

[3 seconds][Agent] : Good afternoon mate. It's Ken from Rail Insurance. We've received your expression of interest online with regards to income protection insurance. Thanks for making the enquiry. I'm following up on that. I'll explain on my purchase. By the way, some pricing, any questions let me know. Just want to confirm I'm through with Meat or Orzer. Uh huh. Thank you. Thank you. And can I just get to confirm your date of birth? Thank you. And calls are recorded. Any advice I provide is general nature not visible to your situation. Also confirming that you're a female and an Australian resident.

[1 seconds][Customer] : Hello, yes, 7/1/88, yes.

[39 seconds][Agent] : Thank you. What's bothered you to look into income protection?

[44 seconds][Customer] : Well, I do already have but I am just looking to explore more options.

[51 seconds][Agent] : Yeah, no. All good. Appreciate that. Just have a look and see what's kind of out there. Was there anything that kind of sparked that interest, I mean, because you already have income protection.

[51 seconds][Customer] : Yeah, no, I'm just browsing through.

[1 minutes 3 seconds][Agent] : Yeah, Yeah, all good. That's all right. And I'll explain a little bit more about the income protection, but if you are replacing an existing policy, we recommend, you know, cancel it. And if the application's been approved and you have reviewed this policy before, it may not be identical to your existing company. You should also consider the benefits that may not apply or waiting periods that may start again. So because you already have the account protection need, this provides a monthly income benefit paid directly to you. If you're unable to work due to the saving sickness injury and you suffer a loss of income, it's designed to help cut your bills and moving costs if your salary is interrupted. You can buy if you work at least 15 hours per week in paid employment. Now, what do you do for a living then? All right, lovely.

[1 minutes 46 seconds][Customer] : I'm a finance manager about 10 years now.

[1 minutes 49 seconds][Agent] : How long you been in that profession for All right, all good, so go on. Well, so you've been out and lost your working life. So we'll get to know your role as a finance manager a little bit later when we do the duty space assessment to get that price for you. We offer

an income benefit up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. It's easy to apply. We ask you some health and livestock questions over the phone to see if you're approved and if so, on what terms. We can offer cover and once in place, it will cover you until your policy anniversary follows during your 65th birthday. Keep in mind that there are some exclusions that apply as outlined in the PDS and you would already know that premiums for E term protection are generally tax deductible which can make it even more cost effective for you. Now do you have any questions for me so far?

[2 minutes 40 seconds][Customer] : No, not at this stage.

[2 minutes 41 seconds][Agent] : Yeah, that's all right. We'll hang on to having a look at some pricing in time protection. Was it to cover anything specifically? I mean, are you, is it, are you paying off a mortgage at the moment or is it more so just to help with that and eight expenses?

[2 minutes 54 seconds][Customer] : Yeah, I'm paying off a mortgage.

[2 minutes 56 seconds][Agent] : Yeah, yeah, no, that's fine. So, yeah, so it's more you can pretty much once you receive this part, it's up to you what you do with that money, whether it's after mortgage or just everyday expenses, completely up to you. OK. So about the duty space assessment, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Further, to do so could impact your cover at client's time. Do you work 15 hours or more per week?

[2 minutes 55 seconds][Customer] : Yeah, Yes, Yes.

[3 minutes 26 seconds][Agent] : Yep. Is your role with administrative, managerial, professional nature? We spend the majority of your time indoors in our office or clinical environment.

[3 minutes 35 seconds][Customer] : Sorry, I didn't get your question. Could you repeat that?

[3 minutes 37 seconds][Agent] : Yeah, no worries. Of course, it is your role of an administrative, managerial, professional nature. We spend the majority of your time indoors in an office or clinical environment.

[3 minutes 47 seconds][Customer] : Yeah, it's indoors.

[3 minutes 48 seconds][Agent] : Fantastic. Yep. All good. And are you required to form any physical

duties? Yes or no?

[3 minutes 54 seconds][Customer] : No.

[3 minutes 55 seconds][Agent] : So. And do you work at any of the following fields? Aviation, there's a pilot or crew entertainment industry, Air Force, Army, armed forces. Or do you carry a firearm or handle explosives? All good, thank you. Have you had a secret in the last 12 months? Yes or no?

