

[0 seconds][Customer] : Hello.

[2 seconds][Agent] : Hey, good morning, Rachel. My name is David from Real Insurance. I'm just following up, Rachel about that life insurance enquiry on our website that I received.

[10 seconds][Customer] : Oh, yes.

[11 seconds][Agent] : Yeah, I, I'd love to take you to how that cover works there, Rachel, and see if you can find something suitable for yourself.

[17 seconds][Customer] : OK, you.

[17 seconds][Agent] : Very quickly on my end there. Yeah, very quickly on my end there. Rachel.

[17 seconds][Customer] : That'd be Great Britain.

[21 seconds][Agent] : I just want to confirm I'm speaking with the right person, speaking with Rachel Bartman Brittman. Thank you.

[27 seconds][Customer] : Yes.

[28 seconds][Agent] : And Rachel, your date of birth there was the 8th of the 3rd, 1975. Thank you. And just confirming as well that you're a female Australian resident.

[32 seconds][Customer] : Yes, Sorry.

[40 seconds][Agent] : Just confirming you're a female Australian resident.

[43 seconds][Customer] : Yeah, it's rachelrootman@gmail.com.

[47 seconds][Agent] : Yeah, sorry I had Rachel. Not your e-mail, just female and gender and an Australian resident.

[52 seconds][Customer] : Oh, yes, sorry.

[53 seconds][Agent] : Yeah, just for the call recording. Thanks Rachel. Uh, is that a yes or no?

[57 seconds][Customer] : Yes.

[59 seconds][Agent] : Thanks Rachel. Now please be advised that calls are recorded. Any advice are provided is general in nature and may not be suitable to your situation. Now just to help me understand your situation a little bit better there, Rachel. Umm, in terms of a life insurance, what are you looking for in a life insurance to do for yourself? Is it uh, for any like commitments that you have financially, like any mortgages to cover that off with? And so, yeah.

[1 minutes 18 seconds][Customer] : Yeah, just to have a mortgage and just to sort of make sure the kids have something.

[1 minutes 26 seconds][Agent] : Yeah, for the kids as well. How many kids do you have, if you don't mind me asking? 2 girls. Yeah, still quite young or dependent on you.

[1 minutes 32 seconds][Customer] : 22 girls, Yes and no.

[1 minutes 39 seconds][Agent] : Yeah, right. Just kind of like in that age.

[1 minutes 41 seconds][Customer] : Yeah, 01/25 and 1:17. But yeah, just sort of a make sure that I'm still looking after them.

[1 minutes 48 seconds][Agent] : Oh, OK, yeah, of course. You know, you never stop becoming the mum. It's a lifetime thing, isn't it?

[1 minutes 55 seconds][Customer] : That's true. And I'm dead.

[1 minutes 55 seconds][Agent] : Regardless if they go off and yeah. And. And that's right, exactly right. So yeah, it'd be nice to of course leave the world behind for your two girls there, Rachel. But realistically, you know, if something were to happen to you, which is what the life insurance is designed to provide some sort of Peace of Mind, uh, what do you think are the things that you need to take care of for your kids there? A. And of course that mortgage as well.

[2 minutes 15 seconds][Customer] : Well, well, that's sort of it.

[2 minutes 19 seconds][Agent] : MMM.

[2 minutes 18 seconds][Customer] : I sort of want to make sure that the grant leaves me with any burdens and that, yeah, they sort of can help them, yeah.

[2 minutes 28 seconds][Agent] : MMM, yeah, yeah, fair enough. Because, umm, you know, being in my situation and my parents a little bit older than me, you know, umm, I was born quite late in my mom and dad's life. Umm, you know, I'm concerned about, you know, those things that I don't really want to better them with umm, you know, my own financial circumstances, of course. So we, we can never tell without, uh, with children, right? So yeah.

[2 minutes 49 seconds][Customer] : No, my, what my mum was just saying there's my myself and my middle brother.

[2 minutes 50 seconds][Agent] : What It's MMM, OK. Oh, OK, yeah. Did you get along with them?

