

[0 seconds][Customer] : Hello.

[1 seconds][Agent] : Hi there, Ali. My name is Sharon. I'm giving a call from Real Insurance. How are you? That's good reason for the call mate was just to follow up on the income protection insurance quote request that we received across the weekend. So I'm just here to take you through how it works, have a look at some different terms and prices and see if we can find something suited for you there as well. OK. Income protection, Yes. Yeah. Perfect. Just so I can load everything up for you there, Ali quickly let you know our calls are recorded and any advice I provide is generally nature may not be suitable to your situation. I'll just make sure I have got your details correct here. So I have your name down as Ali Daoud. I was. I'm sorry. Yep.

[41 seconds][Customer] : Yeah, ALYEAYOU B Ali, Aly BAYOUB.

[53 seconds][Agent] : Oh, you'd be perfect. Thank you, Ali. And then I've got your date of birth here mate, as the 18th of July 1989. Yep. And lastly, just confirming that you are a male and an Australian resident as well.

[1 minutes 6 seconds][Customer] : My e-mail.

[1 minutes 9 seconds][Agent] : Sorry.

[1 minutes 10 seconds][Customer] : Sorry, what is it my you're asking about my e-mail?

[1 minutes 9 seconds][Agent] : Oh, no, no, sorry. Your gender, that is male, correct? Yeah, perfect. And that you are an Australian resident as well?

[1 minutes 16 seconds][Customer] : Yeah, yeah, yes.

[1 minutes 20 seconds][Agent] : Yeah, perfect. OK. That's all the checks out of the way there. Ali, I guess I'd like to ask you what has got you looking into the income protection with us?

[1 minutes 31 seconds][Customer] : I don't know my friend, he has told me about you. He he was talking like income protection, whatever he said they could do it for himself. So I I will do it.

[1 minutes 45 seconds][Agent] : OK, of course. Look.

[1 minutes 46 seconds][Customer] : Does anyone ever have any insurance? That's why I need, I need insurance for myself.

[1 minutes 53 seconds][Agent] : Beautiful, No very, very good reasoning to having a look there and I

imagine pardon got you. So the recommendation to have a look into this no very, very good. Umm, and I imagine, is this sort of the first time looking into this sort of insurance, correct?

[2 minutes][Customer] : It's like advice for my friends, yeah.

[2 minutes 11 seconds][Agent] : Yeah, no, that's OK. Look, it's a very straightforward policy and how it works, obviously it's designed to protect you. Umm, if you're, you know, sick or you suffer an injury and you can't work, it's where we step in and help you, you know, maintain your living costs. OK, beautiful. Umm, now, I guess just a couple of questions to help figure out, you know, how best we can assist you there. Ali, I'd love to know. What do you do for work? Landscaping.

[2 minutes 38 seconds][Customer] : Yeah.

[2 minutes 39 seconds][Agent] : Oh, very cool. How long have you been doing that for?

[2 minutes 41 seconds][Customer] : I had my own business for about 60 years.

[2 minutes 43 seconds][Agent] : Oh, oh, very cool. And I imagine you enjoy being your own boss. Of course. No. Very good, very good stuff. And is that so? Do you do like all, like you have the machinery that sort of stuff as well?

[2 minutes 49 seconds][Customer] : Yeah, Yeah.

[2 minutes 58 seconds][Agent] : Oh, very cool. No super, super good stuff. And as well with being your own boss, you cannot complain at all. Umm, very good. Umm and then obviously being self-employed, obviously, you know, sometimes through employers we get these insurances given to us, but yourself I imagine, you know, there's no insurance there at the moment. Yeah, no, very, very understandable. Umm Now when it comes to your sort of financial responsibilities, Ali umm, were you on your own single or do you have a partner?

[3 minutes 27 seconds][Customer] : None.

[3 minutes 24 seconds][Agent] : Children, no children, yes, of course, maybe one day in the future there and as well. Were you guys renting or do you have a mortgage? What's the case there? Sorry.

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

[3 minutes 46 seconds][Agent] : Oh, beautiful, beautiful. And then as well, your so your leading situation were you, do you say you're planning to buy a home soon? Oh, no, got you. No, no, that's

OK. And was it just you that was working or was your partner working as well?

[4 minutes 3 seconds][Customer] : No, just me.

[4 minutes 4 seconds][Agent] : OK. So the sole learner, of course, I imagine if something does happen, going to make things a bit tough there as well. So no very important insurance there. OK, Well, essentially the process that I'll take you through today, Ali, I'll go through the sort of main information on how this works. And then from there we go through what's called a duty space assessment. So it's a few quick questions about what you do at work, and that opens up the quoting screen where you can pick your own terms of cover and we can find something that's going to be most suited for you as well.

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

[4 minutes 33 seconds][Agent] : All right, beautiful. Now, the way I lead it, this is designed so we provide you with a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's there to help cover your bills and living costs if your salary's been interrupted. Now our policy, it offers an income benefit of up to 70% of your monthly pre tax income. So starting from \$1000 up to a maximum of 15,000 per month. And it is salary dependent. So we can calculate that in a second anyway to show you what the maximum offer is that we can cover you for.

