

[3 seconds][Agent] : Good afternoon. Welcome to Real Insurance. My name is Alfred. How can I help you?

[8 seconds][Customer] : Hi Alfred, my name is Michelle. How are you today?

[11 seconds][Agent] : Very good. How can we help today?

[14 seconds][Customer] : I want to set up, you know, sur insurance and life insurance please for myself.

[19 seconds][Agent] : Yes, certainly. You've come through the right department here. I'll take you through both those covers. I'll start off with the funeral cover and we'll go. We'll get straight to the life insurance cover as well. Now, first of all, Please note calls are recorded. Any advice we provide is general in nature that may not be suitable to your situation. So if I can start with collecting some basic information from you as well so I can do that for you. Your first name, Thank you Michelle and also your surname, Muir newer and also Michelle, your date, your date of birth.

[48 seconds][Customer] : Michelle Michele Muir Muir, Yep, 15th of the 3rd, 1972.

[1 minutes 8 seconds][Agent] : Yep, fantastic.

[1 minutes 14 seconds][Customer] : Hang on. I'll just keep cover.

[1 minutes 9 seconds][Agent] : And the best contact number there for yourself, Michelle, would be, that's right.

[1 minutes 16 seconds][Customer] : You hang on. It's 0487133370.

[1 minutes 31 seconds][Agent] : OK, got it.

[1 minutes 34 seconds][Customer] : Thank you.

[1 minutes 33 seconds][Agent] : So it's 0487133370, is that right?

[1 minutes 39 seconds][Customer] : That's it.

[1 minutes 40 seconds][Agent] : Perfect. Thank you. And Michelle, your post code. OK, Thanks, Michelle. Now just to confirm, in the past, was it 4218 by any chance? It was.

[1 minutes 50 seconds][Customer] : 4300 Yep, that's it.

[2 minutes 2 seconds][Agent] : OK, that's fine. Well, we may have spoken to you in the past. It's all. So we can certainly update those details for you. No problem at all. OK, so that's fine. Just wanna

make sure that we've got. Yep. There we go. Thanks Michelle. So and can I also confirm that you are a female Australian residence?

[2 minutes 10 seconds][Customer] : OK, yes, I am.

[2 minutes 28 seconds][Agent] : OK, fantastic. Thank you. Now that post code that it is now just I'm going to update that for you. What's the current post code? 4 300. OK, thank you.

[2 minutes 37 seconds][Customer] : 0300 Yep.

[2 minutes 41 seconds][Agent] : And whereabouts are you in Queensland? What suburb? Got it. Thank you very much. And also your postal address there is.

[2 minutes 45 seconds][Customer] : Camira C AM IRA50 6 Addison Rd. a double DISON.

[2 minutes 55 seconds][Agent] : Yeah, perfect. Got it right here as well. Thank you very much for that. And do you also have an e-mail address that we could also note down for you, Michelle? Yes, yeah.

[3 minutes 9 seconds][Customer] : Yes, all lowercase Mitch YM 0072 at at hotmail.com.

[3 minutes 23 seconds][Agent] : Too easy. Thank you very much. Alright, so let's start with the funeral cover first, since it's a more of a simpler colour. I'll take you through the options available to you on the plan and then we'll go straight into the life insurance cover as well. OK, No problem.

[3 minutes 32 seconds][Customer] : Yeah, OK, alright.

[3 minutes 39 seconds][Agent] : OK, fantastic. So with our funeral insurance cover, the way it works today, Michelle is a design that provides a cash benefit of up to \$15,000 to your loved ones in the event that you pass away. And it can be used not only for funeral expenses but also for other final expenses like unpaid bills. If death is due to an accident, your chosen benefit will triple. Or if you were to suffer an accidental serious injury before the policy anniversary following your 75th birthday, such as quadriplegia or paraplegia, that benefit of that is also tripled.

[4 minutes 1 seconds][Customer] : Yeah, OK, OK.

[4 minutes 19 seconds][Agent] : OK, now there are no medical checks. Acceptance is guaranteed if you are an Australian resident aged between 18 and 79. Now you've confirmed with me that you are a female Australian resident, is that right? Perfect.

[4 minutes 33 seconds][Customer] : Yes, Yep.

[4 minutes 35 seconds][Agent] : So for the 1st 12 months you'd be covered for accidental death and accidental serious injury only after the first 12 months you'd be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner will pay out your claim in full. OK. So that's also there as well for your Peace of Mind. Now the level of cover does range, covers you from 3000 up to \$15,000. Now, once you reach the age of 85 years, your premiums will cease. There's no further premiums you need to pay anymore.

[5 minutes 4 seconds][Customer] : OK, OK.

[5 minutes 18 seconds][Agent] : Now your policy remains active. So your policy remains active. And also a 25% bonus cover will automatically be applied to your benefit amount. So you're also insured for 25% more as well. Michelle, OK.

[5 minutes 21 seconds][Customer] : Yes, OK.

[5 minutes 33 seconds][Agent] : Our funeral insurance cover provides you with an early cash out option at any time after you've reached 85 years of age, you can choose to end your cover or pay you 75% of the funeral insurance benefit. So that's also an option made available to you at that point in time as well. OK. So Michelle, what benefit amount would you like to do quote you on for the funeral cover between 3 to 15,000 15.

[5 minutes 52 seconds][Customer] : That's fine, 615157 OK, Yep. Mm.