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

[4 minutes 15 seconds][Agent] : No and confirming your employment status. Are you currently employed or are you self-employed? Pre tax income is the total annual remuneration paid to you by employer before tax, including salary and regular commissions or bonuses, excluding super contributions. What's your annual pre tax income?

[4 minutes 22 seconds][Customer] : Employed 143. Yep.

[4 minutes 41 seconds][Agent] : MM Hmm 143 thousand. And based on your duties and your income, you can select a monthly benefit amount from \$1000 up to the maximum monthly benefit amount of \$8341.00. That's the range that you can select from.

[5 minutes 3 seconds][Customer] : The maximum?

[5 minutes][Agent] : But what amount would you like me to quote on the maximum?

[5 minutes 7 seconds][Customer] : Yes, please.

[5 minutes 5 seconds][Agent] : 8341 and a couple of things. The waiting period is the non payment period that you must wait before the income benefit is payable. After the short event you can choose 30 days or 90 days. Keep in mind the income benefit is paid monthly in arrears. Meaning if you choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim.

[5 minutes 29 seconds][Customer] : Yep.

[5 minutes 29 seconds][Agent] : Which waiting period would you like me to select? 30 days? Thank you. And the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Your options need a six months, one year, 2 year or five year benefit. Which benefit. Would you like me to select five years? Yeah, all good. Just put that in. So the next step would be to take you through these health and lifestyle questions as the price and any terms of cover is

determined on the outcome of these questions, which I'll take you through now. So we'll get the price, see if there's any exclusions that are added on and also see if you're eligible for cover as well.

[5 minutes 32 seconds][Customer] : 30 five years, sure.

[6 minutes 8 seconds][Agent] : So I'll reach a pre and run disclosure and get through those questions. I'll just go to your post code. What's your post code? Yep. OK, just do that. 65 S Sydney.

[6 minutes 8 seconds][Customer] : 2, 765 Gables.

[6 minutes 19 seconds][Agent] : Is that Box Hill bars and park Gables.

[6 minutes 22 seconds][Customer] : Gables.

[6 minutes 24 seconds][Agent] : Yep.

[6 minutes 24 seconds][Customer] : Yes.

[6 minutes 24 seconds][Agent] : All good. That's a new sub, isn't it? Gables?

[6 minutes 26 seconds][Customer] : Yes, it is. Yes, yeah, yeah, it is.

[6 minutes 27 seconds][Agent] : Yeah, yeah, it's a lot of new houses out that way and also your premium's step for the income protection many, it will generally increase each year as you age. You can also find information about our premium structure on our website. I'll get a premium rejection once we get that final price for you.

[6 minutes 45 seconds][Customer] : Yep, Yep.

[6 minutes 50 seconds][Agent] : So I'm just going to read this pre owner and disclosure and we'll try those questions this reads. 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 make sure all Australian service providers for the purpose of initiating your policy or handling clients. Our privacy policy tells you more in detail how to access incorrect information and lodge compliance about breach of the privacy while proceeding. You understand there are plans to purchase an income protection policy and as such it would you take reasonable care to not make any misrepresentations. This means that you need to ensure they understand each question I ask you and that you provide honest, accurate and

complete answers. You have to answer each question in full if you have provided some information to us in any earlier discussions you have had.

[7 minutes 49 seconds][Customer] : None.

[7 minutes 39 seconds][Agent] : If you do not take reasonable care, you may breach your duty and it just happens your insurer may be entitled to cancel your policy, decline or make a adjustment for the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no?

[7 minutes 53 seconds][Customer] : Yep.

[7 minutes 54 seconds][Agent] : Thank you. First questions about COVID-19, have you been hospitalised for COVID-19 in the last 12 months? Have you experienced any on down symptoms or complications associated with a COVID-19 infection in the last 30 days? Yes or no?

[8 minutes 10 seconds][Customer] : No.

[8 minutes 10 seconds][Agent] : Thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[8 minutes 18 seconds][Customer] : Yes.

[8 minutes 17 seconds][Agent] : Yes or no Thank you. Does your work require you to use explosives, travel to areas experiencing walks of unrest or work offshore? Yes or no? Thank you. And are you a employed or B? self-employed A or B.

[8 minutes 27 seconds][Customer] : No A.

[8 minutes 34 seconds][Agent] : Have you been in your current occupation for at least 12 months Yes or no?