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

[5 minutes 14 seconds][Agent] : OK, all right, beautiful. Now, very easy to apply for this insurance with us as well. It's just a series of health and lifestyle questions that we do over the phone to see if you're approved and if so, on what terms we can actually offer the cover. Now, if you're happy with the offer and you decide to put it in place, this will protect you until your policy anniversary following your 65th birthday.

[5 minutes 39 seconds][Customer] : So speaking days and what?

[5 minutes 38 seconds][Agent] : All right, so this will protect you once you start the policy. It will protect you until you the policy anniversary.

[5 minutes 41 seconds][Customer] : Oh, OK.

[5 minutes 48 seconds][Agent] : After you turn 65 South, there is an expiry, but not for many, many years. In your case, it'd be just over 30 years that this would protect you for. Now just as a heads up, keep in mind there are some exclusions that apply as outlined in the PDS, but nothing you should have to concern yourself with there of course as well. One of the other things I'd like to give you a heads up on because this may help you, you know, moving through the years, the premiums for income protection, they are generally tax deductible so it can make it even more cost effective for you. Alright, beautiful.

[6 minutes 30 seconds][Customer] : Premium.

[6 minutes 26 seconds][Agent] : Now that's the sorry, yes, so the premium what you'd have to pay, you know, either per fortnight, per month or annually, they are generally tax deductible, OK. So you could potentially claim that on tax.

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

[6 minutes 44 seconds][Agent] : Well, that's going to depend on a few things, which we'll figure out in a second there, Ali. So yeah, you'll need to pick the terms of cover and that will help calculate the price there. But that's just as a heads up. Definitely speak to a professional in the field. If you've got a tax agent, they'll give a lot more information than advice, but I just like letting people know. All right, beautiful. Now that's everything so far. I'll just like to double check in with you, Ali. How is it all sounding for you at the moment?

[7 minutes 11 seconds][Customer] : I'm sorry, how's what?

[7 minutes 13 seconds][Agent] : So how's the policy sounding at the moment? Do you have any other questions for me? So far? No. OK, wonderful. All right, well, we'll go through the duties based assessment together. So that's those few quick questions that I mentioned about your requirements and what you do at work. So these are all just a yes or no response. And I need to let you know that before entering any of our questions, it is important you are aware of your duty to answer all of them accurately and honestly just as far as to so could impact your cover at claims time. So the first one I'll just confirm, do you work 15 hours or more per week? Yes or no?

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

[7 minutes 51 seconds][Agent] : Yes. And 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. OK. So when it comes to the landscaping, Ali, are you more so just managing? You're not actually working on site. OK. So you do like, do you actually operate the machinery as well yourself?

[8 minutes 12 seconds][Customer] : Yes, yes.

[8 minutes 20 seconds][Agent] : OK. In that case, for this question, we'll have to answer no, because you do actually operate some machinery, which is perfectly fine as well. Don't stress.

[8 minutes 28 seconds][Customer] : OK. Sorry about that.

[8 minutes 28 seconds][Agent] : Yeah, no, no, that's OK. I just thought I want to make sure this is as accurate as possible. I want to do it all right by you. Now the next question is just confirming, do you perform heavy physical duties, use heavy machinery or drive the vehicle? Yes or no? OK, perfect. And are you qualified, skilled or semi skilled or hold the required licenses to perform your role? Yes or no?

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

[8 minutes 53 seconds][Agent] : Very good. Now this one's just double checking. 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?

[9 minutes 7 seconds][Customer] : Hello.

[9 minutes 7 seconds][Agent] : No, thank goodness, of course as well. And lastly, 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?

[9 minutes 20 seconds][Customer] : Hello.

[9 minutes 21 seconds][Agent] : No, thank goodness there as well. All right, that's all of these questions out of the way for now. Very good so far. This means we can actually start going through and building up your quote. Now, Ali, the first thing I'll need to get out of the way is just confirm, have you had a cigarette in the last 12 months? Yes or no? No. Very good, very smart. And the next thing

we're going to double check is the maximum monthly benefit amount that we can cover you for. OK.

So we're going to do that based off of your annual income before tax.

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

[9 minutes 52 seconds][Agent] : So I've being under a self-employed person there, Ali, we're going to classify. So your pre tax income, it will be 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 this would be the amount the business would otherwise cease earning in the event you are unable to work due to a disability. So what would you say your annual income before tax would be?

[10 minutes 23 seconds][Customer] : How about 140?

[10 minutes 22 seconds][Agent] : Ali 140 Beautiful. I'll pop that in there. Which means, so as I mentioned, \$1000 minimum per month and the maximum we could cover you for would be \$8166. And then the next step down is 8108 thousand flat 7900. It goes down in \$100 increments. Now, what I like to do at this stage, Ali, is figure out what you actually need in place at the moment. OK? So you've mentioned, obviously you're being the sole owner. So I imagine you would be taking care of all the bills, the rent, everything along those lines. OK, When it comes to your rent per month, where does that stand? How much? So that two that was said 2600 just to be safe for rent and then in terms of other living costs, you know, obviously food bills, fuel, you know, insurances those sorts of things.

