][Agent] : You work as a subcontractor, OK?

[41 seconds][Customer] : Yeah, like I'm, I'm driving a truck.

[45 seconds][Agent] : Yeah, yeah, that's fine.

[47 seconds][Customer] : Yeah. So I need can you explain me for protection insurance?

[53 seconds][Agent] : Of course I can, you've come to the right person as well. I look after income protection here, so I'll explain to you how it all works, what we can, what we can offer you, and feel free to ask questions along the way.

[57 seconds][Customer] : Yes, no worries.

[1 minutes 4 seconds][Agent] : OK, easy.

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

[1 minutes 7 seconds][Agent] : Now before I do that for you, Please remember as well, all calls are recorded and any advice I provide you is general in nature and may not be suitable to your situation. I'm just gonna get some of your details, basic information first so I can work it out for you.

[1 minutes 18 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 24 seconds][Agent] : And this is, uh, Rick, uh, sorry, before I get into it, can I have your

date of birth please?

[1 minutes 30 seconds][Customer] : 01011967.

[1 minutes 34 seconds][Agent] : Oh, that's a good day, isn't it? 1167? Yeah. Lovely, beautiful. And what's your first name? Alta Yeah, sorry. A for alpha and then L for London. And what's after that?

[1 minutes 36 seconds][Customer] : Yes, yeah, 116 ALTAF ALTAF Alpha F for Apple, L for Lima, T for Telo, F for Apple, F for football. Yes.

[2 minutes 15 seconds][Agent] : Oh, Altaf, sorry, I'm sorry. I'll tell if I got that wrong 1st. And what's your last name?

[2 minutes 23 seconds][Customer] : My last name is C for Charlie, H for hotel, A for Apple, N for Neely, I for N for Neely, G for or whatever, EE for elephant, Z for Zulu, I for India.

[2 minutes 42 seconds][Agent] : Yeah, sorry. G and then E for elephant. And what's after that?

[2 minutes 53 seconds][Customer] : Z for zebra, I for India.

[2 minutes 57 seconds][Agent] : Chenin Gesi.

[2 minutes 58 seconds][Customer] : Yes, this is correct.

[2 minutes 59 seconds][Agent] : OK, Beautiful. Altav. Chenin Gesi. Beautiful. Can I please confirm as well, you are a male and an Australian resident, yes or no?

[3 minutes 8 seconds][Customer] : Yes, I am Australian.

[3 minutes 11 seconds][Agent] : Yeah. So you're a male and an Australian resident? Yes to both.

[3 minutes 10 seconds][Customer] : Yeah, Like permanent resident, you mean?

[3 minutes 18 seconds][Agent] : You're an Australian permanent resident?

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

[3 minutes 20 seconds][Agent] : Yeah, and you live here, beautiful. Yeah, you can say yes to that. So just confirming you are a male and an Australian resident? Yes to both.

[3 minutes 31 seconds][Customer] : This is correct. Yes.

[3 minutes 33 seconds][Agent] : OK, beautiful. And also if I need to know your smoking status as well, have you had a cigarette in the last 12 months, yes or no?

[3 minutes 43 seconds][Customer] : No.

[3 minutes 44 seconds][Agent] : OK, thank you. So once again, my name is Zora Alta. This is real insurance. All calls are recorded and any advice that provides you is general in nature and may not be suitable to your situation. Also, just to make sure I understand, I heard you correctly when you were talking to me, the first, uh, when you first called in, you are a truck driver, is that right?

[3 minutes 56 seconds][Customer] : Yeah, this is correct. Yes.

[4 minutes 4 seconds][Agent] : OK, beautiful. And this, uh, income protection you, you're doing is part of your business portfolio requirement, is that right?

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

[4 minutes 12 seconds][Agent] : That's a OK, beautiful, not a problem. That's simple and easy. I talk to a lot of people every day. We do understand, umm, with some occupation, you may need this as a requirement. So that's perfectly fine. Now Altaf, this number that you're calling from 0456732051, this is your number.

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

[4 minutes 35 seconds][Agent] : Thank you. Now Altoff, I'm going to ask you some questions in regards to your duties.

[4 minutes 43 seconds][Customer] : Yep, Yep.

[4 minutes 43 seconds][Agent] : Now, before answering any of our questions, sorry, give me one moment. Before answering any of our questions. It is important that you are aware of your duty to answer all our questions accurately and honestly.

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

[5 minutes 1 seconds][Agent] : Failure to do so could impact your cover at claims time and also out of by the way, just want to I just wanted to let you know that if you feel that I'm talking too fast, just let me know, OK?

[5 minutes 13 seconds][Customer] : No.

[5 minutes 11 seconds][Agent] : I'll slow down so I'll talk with these questions. All I need from you is a clear yes or no. No need to explain it to me why you're answering yes or no. Just a yes or no will do. OK.

[5 minutes 25 seconds][Customer] : No problem.

[5 minutes 26 seconds][Agent] : Do you work 15 hours or more per week? Yes or no?

[5 minutes 32 seconds][Customer] : Yes.

[5 minutes 34 seconds][Agent] : Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no?

[5 minutes 50 seconds][Customer] : What do you mean? I don't know. Sorry.

[5 minutes 52 seconds][Agent] : That's OK. It's asking about the nature of your role with what you do. I know you said you're truck drivers, you're mostly on the road.

[5 minutes 59 seconds][Customer] : Yes. No.

[6 minutes][Agent] : OK, so this question is asking about umm, being being indoors majority of the time or working in an office or clinical environment.

[6 minutes 10 seconds][Customer] : No, No. Yeah.

[6 minutes 9 seconds][Agent] : But so I'll read the full question again so you can confidently answer, but no is your role, is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no?

[6 minutes 30 seconds][Customer] : I think it's small because, Al, almost. I'm in the outside. I'm not in the office.

