

[12 seconds][Customer] : Hello.

[13 seconds][Agent] : Hey, Greg, sorry, man. It's Kapilan calling from Real Insurance. I don't know what happened there. The phone just got cut off as well.

[18 seconds][Customer] : Yeah, I don't know either.

[20 seconds][Agent] : Yeah, not all, but I think it was a bit of a bad line because some of the answers you're giving me, remember I had to repeat it and ask you.

[26 seconds][Customer] : Yeah.

[25 seconds][Agent] : So just because it's a need call again though, please, the calls are recorded and any advice I provide is general nature but not be suitable to your situation. And you see the Kapilan from Real Insurance. And Greg just very quickly get you to confirm your full name and date of birth, please, when you're ready. Mm Hmm.

[39 seconds][Customer] : Gregory Jones, 11th of the second six, 1964.

[43 seconds][Agent] : Yep. Beautiful. Thanks for that. And, uh, I know we just spoke, but I just need to just ask you, has anything changed since the last time we went to the hilt and last five questions? OK, so let's go back to that travel question. So I just wanted to, uh, yeah, just wanted to clarify as well. But umm, yeah, I just wanted to clarify. Even though you go to Cambodia and you're going to stay there for longer than three months, you're still going to come back and you still live here as well, right? Your address is here.

[52 seconds][Customer] : No, Yeah, yeah.

[1 minutes 7 seconds][Agent] : Yeah, yeah, that's fine. So that's fine. That's not, that's not count as permanently weak. Located outside of Australia. So, umm, we can go. Noted that question. OK, so good. And like I said, you, you are covered worldwide. So touch if something happens while you're in Cambodia, umm, you've got that Peace of Mind knowing that you're gonna be covered there as well.

[1 minutes 23 seconds][Customer] : OK. Yep.

[1 minutes 23 seconds][Agent] : OK, now next question for you. Do you have existing life insurance policies with other life insurance companies with a combined total sum as short of more than

\$5,000,000? Yes or no? OK, now the next set of questions you got to your medical history. If you have any questions, please stop and ask me.

[1 minutes 36 seconds][Customer] : No, OK.

[1 minutes 42 seconds][Agent] : OK, so the questions ask you Greg, have you ever had symptoms of being diagnosed or treated for or intend to seek medical advice for any of the following cancer to mamola cysts, including skin cancer, sunspots, Melanoma or leukemia? Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes Sir. No High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Yes, Sir. No diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes Sir.

[1 minutes 58 seconds][Customer] : No, no, no, no, no.

[2 minutes 25 seconds][Agent] : No Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes, Sir. No. Yeah, sure. Hepatitis or any disorder or the liver, stomach, bowel, gallbladder or pancreas.

[2 minutes 34 seconds][Customer] : Repeat the question, Have I had it or have I got it now?

[2 minutes 41 seconds][Agent] : So I remember the questions I asked you so ever. So have you ever had symptoms of being diagnosed or treated for or you tend to seek medical advice for any of the following? OK, Please just, uh, put a note for the last question going on to the next question. Uh, epilepsy, motor neural disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Yes or no Anxiety, depression or stress required medical treatment or any other mental health disorder, yes or no. Any legal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption, yes or no. Disorder of the kidney or bladder, Yes or no. Blood disorder or disease? Yes, Sir. No. Asthma or other respiratory disorder excluding childhood asthma? Yes, Sir. No.

[2 minutes 53 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[3 minutes 35 seconds][Agent] : Doing very well, Greg. All right, next question for you. Other than

what you've already told me about in the past three years, have you sought medical advice or treatment by medical practitioner specialist or are you waiting results for the medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes, Sir. No. Other than what you've already told me about. Are you contemplating seeking medical advice to any symptoms you are currently experiencing within the next two weeks? Yes, Sir.

[3 minutes 56 seconds][Customer] : No, No.

[4 minutes 5 seconds][Agent] : No, three more questions, then we're done. OK. Now the next is in regards to family history. When I say immediate family, I'm only referring to your mother, your father, your brothers and sisters on me. OK.

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

[4 minutes 18 seconds][Agent] : So the questions asking you, 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 and the modest polyposis? 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?

[4 minutes 31 seconds][Customer] : No, no.