[2 minutes 57 seconds][Customer] : There's five years difference and then there's she had another son and there's 20 years difference between him and he's more like a brother to my daughter than.

[3 minutes 10 seconds][Agent] : Because oh, OK, yeah, fair enough. I do have umm, aunties as well from my mom's side that a lot younger than me, and it's weird to call them aunties.

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

[3 minutes 22 seconds][Agent] : Little little kids running around. So it's a bit weird.

[3 minutes 28 seconds][Customer] : People used to think he was my son because we obviously look alike.

[3 minutes 26 seconds][Agent] : But look, besides the FO, yeah, yes, fair enough.

[3 minutes 33 seconds][Customer] : Those, my brother, were like, oh, did your parents remarry?

[3 minutes 41 seconds][Agent] : Yeah. And and for yourself, the Rachel, I guess for your little brother that you kind of like have that relationship where you are looking after you're responsible for him as well, that sort of thing.

[3 minutes 40 seconds][Customer] : I'm like, no, yeah, yes, yes, I'm gonna make fun of you. But I'm I really?

[3 minutes 51 seconds][Agent] : Yeah, fair enough it's been an odd 1 isn't it because you've got your of course your maternal instincts, but it is your brother as well at the same time yeah alright, it's a bit of umm unique situation there, but uh Rachel with us cover there. Umm, it's exactly what umm we discussed there. So it's just to provide some sort of financial protection. You know, the idea is hopefully not for a long time and hopefully you are around for your kids and, and you're a little brother is there as well for a long time. But, umm, to give you some Peace of Mind there, you know, uh, that if something that happened to you, they'd be able to cover off that mortgage or, you know, have some sort of, umm, legacy to lean towards there to, to maybe, you know, do something in their life or their own or whatever it is that they need that money for.

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

[4 minutes 38 seconds][Agent] : Now, when you mentioned leaving burdens behind for your family,

the Rachel with this cover, there's an advance payment of 20% of the benefit amount to a maximum of \$20,000 to help with funeral cost or any other final expenses. It's just to, uh, the idea behind it, it's just to leave it any of those immediate costs that they might be dealing with, umm, you know, when you pass away, umm, so that, you know, they can use that for things like, uh, funeral expenses like I mentioned, but also things like, umm, you know, that mortgage that you might have that's still rolling on. OK.

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

[5 minutes 11 seconds][Agent] : Now, uh, how this works, uh, Rachel, is you're able to nominate up to five beneficiaries to receive this amount. Uh, so be your children there. If they are underage, it does go to their guardian. So just keep that in mind that you're able to send from 1:00 to 5:00 beneficiaries, Umm, and we'll keep it nice and simple for you. So Rachel, so our application process is done over the phone. We've got no forms to fill in or anything like that. Uh, we'll simply just take you through some health and lifestyle questions and this will determine the pricing and the terms of the policy that we can offer.

[5 minutes 42 seconds][Customer] : Yep.

[5 minutes 42 seconds][Agent] : Uh, keep in mind as part of your cover as well, there's also a terminally ill advanced payout that I can explain a little bit later down in detail, uh, once we get an approval there. OK, umm, about any questions for you so far there Rachel, before we hop into some pricing.

[5 minutes 56 seconds][Customer] : Not yet.

[5 minutes 57 seconds][Agent] : Yeah, all sounding nice and straightforward.

[6 minutes][Customer] : Yep.

[6 minutes][Agent] : Yeah. I in terms of, you know, the, what you're looking for in a life insurance, is that ticking your boxes so far or do you have any other concerns?

[6 minutes 6 seconds][Customer] : Yeah, I don't want something that's complicated.

[6 minutes 10 seconds][Agent] : Yeah, of course. Yeah. Uh, we'll keep it nice and simple for you then, Rachel. Umm, just very quickly on my end. Uh, what's your preferred title there, Rachel? Is

that Miss Mrs.

[6 minutes 10 seconds][Customer] : And yeah, news please.