[6 minutes 1 seconds][Agent] : OK, look at the 15,000 for you. No problem. Now the good news is also Michelle that your premiums are level, which means they are designed not to increase as you get older, OK? So you've got that Peace of Mind as well, OK? Now we do apply what we call the real reward to this policy as well. So that means that following your first policy anniversary date, we're going to refund you 10% of the premiums you paid in that time, OK? That's also something that we do for you as well. OK?

[6 minutes 2 seconds][Customer] : Hmm, Yep.

[6 minutes 36 seconds][Agent] : So you may pay more in total premiums of life, the policy than the

benefit amount. Please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you're not receiving back. Just be mindful of that as well.

[6 minutes 53 seconds][Customer] : Yep, that's fine. Yep.

[6 minutes 52 seconds][Agent] : OK, All right. Now if you're looking at the 15,000 works out to be, let's have a look here for you.

[7 minutes 6 seconds][Customer] : Hmm. Mm.

[7 minutes][Agent] : It's coming in at \$30.47 a fortnight, which works out to be \$15.24 a week to cover you for \$15,000 along with all those benefits as well. How does that sound to you so far?

[7 minutes 13 seconds][Customer] : Yep. Perfect.

[7 minutes 16 seconds][Agent] : Fantastic. All right, great to hear.

[7 minutes 24 seconds][Customer] : OK, Bye. Mm Hmm.

[7 minutes 18 seconds][Agent] : So what this actually allows me to do today for you is get you immediately covered now by doing So what we do is that we send, we send out the policy documents out to you so you so you can sit down in your own time.

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

[7 minutes 30 seconds][Agent] : Have a good look through it as well Michelle, if you have any questions, my name and number will be on those documents.

[7 minutes 37 seconds][Customer] : OK, Bye.

[7 minutes 36 seconds][Agent] : This policy also has a 30 day cooling off periods just in case you change your mind.

[7 minutes 43 seconds][Customer] : OK.

[7 minutes 42 seconds][Agent] : So you don't have to pay anything today. You choose payment that is suitable for you. Now here at Wheel Insurance we generally collect payments within the next 7 days. When with next seven days would be more suitable for you?

[7 minutes 55 seconds][Customer] : Monday.

[7 minutes 57 seconds][Agent] : Monday. OK, I'll look at the calendar for you. I'll select Monday for

you. All right, so Monday happens to fall on. What's the date there? Let's have a look. The third, the sorry, the 29th, so I'll choose that for you.

[7 minutes 59 seconds][Customer] : Yes, thank you.

[8 minutes 13 seconds][Agent] : That's the 29th of November. You're welcome. And it's to organize every fortnight thereafter following that Monday. Does that work for you?

[8 minutes 21 seconds][Customer] : Perfect. Yes.

[8 minutes 23 seconds][Agent] : Fantastic. All right, and what would you like to attach today for that? You can either attach either your Visa or Master debit card or credit card or your BSB and account numbers. Which do you prefer to attach? We'll do that for you then. Would that be a savings account or cheque account?

[8 minutes 33 seconds][Customer] : My BS, my BSDN account, Yes, just a second.

[8 minutes 43 seconds][Agent] : Ye, yes, the savings account. OK, that's fine. And the account name will be in your name as in Michelle Muir.

[8 minutes 46 seconds][Customer] : Yeah, that's it.

[8 minutes 51 seconds][Agent] : All right. Perfect. And what's your BSB number first?

[8 minutes 50 seconds][Customer] : Yeah, 484799.

[8 minutes 57 seconds][Agent] : Yeah, got it. Thank you. And that's showing me Suncorp Bank. Thanks for that.

[9 minutes 5 seconds][Customer] : That's it.

[9 minutes 5 seconds][Agent] : And what's your account number?

[9 minutes 8 seconds][Customer] : 162, 626, 160.

[9 minutes 10 seconds][Agent] : Yeah, yeah, 160. Got it. So the account numbers you mentioned is 162626160, is that right?

[9 minutes 25 seconds][Customer] : That's it. Yep.

[9 minutes 26 seconds][Agent] : Fantastic. Alright, So what I'll do now is I'll read out to you a final declaration for the funeral cover.

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

[9 minutes 33 seconds][Agent] : We send this out to you as well, so you'll get a soft copy that will go to your e-mail address shortly, usually within 15 minutes.

[9 minutes 39 seconds][Customer] : OK, Yep.

[9 minutes 39 seconds][Agent] : Look out for them plus we'll be posting them out to you as well to the postal address you gave me. Those ones generally arrive between 2:00 to 5:00 business days.

[9 minutes 49 seconds][Customer] : OK, OK.

[9 minutes 48 seconds][Agent] : Of those particular ones, Michelle, you'll notice your beneficiary forms are there for you to nominate.

[9 minutes 54 seconds][Customer] : Mm, hmm.

[9 minutes 53 seconds][Agent] : So you would nominate anyone you'd like could be up to five beneficiaries.

[9 minutes 59 seconds][Customer] : Mm, hmm.

[9 minutes 56 seconds][Agent] : You would sign up for us and just post it back to us when you're ready. And then after reading the declaration, I'll also take you through the life insurance cover in the moment as well. OK, lovely.