[11 minutes 9 seconds][Customer] : About 2550, Yeah, yeah, yeah, I'd like, yeah, like about 1500, yeah.

[11 minutes 25 seconds][Agent] : I know it's hard to put a number on that sometimes per month or per OK, 1500 for those sorts of things.

[11 minutes 38 seconds][Customer] : 1502 thousand that much?

[11 minutes 38 seconds][Agent] : There's OK 2000 per month for sort of living costs. And then perhaps for any unforeseen or any other, umm, sort of instances there, we could just put, I don't know, \$1000 for, you know, extras just in case as well, which that works out to be about sort of 5600

is what we've calculated what you really need in place. So would you like to have a look around sort of 5600, maybe 6000 for your benefit amount? Or did you want to look any higher than that?

[11 minutes 53 seconds][Customer] : Yeah, about 6000.

[12 minutes 10 seconds][Agent] : OK, beautiful. That way obviously you're not looking at the highest amount, so you're not going to be overspending on something you may not need. But we've found a suitable level of cover for you there. Perfect. Now the next thing we're going to calculate or have a look at will be the waiting period. So the way that this works, this is the non payment period that you must wait before the income benefit is payable after the insured event. So not from when the policy starts, but from when the doctor has ruled you unfit to work. How long you have to wait for the 1st payment?

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

[12 minutes 40 seconds][Agent] : OK, so we give you the option of either 30 days or 90 days. Now keep in mind that the income benefit is paid monthly in arrears. So if you choose a 30 day waiting period for example, the first payment is going to be 60 days from when you were first eligible to claim. Which would you like to choose first, 30 or 90?

[13 minutes 4 seconds][Customer] : 30.

[13 minutes 5 seconds][Agent] : 30, OK, because that's the quicker payout time, of course, but it will be a little bit more expensive than the 90. That's all right. We'll start off at 30. And then lastly, the benefit. So this is the maximum amount of time that we will pay the income benefits for anyone injury or illness. And the options you get to choose from are six months, one year, two years or five years. What would you like to pick? Six months you said?

[13 minutes 32 seconds][Customer] : Yeah.

[13 minutes 33 seconds][Agent] : Yeah, perfect. OK, that's everything there. Now the next step, Ali, so we can actually go through and have a look at the prices and any terms of the cover. We'll need to take you through the health and lifestyle questions. And that should only take us a couple of minutes. And that way if you are approved, we'll have everything laid up on the table for you there as well. OK, beautiful. So what we'll do here? I'll double check some of the other contact details. I've

got your e-mail address as activeserviceservices.trade@gmail.com. Yeah, wonderful. And then in case you get approved, we also like to have it sent out via post. We'll just pop in your address. Ali, what would be your post code First 2162.

[14 minutes 1 seconds][Customer] : Yes, correct 162, yeah.

[14 minutes 19 seconds][Agent] : Yeah. And was that in Chester Hill or Sefton? Beautiful. I actually went to, funnily enough, we're based in Sydney. I went to preschool in Chester Hill many, many years ago.

[14 minutes 29 seconds][Customer] : Yeah. 50, Yeah.

[14 minutes 28 seconds][Agent] : So very good spot out there.

[14 minutes 30 seconds][Customer] : 50 St. Chesterfield. It's 50 Justin St. Chesterfield.

[14 minutes 33 seconds][Agent] : Sorry, Jocelyn St. Beautiful. I actually don't remember. I'm trying to look. It's been a long time since I went to preschool there, but no good spot out that way. Our office, we're actually based in Castle Hill, so we're kind of Western Sydney as well. And just to confirm as well, Ali, that's your postal address, correct?

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

[14 minutes 55 seconds][Agent] : Yeah, beautiful. OK, that's everything there. Now just while I'm loading up the application for you, I'll need to read out what's called a pre underwriting disclosure. So it's a statement that makes you aware of your responsibility, of course, before answering the questions here.

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

[15 minutes 9 seconds][Agent] : OK, so just says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. 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 look complaints about breaches of privacy. 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. This means that you need to ensure that you understand each question I asked 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 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. So, Ali, I'll just confirm, do you understand and agree to your duty? Yes or no?

[16 minutes 14 seconds][Customer] : Yes.

[16 minutes 14 seconds][Agent] : All right, perfect. Now these questions as well, mate, very straightforward. I'll just need to read them out in full to you first and then I'll ask yes or no. You respond accordingly. We should move through pretty quickly. So starting off the first one, just confirming. 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?

[16 minutes 40 seconds][Customer] : No.

[16 minutes 41 seconds][Agent] : No, very good. And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no? Oh, beautiful. And does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? So your work does it just to confirm it requires you to use explosives, travel to areas experiencing war or civil unrest or work offshore?

[17 minutes 9 seconds][Customer] : I didn't understand that.

[17 minutes 10 seconds][Agent] : No, that's OK. So these questions are just touching back on your occupation.