[6 minutes 19 seconds][Agent] : and Miss Miss. No worries. I'll get some pricing loaded up for yourself. We do take into account your smoking service there, Rachel. So have you had a cigarette in the last 12 months, yes or no? OK, thank you. And if you wanted to look into cover over 1,000,000 there, Rachel, do you just need to ask you a question about your income? So is your current annual income \$50,000 or more?

[6 minutes 31 seconds][Customer] : No Yep, yes.

[6 minutes 46 seconds][Agent] : Beautiful. Thank you and I'll get that loaded up. I see on our website you put through an inquire for \$1.5 million.

[6 minutes 56 seconds][Customer] : I wo would prefer more but that was the maximum it would let me do.

[6 minutes 55 seconds][Agent] : Umm, yeah, OK.

[7 minutes 9 seconds][Customer] : Oh, OK.

[7 minutes 3 seconds][Agent] : It is, uh, kept, uh, based on your age there, uh, Rachel, that's the highest that we can look at, but we can also start from \$100,000 like I mentioned. What's a realistic amount for you to maybe start looking to leave behind for you, uh, for your kids And, uh, if you wanted to include your little brother in there too.

[7 minutes 19 seconds][Customer] : Well, just 1 1/2 doesn't really cover a surname.

[7 minutes 23 seconds][Agent] : OK, yeah, fair enough. Umm. But look, if you do decide to take other life insurance with other companies that Rachel, this doesn't stop us from paying that either way. The only question that we do ask is if you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million.

[7 minutes 43 seconds][Customer] : What?

[7 minutes 43 seconds][Agent] : Umm, but anything afterwards that you take out of it, uh, that's none of our concern. It's just more so, umm, at this stage, uh, when we're talking to you now, uh, we'll take you through those questions as well. OK. Now for the one and a half million dollars of cover for

yourself, uh, Rachel, you're looking at a indicative payment of \$147.72 per fortnight there.

[8 minutes 5 seconds][Customer] : Right.

[8 minutes 5 seconds][Agent] : OK, How's that standing? Uh, in terms of the, the budget there? Was it fitting within what you were looking for? Yeah, no worries. Now the next steps there, uh, Rachel, it's just to take you through those health and lifestyle questions. We'll keep it nice and simple for you as well. But mostly yes or no's except for your height and weight. Uh, I'll just confirm as well that Rachel, are you still in, uh, in Queensland?

[8 minutes 6 seconds][Customer] : Yes, yeah, that's yes.

[8 minutes 28 seconds][Agent] : Yeah. What was your post code there, 134. Thanks, Rachel. And what was your suburb there as well? That's all I Yep.

[8 minutes 30 seconds][Customer] : 4213 Palai PALAI.

[8 minutes 42 seconds][Agent] : OK. Thank you. And just your address Intel as well. Thanks. Yeah, Yeah, yeah. Was that court as well? Not upper court, Yeah. Beautiful and was that the same as your postal address as well? You get your mail.

[8 minutes 46 seconds][Customer] : Yeah, it's #9 Uplands used Umbrella P for Peter, L for Larry, A for Apple, N for November, D for Dog, S for Sam or yes, Yep.

[9 minutes 12 seconds][Agent] : OK, no worries. I'll just read out a pre underwriting disclosure for yourself there Rachel. This one just outlines answering our questions when looking into some, uh, life insurance. You just make sure that you're umm, standing to or you've agreed to your duty to answer our questions truthfully. Better reading on my end just says here, uh, 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 the insurer and may share 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 incorrect information and lodge complaints about breaches of privacy. By proceeding, you understand they applied to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. Uh, this means that you need to ensure that you understand each question

I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you're 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. Now, Rachel, do you understand and agree to your duty, yes or no?

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

[10 minutes 31 seconds][Agent] : Thanks. So thanks Rachel. Uh, very quickly as well, Rachel, I forgot to mention to you there is additional options there on top of the life insurance that you can add to your policy. Uh, those options are total and permanent disability, children's cover and serious illness cover there. So did you want me to explain any of these optional covers to you and how they work?