[8 minutes 39 seconds][Customer] : Yes.

[8 minutes 39 seconds][Agent] : Yes. And do you intend to change your current occupation in the next 12 months, Yes or no?

[8 minutes 46 seconds][Customer] : No.

[8 minutes 47 seconds][Agent] : And do you have a second occupation that generates a taxable income, Yes or no? No. Have you ever been declared bankrupt or placed in a service ship? Involuntary liquidation or under administration? Yes or no?

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

[9 minutes 1 seconds][Agent] : And the next section is in relation to your height and weight. Please be aware I am required to obtain a confident single figure measurement for reach in order to continue with the application. The system does not allow me to enter a box of figures, words or highlight ranges. What is your exact height? So that's all you. One answer's all we need. Thank you. What is your exact weight in kilograms, pounds or stones? Just what answer?

[9 minutes 20 seconds][Customer] : 163 centimeters, 65 KS.

[9 minutes 28 seconds][Agent] : Yep, 65 KGS. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no to the best of your knowledge? Are you infected with are you in a high risk category for contracting HIV which causes AIDS? Yes or no? Thank you. Travel Do you have definite plans to travel or reside outside Australia IE booked or will be booking travel within the next 12 months Yes or no? No.

[9 minutes 37 seconds][Customer] : No, no, no, no.

[9 minutes 59 seconds][Agent] : Fantastic. Do you have existing income protection cover?

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

[10 minutes 4 seconds][Agent] : Thank you. The next question pretty much asks about your intentions. So the question is, do you intend to replace your existing cover with this application, yes or no?

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

[10 minutes 17 seconds][Agent] : Yep, thank you. Medical history is the next part. Have you ever had symptoms of being diagnosed with or try a fall or tend to seek medical advice or any of the following. So this is just going to get me to reach you each category as it comes up, and then just answer with a yes. All right, Now, the first category that I have here, cancer, tumour, molar cyst, including skin cancer, sunspots, Melanoma or leukemia. Yes or no. Have you ever had an abnormal cervical smear? Yes or no. Stroke, chest pain, palpitations or heart conditions such as we're not limited to heart attack and angina or high blood pressure. Yes or no. And high cholesterol, thyroid condition and neurological symptoms such as dizziness or fainting. Yes or no.

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

[11 minutes 3 seconds][Agent] : Going well and diabetes. Rose blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no. Hepatitis or any disorder for liver, stomach, bowel, gallbladder or pancreas. Yes or no. Next category Epilepsy, martineurin disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. And anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use. So be us A prescription medication or receive medical advice or counselling for alcohol consumption. Yes or no. And disorder of the kidney or bladder. Yes or no, All good. And blood disorder or disease, Yes or no.

[11 minutes 10 seconds][Customer] : No, no, no, no, no, no, no, no.

[11 minutes 54 seconds][Agent] : Sleep. Ah, blood D blood disorder or disease. Yes or no. All right, fantastic. Next one is asthma. A lot of respiratory disorder, excluding childhood asthma, yes or no. And back or neck pain or disorder, Yes or no. Arthritis, chronic pain, gout, repetitive shown injury, chronic fatigue syndrome or fibromyalgia, yes or no. And the next one is joint or muscle pain, ligament injuries including replacement or reconstructive surgery, yes or no.

[11 minutes 56 seconds][Customer] : Sorry, No, no, no, no, no, no, no, no.

[12 minutes 28 seconds][Agent] : And osteoporosis or osteopenia, yes or no, fantastic. And the next category? Any defect of hearing or sight, Other one which is corrected by glasses or contact lenses? Yes or no? No thank you. Last six questions other than what you'd already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner specialist? Or are you awaiting results for any medical tests or investigations such as we're not limited to any surgeries, X-rays, scans, blood tests or biopsy. Yes or no?

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

[13 minutes 1 seconds][Agent] : And other than what you're already telling about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Yes or no, All good. And other than what you're already told about, have you ever during your working career required more than two consecutive weeks off work due to illness or

injury? Yes or no? Fantastic. So family history. There's a couple of questions. Immediate family? We're referring to your mum, dad, brothers or sisters only. The question 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 anemitus polyposis? Yes or no? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other Horetra disease prior to age 60? Yes or no?