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

[17 minutes 14 seconds][Agent] : So it's asking, yeah, so does your work require you to use explosives? No. Not travelling to areas experiencing war or civil unrest, no.

[17 minutes 20 seconds][Customer] : No, no, no, no, no.

[17 minutes 26 seconds][Agent] : And not working offshore, no. Perfect. That's all right. So answer no to that question there and then this one's just reconfirming. Are you A, employed or B, self-employed?

[17 minutes 32 seconds][Customer] : Yeah, access the point.

[17 minutes 38 seconds][Agent] : Perfect.

[17 minutes 42 seconds][Customer] : I own my business.

[17 minutes 38 seconds][Agent] : And do you own a business or are you a contractor on the business? And have you been in your current business for at least 12 months? Yep.

[17 minutes 48 seconds][Customer] : Yeah, and more like 550.

[17 minutes 50 seconds][Agent] : Beautiful. Yeah. No. Very good. And has your business been profitable?

[17 minutes 55 seconds][Customer] : Yeah, it did.

[17 minutes 56 seconds][Agent] : Yes. Perfect. Now, 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?

[18 minutes 7 seconds][Customer] : Yeah.

[18 minutes 8 seconds][Agent] : OK, very good. Now the next one here is asking, do you have a second occupation that generates a taxable income, Yes or no? No. And have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration, Yes or no?

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

[18 minutes 26 seconds][Agent] : No, Very good. OK, now that's all of the occupation questions done. The next we'll move through to all the health questions here. So this first one's just confirming your height and weight. So just need to make sure you're aware that I am required to obtain a confident single figure measurement for each one. And starting off first ally either using centimeters or feet and inches. What is your exact height? Or if you remember the last time you checked, what would you, what would it be? 182 centimeters.

[18 minutes 51 seconds][Customer] : 182, yeah.

[18 minutes 55 seconds][Agent] : Yeah, perfect. And either using kilograms, pounds or stones, what is your exact weight?

[19 minutes 4 seconds][Customer] : And about 100.

[19 minutes 1 seconds][Agent] : Or if do you remember the last time you checked 100 kilos? Yeah, I'm confident with that.

[19 minutes 8 seconds][Customer] : MMM, yeah.

[19 minutes 12 seconds][Agent] : Yeah. OK, perfect. Now the next one here is confirming. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[19 minutes 23 seconds][Customer] : Uh yeah.

[19 minutes 25 seconds][Agent] : So just to confirm, Ali, this questions asking about unexplained weight loss of more than 5 kilograms in the last year.

[19 minutes 32 seconds][Customer] : Uh, no, no, no, no.

[19 minutes 33 seconds][Agent] : OK, No, very good. So if you've done dieting or exercise and lost weight, that's good, that's fine. This is just if you've done nothing and miraculously lost it, but no very good. OK, So the next one here to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no?

[19 minutes 38 seconds][Customer] : Yeah, yeah.

[19 minutes 55 seconds][Agent] : So did.

[19 minutes 56 seconds][Customer] : Sorry, sorry.

[19 minutes 58 seconds][Agent] : So I'll leave these questions asking to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? No, very good. And the next one, do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months? No, that's OK. Keep in mind though, this policy, it is a worldwide cover 24/7.

[20 minutes 9 seconds][Customer] : No, no, no, no, no.

[20 minutes 27 seconds][Agent] : So if you are outside the country on holidays and something

happens, you're still protected there as well, right?

[20 minutes 33 seconds][Customer] : All good.

[20 minutes 33 seconds][Agent] : OK. Now the next question is just confirming, do you have existing income protection cover? Yes or no?

[20 minutes 40 seconds][Customer] : No.

[20 minutes 41 seconds][Agent] : No, that's all right. And finally up to the medical history section here. So the way this one works, there's a main question that I'll read out at the beginning and then just refer back to, and then a list of different health conditions that we'll have to go through.

[20 minutes 55 seconds][Customer] : Yes.

[20 minutes 53 seconds][Agent] : Again, it's just a yes or a no and we should move through it pretty quickly. So, it asks, have you ever had symptoms of being diagnosed with or treated for, or intends to seek medical advice for any of the following starting off with cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Yes or no, Very good. And have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. No stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure.

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

[21 minutes 34 seconds][Agent] : Very good high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. No diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[21 minutes 41 seconds][Customer] : No, nothing.

[21 minutes 48 seconds][Agent] : No, no, that's good. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no. No epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis.

[21 minutes 56 seconds][Customer] : No, no.

[22 minutes 3 seconds][Agent] : Yes or no up anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no No any illegal drug use, abusive prescription medication or received medical advice or counselling for alcohol consumption. Yes or

no No disorder of the kidney or bladder. Yes or no Blood disorder or disease? Yes or no? No.

[22 minutes 11 seconds][Customer] : No, no, no, no. All good.

[22 minutes 29 seconds][Agent] : No Good. Asthma or other respiratory disorder, excluding childhood asthma.

[22 minutes 34 seconds][Customer] : No.

[22 minutes 35 seconds][Agent] : Back or neck pain or disorder?