[10 minutes 49 seconds][Customer] : No, that's OK.

[10 minutes 50 seconds][Agent] : OK, no worries. Now the first question there, Rachel, about the life cover there was just about COVID-19. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Thank you. And are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[11 minutes 5 seconds][Customer] : No, Yes, I'm a resident of Australia.

[11 minutes 18 seconds][Agent] : Yeah. And you're residing in Australia, of course.

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

[11 minutes 21 seconds][Agent] : Thanks Rachel. And has an overarching question for these following questions here. Says here. Have you ever had symptoms of, been diagnosed with or treated for or intent to seek medical advice for any of the following? First one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

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

[12 minutes 7 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neuron disease? Sorry, motor neuron disease or any form of dementia, including Alzheimer's disease.

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

[12 minutes 21 seconds][Agent] : Thank you. And the next section, Rachel, is in relation to your height and weight. Uh, please be aware that I'm 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, with that in mind, we can take the last time that you had it recorded as well, alright? Or last time you had it measured. Uh, what is your exact height and are they centimeters or feet and inches? Alright, and what is your exact weight in either kilograms, pounds or stones? Sorry Rachel, you just cut off there.

[12 minutes 36 seconds][Customer] : OK, 169 centimetres 7 kilos 070.

[12 minutes 59 seconds][Agent] : Yeah, 70 kilograms.

[13 minutes][Customer] : Yep.

[13 minutes 2 seconds][Agent] : Alright, And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[13 minutes 8 seconds][Customer] : No.

[13 minutes 9 seconds][Agent] : OK. And the next section there is about your occupation there, Rachel. So let's just ask you, does your work require you to go underground, work at heights above 20 meters back to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore? So the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of Australia, IE booked or will be booked and travel within the next 12 months? Thank you. And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million.

[13 minutes 28 seconds][Customer] : No, no, no, no.

[13 minutes 56 seconds][Agent] : Thank you. And the next section there just going back to some health and livestock and Rachel again. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? First one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cyst including skin cancer or sunspots. Have you ever had an abnormal cervical smear, thyroid condition, or neurological symptoms such as dizziness or fainting?

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

[14 minutes 35 seconds][Agent] : This order of the stomach, bowel, gallbladder or pancreas, epilepsy, UH, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Thank you. Any illegal drug use, abuse, prescription medication or received medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease. Thank you. And last one there, sleep apnea or asthma, excluding childhood asthma.

[14 minutes 46 seconds][Customer] : No, no, no, no, no.

[15 minutes 8 seconds][Agent] : Thanks, Rachel. Sounding nice and healthy.

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

[15 minutes 11 seconds][Agent] : Yeah. Go on to the next.

[15 minutes 11 seconds][Customer] : Don't ask me about coffee.

[15 minutes 14 seconds][Agent] : Sorry.

[15 minutes 13 seconds][Customer] : Don't, don't ask me about coffee.

[15 minutes 17 seconds][Agent] : OK. Well, look, that's not one of our questions there, Rachel. So that's alright. You umm, have, have have coffees. Do you have a day? Quite a bit, yeah. Umm, I'll tell you a funny story.

[15 minutes 28 seconds][Customer] : No, yeah.

[15 minutes 32 seconds][Agent] : Last, umm, year, when I first arrived here in Australia, I'm from New Zealand originally, umm, we did a dirty Santa with, uh, one of my friend's family, uh, we got invited to that Christmas party and I got a coffee machine, uh, this year for work is what we did, another dirty Santa game where he kind of steal, umm, you know, random boxes. I don't know if you

know how that game works. Uh, I got another coffee machine.

[15 minutes 49 seconds][Customer] : Yeah, yeah, I do buy that at work for Christmas.

[15 minutes 54 seconds][Agent] : Yeah, yeah. What did you get? Oh, OK. Oh, I got another coffee machine.

[16 minutes 3 seconds][Customer] : Oh well, like it's all tonight.