[6 minutes 36 seconds][Agent] : Right. So remember, uh, remember, uh, Altaf, you don't have to explain to me your answer. I just need a yes or no. So will that be yes or no to the full question?

[6 minutes 43 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 49 seconds][Agent] : So is that yes or no to that full question?

[6 minutes 55 seconds][Customer] : I mean, it's no, because almost. Yeah, No, no.

[6 minutes 58 seconds][Agent] : OK, OK, let me read the question again so I can record your answer.

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

[7 minutes 2 seconds][Agent] : OK, Beautiful. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical

environment, yes or no?

[7 minutes 22 seconds][Customer] : I think yes, sorry.

[7 minutes 24 seconds][Agent] : OK. Do you work in an office?

[7 minutes 25 seconds][Customer] : Yeah, Sometime like not many times like sometime.

[7 minutes 34 seconds][Agent] : OK. Do you work majority of your time indoors in an office or clinical environment? Is your role administrative, managerial or professional nature?

[7 minutes 41 seconds][Customer] : No, no.

[7 minutes 48 seconds][Agent] : Then what's the reason you're saying yes to this question?

[7 minutes 51 seconds][Customer] : So because I'm wrong. Sorry.

[7 minutes 54 seconds][Agent] : That's OK. Don't be sorry. I'm just trying to make SU understand why you're answering yes. So I'll read the question again. I'll perhaps so just to make this simple and easy and quick for you. Remember all I need from you is a confident yes or no.

[7 minutes 59 seconds][Customer] : Yeah, OK.

[8 minutes 8 seconds][Agent] : OK, so now that you understand what we are asking, I'll read the question again.

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

[8 minutes 13 seconds][Agent] : Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Will that be a yes or no and you're confident with your answer? No. Very good. Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no.

[8 minutes 28 seconds][Customer] : No, yes, yes.

[8 minutes 42 seconds][Agent] : Are you qualified, skilled or semi skilled or hold the required licenses to perform your role? Yes or no?

[8 minutes 51 seconds][Customer] : Yes.

[8 minutes 54 seconds][Agent] : Very good. Do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry? Air Force, Army, armed forces? Or do you handle explosives? Yes or no? Awesome. Do you regularly work underground or underwater, Work at

heights above 10 meters, work offshore, carry a firearm or drive long haul? Yes or no? So you L you drive, uh, you as a truck driver, you drive local? OK, very good. So that was the end of those questions in regards to your duties. So thank you so much for answering them. So that's a good, great start already.

[9 minutes 12 seconds][Customer] : No, no, Yes, locally, no worries.

[9 minutes 50 seconds][Agent] : So now let's talk about income protection cover. OK, I'll explain to you in detail and also please do jump and ask questions. If something doesn't make sense, tell me. If I'm going to false, tell me.

[9 minutes 55 seconds][Customer] : Yeah, OK. No worries. Bye. Bye.

[10 minutes 1 seconds][Agent] : OK, so thank you. Income protection cover is, is actually a very simple policy. It's designed to provide a monthly income benefit that'll be paid directly to you all tough.

[10 minutes 14 seconds][Customer] : Yep. Yep.

[10 minutes 14 seconds][Agent] : If you are unable to work due to a disabling sickness or injury and you suffer a loss of income.

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

[10 minutes 24 seconds][Agent] : Now, the amount that's paid out to you, uh, can go up to 70% of your monthly pre tax income starting from \$1000 and it can go up to a maximum of \$15,000. Now, just to understand your situation. Also, if you're doing this, just in case, if your salary is interrupted, so you can take care of your bills and ongoing expenses, and it's also a part of your business requirement. Is that right?

[10 minutes 42 seconds][Customer] : OK, Yes.

[10 minutes 56 seconds][Agent] : OK, now with this policy, it's very easy to apply, Alta.

[11 minutes 2 seconds][Customer] : OK, Yep.

[11 minutes 2 seconds][Agent] : All you need to do is answer some yes or no questions with me around your health and lifestyle so that way I can check if you are approved and if so, on what terms we can offer you cover.

[11 minutes 17 seconds][Customer] : Yep, Yep. Yep.

[11 minutes 17 seconds][Agent] : And once it is in place, it will cover you until your policy anniversary following your 65th birthday. That's generally when a person may retire. You may have similar plans yourself.

[11 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 34 seconds][Agent] : And also please keep in mind the income benefit. Sorry, please keep in mind that that sorry.

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

[11 minutes 41 seconds][Agent] : Please keep in mind that there are some exclusions that apply as outlined in the PDS and it may be helpful for you to know as well. I'll tell us that premiums that you pay for your income protection are generally tax deductible as well, which can make it even more cost effective for you. So around mid-july, we are going to send you out your end of your financial statement that you can provide to your tax agent. All good so far, very good. Now are you, I know you've told me at the very beginning you're a sub uh, you're, you're a subcontractor, but just to confirm, are you currently employed or self-employed?

[12 minutes 4 seconds][Customer] : Yeah, yeah, yes, some, some employee.

[12 minutes 28 seconds][Agent] : self-employed, Beautiful. So now we are going to work around your pre tax income out of so I'll explain what that means. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding super contributions. So I'll tell if this is the amount that the business would otherwise cease earning in the event you were unable to work due to a disability. So take a moment and tell me what's your yearly income before tax.

[12 minutes 43 seconds][Customer] : Yep, Yep Yep Yep. At the moment, like example I will give you so you can select how much is the. It comes on every, I mean more than every week like 3000.

[13 minutes 35 seconds][Agent] : OK sorry I'll just to make sure I understand.

[13 minutes 41 seconds][Customer] : Yes, yeah.

[13 minutes 38 seconds][Agent] : So your weekly weekly pre tax income is \$3000.