[22 minutes 38 seconds][Customer] : Nothing.

[22 minutes 39 seconds][Agent] : Yep. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. No joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Yes or no? Now that's good. Osteoporosis or osteopenia.

[22 minutes 46 seconds][Customer] : No, no, nothing.

[22 minutes 58 seconds][Agent] : And the last one for this section, any defect of hearing or sight other than which is corrected by glasses or contact lenses? No. Beautiful. OK, very well done so far there, Ali. Very healthy by the way, I'll say.

[23 minutes 5 seconds][Customer] : No, yes.

[23 minutes 11 seconds][Agent] : And the next one here. So this section is just other than what you've already told me about. So anything new that we haven't talked about yet 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, tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy, Yes or no?

[23 minutes 37 seconds][Customer] : No, I just did, uh, like for my health, uh, came from my whole body, but everything is good. That is also beautiful. Like just checking up.

[23 minutes 38 seconds][Agent] : No, Oh no, no. So was that just part of like an annual check up?

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

[23 minutes 50 seconds][Agent] : Yeah.

[23 minutes 50 seconds][Customer] : Like a new chapter.

[23 minutes 51 seconds][Agent] : OK. What we can do, We can answer yes to this question here

because this is asking about sort of any medical advice or whatnot.

[23 minutes 57 seconds][Customer] : Oh, OK, We can take it. Yeah.

[23 minutes 57 seconds][Agent] : But one of one of the things I have on my list here and I'll read it out and you tell me if this is correct. So annual check UPS where there were no presenting symptoms and results came back normal.

[24 minutes 8 seconds][Customer] : I just remembered that, sorry.

[24 minutes 11 seconds][Agent] : S So they came back normal? Yes.

[24 minutes 13 seconds][Customer] : Yeah.

[24 minutes 13 seconds][Agent] : Yeah, Perfect. OK, that's on the list. And that's everything captured there. All right, I'm just going to copy and paste that in and it's yes, that's on the list. Beautiful. And then other than what you've already told me about Ali, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no?

[24 minutes 35 seconds][Customer] : Yeah, tell you, tell you.

[24 minutes 38 seconds][Agent] : That's OK, I'll reread the question.

[24 minutes 40 seconds][Customer] : Yeah.

[24 minutes 40 seconds][Agent] : So other than what you have already told me about, are you contemplating or thinking of seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no?

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

[24 minutes 52 seconds][Agent] : No, that's good. And lastly, for this section, 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? Yes or no?

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

[25 minutes 6 seconds][Agent] : No, Perfect. OK, only three questions left and then we'll be done.

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

[25 minutes 10 seconds][Agent] : The next two is just about your family history, so this is only to the best of your knowledge. Have any of your immediate family just meaning mother, father, brother or

sister, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no?

[25 minutes 30 seconds][Customer] : No.

[25 minutes 31 seconds][Agent] : No very good. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60? Yes or no?

[25 minutes 42 seconds][Customer] : No.

[25 minutes 43 seconds][Agent] : No, very good. And the last one I've got for you here, Ali, is just how much of a daredevil you are. Just asking. Other than one off events like a gift certificate or a voucher, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters cave or recognizing or any other hazardous activity Yes or no? No, very good. OK, that is the application done and dusted there. I'm just going to load up your outcome.

[26 minutes 12 seconds][Customer] : No, yeah, don't talk everyday. My landscape job is very good.

[26 minutes 18 seconds][Agent] : Very healthy by the way, I'll say are we very well done now, just while this is pardon, I was going to say keeps you active.

[26 minutes 27 seconds][Customer] : It keeps my healthy, healthy. I'm doing diet.

[26 minutes 29 seconds][Agent] : Yeah, no, awesome, very, very good stuff. Now just for the outcomes loading for you there, Ali, I'll let you know about two other things that are included. So there is a rehabilitation benefit along with a final expenses benefit. And what the final expenses does it actually pay out \$10,000 in the event that you would have passed away to beneficiaries of your choice.

[27 minutes][Customer] : OK, we'll see. I got it.

[26 minutes 54 seconds][Agent] : So it's an inbuilt funeral insurance, OK, Yeah, hopefully you don't need to use that.

[27 minutes 6 seconds][Customer] : They're all included in the policy.

[27 minutes 3 seconds][Agent] : But that's all included in the policy there now, correct? Correct. All included now coming back here and beautiful. OK Ali, I want to say a very big congratulations there mate. Your application has been approved for the income protection just with the below terms. So there's only one thing that's popped up for us. But again it is an approval there. So it's under the exclusion section and it's based on your disclosure under the self-employed section and due to business continuity. So the income protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the disablement date. Now this adjustment will only apply with a total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income.

[27 minutes 59 seconds][Customer] : Yeah.

[27 minutes 58 seconds][Agent] : OK, OK. Other than that though, based off your health there, Ali, it is full coverage. Whether you're at work, outside of work, anything happens to you, injury or illness, you've got the full coverage there as well.

[28 minutes 12 seconds][Customer] : Yes.