[16 minutes 2 seconds][Agent] : So I've got 2 now, yeah umm, yeah. I still prefer, I don't know if you have those, umm, if you like your coffee cold. I have, umm, the boss coffee.

[16 minutes 14 seconds][Customer] : Yeah, I might like love to like iced coffee.

[16 minutes 13 seconds][Agent] : But the ones you get in the supermarket, kind of like little yeah, 05 years. No, I guess I still got five years of my one. Yeah.

[16 minutes 19 seconds][Customer] : I have to get a new machine 'cause my capsule machine died after five years of I just yeah, just invested in machine a couple weeks ago and it does both.

[16 minutes 37 seconds][Agent] : OK.

[16 minutes 38 seconds][Customer] : I don't know why I didn't get one before.

[16 minutes 40 seconds][Agent] : Yeah, OK. You must. You must have overworked your last machine. That on the spot. Yeah. Just for full flat line. Yeah, I can. Yeah. OK.

[16 minutes 40 seconds][Customer] : It's just, yes, but yeah, I didn't do obviously cold, but yeah, this time it's yeah, it's really good to do. Got like a separate container.

[17 minutes 6 seconds][Agent] : There you go.

[17 minutes 2 seconds][Customer] : So you got one that you use for your hot drinks and that's got like a separate container so you can use that for all your iced coffee drinks.

[17 minutes 16 seconds][Agent] : Yeah, that sounds fancy. And that's not capsules anymore. You use like actual coffee grinds and that sort of stuff.

[17 minutes 20 seconds][Customer] : No, it wasn't too expensive. I think like by the time I got it was 1600, but they gave me like good discount and he gave me C the coffee for free and the and stuff that I mean it's any sort of thing like how much it costs to buy.

[17 minutes 30 seconds][Agent] : Yeah, yeah, yeah. It's going up outside now, isn't it?

[17 minutes 41 seconds][Customer] : I've talked things like it like pays itself off really quickly.

[17 minutes 46 seconds][Agent] : That's right. I mean, if you're having five coffees a day, then that might be worth it.

[17 minutes 50 seconds][Customer] : Yes, judgy.

[17 minutes 53 seconds][Agent] : No, I'm not judging. My wife's into that as well.

[17 minutes 55 seconds][Customer] : Yes, it's really good.

[17 minutes 56 seconds][Agent] : Every time I got yeah, she's always wanted to stop by a coffee shop or something. But yeah, I didn't get it. I get a headache after 2 so it's me.

[18 minutes 4 seconds][Customer] : I know people are like, oh, how? How do you not get a headache? No, they're coffee. And like, oh, I get a headache because I don't have coffee. Because they get withdrawal.

[18 minutes 13 seconds][Agent] : Yeah, yeah, they get there sometimes. Umm, And just with the next question there, Rachel, it does ask about medical history still.

[18 minutes 21 seconds][Customer] : Yeah, no, that's fine.

[18 minutes 22 seconds][Agent] : Umm, So this question there, other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as They're not limited to any surgeries, X-rays, scans, blood tests or biopsy. Thank you. And other than what you've already told me about, are you contemplating seeking medical advice, uh, for any symptoms you are currently experiencing within the next two weeks? Thank you. And the next one there as well, Rachel. So just asking about family history. So, uh, with the immediate family, this doesn't include your children. So just mainly your umm, mother, father, any brothers or sisters that you might have Give me your little brother of course. Umm and CIS here 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 other than Myalis polyposis?

[18 minutes 41 seconds][Customer] : No, no, not that I'm aware.

[19 minutes 23 seconds][Agent] : OK, no worries. Umm, just for you and umm, I just for that call

recording there, Rachel, if I can just get a clear yes or no for yourself for this one. Umm, it's just of course, to the best of your knowledge, umm, in some cases we do have some customers that umm, you know, might not have a relationship with their family or might have been adopted, that sort of thing and they don't know. That's fine.

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

[19 minutes 43 seconds][Agent] : Uh, but just 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 are familial, uh, adenomatous polyposis.