[13 minutes 45 seconds][Customer] : Yes.

[13 minutes 45 seconds][Agent] : OK, I'll multiply that by 52 if you're OK with that.

[13 minutes 50 seconds][Customer] : Yep. Yeah.

[13 minutes 50 seconds][Agent] : So your yearly pre tax income is showing based on what you have told me \$156,000. Does that sound right?

[14 minutes][Customer] : Yes.

[14 minutes 1 seconds][Agent] : Thank you so much for working that out with me. So also we can provide you with the monthly income benefits starting from \$1000 and it can go up to you can choose up to. So this is based on your duties and income. You can choose a monthly benefit amount starting from \$1000 and you can go up to a maximum of \$9100. Remember the higher benefit monthly benefit amount you select, the higher the premium will be. So how much monthly benefit amount do you need from us? If your salary was interrupted, How much do you need from us on a monthly basis to cover your bills?

[14 minutes 20 seconds][Customer] : Yep, Yep, Yep. Example.

[14 minutes 48 seconds][Agent] : Keep in mind, the higher monthly benefit amount you choose, the higher the payment will be. So how much do you want? Yeah, just speak a number.

[14 minutes 55 seconds][Customer] : I think I need the high one because only the like that 90,000.

[15 minutes 4 seconds][Agent] : OK, Not a problem. Perfect. Thank you. Now there are other, there are a couple of other factors that I need you to understand and select for yourself depending on how long you can sustain if your father was interrupted, depending on your own personal circumstances. If you have savings elsewhere, are you the only one earning in the family?

[15 minutes 28 seconds][Customer] : Yes.

[15 minutes 29 seconds][Agent] : OK, so I understand you're the sole provider, that's fine.

[15 minutes 33 seconds][Customer] : Yep.

[15 minutes 33 seconds][Agent] : So there is waiting period and also there is also benefit. So I'll go through this one by one.

[15 minutes 41 seconds][Customer] : Yep.

[15 minutes 42 seconds][Agent] : The waiting period also is the non payment period that you must wait before the income benefit is payable after the insured event. Now you can choose 30 days or 90 days.

[15 minutes 58 seconds][Customer] : Yep.

[15 minutes 58 seconds][Agent] : And please keep in mind the income benefit is paid monthly in arrears.

[16 minutes 10 seconds][Customer] : Yep.

[16 minutes 4 seconds][Agent] : So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim.

[16 minutes 18 seconds][Customer] : Yep. OK.

[16 minutes 19 seconds][Agent] : Now which waiting period do you prefer? 30 days or 90 days? Keep in mind the longer waiting period you select, the cheaper the price will be. So do you prefer 30 or 90? OK, Now the other factor is the benefit.

[16 minutes 31 seconds][Customer] : 30, Yep.

[16 minutes 37 seconds][Agent] : So this is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Your choices are six months, one year, two years or five years. Again, the shorter benefit. You choose, the lower the premium the payment will be. So what do you prefer? Six months, one year, two years or five years?

[17 minutes 5 seconds][Customer] : Five years?

[17 minutes 6 seconds][Agent] : OK, perfect.

[17 minutes 19 seconds][Customer] : Yep.

[17 minutes 12 seconds][Agent] : Now the next step is to go through the application as the price and any terms of cover is determined on the outcome of these questions.

[17 minutes 28 seconds][Customer] : Yep.

[17 minutes 25 seconds][Agent] : Now, before I, I take you through the questions, do you have any questions for me? So far?

[17 minutes 31 seconds][Customer] : No.

[17 minutes 32 seconds][Agent] : Very good. I'll just, what's your e-mail account? So I'll just spell it out. Sorry. Just give me one second. So it's first name, last name, all one word. OK, give me one moment. Just one moment. Let me type this in.

[17 minutes 37 seconds][Customer] : Say my first name and last name 624 6/4 Yeah.

[17 minutes 51 seconds][Agent] : So it's C Sorry, ALTAFCHANINGE.

[17 minutes 57 seconds][Customer] : No, no, no, no, no. CHANGG GEZI.

[18 minutes 8 seconds][Agent] : Oh, OK. Chanigesi, can you spell your last name one more time? Just say it.

[18 minutes 10 seconds][Customer] : Yeah, yes, yeah, it's AL.

[18 minutes 19 seconds][Agent] : Just spell it no last name.

[18 minutes 22 seconds][Customer] : No, sorry, C Yes, CHANGEZI.

[18 minutes 31 seconds][Agent] : Oh, OK. There is no I at all. So changesi. Oh, changesi. Oh, sorry about that ma'am. Sincere apologies. I'll, I'll fix and then it's 64.

[18 minutes 34 seconds][Customer] : Yeah, I can give you it Gmail dot com.

[18 minutes 47 seconds][Agent] : So altaofchangesi64@gmail.com. OK, I don't know how I misspelled that one, so sorry.

[18 minutes 46 seconds][Customer] : It's OK. No problem. Yeah, Yeah. Yep. Yep.

[18 minutes 59 seconds][Agent] : So your last name is C for Charlie, H for hotel, A for Alpha, N for November, G for golf, E for echo, Z for zebra, I for India.

[19 minutes 11 seconds][Customer] : Correct.

[19 minutes 12 seconds][Agent] : Beautiful, perfect. We made it. So sorry again.

[19 minutes 18 seconds][Customer] : 2171.

[19 minutes 15 seconds][Agent] : And, uh, what's your post code Altos and the suburb that you live in? Yeah, very good. No, I got it. That's OK. Thank you for trying to spell.

[19 minutes 23 seconds][Customer] : It's like Orange Park H Yeah, yeah.

[19 minutes 33 seconds][Agent] : What's your address?

[19 minutes 35 seconds][Customer] : It's 42 Harlem Drive.