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

[10 minutes 7 seconds][Agent] : So we fantastic so it reads here. Thank you. Michelle Muir. It is important to understand the following information. I'll ask for your agreement to these terms at the end and your policy not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hano Hanover Life RA of Australasia Limited. Hanover has an arrangement with Greenstein Financial Services trading as real insurance to issuing a range of this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your of your contract of insurance and Hanover lies upon the accuracy of the information you provided when you search an application. Hanaba has set the target market termination 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. We collect your personal information to provide insurance quotes, issue cover and other related services. We'll

share this with your insurer. It may share it with other service providers for the purpose of administering your policy or handling claims. Administering the policy, or handling claims. Our Privacy Policy tells you more, including how to answer your, including how to access incorrect information and lodge complaints about breaches of privacy. We may from time to time provide office to you by the communications methods you're provided to us in Relation I in relation to other products and services. By accepting this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out at the same time by contacting us. You've agreed to take out a single real funeral cover with the following cover. Michelle Muir is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffered a fine accidental serious injury, the benefit amount will triple coverage for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured, which is age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit or not. If you take up the early cash out option, you'll no longer provide to claim the policy for that life insured. This policy does not have a savings or investment component. If cover ends prior to age 85, no benefit is payable and there is no refund of premiums after calling off. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums after life insured that if your birthday, the bonus cover is not payable if you take the early cash out option. Cover for each life insured ends on a day prior to the 100th birthday. We'll pay the funeral benefit and bonus cover for the life insured. At this point, your total premium for your first year of cover is \$30.47 per fortnight. Your premium is designed to stay the same year on year and only change if you alter your cover or the insurer adjust premium rates. Applying to your policy. You may pay more in premium than in the amount of life the policy included in your premiums now payable to Wheel Insurance between 28% and 49.5% calculated on a level basis over the life of the policy. Your premium will be debited, debited from your nominated bank account, the name of Michelle Muir, which you're

authorized debit from and have provided to us. We may provide. We need communications to you via the e-mail address you provided to us and this will include any legal notices we are required to provide to provide to you in writing. If you would prefer to receive these only via mail, you cannot put your communication preference at any time. We'll send you a welcome pack including your policy schedule, PDF and FSG via mail. If you have provided us an e-mail address, your policy schedule also be emailed to you today. You should carefully consider these documents to ensure the product meets or needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in form that you've lodged a claim. We have a complaints process which Max the setting time by contacting us for details available online and in the documentation we are sending you. Do you understand and agree with declaration of just Reggie, yes or no?

[14 minutes 32 seconds][Customer] : Yes, I agree.

[14 minutes 34 seconds][Agent] : Thank you, Michelle. And would you like any other information about the insurance now or would you like me to read any part of the PDSG, yes or no?

[14 minutes 42 seconds][Customer] : No, that's fine.

[14 minutes 44 seconds][Agent] : OK, fantastic.

[14 minutes 48 seconds][Customer] : Thank you.

[14 minutes 45 seconds][Agent] : Well, congratulations on this cover and just so you know in future too. You're welcome. Our office hours, Michelle, we are generally open between well, Monday to Friday from 8:00 in the morning, 8:00 PM at night, Eastern Standard Time. So in the future, if you got any, you know, questions about your cover or anything like that, feel free to reach out. We we've got friendly staff here that more than happy to take your call.

[15 minutes 8 seconds][Customer] : Alright, thank you.

[15 minutes 7 seconds][Agent] : OK, so that, that you're welcome. All right, so now the life insurance cover, Michelle, the way it's organized or it's designed to give you first of all, Peace of Mind that you do have financial protection for you and your family through a lump sum payment for you to pass away during the term pass away and during that. There. So the options you have, I'll just look at the

options here for a second with life insurance cover. So I'm just my screen is just running a little slower than usual.

[15 minutes 46 seconds][Customer] : That's OK.

[15 minutes 44 seconds][Agent] : I apologize for that there we go yes so going back to what I was saying about the life insurance cover, here we go yes. So as I mentioned, it's designed to give you Peace of Mind. We've got financial protection for your loved ones through a lump sum payment for you to pass away and to help them pay off mortgages obviously, or loans or any other costs involved in raising a family. Good news is our life insurance cover also covers you worldwide. So eventually, if you were to travel overseas, rest assured you're covered.

[16 minutes 26 seconds][Customer] : Mm hmm.

[16 minutes 26 seconds][Agent] : Our life insurance cover has no age expiry. So Michelle, you're covered for life. It won't expire if you turn a certain age, for example.

[16 minutes 34 seconds][Customer] : OK.

[16 minutes 34 seconds][Agent] : You've got that Peace of Mind. Now to apply with us. The process is a very simple one with no medical checks or blood tests that you need to go through. It's just a series of health and lifestyle questions instead.

[16 minutes 48 seconds][Customer] : Mm hmm.

[16 minutes 47 seconds][Agent] : OK, if if you are accepted, once you commence the policy you will be covered immediately for death due to any cause except suicide for the 1st 13 months.

[16 minutes 59 seconds][Customer] : OK, OK, OK.

[16 minutes 59 seconds][Agent] : OK, there is a terminally ill advanced payment included in the cover. If you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay out your claim in full to help with medical costs.

[17 minutes 12 seconds][Customer] : Mm hmm.

[17 minutes 13 seconds][Agent] : So that's also there as well. OK, now you can choose amounts based on your current age or range to cover you between 100,000 and 750,000. And it does go up or down by increments of \$50,000 that you can select from as well. OK, now Michelle, have you had

a cigarette in the last 12 months? OK, so that's fine. So what benefit amount would you like me to quote you on? How much coverage were you thinking? Michelle, what are you thinking for the life insurance? Yeah, sure, I can start there if you like and if you want me to go up from there you can also let me know.

[17 minutes 32 seconds][Customer] : No, under 30 or 260 or try 260. Try 260, please.

[17 minutes 53 seconds][Agent] : Alright, well sure, 250 is what we can do or 300.

[17 minutes 59 seconds][Customer] : OK. Yep. OK, Try 250. We'll see what that one is, please.