[19 minutes 54 seconds][Customer] : Not that I know of.

[19 minutes 56 seconds][Agent] : OK. You happy for us to put down no there or do you wanna put down?

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

[20 minutes][Agent] : Don't, no.

[20 minutes][Customer] : Yeah. No, sorry.

[20 minutes 3 seconds][Agent] : OK, no worries. So, uh, 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?

[20 minutes 2 seconds][Customer] : Yeah, no.

[20 minutes 14 seconds][Agent] : OK, thank you. And the last one there, Rachel is about hazardous pursuits. So other than one off events, gift certificates, slash vouchers, do you engage 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 wreck diving or any other hazardous activity? Uh, your coffees don't make you have an urge to do some skydiving anytime soon. Alright, thanks Rachel.

[20 minutes 40 seconds][Customer] : No, no, they keep me insane.

[20 minutes 51 seconds][Agent] : Yeah, that's right. Uh, Rachel, that's all the questions that we have for you today. Uh, so I'll let you know an outcome of the application. You're sounding nice and

healthy and there's not, not much risk for us there anyway, uh, Rachel, so I shouldn't be too much of an issue. Umm, so I'll load that up now. OK, there you go. Congratulations Rachel, you have been fully approved for that cover there.

[21 minutes 13 seconds][Customer] : Oh great.

[21 minutes 13 seconds][Agent] : So with this cover there, Rachel, the terms and conditions that we can offer this cover for you is, uh, this policy will cover you for destitute to any cause except suicide in the 1st 13 months. And that's immediate coverage is on now. In addition, there is, uh, a terminal illness, uh, terminally ill advanced payment that's included in that cover as well. And the terms that we can offer that is if you are diagnosed with 24 months or less to live by a medical practitioner, then we pay your benefit amount in full to you. You can use that money there to help you out with things like medical costs or like you said, pay off that mortgage if you'd like ahead of time whilst you're still around and take care of your kids and your little brother there. So whatever it is you need to do now, uh, with your premiums there as well, Rachel, it is a life insurance policy. So your premium is step, which means it will generally increase each year. Now, in addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. And you can update this automatic indexation each year if you'd like. So as an example there, uh, Rachel, uh, if you make no changes to the policy, uh, as an indication, sorry, if you make no changes to the policy, your premium mixture will be \$170.17 per fortnight and that benefit amount will have gone up to 1000.

[22 minutes 46 seconds][Customer] : Right. OK.

[22 minutes 42 seconds][Agent] : I'm sorry, \$1,575,000, OK. And you can up that, uh, automatic indexation each year if you'd like, if you just wanna keep it at that 1.5, if you wanted to keep it increasing, you can just, umm, let it roll over and that'll automatically increase there. OK. Now you can also find information about our premium structure on our website there, uh, Rachel, but any questions about the cover there, Rachel? Or is that sounding, umm, you know, what you were looking for in terms of getting some coverage set up?

[23 minutes 9 seconds][Customer] : Yes, that's good.

[23 minutes 11 seconds][Agent] : Yeah. Now what we do for our customers there, Rachel, if you are happy with that cover, when I get some coverage set up in place for your kids and your little brother there as well, or can I just, uh, have some Peace of Mind for that mortgage? Uh, we can get that coverage today for yourself without making any upfront payments. Uh, you get to select the first payment date that you make that, umm, that comes out of your account there Rachel. So we'll give you the next, uh, 30 days to make that decision. Uh, the latest that we can push it out would be the 10th of February There We get some time to before that money comes out.

[23 minutes 43 seconds][Customer] : The payment today?

[23 minutes 44 seconds][Agent] : Yeah, that's no worries. We can get that, uh, just as a heads up anyway, Rachel, uh, if you do decide to pick a bit in the future, uh, your cover does still start from today.

[23 minutes 54 seconds][Customer] : Oh, OK.

[23 minutes 54 seconds][Agent] : You know, if you, if you still wanted to start it today, that's no issue. And I'll hop into this one for yourself as well. Rachel, did you wanna start that one today?