[13 minutes 42 seconds][Customer] : No, no.

[13 minutes 55 seconds][Agent] : Thank you. And that just takes us through to the very last part. Now on hazardous pursuit, the question other than one off events like gift certificate or vouchers to engage in or tend to engage in any of the following aviation other than as a fair paid passenger on a recognised airline, motor racing, parachuting, mountaineering up sailing, scuba diving, deadline, 40 meters, cave or wreck diving or any other hazardous activity, yes or no? Alright, thank you. And that comes to your end of those questions. Let's just check that out come for you and if you are approved mate, also included within this income protection cover is a rehabilitation benefit along with a final expenses benefit which pays \$10,000. Invented your password just with funeral costs or other final expenses. Some good news. Congratulations mate, you have been approved for the income protection cover and going from the waiting for 30 days benefit for five years and the monthly benefit of \$8341.00, the final price \$83.51 a fortnight. Does that sound affordable?

[14 minutes 21 seconds][Customer] : No, yeah, that's fine.

[15 minutes 9 seconds][Agent] : No, All good.

[15 minutes 9 seconds][Customer] : What's the waiting period in that? Like if something happens say today or is there any limitations? Is there anything? What is it?

[15 minutes 21 seconds][Agent] : So there have been no additional terms added on to to this policy. But if you're talking about waiting period by selecting a 30 day waiting period, it just means that let's say if something was to happen that puts you out of work. So that means that for the 30 day waiting period, 1st 30 days, there's no payment. But starting from the 31st day, that's when we start processing the amount that we'll be paying to you and you get it the first time will be 60 days after



your first eligible decline. Whereas if you had a 90 day waiting period, then your first payment will be 120 days after your first eligible decline.

[16 minutes 1 seconds][Customer] : No, that's fine. So there's no additional things I don't have to.

[16 minutes 6 seconds][Agent] : Yeah, no additional terms or exclusions added on to the policy. So you have been approved for the income protection cover. There is a real reward that's attached. So following your first policy anniversary date, we'll refund 10% of the premiums that you've paid in that time, \$217.14 a fortnight. No, not \$217.00 AF \$217.14 will be a refund under Rewards. So just keep that in mind. It's like our way of saying so that's looking in the car review and we'd give some money back to you.

[16 minutes 44 seconds][Customer] : OK.

[16 minutes 44 seconds][Agent] : I'll show you the projection, so see what it might look like next year. So please be aware all our premium objections are indicative only and assume that you do not make any amendments to your cover as in an occasion. And if you make no change to the policy, your premium next year will be \$87.34 a fortnight. So just give you a bit of an idea of how much they could go up by each year. OK, yeah, but look, if that's all good, I'll be able to get you covered and get all those documents posted at Gable's address today. Take your time, have a read through these documents and any questions or contact details will be on the documents. This policy also gives you a 30 day call in my period just in case you change your mind. You're not required to pay anything today. No, you select your preferred payment and select the payment date of your choice so you can push it out to date that you prefer. We can even align to your pay date if you like. Today's Tuesday, 22nd of October. What day would you prefer for the first payment you choose?

[17 minutes 46 seconds][Customer] : I can do it today. That's not a big issue.

[17 minutes 49 seconds][Agent] : Yeah. OK.

[17 minutes 49 seconds][Customer] : But are you sending me?

[17 minutes 50 seconds][Agent] : Yeah, you will.

[17 minutes 50 seconds][Customer] : Can you not send me any paperwork like on in my post? Sorry.

[17 minutes 55 seconds][Agent] : Yep, we do both actually.

[18 minutes][Customer] : Yeah, just send through an e-mail. Please not post. It just goes. I don't know, it just yeah, I don't like post.

[17 minutes 58 seconds][Agent] : I'll be emailing a welcome e-mail to neat.com 1416 at MM. Hmm. Oh, OK.

[18 minutes 7 seconds][Customer] : There's no paperwork.

[18 minutes 8 seconds][Agent] : We, we actually do both.

[18 minutes 19 seconds][Customer] : No, that's fine.

[18 minutes 10 seconds][Agent] : So if that's all right, if you don't want us to send it to the home address, if you have like a, another address that we can send those hard doc, hard copy of the documents to, then we can call you back.