[18 minutes 1 seconds][Agent] : What would we'll, we'll try the 251st year, No problem.

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

[18 minutes 5 seconds][Agent] : We'll do that and then you can gauge whether to go up or down from me if you like and no, no problem at all.

[18 minutes 10 seconds][Customer] : OK. Thank you.

[18 minutes 11 seconds][Agent] : You're welcome. All right, So, umm, also keep this in mind, we along with the policy documents that we post out to you as well, Michelle, we do also send you out a complimentary, a strain standard legalized will keep.

[18 minutes 26 seconds][Customer] : OK.

[18 minutes 24 seconds][Agent] : So we send that out to you, uh, just in case if you'd like to use that, OK.

[18 minutes 29 seconds][Customer] : OK.

[18 minutes 28 seconds][Agent] : And also please be aware that your premium is stepped, which means it will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associate increases in premium.

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

[18 minutes 46 seconds][Agent] : You can opt out of this automatic indexation each year.

[18 minutes 51 seconds][Customer] : OK. Mm, hmm.

[18 minutes 49 seconds][Agent] : OK, All right, so if you're looking at the 250 mark there, you're

paying an amount of \$24.41 a fortnight, which is slightly above \$12.00 a week to get you covered for the \$250,000.

[19 minutes 5 seconds][Customer] : OK.

[19 minutes 4 seconds][Agent] : How does that sound to you so far on that level?

[19 minutes 6 seconds][Customer] : That sounds perfect.

[19 minutes 7 seconds][Agent] : Great to hear.

[19 minutes 7 seconds][Customer] : Yeah, that sounds really good.

[19 minutes 8 seconds][Agent] : Did you want it? Did you want to explore any other options or you're happy with the 250 so far?

[19 minutes 13 seconds][Customer] : I think I'm happy with that too.

[19 minutes 15 seconds][Agent] : All right, I'll leave it at that then.

[19 minutes 15 seconds][Customer] : Yeah, I'm happy with the to assist you.

[19 minutes 18 seconds][Agent] : No problem. I'll leave it at that there for you. No problem.

[19 minutes 21 seconds][Customer] : Thank you.

[19 minutes 21 seconds][Agent] : So I'll read this. You're welcome. I'll read this out to you, Michelle. It's a pre underwriting disclosure. First grab your understanding, we'll head towards those questions. And with those questions, all you need to do is answer with either yes or no. OK, It's pretty straightforward from there. Fantastic.

[19 minutes 34 seconds][Customer] : OK, OK.

[19 minutes 36 seconds][Agent] : So it reads here. 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'll share this with your insurer and make sure with other strange service providers for the purpose of administrating. For the purpose of administrating your your policy or handling claims, our Privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. When applying for insurance, 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 ask 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. Do you understand and agree to your duty, yes or no?

[20 minutes 43 seconds][Customer] : Yes, I understand and I agree.

[20 minutes 45 seconds][Agent] : OK, enter. Thank you, Michelle. All right, so the very first question is, are you awaiting a COVID-19 test result or planning on being tested? Are you currently in quarantine due to COVID-19?

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

[21 minutes 4 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand?

[21 minutes 9 seconds][Customer] : Yes, yes.

[21 minutes 8 seconds][Agent] : Currently residing in Australia does. Thank you. Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. The next section is in relation to your height and weight. 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. What is your exact height as you know it? Thank you. And what is your exact weight last time you checked? OK thank you. Have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months? To the best of your knowledge? Are you infected with who are in a high risk category for contracting HIV which causes AIDS?

[21 minutes 28 seconds][Customer] : No, a 163 centimeters 97K no, no.

[22 minutes 22 seconds][Agent] : Do you work as? Would you engage the services of a sex worker?

[22 minutes 27 seconds][Customer] : Oh.

[22 minutes 28 seconds][Agent] : They have definite plans to travel or reside outside of Australia IE

booked or will be booking travel within next 12 months. Do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5 million? Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, mole or cysting? Treating skin cancer, sunspots, Melanoma, leukemia?

[22 minutes 37 seconds][Customer] : No, no, just ovarian cyst.

[23 minutes 12 seconds][Agent] : Yep, that's fine. I'll so I'll put down yes to this and we'll disclose under cysts then in that case. So based on your response, please answer yes or no for each of the following Melanoma, yes or no? Any other form of skin cancer and or sunspots, mole or cyst?

[23 minutes 17 seconds][Customer] : Yeah, yeah, no, no, sorry.

[23 minutes 33 seconds][Agent] : So just confirming mole or cyst, yes or no?

[23 minutes 42 seconds][Customer] : Just the cyst on my ovaries.

[23 minutes 44 seconds][Agent] : Yes, yes, I'll put it. I'll put it down as yes. We're just closing under cyst as you mentioned there.

[23 minutes 50 seconds][Customer] : Yep.

[23 minutes 49 seconds][Agent] : So has your mole or cyst been confirmed benign?

[23 minutes 54 seconds][Customer] : Yeah. But 9?

[23 minutes 56 seconds][Agent] : OK, OK, perfect. Thanks for confirming that. Do you have a current lesion that requires, So do you have a current lesion that requires follow up treatment or removal as recommended by a doctor? OK, that's fine. Thanks for that. Moving on to the next question, tumour yes or no leukaemia, other form of cancer.

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

[24 minutes 24 seconds][Agent] : OK, thank you. Have you ever had an abnormal pap, SME, stroke, chest pain, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting? OK, that's fine. Thank you. So based on your response, please answer yes or no for each of the following high cholesterol, yes or no. Have you ever had a cholesterol blood test with a result

greater than or equal to 7.0 millimoles per liter? OK.