[28 minutes 10 seconds][Agent] : OK, beautiful, Nice. So it's very well done and that means we can have a look now. So for the monthly benefit amount of \$6000, a waiting period of 30 days and a benefit period of six months, that's going to cost you a fortnightly premium of \$55.64 per fortnight. So every two weeks, \$55, every two weeks, Yeah. Oh, let me swap it over for you. I'll have a look. Monthly, if you prefer to do it that way. It won't be a direct double, but it will be the same amount that it adds up to as the annual figure. So monthly, I'll leave to that coverage.

[28 minutes 35 seconds][Customer] : Ah, every two weeks, 55 per month, \$120.55 OK.

[28 minutes 54 seconds][Agent] : It is \$120.55, correct?

[29 minutes 1 seconds][Customer] : And the I just need you to, uh, say it again, please about, uh, the cover.

[29 minutes 11 seconds][Agent] : Yes, Sir. At work or outside of work, if you get an illness or an injury, you're covered. So if you, you know, break your, I don't know, as an example, you break a bone or you need like, I don't know, like a, you get pneumonia, very, very sick, you're off work. We



can cover you. It's full coverage, OK.

[29 minutes 8 seconds][Customer] : So outside inside my job and hmm 4th offers OK.

[29 minutes 30 seconds][Agent] : And then the monthly benefit, as I said, so \$6000 with a waiting period of 30 days and a benefit period of six months and that costs you \$120.55 per month.

[29 minutes 43 seconds][Customer] : Oh, beautiful.

[29 minutes 45 seconds][Agent] : Beautiful. So that price, is that something that's affordable for you there?

[29 minutes 48 seconds][Customer] : No good.

[29 minutes 50 seconds][Agent] : OK, No, well, it's not good or good.

[29 minutes 53 seconds][Customer] : No good.

[29 minutes 54 seconds][Agent] : Oh, sorry. No. Good, good, good.

[29 minutes 53 seconds][Customer] : I mean, good, Yeah.

[29 minutes 55 seconds][Agent] : I just like to make sure, but no. Beautiful. Well, Ali, given that you've been approved and if you're happy with the coverage as is, what we can actually do for you today is we can get you immediately protected over the phone, but it's not going to cost you anything upfront. OK, We actually let you choose the first payment date yourself. So that way you have the Peace of Mind. You can be protected as of today and we can get all of your tailored policy documents sent out to you both via e-mail and via via post.

[30 minutes 26 seconds][Customer] : I prefer via e-mail.

[30 minutes 25 seconds][Agent] : OK, well, if we're setting up a policy, we send it out both ways. So that way you can keep the hard copies at home, but you get the e-mail much quicker to read through as well.

[30 minutes 36 seconds][Customer] : OK.

[30 minutes 37 seconds][Agent] : Yeah, but most of the correspondence after that is generally via e-mail anyway. Obviously to save paper, of course, but no. Very good. Well, the steps we go through now, Ali, if you're happy to get that all set up, we jump into the calendar. You can pick the first payment date yourself. We then just note down a payment method and I'll reach you out a final

declaration which summed everything up a little bit more formally before you accept the policy. OK, very good. Now while I'm loading everything else up there, I'll just let you know as well how this will work moving forward. Now the premiums, they are stepped just meaning that they will generally increase each year as you age. And this is just as an indication. If you make no changes to the policy and leave everything the same, next year it will cost you \$126.33 per month.

[31 minutes 28 seconds][Customer] : It's rise up like a couple dollar.

[31 minutes 27 seconds][Agent] : OK, it does go up a couple of dollars, but sometimes it may actually go down because if I have a look here in the year after that. So when you're 37, it actually goes down to \$121.64 a month. So it's gone up, but it's come back down as well. Now, we send out a notice to you 30 days before your policy anniversary each year to show you what the price will be before it actually changes.

[31 minutes 57 seconds][Customer] : No worries.

[31 minutes 54 seconds][Agent] : OK, So you do get a heads up, OK. And if you are ever curious, you can always find more information about the premium structure on our website. Now, that's all the information covered there. Next, we'll jump into the calendar together. Ali, as I said, you get to pick the first payment date yourself. When would you like to start the first payment?

[32 minutes 17 seconds][Customer] : Can you do it on January 1st of January?

[32 minutes 16 seconds][Agent] : Do you like it to be like the first of every month? It's just easier for you.

[32 minutes 24 seconds][Customer] : Yeah.

[32 minutes 25 seconds][Agent] : Yeah, I can. I can do the second because the first is a public holiday, New Year's Day. I can select the 2nd of every month.

[32 minutes 33 seconds][Customer] : Yeah, it's OK.

[32 minutes 34 seconds][Agent] : Is that all right? Yeah. OK. And look, if you ever want to change it just to go back to the first after the first payments made, you can simply call up our support team and get them to change that back to the first of every month if you'd like.

[32 minutes 45 seconds][Customer] : No worries.

[32 minutes 44 seconds][Agent] : All right. Perfect. Keep in mind, though, even though you're choosing to pay on the 2nd of January, the protection will start as of today once we get you covered.

[32 minutes 55 seconds][Customer] : Ah, OK.