[19 minutes 36 seconds][Agent] : Yeah, Yeah. And that's very good. So just to make sure I have it for I have it correctly. Yeah. So 42 Horningsea Park, Dr.

[19 minutes 43 seconds][Customer] : Yeah, Yeah.

[19 minutes 49 seconds][Agent] : Horningsea Park, NSW, 2171. Is this your residential and mailing address as well?

[19 minutes 53 seconds][Customer] : Yes, yes.

[19 minutes 57 seconds][Agent] : Beautiful. Thank you for con confirming all that. Now I'm going to read a little paragraph out very quickly. This reminds you of being honest and being truthful with us. OK.

[20 minutes 9 seconds][Customer] : Yeah, no problem.

[20 minutes 9 seconds][Agent] : It says. Please be aware all calls are recorded for quality and monitoring purposes.

[20 minutes 16 seconds][Customer] : Yep.

[20 minutes 17 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services.

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

[20 minutes 24 seconds][Agent] : We will share this with your insurer and 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.

[20 minutes 48 seconds][Customer] : Yep.

[20 minutes 48 seconds][Agent] : By proceeding, you understand that you are applying to purchase an Income Protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations.

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

[21 minutes 4 seconds][Agent] : This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers.

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

[21 minutes 17 seconds][Agent] : You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty, Yes or no? I'll tell. Very good. Now I'll tell from here. Very simple and easy to keep this quick and simple.

[21 minutes 41 seconds][Customer] : Yep, Yep, Yep.

[22 minutes][Agent] : All you need to do is again, give me a yes or no at the end of every question. Again, no need to explain why you're saying yes or no, just a yes or no. OK, thank you. I do have a quick COVID question for you. 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? Yes or no? Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no?

[22 minutes 36 seconds][Customer] : No, yes.

[22 minutes 49 seconds][Agent] : Does your work require you to go underground? Sorry, my apologies. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Are you employed or be self-employed? Do you own a business or are you a contractor? Are you a business owner or a contractor? Which one OK? Are you currently contracted or subcontracting, Yes or no?

[23 minutes 5 seconds][Customer] : No self-employed.

[23 minutes 32 seconds][Agent] : Do you expect your income to reduce in the next 12 months, yes or no? Sure.

[23 minutes 41 seconds][Customer] : Sorry, spell me again.

[23 minutes 43 seconds][Agent] : I'll, that's OK. I'll read that again. The question is, do you expect your income to reduce in the next 12 months?

[23 minutes 57 seconds][Customer] : Yes.

[24 minutes][Agent] : If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Yes or no? Do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation, or under administration?

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

[24 minutes 38 seconds][Agent] : 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 in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. Now please in centimeters or feet and inches. What is your exact height? How tall are you? 5 feet 6 inches, You're confident with that?

[25 minutes 11 seconds][Customer] : I think 556 like that, Yes, Yes, I see.

[25 minutes 21 seconds][Agent] : OK, OK, sorry. You say you're confident and then you say I think so. All I need to know is are you confident in putting your exact title as 5 feet 6 inches?

[25 minutes 21 seconds][Customer] : Yes, yes, yes. I see. Yes.

[25 minutes 31 seconds][Agent] : No, sorry. Again, you said I think so. Sorry. All I need is a confident answer to that. If you have a range, if you have a range that OK, so around between this and this, I can take that as well. What is your range? Sorry, range has 2 numbers. So you're confident with five feet, 6 inches, that's it. OK. What is your exact weight?

[25 minutes 40 seconds][Customer] : Yes, yes, yeah, yeah, the ranges 5-6, yes, uh, at the moment I think it's uh, 7879.

[26 minutes 11 seconds][Agent] : OK, sorry. I just have to let you know I'll talk that at the end of every answer. If you say I think it doesn't sound like a confident answer and I'm sorry I keep repeating it, it's only because at the end of every answer you're saying I think so I'll come back to that question again.

[26 minutes 27 seconds][Customer] : Oh OK.

[26 minutes 29 seconds][Agent] : So are you, are you between 78 and 79? Is that what you said? Sorry, can you say that again? What's your exact? What is your exact weight?

[26 minutes 39 seconds][Customer] : Yeah, exactly.

[26 minutes 47 seconds][Agent] : OK, well, So what do you want me to put down as of today? What is your exact weight?

[26 minutes 39 seconds][Customer] : I rated last two weeks before it's 80 80 I think it's 7980.

[26 minutes 58 seconds][Agent] : OK, so remember also if you said I think again so every time and it may be a it's no, no, no, that's it. It's just that when? OK, so you gave me a few numbers. It's like I said, if you have a range and tell me that's the rhyme between this and this, I can take that. So do you have a range?

[27 minutes 2 seconds][Customer] : Yeah, 79, yeah, between, yeah, I have ranges between 779 to 8.

[27 minutes 23 seconds][Agent] : OK, perfect. That's it. And that's in KG. OK, so let's just to check that again.

[27 minutes 26 seconds][Customer] : Yeah, yeah.

[27 minutes 30 seconds][Agent] : So you've given me your exact height. You've told me to put in five feet, 6 inches, your exact weight. You have given me a range, so we go with the higher end of a range.

[27 minutes 35 seconds][Customer] : Yes, yeah.

[27 minutes 40 seconds][Agent] : So I've put down 80 kilograms.

[27 minutes 43 seconds][Customer] : Yep.

[27 minutes 42 seconds][Agent] : Are you confident with both these numbers, yes or no?

[27 minutes 46 seconds][Customer] : Yes.

[27 minutes 46 seconds][Agent] : OK, let's move forward. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? To the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Do you have existing inter protection cover?

[27 minutes 58 seconds][Customer] : No, no, no, no.