[24 minutes 30 seconds][Customer] : No, no high cholesterol, yes, maybe equal to maybe just below. I'm not exactly sure. I, I, I'm not exactly sure what it was. I don't think it was that high, but it was high. Higher than it's supposed to be, but not that high.

[25 minutes 26 seconds][Agent] : OK.

[25 minutes 26 seconds][Customer] : So I I couldn't give you an honest answer on that one.

[25 minutes 26 seconds][Agent] : S Alright. So I'll just go back to the question and you can take a moment there to reflect and see if you need to, you know, time to confirm, that's also fine. But have the question is have you ever had a cholesterol blood test with a result greater than or equal to 7.0 millimols per litre? OK, that's fine. And you're confident with that answer? OK, moving on to the next question, thyroid condition, yes or no? OK, thank you. Neurological symptoms such a business or thinking yes or no?

[25 minutes 29 seconds][Customer] : I'd say no, no, yeah, no, no.

[26 minutes 13 seconds][Agent] : Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, Hepatitis, serenity disorder of the liver, stomach, bowel, gallbladder or pancreas.

[26 minutes 19 seconds][Customer] : No, no.

[26 minutes 29 seconds][Agent] : Epilepsy, metineuron disease, multiple sclerosis, muscular dysrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[26 minutes 37 seconds][Customer] : No depression.

[26 minutes 47 seconds][Agent] : OK, that's fine. I'll put down yes here and we'll break that down as well for you. So is your condition a form of schizophrenia, bipolar or psychotic disorder?

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

[26 minutes 59 seconds][Agent] : Is your condition A depression, anxiety, post native depression or stress including post traumatic stress disorder or B anorexia nervosa or bulimia or C ADHD or ADD or D other mental illness?

[27 minutes 20 seconds][Customer] : Aye.

[27 minutes 21 seconds][Agent] : Hey, thank you. OK, And next question is how many episodes have you had which require treatment? The drop down list of answers here that you can select from our very first answer is one to two episodes. Then we've got 3 to 4 episodes, then we've got five to six episodes, then we've got 7 plus episodes. How many episodes have you had which require treatment? OK, just to make things a little.

[27 minutes 49 seconds][Customer] : It's a ongoing treatment, so I don't know about exercise.

[27 minutes 55 seconds][Agent] : That's fine.

[27 minutes 56 seconds][Customer] : Yeah.

[27 minutes 56 seconds][Agent] : Michelle, just to give you some insight here actually to help you out answer this particular question, I actually have a definition of what you mean by episode and it also comes with an example which I'll read out to you and then that way you can confirm your answer.

[28 minutes 2 seconds][Customer] : OK, OK, OK, OK.

[28 minutes 10 seconds][Agent] : So when we say episode, an episode is an event, occurrence or reoccurrence of symptoms with increased severity from normal mood and usually require the inter either medical intervention, referral, treatment or alteration or adjustment to existing maintenance treatment. Treatment can take the form of medication and or counselling or therapy. I'll give you an example now. The example has three parts to it. So the very first part is if someone has mental health symptoms that require treatment, this is an episode. And if they return to their doctors several times to monitor the situation and offer pre prescriptions, this is the same single episode. So that's still all one episode right now.

[28 minutes 31 seconds][Customer] : OK, OK, OK.

[28 minutes 59 seconds][Agent] : The second, second, second point is If however, they have a relapse or symptoms worsen or treatment needs to be changed or increased, then this constitutes a second episode.

[28 minutes 59 seconds][Customer] : Yep, OK.

[29 minutes 12 seconds][Agent] : And the last point is that similarly if the applicant si. Similarly, if the applicant recovers and treatment stops and the applicant is fine, but at a later date symptoms return and they have to go back to the doctors, seek further advice. This would be a separate episode. OK. So based on that definition, that example, how many episodes have you had in quite treating, would you say? OK, perfect, thank you for that. And have you had symptoms or treatment for this condition within the last six months?

[29 minutes 31 seconds][Customer] : OK, 3 treatment yes.

[29 minutes 52 seconds][Agent] : OK, that's fine. And have you ever seriously contemplated or attempted suicide? OK, thank you. Moving on to the next question, Any illegal drug use, abusive prescription medication or receive medical advice or counseling for alcohol consumption.

[30 minutes][Customer] : No, Never.

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

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

[30 minutes 16 seconds][Agent] : Disorder of the kidney or bladder, Blood disorder or disease, Asthma or other respiratory disorder excluding childhood asthma. OK, other than what you really 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 the results of any medical tests or investigations? Other than what you really told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within next two weeks? 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 mother's Ollyoposis? 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?

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

[31 minutes 32 seconds][Agent] : Other than one off events, gifts to ticket all vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline? Motor racing, parachuting, mountaineering, sailing, scuba diving deeper

than 40 metres, cave or wreck diving or any other hazards activity. You sound like me. Keep my fiancée underground, Michelle.

[31 minutes 55 seconds][Customer] : No, I was thinking to myself, I'm gonna reply never, but I'll just, I'll just say no. But it was close. It was right on the air, 'cause my son just say never.

[32 minutes 9 seconds][Agent] : I fair enough. All right, so and that was the final question. So I said thank you so much for your patience.

[32 minutes 22 seconds][Customer] : OK, OK. Yep.