[32 minutes 53 seconds][Agent] : All right, perfect. Now the two options we have for a payment method, Ali, either a direct debit from a BSB and account number or you can use a card. Which would you like to do? So I can't choose. If it's easier, we can just use the BSB and account number. OK, we'll use that. So getting that set up there, Ali, would that be a savings or a cheque account for you? Savings and under the account name Ali Daoud.

[33 minutes 10 seconds][Customer] : Any yeah, savings, yes.

[33 minutes 29 seconds][Agent] : Yeah. Perfect. All right, now, I'm in no rush. I'll be ready when you are. We'll just place in the BSB number first.

[33 minutes 35 seconds][Customer] : Yeah. One second, please.

[33 minutes 37 seconds][Agent] : No, that's OK.

[33 minutes 39 seconds][Customer] : And just one question, is there any time I can cancel if I want?

[33 minutes 41 seconds][Agent] : Yeah, correct.

[33 minutes 44 seconds][Customer] : Thank you.

[33 minutes 44 seconds][Agent] : If yes. So at any point in time you're not locked into the policy and there's no exit fees. So whether it be you hold it for a week, you hold it for a year or ten years, whenever you want to cancel, you just give us a call and let us know.

[33 minutes 59 seconds][Customer] : OK.

[34 minutes 3 seconds][Agent] : Mm hmm. Yep, 6 and that should show. Was that with ANZ? Yeah, OK. And then just the account number there, Ali. Yep, Yep, Yep, 2. I'll read it back. So 660027372.

[34 minutes][Customer] : The BSE is the 01 222 6 yeah 66 double O 27372 yeah.

[34 minutes 31 seconds][Agent] : Perfect. OK, that's everything there, Ali. Alright, the last step. I'll read out the final declaration to you. So there'll be one question in the middle and then two questions at the end to make sure that you're happy with everything before we put it in place.

[34 minutes 45 seconds][Customer] : Yeah.

[34 minutes 44 seconds][Agent] : OK all right, wonderful. So it says here. Thank you. Ali Daoud. It is important you understand the following information. I will ask for your agreements based 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 Live Free of Australasia Limited, whom 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 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. Distribution practices are consistent with this determination, and you can obtain a copy on our website. Now I need to remind you of the duty to take reasonable care that you've agreed to. So Ali, can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

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

[35 minutes 47 seconds][Agent] : OK, very good. It then says 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, you consent 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 Ali Dayib, a monthly and short amount of \$6000 with 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.

[36 minutes 36 seconds][Customer] : None.

[36 minutes 37 seconds][Agent] : 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 early Day of Income Protection benefit.

The Income Protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the disablement date.

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

[37 minutes][Agent] : This adjustment will only apply with a total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. 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 at any time by calling us.

[37 minutes 22 seconds][Customer] : None.

[37 minutes 22 seconds][Agent] : Your cover expires on January 2nd, 2055, 12:00 AM. Your premium for your first year of cover is \$120.55 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 by Hanover to GSS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Ali Dayoub, which you are authorized to debit from and have provided to us. The policy documentation, PDS and SSG 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.

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

[38 minutes 6 seconds][Agent] : 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. And lastly, it just states that we have a complaints process which you can access at any time by contacting us.

[38 minutes 35 seconds][Customer] : None.

[38 minutes 34 seconds][Agent] : Full details are available online and in the documentation we are

sending you. So thank you for your patience there. Ali, I've just got the last two questions for you now. The first one's just confirming. Do you understand and agree with the declaration, yes or no?

[38 minutes 49 seconds][Customer] : Uh, yeah.

[38 minutes 51 seconds][Agent] : Oh, yeah.

[38 minutes 49 seconds][Customer] : Just I have one question about the first, the first 30 days, it's about I can cover myself by my company or something.

[39 minutes 4 seconds][Agent] : What do you mean?

[38 minutes 59 seconds][Customer] : And the the six months, what what about just, I need like a little information about the 30 days and the six months.

[39 minutes 9 seconds][Agent] : Oh, like the waiting period and the benefit. Yeah. So the waiting period. So as an example, let's say you've started the policy today and then, you know, in a week's time you suffer an injury and the doctor has ruled you unfit to work.

[39 minutes 11 seconds][Customer] : Uh, yeah, yeah, OK.

[39 minutes 25 seconds][Agent] : That is when your 30 day waiting period will start, OK, from that day and you have to wait 30 days and still be off work to then start receiving payments after that monthly in a raise. And then the benefit period of six months means that that's how long we're going to pay you out for if you're off work.

[39 minutes 43 seconds][Customer] : OK, done. Done. Understand.

[39 minutes 44 seconds][Agent] : OK, perfect. All good. So just to confirm, I'll re ask that first question there. So Ali, do you understand and agree with the declaration? Yes. And 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?

[39 minutes 53 seconds][Customer] : Yeah, yeah, all good. I will. I will read it by e-mail now.

[40 minutes 5 seconds][Agent] : OK. So just with this one, Ali, just the last question because we have a strict compliance, if you feel that everything is covered and you've got no more questions for me, you can answer no to this question. OK, But I'll just quickly re ask.