[28 minutes 30 seconds][Agent] : OK, now let's check your medical history. Now in this part of the application, Alta, the main question for you is have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? Again, Alta, remember just a yes or no I need from you Canc. I'll start now. Thank you.

[28 minutes 56 seconds][Customer] : No, nothing.

[29 minutes][Agent] : So the first one, cancer tumor, molar cyst, including skin cancer, sunspots, Melanoma or leukemia, yes or no Very good. Have you ever had an abnormal PSA test or an enlarged prostate?

[29 minutes 11 seconds][Customer] : No, no, no.

[29 minutes 24 seconds][Agent] : Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack? Sorry Mr. Wood 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, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. 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. Any illegal drug use. Abuse of prescription medication or received medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder. Blood disorder or disease.

[29 minutes 47 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no.

[31 minutes][Agent] : Asthma or other respiratory disorder, excluding childhood asthma. Back or neck pain or disorder. Arthritis, chronic pain.

[31 minutes 6 seconds][Customer] : No, no, no.

[31 minutes 15 seconds][Agent] : I'll read that again. Thank you. I'll read that again.

[31 minutes 19 seconds][Customer] : Yes.

[31 minutes 19 seconds][Agent] : Arthritis, Arthritis, chronic pain, Gout, repetitive strain injury. Chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including

replacement or reconstructive surgery. Osteoporosis or osteopenia.

[31 minutes 30 seconds][Customer] : No, no, no.

[31 minutes 44 seconds][Agent] : Perfect. Any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[31 minutes 53 seconds][Customer] : No.

[31 minutes 54 seconds][Agent] : Very good. You're doing very well also. Just six more and then we're done. Thank you. 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 but 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?

[32 minutes 34 seconds][Customer] : No, no, no.

[32 minutes 55 seconds][Agent] : Other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury and just to check again? Other than what you have already told me about in the past three years, have you sought medical advice or treatment, biomedical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as, but not limited to any surgeries, X-ray scans, blood tests or biopsy? To the best, uh, the next two questions, by the way, I'll also cover your family history.

[33 minutes 38 seconds][Customer] : No, Yep. Yep.

[33 minutes 45 seconds][Agent] : So I'm talking about your mom, dad, brothers and sisters. Where are you from, by the way?

[33 minutes 51 seconds][Customer] : Originally I born in Pakistan.

[33 minutes 54 seconds][Agent] : Pakistan. Beautiful. Your family is still there.

[33 minutes 57 seconds][Customer] : No, my family is here.

[33 minutes 59 seconds][Agent] : Oh, that's amazing. So we're talking about mom, dad, brother,

sisters.

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

[34 minutes 2 seconds][Agent] : OK, so the questions are, 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 abnormal scoliosis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[34 minutes 24 seconds][Customer] : No, no.

[34 minutes 44 seconds][Agent] : Very good. That's good to hear about your family, Alta. Now we have come to the end.

[34 minutes 49 seconds][Customer] : Yeah, yeah, yeah.

[34 minutes 49 seconds][Agent] : The very last question other than one of events like gifts, other than one of events like gift certificate, our vouchers.

[35 minutes 20 seconds][Customer] : Yeah, yeah, yeah.

[34 minutes 59 seconds][Agent] : Do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline motor racing, parachuting mountaineering ABS sailing, scuba diving deeper than 40 meters cave or sorry, there was sorry, there was a little bit more there left, so I'll read that again. OK, I need to finish the question. Thank you. I'll start again, uh, thank you. Other than one of events like gift certificate of vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Yes or no? Very good. That was the end of your application.

[36 minutes 3 seconds][Customer] : No, Yep. Yep.

[36 minutes 7 seconds][Agent] : I'll have just give me a few seconds because I need to see what the other what is the thing I'll get back.

[36 minutes 14 seconds][Customer] : No, nothing.

[36 minutes 13 seconds][Agent] : I'll get back to you in a few seconds with the result. Thank you so much. The hot pot is done, so now we can look at it. OK, beautiful. The good news also, if you have done well, your application is approved. OK, but with below terms that I'm about to read out. So this is based on your disclosure and the unwriting application. Uh, it's in regards to a question that was asked in regards to your income as a self-employed person. So this is based on your disclosure and the unwriting application. It says the unwrite the unwriters are saying your application is approved with below terms based on your answers, uh, that you have provided in your application. There is an exclusion that I need to read and it says self-employed pre disability income.

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

[37 minutes 4 seconds][Agent] : The pre disability 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 due to your personal work efforts or activities less your share of necessarily include business expenses from the time of becoming a self-employed person to the date of disablement to the date of total disablement. I'll read that again. The exclusion based on your answer that you have provided in the underwriting application it says self-employed pre disability income. The pre disability 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 due to your personal work efforts or activities less your share of necessarily incurred business expenses from the time of becoming a self-employed person to the date of total disablement.

[37 minutes 38 seconds][Customer] : Yeah, yeah, OK.

[38 minutes 16 seconds][Agent] : OK beautiful. Now let's look at the payments. Now the premium. I'm giving full nightly payment. By the way, I know you're self-employed. So do you prefer full nightly or monthly? What's easier for you?

[38 minutes 30 seconds][Customer] : Monthly.

[38 minutes 29 seconds][Agent] : I'll talk monthly. OK, I'll switch that to monthly. Now I'll give you the payment for the monthly payment for what you have selected. Now if you feel that it's a little bit too

much, if you feel it it's it'll be expensive, tell me and we'll drop it down. OK, so your monthly premium is showing \$1521.15. This is based on your monthly benefit amount of \$9000. Thirty days waiting period and benefit.

[38 minutes 42 seconds][Customer] : Yeah, OK, Yep, Yep.

[39 minutes 4 seconds][Agent] : Five years it's showing \$1521.15 monthly. Is this affordable or should I drop it down?