[32 minutes 18 seconds][Agent] : I'm just going to go back one step to one of the questions just to confirm that we've I've put it down correctly for yourself because I'd rather be, you know, confident now is it was to do with the cholesterol question. So I'm just going to go back there. The question was high cholesterol, thyroid condition or neurological symptoms such as business or fainting. We've put down yesterday and now we've broken down the question to include as high cholesterol. So then we ask you a question based on your response, please answer yes or no for each of the following high cholesterol, yes or no. We put down yes, that's fine. And then we've asked you another question here. Have you ever had a cholesterol blood test with a result greater than or equal to 7.0 millimoles per liter? OK.

[32 minutes 31 seconds][Customer] : Yes, yes, no, yeah, I'm pretty sure.

[33 minutes 10 seconds][Agent] : And you're confident with your answer because I just wanna make sure that you are confident.

[33 minutes 14 seconds][Customer] : I, I'm, yeah, I'm pretty sure it was like 6 and six. Yeah.

[33 minutes 18 seconds][Agent] : Oh, OK, OK, right around that, that, that forget there. Fair enough.

[33 minutes 22 seconds][Customer] : Yep, Yep. Hmm. Mm.

[33 minutes 22 seconds][Agent] : Umm, so all right, so just so I just so I can, you know, also, uh, make sure I'm disclosing everything correctly for yourself.

[33 minutes 31 seconds][Customer] : Hmm. Mm.

[33 minutes 31 seconds][Agent] : Umm, I need you to be just I need you to be a 100% sure, which is otherwise we can give you some time to, uh, confirm your answer.

[33 minutes 43 seconds][Customer] : Mm. Hmm.

[33 minutes 42 seconds][Agent] : Umm, so are you 100% sure with that question?

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

[33 minutes 47 seconds][Agent] : You are OK, Thank you. That's fine.

[33 minutes 49 seconds][Customer] : Yes.

[33 minutes 52 seconds][Agent] : Yeah. Sometimes you just, we just need that bit all your time just to confirm like now minds.

[33 minutes 57 seconds][Customer] : Yeah. Yeah.

[33 minutes 58 seconds][Agent] : It is like that's not a problem.

[33 minutes 59 seconds][Customer] : I was trying to think back at my last blood test. Yes.

[34 minutes 3 seconds][Agent] : OK.

[34 minutes 3 seconds][Customer] : And I thought, yeah, yeah, I know how Yeah.

[34 minutes 5 seconds][Agent] : Alright, Paul. That's fine. Thank you, Michelle.

[34 minutes 6 seconds][Customer] : Supposed to be around 3. And I remember it was double that.

[34 minutes 10 seconds][Agent] : OK, fair enough. OK, Thank you, Michelle. Alright, I'd like to tell you now. Congratulations. You've now been fully approved for the life insurance cover. OK, I do, I, I, I also need to advise, uh, that the base on your disclosure within the application, the premium has risen to, uh, \$44.42 a fortnight. Uh, that's based on, uh, two factors. The, uh, BMI was a factor and also, uh, the other factor was the mental health question that we just took you through as well.

[34 minutes 9 seconds][Customer] : So yeah, yeah. OK.

[34 minutes 40 seconds][Agent] : Uh, good news is you've been approved, but now we can tweak it around a little bit for you if, if need be. Is it sitting OK for you on this level so far?

[34 minutes 41 seconds][Customer] : Yeah, yeah, yeah. So both together would be how much? A fortnight.

[34 minutes 48 seconds][Agent] : Or would you like me to show you a few other options to lower that premium down if you like, Right. OK, let me find out exactly for you because I want you to be comfortable.

[35 minutes 4 seconds][Customer] : OK, Yeah.

[35 minutes 4 seconds][Agent] : So let me that's you're welcome. That's fine. So the other one that we did for you was the funeral cover. Let's go there. OK, so that funeral cover 15,000. OK, so that one came in at \$30.47 a fortnight. I'm going to tie them up for you and then you can confirm if we need to tweak the life insurance cover or not.

[35 minutes 42 seconds][Customer] : OK.

[35 minutes 42 seconds][Agent] : So the funeral cover is \$30.47 and the life insurance cover now approved for the 250 amount is \$44.42. Now if I was to combine those two figures together, we'll do that quickly for you. That works out to be $\$30.47 + 44.42$. OK. So it does total to a total figure of \$74.89 every every two weeks, every fortnight.

[36 minutes 17 seconds][Customer] : Right. OK.

[36 minutes 17 seconds][Agent] : Is that OK for you or or do you L? Yeah, yes, we can.

[36 minutes 18 seconds][Customer] : Can we find, can we try 200 please tweak it down a bit?

[36 minutes 25 seconds][Agent] : Yeah. I'm more than happy to do that for you.

[36 minutes 28 seconds][Customer] : Thank you.

[36 minutes 28 seconds][Agent] : So let's see what the two Hun. You're welcome. I see that \$200,000 is that's it. Alright. So the difference is there the 200,000 OK, I'll just apply all your answers 200,000 there we go. Now that has been approved at the rate of OK, that one's come through now at \$35.54 a fortnight. I'll just see what that total's to be for yourself.

[37 minutes 45 seconds][Customer] : Thank you.

[37 minutes 47 seconds][Agent] : No worries. So works out to be \$30.47 plus \$35.54, total figure of \$66.01 a fortnight.

[38 minutes 15 seconds][Customer] : It's only, it's only \$10, it's only \$10 difference to going 250. So I might as well go 250 for fortnight rather than \$10 difference.

[38 minutes 6 seconds][Agent] : That's another option or we can go down lower uh, you've got two other options by the way Michelle, so umm you can go down to the one sure, whatever makes you comfortable, you know, so it's, you know umm so you'd rather stay with the 250? Is that what you're

saying to me?