[23 minutes 55 seconds][Customer] : Yes, yes, please.

[24 minutes 6 seconds][Agent] : OK, no worries. So, uh, the first debit date would be the 10th of, uh, January 2025, which is today, and then every fortnight on the Friday thereafter. I just wanna confirm as well, Rachel, we'll send out your policy documents to you within the next three to five business days by post and you'll get some copies by e-mail as well within the next 80 minutes to an hour. I've got an e-mail address, heresorryifimispronounceyourlastnameagainuhrachelbrittman@gmail.com.

[24 minutes 33 seconds][Customer] : No, you did really well. And that's it. Yeah.

[24 minutes 35 seconds][Agent] : OK, thank you. And Rachel, just your phone number again. Just wanna reconfirm that 0416080375, just the one that I'm calling you from today.

[24 minutes 43 seconds][Customer] : Yes, yes.

[24 minutes 45 seconds][Agent] : Thank you. And again, your residential address and your postal address as well, both the same. UH-9 Uplands, uh, Court Salli Queens, 4213. I've got your full name

down as Miss Rachel, uh, Bootman, uh, date of birth, 8th of the 3rd, 1975. Yeah. And again, of course, you're a female Australian resident.

[24 minutes 55 seconds][Customer] : Yep, Yep, yes, Yep.

[25 minutes 9 seconds][Agent] : Thanks, Rachel. Now what we do there, Rachel, is we do collect your, umm, either BSP and account number or Visa or MasterCard. Uh, what do you prefer to pay for your insurances?

[25 minutes 19 seconds][Customer] : I'll pay with a card.

[25 minutes 22 seconds][Agent] : Yep, no worries. I'll just pause the call recording and load up that payment gateway for you. Just sort of protecting your details there. Umm, here it is. Thanks, Rachel. So just says here for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details.

[26 minutes 51 seconds][Customer] : None.

[26 minutes 52 seconds][Agent] : Just please be advised that the call recording is now reason for quality and monitoring purposes. Last thing to do there, Rachel, it's just to read out the final declaration. This just outlines your acceptance of the cover. It's a fair bit of reading on my end after this phone call there, Rachel. Umm, we've got a couple of options for you if you'd like. So, uh, in terms of setting up your beneficiaries, be it your children or, umm, someone else, uh, we can do that over the phone. We just need the full name, date of birth and address and the amount that you'd like to nominate for each person there.

[27 minutes 15 seconds][Customer] : Yep, Yep.

[27 minutes 22 seconds][Agent] : Uh, would you happen to have those details there?

[27 minutes 24 seconds][Customer] : OK.

[27 minutes 24 seconds][Agent] : And did you want to do that over the phone after? Yeah.

[27 minutes 26 seconds][Customer] : Yeah, well, I'll do that now if we.

[27 minutes 28 seconds][Agent] : 1 less thing to think about. Otherwise, we do send you out a beneficiary's form that you can fill up with your forms as well, but that'll be with you within the next three to five business days.

[27 minutes 36 seconds][Customer] : Yeah, no, that's fine.

[27 minutes 35 seconds][Agent] : Umm, yeah. And, and just as a heads up there as well, Rachel, we do provide you with a real reward with a policy. So following your first policy anniversary that we actually refund you, umm, 10% of the premiums you paid in that time. This is a little thank you for staying with us for your first year. Uh, so that was \$384.06, uh, that's debited back into your account for the first, uh, policy anniversary. And if you haven't organized a will for yourself there, Rachel, this policy does provide you with a free online legal will that's valued at \$160.00 with each policy. And that's done through a provider called Safe will. So if you, if you have one in place already, Rachel, that's great. If you wanted to update that, maybe have a look into, you know, how expensive that will might be and, and if that would cover the things that you're wanting to cover for your family there as well.

[28 minutes 22 seconds][Customer] : Yes.

