[6 seconds][Customer] : No, sorry, my reception's going up.

[10 seconds][Agent] : Hey Jordan, it's it's guy calling back from Burlington. It's all good. So I'll just very quickly let you know our calls are recorded. Any advice? I provide general in nature and may not be suitable to your situation. Are you able to please confirm for me your full name and date of birth while I get the application back up? Is that OK?

[13 seconds][Customer] : Yep, Yep.

[30 seconds][Agent] : Yep. And you are a female Australian residence? Yep.

[27 seconds][Customer] : On the side 25th of the 3rd 91 Yep, Yep, Yep.

[34 seconds][Agent] : Again jordan_price@hotmail.com is your best e-mail 0481193639, is your best contact and 18 Violet Crescent Rasmussen Queensland 4815 is your home and postal address OK. Since, I KNOW our conversation we just had was a minute ago but, since our last conversation all, the answers that we answered together they're, also the same with no changes made yes. Or no, Yep, again, we're looking at $500,000 of cover, $34.52 a fortnight to apply for and if you are approved and take the cover on that amount, you'll get refunded $89.76 BA, $0.76 back after holding the policy for the first four months. OK, now what I was about to say before we cut out your application needs to be referred to the underwriter for assessments. And while your application is being assessed, you'll be covered for accidental death, which pays out of death with due to a direct resolving accident. Now cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

[1 minutes][Customer] : Yes, yes, Yep, Yep.

[1 minutes 43 seconds][Agent] : What I can do now is click some payment details down, I'll read you a declaration and I'll go and get this assessed by the underwriter. Are you happy to proceed but that way?

[1 minutes 52 seconds][Customer] : Can I continue to compare please?

[1 minutes 56 seconds][Agent] : Yeah, you can compare, that's fine. So even if we remember, even if we do pick a payment day and whatnot and we do give you the cover in the meantime, you can still use our documents to compare if you want. So remember, we don't have a look in contract or

exit fee at any time. So what you do is your decision at the end of the day. Does that make sense?

[2 minutes 13 seconds][Customer] : So do I pay for while I'm comparing?

[2 minutes 17 seconds][Agent] : No, that's why we let you choose your first payment day. You don't have to pay straight away.

[2 minutes 22 seconds][Customer] : OK, Yep. OK, well let me have a look.

[2 minutes 24 seconds][Agent] : That's why we actually like that. You actually get to choose that for yourself. As I mentioned, I can send you the general quote, but there won't be any coverage attached to that. But we have gotten through your questions. So it's it's, you know, we have that as an option now.

[2 minutes 37 seconds][Customer] : OK, well, we'll put down July 3rd.

[2 minutes 37 seconds][Agent] : OK, Yep. Tell me there one SEC. It won't be too long. So July 3rd will be a Wednesday, so I can put that as your first collection of payment. No money will come out before then. OK. And you don't need to back pay from today until then either.

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

[3 minutes 9 seconds][Agent] : Then it will happen every fortnight off from the Wednesdays. Please note as well, the commencement of your cover will be subject to final assessment by the insurer, of course. So if the insurer approves your cover without any changes, if you're happy for me to do so, I can record your acceptance of the policy and we can send all your policies information to your e-mail and postal address. So that way I wouldn't need to speak to you again. But if they do make a change or ask an extra question, I will not accept it and I will make sure I contact you to take you through what they've asked before doing anything. Does that make sense?

[3 minutes 45 seconds][Customer] : Yep.

[3 minutes 46 seconds][Agent] : Yeah. So if they do accept you with no change, are you happy to record your acceptance of the policy on your behalf and have you immediately covered from there for it was spoken about?

[3 minutes 54 seconds][Customer] : Yes, please. Yep.

[3 minutes 55 seconds][Agent] : Yep, all good. The documents will be sent through e-mail and post

by the way, so you get both hard copy and soft copy. Now did you want to nominate down savings or cheque account to start on the 3rd of July if you are to be approved?

[4 minutes 8 seconds][Customer] : Savings. Yep, 084705.

[4 minutes 9 seconds][Agent] : Yep, Jordan Price is the account name and the BSP and I'll just confirm that's NAB and the account number.

[4 minutes 22 seconds][Customer] : Yes, it is.

[4 minutes 30 seconds][Agent] : Yep, Yep, Yep.

[4 minutes 28 seconds][Customer] : Sorry, just waiting 700 1/4 9922.

[4 minutes 42 seconds][Agent] : OK, Now Jordan, the last thing I need to do is read you about a three minute declaration so and then I can let you go after that. I I can hear you driving so I won't be too long. Just let me know if you want me to repeat anything. I just need a yes or a no for three questions throughout. OK, there, there. And again, just to reconfirm that account name is just Jordan Price. Yeah, there's no middle name.

[4 minutes 57 seconds][Customer] : Yeah, yeah, just short and price.

[5 minutes 8 seconds][Agent] : OK, no worries. So it says here. Thank you Jordan Price. It is important you understand the following information. I'll ask for your agreement to these terms at the end and your policy will not be enforced much for greater these terms in full family life coverage issued by Hanover Life RA of Australasia Limited and we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading is Real Insurance, to issue and arrange this insurance on it's behalf. Hanover has relied upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take raise more care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

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

[6 minutes][Agent] : Now we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By bringing to this declaration you can send to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. They said that cover pays a lump sum benefit amount of the following. Jordan Price receives $500,000 in the event 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 of cover is $34.52 per fortnight. Your premium is a steps premium which means it will be calculated at each policy anniversary and will generally increase as your age. Your sum insurer will also increase automatically by 5% each year and you can opt out of this each year.

[6 minutes 40 seconds][Customer] : None.

[6 minutes 38 seconds][Agent] : Included in your premiums and amount payable to GFS of up to 65% of cover costs. Your premium will be debited from your nominated bank account to the name of Gordon Price which authorised the debit form. You have provided to us the policy documentation PD never seen will be sent to you within 5 working days 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 products meet your needs. You have a 30 day pulling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and there may be other issues you consider depending on your circumstances. 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 just to confirm that. Jordan, do you understand and agree with the declaration I've just read to you, yes or no?

[7 minutes 37 seconds][Customer] : Yes, yes.

[7 minutes 39 seconds][Agent] : And would would you like any other information about the insurance now or would you like me to write any part of the PDS to you while I'm still on the phone?

[7 minutes 46 seconds][Customer] : No, that's OK.

[7 minutes 48 seconds][Agent] : OK. So just keep an ear out for me anyway, just in case they do ask extra questions and I'll give you a call. I should get the results back within a couple of hours.

[7 minutes 58 seconds][Customer] : OK, thank you. What's your name again? Sorry. Bye.

[7 minutes 56 seconds][Agent] : OK, My name's Guy.

[8 minutes 3 seconds][Customer] : Bye. OK.

[8 minutes 1 seconds][Agent] : So GUYG for gold, you for uniform. My failure. So yeah, like I said, if they accept you with no change, which I'm hoping they do, I'll just accept it on your behalf and you'll get your e-mail and postal copy documents. My name will be on the e-mail as well.

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

[8 minutes 17 seconds][Agent] : But again, if they do make a change or they ask an extra question, that's where I'll speak to you before doing anything first so we can have that discussion, OK? So just keep your ear out for me just in case if you can.

[8 minutes 27 seconds][Customer] : Yep. Alright, no worries. Thanks. Bye.

[8 minutes 30 seconds][Agent] : All good. Done. I I drive safe. OK, I'll speak to you soon.

[8 minutes 34 seconds][Customer] : Thanks. Bye.

[8 minutes 35 seconds][Agent] : Bye.