[38 minutes 28 seconds][Customer] : Yeah, yeah, yeah, I'll, I'll definitely go 250, I think only being \$10 difference. Yeah.

[38 minutes 40 seconds][Agent] : All right, that's fine. Look later on, can I just say this too? Let's say that you've taken out coverage for 2:50 today. Uh, down the track you decide. Hang on, you know, you only need 200 or 150, for example, just give us a call back. Uh, and we could, uh, we could apply to reduce that level down to a level that is more comfortable for you.

[38 minutes 55 seconds][Customer] : OK, Alright then. OK.

[38 minutes 59 seconds][Agent] : Alright, so that's not a problem.

[39 minutes 1 seconds][Customer] : Alright.

[39 minutes 2 seconds][Agent] : Uh, so I'll do the 250 for you at your request. No problem. Let me do that for you.

[39 minutes 8 seconds][Customer] : OK. Thank you.

[39 minutes 8 seconds][Agent] : Just applying your answers again, you're welcome. There we go. OK. So as you know, that's \$44.42 a fortnight. So we generally collect payments within the next 7 days. When with the next seven days would be more suitable for you?

[39 minutes 42 seconds][Customer] : Monday, please.

[39 minutes 44 seconds][Agent] : Monday. Yeah, sure. So that's aligned on the 29th of November and it's every every fortnight thereafter following that Monday. You happy with that?

[39 minutes 53 seconds][Customer] : Yeah.

[39 minutes 54 seconds][Agent] : Lovely.

[39 minutes 54 seconds][Customer] : Do you know what time around it comes out?

[39 minutes 56 seconds][Agent] : Honestly, I don't know Michelle, umm here.

[39 minutes 59 seconds][Customer] : OK? That's alright. That's alright.

[39 minutes 59 seconds][Agent] : You know, if there is.

[40 minutes 2 seconds][Customer] : My pay goes in first thing in the morning anyway so.

[40 minutes 4 seconds][Agent] : Oh, does it? Yeah. OK.

[40 minutes 6 seconds][Customer] : Yes, that's in a moment. OK, OK.

[40 minutes 7 seconds][Agent] : Well, look, if there's any issues with that in future, just give us a call again and I'll we'll TR transfer to customer support and weigh up some, umm, further options for you. No problem at all as well. OK.

[40 minutes 18 seconds][Customer] : Right. Thank you.

[40 minutes 18 seconds][Agent] : A All right. And are we using the same accounts that you had given me before? OK.

[40 minutes 23 seconds][Customer] : Yes, Yes, please.

[40 minutes 24 seconds][Agent] : So that that was a savings account, wasn't it?

[40 minutes 28 seconds][Customer] : Yes, please. Yes.

[40 minutes 29 seconds][Agent] : OK. And that's in your name is Michelle Muir. Thank you. And if I can have you also remind me the BSP number again? Thank you. And account number? Yep.

[40 minutes 39 seconds][Customer] : Yes, it's 484799, 162626160.

[40 minutes 52 seconds][Agent] : Yeah, got it. OK. Thank you. And finally, what I'll do for you now is read out to you a declaration in your name, grab your acceptance. We'll send these documents out to you shortly as promised. So that you should receive the the funeral cover and the life insurance cover as well. And the beneficiary forms, as you know, will also be sent out to your postal address for your signature. And you can nominate anyone you'd like, up to five beneficiaries as well.

[41 minutes 22 seconds][Customer] : OK. Right. Thank you.

[41 minutes 21 seconds][Agent] : OK, alright, so it you're welcome. So it reads here. Thank you Michelle Muir. It is. It is important to understand the following information. I'll ask for your agreement to these terms at the end and your policy not be enforced unless you get these terms in full. Family life cover is issued by Hanover Life RA of Australasia Limited, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom we referred to as GFS trading as real Insurance, to issue and arrange this insurance on its behalf. Hanover has relied upon the information you provided when assisting application that includes the information we issued. 50 from view to provide a quote. Hanover has set a target market determination for this product, which

describes the type of consumers this product is designed for. Our distribution practices are consistent with its determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you've answered all our questions in accordance with your duty, yes or no?

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

[42 minutes 24 seconds][Agent] : Thank you. We may from time to time provide offers to you by the communications methods you have provided to us in relation to other parts 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 at the same time by contacting us. The accepted cover pays a lump sum benefit amount of the following. Michelle Muir receives \$250,000 Inventive life insurance benefits not paying the event of suicide in the 1st 13 months of the policy for Michelle Muir Life Insurance LO loading was applied during the application process. Your premium for your first year off cover is \$44.42 per fortnight. Your premium is a step premium which means to be calculated at each policy anniversary will generally increase as you age. The sum insured will also increase automatically by 5% each year and you can opt out this each year, included in your premiums now payable to GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Michelle Muir, which you're authorized to debit from and have provided to us. The policy documentation PDS and FSG will be sending in five working days and if you have provided an e-mail address, your policy documentation will also be emailed to you today. You should care to consider these documents to ensure the product mutual needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. If you're replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received Read our policy in full. There are risks associated with replacing policies and new policy may not be identical to resisting cover and there may be other risks you should consider depending on your circumstances. We have a complaints process which can access at any time by contacting us for details available online and in the documentation we are sending you. Do you understand and agree with declaration of just

Reggie yes or no?

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

[44 minutes 19 seconds][Agent] : Thank you. 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?

[44 minutes 27 seconds][Customer] : No, that's fine. Thanks.

[44 minutes 29 seconds][Agent] : All right. Well, congratulations on this cover as well.

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

[44 minutes 32 seconds][Agent] : Those documents will be heading the way shortly. You're welcome.