[39 minutes 15 seconds][Customer] : I've been dropping Yeah.

[39 minutes 18 seconds][Agent] : OK, because your application has uh, because, uh, we have the outcome. We can ma, I'll make the changes for you.

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

[39 minutes 26 seconds][Agent] : Just bear with me.

[39 minutes 28 seconds][Customer] : Yep.

[39 minutes 28 seconds][Agent] : So I'm making a few changes.

[39 minutes 36 seconds][Customer] : Yep.

[39 minutes 30 seconds][Agent] : So say for example, if you extend the waiting period to 90 days, I've kept everything else the same, then your monthly payment comes down to \$1042.94.

[39 minutes 47 seconds][Customer] : Yep.

[39 minutes 46 seconds][Agent] : OK, that's monthly.

[39 minutes 54 seconds][Customer] : Yep.

[39 minutes 49 seconds][Agent] : And if you bring down the benefit period to two years, then now your monthly payment is dropping down to \$610.87. Is that affordable or should I make further changes?

[40 minutes 6 seconds][Customer] : Oh, no, it's it's OK.

[40 minutes 8 seconds][Agent] : OK. So I'll tell you what it is. It'll be a monthly benefit amount of \$9000. You said that's what you need to cover your bills. Yeah.

[40 minutes 8 seconds][Customer] : Yeah, yeah.

[40 minutes 18 seconds][Agent] : OK.

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

[40 minutes 19 seconds][Agent] : So \$9000 monthly benefit amount 90 days waiting two years benefit. Will be monthly premium \$610.87 per month. Now ALTAF, you will also get back a reward from us. So following, thank you. Following your first policy anniversary date, we are going to refund you 10% of all the payments you have made in that time. So back into your account, there will be \$733.04 that'll go back to you as a thank you for being with us the first year. I'll just, can you come a little bit closer to the phone? I can hardly hear you now. Just a bit closer.

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

[41 minutes 11 seconds][Agent] : Can you come up with, oh, that's better, Now you're PR included with your income protection policy. Included in your policy is a rehabilitation benefit along with the final expenses benefit, which pays \$10,000 in the event that you pass away to assist with funeral expenses or any final expenses.

[41 minutes 23 seconds][Customer] : Yep, Yep.

[41 minutes 34 seconds][Agent] : So this is part of your income protection policy and all tough your premium that you pay your premium is stepped, which means it will generally increase each year as you age. And I'm going to show you that right now.

[41 minutes 51 seconds][Customer] : OK.

[41 minutes 52 seconds][Agent] : So I'll look at the next year projection for you. So as an indication, if you make no changes to the policy, your premium next year will be \$667.07 per month.

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

[42 minutes 10 seconds][Agent] : And remember, you can also find information about our premium structure on our website as well.

[42 minutes 19 seconds][Customer] : Oh, OK. Yes. Thank you so much then.

[42 minutes 19 seconds][Agent] : All good, all tough, beautiful. You're welcome. My pleasure.

[42 minutes 22 seconds][Customer] : Thank you.

[42 minutes 23 seconds][Agent] : So what I'm going to do now all tough is I will get you covered.

[42 minutes 27 seconds][Customer] : Yeah, Yeah.

[42 minutes 28 seconds][Agent] : We'll protect you for your income protection policy. We'll protect you with that. I'll arrange to get a copy of all your policy documents emailed in the next 15 to 20 minutes.

[42 minutes 39 seconds][Customer] : No worries.

[42 minutes 39 seconds][Agent] : And I'm also going to send you a copy to your address. I know you were telling me you need this for your business portfolio, so feel free to use if you have a printer, you can print it out.

[42 minutes 46 seconds][Customer] : Yeah, yeah.

[42 minutes 50 seconds][Agent] : That e-mail will come through in the next 15 to 10 minutes. So you can provide you to, you can provide those documents to whoever needs it for your business purposes. That's up to you. And I'll also arrange to get a copy sent to your address in Harningsea Park in the next two to five working days.

[42 minutes 57 seconds][Customer] : Yep, Yep, no, I do. Yep. Yep.

[43 minutes 7 seconds][Agent] : Also, when you receive the documents, take your time read through it, make sure everything looks alright. If something doesn't make sense, you can reach out to me. My name is Zora.

[43 minutes 19 seconds][Customer] : Yep, Yep.

[43 minutes 17 seconds][Agent] : You can reach out, uh, so take your time, read your documents, make sure everything looks alright, and if everything looks alright, keep the documents with you and for any reason.

[43 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[43 minutes 27 seconds][Agent] : I know you need this very business, but for any reason, I'll talk after reading the documents. If something changes in the next few days and you can't keep the policy, that is perfectly fine.

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

[43 minutes 40 seconds][Agent] : Our policy comes with a full 30 day cooling off. And we will provide a full refund of your payments unless the claim has been made in that time. And remember, you can

also find information about our premium structure on our website.

[43 minutes 55 seconds][Customer] : Oh yeah.

[43 minutes 55 seconds][Agent] : Now I'll talk in organizing the policy. Remember, you will be protected from today.

[44 minutes 6 seconds][Customer] : Yep.

[44 minutes 2 seconds][Agent] : All your documents will reach out on time, but you don't have to make a payment right now out of you can choose your own payment date. So I want you to have a look at the calendar and pick a day you are covered from today, today's the 4th of December.

[44 minutes 9 seconds][Customer] : Yep, Yep, Yep.

[44 minutes 19 seconds][Agent] : But also when would you like the first payment coming out? Just pick a day. Today is the 4th and it's Wednesday. It's 4th of December so just pick the day you want.

[44 minutes 26 seconds][Customer] : I think it's like on my birthday.