[18 minutes 20 seconds][Customer] : I don't have any other address. You can just send it to there. But yeah, OK.

[18 minutes 25 seconds][Agent] : OK, so now we can do that. I'll just double check to see because for every, because we do send out hard copies of documents, but I'll just double check with you if we can just, for example, just e-mail that through to you. Otherwise we'll still have to post to you a hard copy of those documents. But your e-mail is neatsondoubleet.kaurkaur1416@yahoo.com. Yep. OK. And I'll just grab your address. So what's your residential address in Gables? Jonagold JONAGRDL. Yep. OK. Would that also be your mailing address as well?

[18 minutes 56 seconds][Customer] : 48 Terrace, Yes please.

[19 minutes 10 seconds][Agent] : Yep. OK, that's fine. And now I'll just place you now for a moment. I'll just see if we could just e-mail that through as opposed to posting it to you. I'll just double check for you one moment.

[19 minutes 19 seconds][Customer] : So thanks.

[20 minutes 27 seconds][Agent] : Thank you very much for your patience there, nee. Yeah, appreciate your patience. So I've checked with our support team. So at, at this point in time, we'd still need to post out those welcome documents. So included in there will be the hard copy of past schedule, the PDS and the financial services guide. So something like that might change. At this

point of time. We'll still need to post it out to your address. So 48 Darningold Terrace Gables and also get a welcome e-mail sent to you as well on the documents. What do you prefer? You're told to be miss, miss or misses?

[20 minutes 29 seconds][Customer] : Yes, yes, I missed, I missed.

[20 minutes 58 seconds][Agent] : Yes, that's Ms. Yep, that's fine. And the first debit date, like you said, 22nd October, which is today and then every fortnight on a Tuesday after that H How do you normally set up your direct debits? Would you like to use a card like Visa or MasterCard or just the regular businessman account number? What do you prefer? Yeah, that's fine.

[21 minutes 16 seconds][Customer] : BSD and account number savings?

[21 minutes 19 seconds][Agent] : Is that a cheque or a savings account that you have savings? Yep. And it's just under your first and last name, the bank account name.

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

[21 minutes 28 seconds][Agent] : Yep. OK. And or should I just confirm the spelling AUJLA.

[21 minutes 33 seconds][Customer] : Yes.

[21 minutes 33 seconds][Agent] : Yep. OK, thank you. And I'll just note the BSB number and then the account number.

[21 minutes 38 seconds][Customer] : Oh, I'm actually driving. Can't you just send it to my e-mail and I'll do it?

[21 minutes 43 seconds][Agent] : OK. Yeah, yeah, no, that's all right. Just want to make sure I didn't know you were driving actually because because once I get the payment details, I'll reach you declaration in order to you know to get you covered for that amount. But as you are driving, I'll e-mail you through a pre activation. OK.

[21 minutes 46 seconds][Customer] : Yeah, so and I can send you the e-mail back with the account details. Is that OK?

[22 minutes 4 seconds][Agent] : So yes, that is OK.

[22 minutes 9 seconds][Customer] : What is it?

[22 minutes 9 seconds][Agent] : It's an option there available for you. So thanks for letting me know.

So as your cover has been fully approved, I'll e-mail your policy schedule for the amount of 8000 to \$341.00 monthly benefit amount of cover with a 1 + 30 days and a benefit period of five years that is pending activation. So you can just click on that buy now button and that's all the prompts there and the purchase that way. And that'll just trigger our system to send out a welcome e-mail through to you as well as a welcome pack as well. So, so look out for that.

[22 minutes 39 seconds][Customer] : Sounds good.

[22 minutes 39 seconds][Agent] : So you can just do it at the moment. So you get this this e-mail.

[22 minutes 44 seconds][Customer] : Sure, Sure.

[22 minutes 43 seconds][Agent] : OK, I just sent that through buddy. Of course, if you have any questions, just give me a call. I'm in Monday through Fridays and and just want to make sure you've received that. So if I haven't heard from you, I'll just give you a call back a little bit later today just to make sure you've received that e-mail as well.

[23 minutes 1 seconds][Customer] : No worries. Thank you.

[23 minutes 1 seconds][Agent] : OK, Thank you, Nate. Have a good day. Thank you. Bye now.

[23 minutes 2 seconds][Customer] : You too. Bye.