[44 minutes 34 seconds][Customer] : Thank you.

[44 minutes 36 seconds][Agent] : Just to confirm, I've got the right e-mail. So it's MITCHY m.doubleo72@hotmail.com. Is that right?

[44 minutes 46 seconds][Customer] : That's it.

[44 minutes 47 seconds][Agent] : Perfect. OK, well, congratulations again. Have yourself a lovely day. And that's all been organized for you.

[44 minutes 54 seconds][Customer] : Thank you very much. I also have my partner here who has a policy with you and I think he wants to speak to you about his policy.

[44 minutes 58 seconds][Agent] : Yes, certainly. I'll.

[45 minutes 2 seconds][Customer] : Is that OK?

[45 minutes 2 seconds][Agent] : I'll pass, of course. Yeah. Pass him over and I'll have a quick chat with him. No problem.

[45 minutes 8 seconds][Customer] : OK, thank you so much for your time. I appreciate it.

[45 minutes 11 seconds][Agent] : Pleasure was online, Michelle. Thank you very much.

[45 minutes 17 seconds][Customer] : Yeah. G'day, mate, how you doing?

[45 minutes 20 seconds][Agent] : Good. How are you? Please, no calls are recorded. Any advice we provide? His general nature may not be suitable to your situation. My name is Alfred from Wheel Insurance. And how can we help you today?

[45 minutes 31 seconds][Customer] : Just just update, update my residential address.

[45 minutes 36 seconds][Agent] : Oh, no problem at all. OK, that's fine.

[45 minutes 38 seconds][Customer] : Yeah, yeah, Yeah, yeah. No, yeah.

[45 minutes 40 seconds][Agent] : I'll, I'll, I'll look you up in our system in a moment.

[45 minutes 44 seconds][Customer] : A i.e. NEN.

[45 minutes 44 seconds][Agent] : Just just give me a second. Sorry, I'm just finalising that one thing there for Michelle while I've got you. I won't be long.

[45 minutes 53 seconds][Customer] : Yep, Yep. All good. Yeah. And that's beneficial as well. Yeah.

[46 minutes 7 seconds][Agent] : No worries. I'll do that for you in a moment. OK, there we go. Now First things first, I'll just look you up. First of all, do you happen to have your policy number there by any chance? Your one.

[46 minutes 26 seconds][Customer] : No, I'm shocking with that mate.

[46 minutes 29 seconds][Agent] : That's all right. All right. Let me look you up then in that case with your details. So your first name.

[46 minutes 36 seconds][Customer] : P i.e.

[46 minutes 40 seconds][Agent] : Pierre. OK, thank you, Pierre. And also your surname. OK, thank you. And also your date of birth, please.

[46 minutes 37 seconds][Customer] : Double RE KOENEN, 18th of March 1977.

[46 minutes 58 seconds][Agent] : Too easy. Thanks, Pierre. Alright, I've found your details here. Thanks for that. Appreciate that. And can I have you also confirm for me the best contact number there for yourself?

[47 minutes 8 seconds][Customer] : I think it's I think it's got me old number.

[47 minutes 14 seconds][Agent] : Yep, Yep, Yep.

[47 minutes 11 seconds][Customer] : It's currently it's 0431420102.

[47 minutes 18 seconds][Agent] : Perfect. That's the one we've got. Is that the right number?

[47 minutes 22 seconds][Customer] : Oh yeah, awesome.

[47 minutes 24 seconds][Agent] : So that's OK. Great. OK. And can I also get you to confirm for me

your, well you want to obviously change your address. So what's your previous address that we've got on file here for you?

[47 minutes 34 seconds][Customer] : Previously 76 for Tiana.

[47 minutes 38 seconds][Agent] : OK, and that's the one you need to change. All right, that's fine. And umm, your e-mail that's on file here for yourself. What would that be?

[47 minutes 47 seconds][Customer] : It will be different. It's my my current one is DJP i.e. doublerek39@gmail.com.

[47 minutes 53 seconds][Agent] : Yep, perfect. And that's also the one we've got. So that's that's that's right, that one there.

[48 minutes 3 seconds][Customer] : Oh, excellent, excellent.

[48 minutes 4 seconds][Agent] : All right. Fantastic. All right, Well, hold the line. Yeah, it won't be long. I'm gonna transfer you to customer support and what they'll do is update your address. OK. Won't be long. OK. Thank you.

[48 minutes 14 seconds][Customer] : Thank you. Thank you. Follow up.

[49 minutes 47 seconds][Agent] : Thank you for your patience, Pierre. We are experiencing high levels of phone calls at the moment, so rather you waiting too longer on the phone, what I've organised for you.

[49 minutes 52 seconds][Customer] : Yeah, yeah. Oh, no dramas, mate. No dramas.

[49 minutes 54 seconds][Agent] : So I'm having a colleague of mine from that department call you back shortly on your mobile to get that up updated for yourself. All right? So just keep your phone nearby and some someone should be in contact with you shortly. OK.

[50 minutes 3 seconds][Customer] : Yeah, yeah, yeah. Thanks. Thanks for sorting out my bib. Bib. My message is 8 and it's awesome.

[50 minutes 12 seconds][Agent] : Yeah, no, no problem. It's a pleasure.

[50 minutes 14 seconds][Customer] : Thanks very much.

[50 minutes 14 seconds][Agent] : Was all mine. You're very welcome. Thanks, Pierre. All right. Take care. Bye. Bye.

[50 minutes 17 seconds][Customer] : Yes, you too, man. Alright, you too. Bye.