[44 minutes 39 seconds][Agent] : If you if you pick Oh yeah your birthday is coming very soon if you Pi. Although if you pick. Sorry I should have mentioned this before.

[44 minutes 49 seconds][Customer] : Yeah.

[44 minutes 46 seconds][Agent] : If you pick your birthday, then the system will calculate your age of 58, so your premiums will be slightly higher. If you pick a payment date before turning 58, this will be the premium that I've given you.

[45 minutes 1 seconds][Customer] : Oh, OK. I will give you the goods. Yeah. Yeah.

[45 minutes 3 seconds][Agent] : Sorry, I should have mentioned, go for it.

[45 minutes 5 seconds][Customer] : That's good. No, no, it's. Give me one SEC. I have a look.

[45 minutes 6 seconds][Agent] : Take your day, take your time. Take your time.

[45 minutes 11 seconds][Customer] : MMM.

[45 minutes 11 seconds][Agent] : No rush. 21st, that's a Saturday. Perfect. So your first payment will come out on the 21st of December and then nothing will be due until the 21st of January. OK, so it'll be 21st of every month from then onwards. And do you want to link this payment to a card or a bank account?

[45 minutes 16 seconds][Customer] : So on 21, yes, yes, no, no.

[45 minutes 44 seconds][Agent] : Bank account? Yeah, I can do that for you. And is your bank account a savings account or a check account?

[45 minutes 43 seconds][Customer] : Then bank account, yes, 7 I think.

[45 minutes 53 seconds][Agent] : It's a savings account. Beautiful. And it's in the name of Alta Chengesí. Am I pronouncing your last name correctly? How do you say it? Oh, I did. I did. Well done. OK, very good.

[46 minutes][Customer] : Yeah, it's very good one.

[46 minutes 7 seconds][Agent] : I'll continue.

[46 minutes 8 seconds][Customer] : That's good.

[46 minutes 8 seconds][Agent] : So you said it's a savings account. Yeah.

[46 minutes 8 seconds][Customer] : Yeah, yeah.

[46 minutes 12 seconds][Agent] : And what's the BSB number? 06/2? Yeah. And the account number? Mm Hmm. OK, I'm going to read these numbers back to you just to make sure I entered it correctly. So it's a savings account and that's Commonwealth Bank, right?

[46 minutes 14 seconds][Customer] : 06/2 133 1105 3504 Yep, yes, this thing.

[46 minutes 39 seconds][Agent] : OK, so it's a savings account with Commonwealth Bank. Your account name is Altaf Jenges.

[46 minutes 47 seconds][Customer] : Yep. Yep.

[46 minutes 45 seconds][Agent] : Uh, sorry, Altaf Chengesí, your BSB 062133 and your account number is 110511053504.

[46 minutes 57 seconds][Customer] : Correct.

[46 minutes 58 seconds][Agent] : Lovely. And uh, I'll just thank you for those numbers. And can I please confirm as well?

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

[47 minutes 3 seconds][Agent] : For security reasons, the account is yours and you're authorized to use it. Lovely. The very last step that I'm going to do, and I'll talk, is read a verbal declaration that

will summarize your income protection policy.

[47 minutes 8 seconds][Customer] : Yes, yeah, yeah.

[47 minutes 19 seconds][Agent] : In between and at the end there will be 3 simple yes or no questions and we'll be all done.

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

[47 minutes 25 seconds][Agent] : Now, before I read this out, I just want to make sure your details are all correct When you receive the policy documents. On the documents, you'll see your name will appear as Mr. Altaf Chengezi. I'll spell it out again.

[47 minutes 31 seconds][Customer] : Yeah, yeah.

[47 minutes 37 seconds][Agent] : ALTA is your first name.

[47 minutes 41 seconds][Customer] : No, actually, I have a Midland as well.

[47 minutes 44 seconds][Agent] : What is it? Tell me.

[47 minutes 45 seconds][Customer] : It's Hussain.

[47 minutes 52 seconds][Agent] : Mm hmm. Mm. Hmm. Beautiful. I put that in. So ALTAF is your first name. Your middle name is Hussain, which is HUSSAINI. Always love the name Hussain. And uh, your last name is CHANGEZI.

[48 minutes 3 seconds][Customer] : Yeah, correct.

[48 minutes 10 seconds][Agent] : Awesome. So it's Alta for Sanchez. So I've changed that so your policy documents will show your full name. Your date of birth is 1/1/67. All correct.

[48 minutes 15 seconds][Customer] : Yes, yes.

[48 minutes 22 seconds][Agent] : Beautiful. And also, can I confirm once again kindly, that you are a male and an Australian resident? Yes or no? And just for the recording one more time. I know you have said you're a nonsmoker for just checking one more time.

[48 minutes 30 seconds][Customer] : Yes, yes.

[48 minutes 36 seconds][Agent] : Have you had a cigarette in the last 12 months? Yes or no? Very good.

[48 minutes 40 seconds][Customer] : No, no.

[48 minutes 42 seconds][Agent] : My name again is Zorro. This is real insurance. I'll read this out to you. Calls are recorded and any advice that provides you is general in nature and may not be suitable to your situation. And also, if you are covered from today, your first payment is not due until the 21st. You're happy with that?

[48 minutes 59 seconds][Customer] : Thank you so much so much.

[49 minutes][Agent] : You're welcome. Let me read this out. It's my pleasure. Let's read this out and we'll be done. It goes. Thank you. Altaf Hussein Changesi. It is important you understand the following information. I will ask for 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. Thank you. Real income protection is issued. Real income protection is issued by Hanover Live free of Installation Limited, whom we will refer to as Hanover.

[49 minutes 24 seconds][Customer] : Yes, yeah.