[28 minutes 22 seconds][Agent] : OK, Yeah. And that'll come with your policy documents, of course. So I'll read out that final declaration there, Rachel, and then I'll ask you a question in the middle and two at the end as well. OK, uh, for now, any questions before we hop into this final declaration?

[28 minutes 36 seconds][Customer] : No.

[28 minutes 37 seconds][Agent] : Yeah, beautiful now says here. Thank you. Rachel Rittman, it is important you understand the following information.

[28 minutes 44 seconds][Customer] : MMM.

[28 minutes 44 seconds][Agent] : I will ask for agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real life insurance is issued by Hanover Life RE of Uncle Asia Ltd, whom we will refer to as Hanover. Hanover has an arrangement with the Greenside Financial Services, whom I will refer to as GSS trading as real insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you're provided when assessing your application. That includes the information we initially collected from you to provide it quite. Hanover has set its 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. Uh, Rachel, can you please confirm you've answered all of our questions in accordance with your duty, yes or no?

[29 minutes 38 seconds][Customer] : Yes.

[29 minutes 39 seconds][Agent] : Thank you. And we may from time to time provide offers to you by the communication methods you 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 update this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Rachel Bootman receives one uh \$1.5 million in the events of life insurance or sorry, \$1,500,000 in the events of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year cover is \$147.72 per fortnight. Your premium is stepped, which means it will be calculated each policy anniversary and will generally increase each year as you age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. Included in your premium is an amount payable to GFS of between 41% and 55% to cover costs. Your premium will be diverted from your credit card, which you're 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. We have a today calling 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 to go to your existing cover. We recommend that you do not cancel, uh, any existing policy until you have received and reviewed the 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. That's all done there for yourself. Rachel. Last two questions for yourself, umm, first

one is do you understand and agree with the declaration yes or no?

[31 minutes 43 seconds][Customer] : Yes, sorry.

[31 minutes 44 seconds][Agent] : Thank you and uh, the last one there for today. Would you like any other information or would you like me to read any part of the PDS to you?

[31 minutes 52 seconds][Customer] : No, that's fine.

[31 minutes 53 seconds][Agent] : Thank you. I'll accept that on your behalf of the Rachel. That's all done for yourself. Again, thank you for choosing real insurance. Not sure if you need another coffee during that time there, Rachel.

[32 minutes 5 seconds][Customer] : I do actually.

[32 minutes 4 seconds][Agent] : Yeah, you might have, umm, started nodding off Yeah, no, thanks for your patience, of course, Rachel, and thanks for going through the application with me. Uh, that's all done for yourself. The last steps, of course, is to set up as beneficiary. So we'll get you passed over to our umm, support team, uh, on my end there, Rachel, for the sales, uh, side of things. Was there anything else that I could do for you or anything else I can help you with?

[32 minutes 24 seconds][Customer] : No, that's it. Thanks. You've been really helpful.

[32 minutes 26 seconds][Agent] : No worries. Appreciate your time, the Rachel, and I'm glad I was able to help you out today. I'm not too sure if it's, uh, too late to agree. You happy new Year? No.

[32 minutes 35 seconds][Customer] : Oh, no, it's never too late.

[32 minutes 37 seconds][Agent] : All right, look, happy new year. Uh, Rachel, all the best for the coming year. I'll just pop you in a brief hold. I'll get you passed over to our support team. They can help you out with its beneficiaries as well.

[32 minutes 37 seconds][Customer] : Thank you. Awesome. Thank you.

[32 minutes 45 seconds][Agent] : OK, Thanks, Rachel. All the best. Won't be too long. Hey Rachel, thanks for your patience. I've got Lucy from my customer support team. She'll be able to help you out with those beneficiaries. Uh, Lucy for Rachel, I've confirmed her full details, including contact details and the type of policy as well.

[34 minutes 5 seconds][Customer] : Alright, thanks.

[34 minutes 11 seconds][Agent] : All the best. Thanks, Rachel.

[34 minutes 13 seconds][Customer] : Alright, thanks.

[34 minutes 14 seconds][Agent] : Thank you.