[40 minutes 16 seconds][Customer] : Oh, OK, I have one question. So all the cover is, uh, I ask you

this about it, uh, before, but I wanna ask more about it. It's about, uh, so I have public if I don't work injury and if, uh, if like, uh, like kidney stuff, whatever example, uh, everything is good by example.

[40 minutes 37 seconds][Agent] : Yes. So because because you're very healthy now and you've got no pre-existing conditions, you have a full coverage medically.

[40 minutes 36 seconds][Customer] : It's cover like I'm going to go hospital like heart. What if a heart, uh, kidney, everything, Huh.

[40 minutes 45 seconds][Agent] : So in the future, if anything happens, you know, let's say something happens, heart or kidney and you're off work, something you know you're going to be off work for a while, you've got full coverage from medical standpoint if anything is to happen in the future, correct? Yes.

[41 minutes 2 seconds][Customer] : OK, that's good.

[41 minutes 3 seconds][Agent] : Beautiful. Hoping that doesn't have to happen.

[41 minutes 5 seconds][Customer] : That's good. Yeah.

[41 minutes 6 seconds][Agent] : Fingers crossed.

[41 minutes 7 seconds][Customer] : I hope everyone needs to be in health, you know, but just question to know.

[41 minutes 7 seconds][Agent] : Not exactly, but just in case.

[41 minutes 11 seconds][Customer] : That's just to know. Yeah. Yeah.

[41 minutes 12 seconds][Agent] : Of course, of course. And look at any point in time, if you ever have any questions, you can always give us a call and ask our support team too. OK.

[41 minutes 19 seconds][Customer] : No worries.

[41 minutes 19 seconds][Agent] : All right, perfect.

[41 minutes 20 seconds][Customer] : She's a strong man.

[41 minutes 21 seconds][Agent] : So well, all good. Now just to confirm as well there, Ali, just so I can accept it. I'll just confirm. 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?

[41 minutes 33 seconds][Customer] : No, All good.

[41 minutes 34 seconds][Agent] : OK, wonderful. All right, so I'll accept that declaration for you there, which means you are now covered for the income protection. So you'll get an e-mail confirming everything in about an hour. And all the physical papers should take about two to five business days to appear. OK.

[41 minutes 34 seconds][Customer] : No, 250 Jocelyn St.

[41 minutes 52 seconds][Agent] : Yes to 50 Jocelyn St. in Chester Hill, NSW.

[41 minutes 56 seconds][Customer] : 2163.

[41 minutes 57 seconds][Agent] : Yeah. Perfect.

[41 minutes 57 seconds][Customer] : Yeah, beautiful.

[42 minutes][Agent] : Awesome. Not a worry. Well, look, Ali, I very much appreciate the time of day there. Uh, was there anything else I could help out with?

[42 minutes 5 seconds][Customer] : Uh, just one question, is there any application for any? I can look at my insurance or something, payments, whatever. Or no, there's no app.

[42 minutes 14 seconds][Agent] : Not an app, but on the Internet, there'll be instructions in the e-mail and the papers. We have a customer portal, so that way you can jump on the customer portal. You'll be able to set that up and log on and you can update some details and check details there. Otherwise, if you ever want to like ask away, you can always give us a call. So just as I'm a part of the sales team here, we have a full team for the customer support. So they can update details, They can guide you through things as well. Oh, it it may be the app as well for real insurance, I don't know.

[42 minutes 41 seconds][Customer] : Oh, good, because my friend has app or something He that's why I'm asking him, but not Amy. It's someone else, but I prefer any other friend. Uh, I can trust him. He said no, Amy is good.

[42 minutes 56 seconds][Agent] : OK, look, we've, I know that we have got a customer portal, so you'll be able to access it that way as well.

[43 minutes 1 seconds][Customer] : Yeah, it's easy.

[43 minutes 5 seconds][Agent] : Yeah, yeah, correct.



[43 minutes 2 seconds][Customer] : I I can contact you by support or I can check in like you said I can log in and if, if any update I will do it.

[43 minutes 11 seconds][Agent] : Easy done.

[43 minutes 12 seconds][Customer] : All right, all good.

[43 minutes 11 seconds][Agent] : OK, awesome. Alright. Thank you very much, Ali. You enjoy the rest of your week and Christmas coming up as well.

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

[43 minutes 22 seconds][Agent] : Ah, automatic.

[43 minutes 19 seconds][Customer] : Uh, uh, the payment is go automatic or I have to pay by manually, obviously.

[43 minutes 24 seconds][Agent] : So on the 2nd of January, that'll just get taken out.

[43 minutes 26 seconds][Customer] : Oh, that's it. That's it. All good.

[43 minutes 28 seconds][Agent] : Beautiful. No worries. Alright, well, all the best there, Ali. You take care.

[43 minutes 31 seconds][Customer] : Thank you so much.

[43 minutes 32 seconds][Agent] : Thank you. Alright, bye. Bye.

[43 minutes 33 seconds][Customer] : Yeah.