[49 minutes 39 seconds][Agent] : 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 on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing your application. I'll repeat that Hanover. Hanover relies upon the information you have provided when assessing your 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. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

[50 minutes 54 seconds][Customer] : Yes.

[50 minutes 55 seconds][Agent] : Very good. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services by agreeing to this declaration. By going to this declaration you can send 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. The accepted

cover provides the following insurance cover for AL for Altaf Hussein Chingase, a monthly insured amount of \$9000 with a waiting period of 90 days and a benefit of 24 months. The Monthly Income benefit 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. I'll repeat that part again.

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

[52 minutes 3 seconds][Agent] : Uh, you The monthly income benefit payable in the event of a claim, maybe 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. There is a 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 Altaf Hussein Chingazi Income Protection Benefit. The pre disability 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 due to your personal. No work effects. So I missed I made a mistake I'll read that part again.

[53 minutes 20 seconds][Customer] : Yeah, yeah.

[53 minutes 22 seconds][Agent] : The pre disability for altaf Hussein changizi income protection benefit. The pre disability 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 due to your personal work efforts or activities less your share of necessarily incurred business expenses from the time of becoming a self-employed person to the date of total disablement. By agreeing to this declaration, you agree to any non standard exclusions or loadings 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. So you may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on December 21st,

2030 to 12:00 AM. Your premium for your first year of cover is \$610.87 per month. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable. Sorry. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Altaf Chang. By the way, your account, sorry to interrupt your account name is Altaf Changiz. Or is there Hussein there?

[55 minutes 22 seconds][Customer] : I'll talk H changegi.

[55 minutes 24 seconds][Agent] : OK, let me fix that. Just give me a moment, OK? I've changed that for you. You're happy for me to continue reading.

[55 minutes 34 seconds][Customer] : Yeah, no problem.

[55 minutes 35 seconds][Agent] : Thank you. So I've changed that, so I'll read that part again. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Altaf H Champesi, 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 carefully consider these documents to ensure the product meets your needs. 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 your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Now my very last two questions for you before I get this all done. I'll talk.

[57 minutes 7 seconds][Customer] : Yep.

[57 minutes 7 seconds][Agent] : I just need a yes or no. So before I send this out, do you understand and agree with the declaration, yes or no?

[57 minutes 16 seconds][Customer] : Yes.

[57 minutes 16 seconds][Agent] : Thank you. I'll talk. And the very last question before I send this out, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[57 minutes 32 seconds][Customer] : All good. Yes.

[57 minutes 35 seconds][Agent] : Sorry, sorry.

[57 minutes 37 seconds][Customer] : No, no, no, no, no. Sorry. Sorry.

[57 minutes 37 seconds][Agent] : I, I, I, sorry also I need a clear yes or no.

[57 minutes 40 seconds][Customer] : No, no, no, no, no.

[57 minutes 41 seconds][Agent] : So I'll read that the question again.

[57 minutes 43 seconds][Customer] : No. Yeah.

[57 minutes 44 seconds][Agent] : OK, I'll read that question again for the recording. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[57 minutes 56 seconds][Customer] : No.

[57 minutes 57 seconds][Agent] : Beautiful, Perfect. That's all done and completed for you.

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

[58 minutes][Agent] : Then also, if your income protection policy is all in place, uh, your income, uh, income protection cover is in place. Your first payment is not due until the 21st. Uh, you will receive all the policy documents shortly by e-mail. And remember also that if you have any question, all the contact details will be there in your policy documents. So call us if you need any help.

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

[58 minutes 24 seconds][Agent] : 8:00 AM to 8:00 PM Monday through Fridays, any time. We're always here for you and my name is Zora.

[58 minutes 29 seconds][Customer] : Thank you.

[58 minutes 31 seconds][Agent] : You can always reach out to me if you need any help. OK. If I'm busy, leave a message. I'll call, call you back.

[58 minutes 31 seconds][Customer] : No, no, no, no worries. No worries.

[58 minutes 36 seconds][Agent] : Also, thank you so much for choosing real insurance. All the good, all the best with your business.

[58 minutes 41 seconds][Customer] : That's OK. No problem. Because I I, you know, I have a lot of friends and like me, he's working like me.

[58 minutes 46 seconds][Agent] : Yeah, yeah, Yeah.

[58 minutes 50 seconds][Customer] : So I give your number to him.

[58 minutes 55 seconds][Agent] : Oh, thank you. Thank you for your kind words. So, yeah, they they can always reach out to me.

[58 minutes 54 seconds][Customer] : Yeah, yeah, yeah.

[58 minutes 59 seconds][Agent] : Just give my name.

[59 minutes][Customer] : Because it's, he doesn't know about this insurance.

[59 minutes 4 seconds][Agent] : Oh, OK, I'll be more than happy to help.

[59 minutes 4 seconds][Customer] : So I will give Yeah notice.

[59 minutes 7 seconds][Agent] : You can just give my name and number and if they ask for me they'll put through to me.

[59 minutes 14 seconds][Customer] : No, not a problem.

[59 minutes 10 seconds][Agent] : If I'm not available just I'll send to leave a message with a contact number so I can call them. Thank you.

[59 minutes 16 seconds][Customer] : No one.

[59 minutes 16 seconds][Agent] : My pleasure. It'll be a pleasure.

[59 minutes 17 seconds][Customer] : Thank you.

[59 minutes 17 seconds][Agent] : Look after yourself.

[59 minutes 18 seconds][Customer] : Thank you.

[59 minutes 18 seconds][Agent] : Stay safe.

[59 minutes 19 seconds][Customer] : You too.

[59 minutes 19 seconds][Agent] : Have a beautiful day.

[59 minutes 19 seconds][Customer] : Thank you.

[59 minutes 20 seconds][Agent] : Bye.

[59 minutes 20 seconds][Customer] : You too. Bye. Bye bye.