[4 minutes 50 seconds][Agent] : OK, And this is the last question, OK, just to see how much of A day that you are. So the questions asked you, Greg, other than one off events like gift certificate of vouchers, do you engage, you know, 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, Taber wreck diving or any other hazardous activity. Yes or no? Don't worry, I wouldn't do any of that as well. All right, I'm gonna look the application for you. Greg, while this is coming back, I just want to let you know a bit about the underwriters as well. They're the ones that obviously ask these questions and they're the ones that I involved when it comes to claims.

[5 minutes 17 seconds][Customer] : No, Yeah, OK.

[5 minutes 32 seconds][Agent] : So they called Hanover life free of us lazy limited. Greg Hanover is

a wholly owned subsidiary of Hanover Re and this part of the Hanover Re Group worldwide.

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

[5 minutes 42 seconds][Agent] : Hanover Re is currently the third largest global reinsurer and they have a standard and poor's insurer financial strength of AA minus, which means it's very strong and they've maintained this rating for a number of years as well. The life insurance business of Hanover has been operating in Australia since 1994, and they complied with the life insurance code of in the interest of saving and supporting customers. OK, so just a bit of insight to who the underwater is and who we're backed up by now.

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

[6 minutes 10 seconds][Agent] : Not only that, when it comes to claims, you'll be happy to know that our claims team is based here in Australia and it's dedicated to working closely with your loved ones and the insurer to ensure the process of accessing your life insurance benefit amount is made simple and easy. Greg, on average, we do pay claims 10 days fast in the industry benchmark as well at 70 days versus 80 days. So we average around 70 days. In saying that though, remember you can nominate up to five beneficiaries. I understand you mentioned it was just going to your son. So in your case, for example, your son can also request an advance payout of \$10,000.

[6 minutes 47 seconds][Customer] : Yes.

[6 minutes 47 seconds][Agent] : We try and pay that out generally within 24 to 48 hours of receiving the relevant documentation to obviously help with things like your funeral cost and any other needed expenses. OK, now let me just go back to the application for you. OK, Look, it's come back. I've got great news for you, Greg. First of all, congratulations. You've been fully approved for the life insurance under the terms and conditions. OK, so well done. Not only that, but in terms of your premium, best case scenario, it stays the same for now at \$108.07 a fortnight. And remember that's for the \$250,000 life insurance including the terminal illness advance payment and also the few in advance payout. And following the first policy anniversary date, you get a refund of \$280.99 refunded back in your bank account for being a loyal customer. Now, Greg, what we're going to do for you is obviously give you that piece of mind knowing that you are covered from today under the

terms and conditions. You obviously don't have to make the 1st.

[7 minutes 16 seconds][Customer] : Yep, yes, well, I'm I'm actually just getting quotes for the time being. I'm not actually flying just yet.

[7 minutes 45 seconds][Agent] : Yeah, not a problem. So look, I obviously I can send out an e-mail, the link to the PDS and the pricing of the code. That's not a problem at all. You do have that option. What I was going to explain to you, Greg, is obviously this second option that you do have is because you've been approved, we can give you a piece of mind knowing that you're covered while we still send out all the policy details. So you can still have a chance to sit down, read through everything in the comfort of your own home while you're actually covered with us. But what, what I was going to say is we let you choose when you want the first payment to come out just so you're not paying anything straight away. You know what I mean? And just so they can give you some time to consider the cover. Once you've gone through everything, if you're happy with everything, you just need to pull out the beneficiaries form, sign that and send that back to us. Now, of course, if for whatever reason you do change your mind and you don't want to go ahead, that's not a problem at all. You can give us a call and apply to cancel the policy. There's no cancellation fees or hidden costs. Does that sound fair to you? MM hmm.

[8 minutes 14 seconds][Customer] : Yep, yes, yeah. So so I I don't have to start paying me any fees just yet?

[8 minutes 50 seconds][Agent] : That's right. So you don't have to pay anything today. What we do for you, because we are covering you, we link it up to a method of payment, but we let you choose when you want it to come out in the future. But in the meantime, we send out everything by e-mail and mail.

[8 minutes 59 seconds][Customer] : Oh, yeah, yeah.

[9 minutes 2 seconds][Agent] : So while you're covered, go through everything in your own time and the the only thing you need to do at home is obviously fill out the beneficiaries form, sign it and send it back. But obviously if you change your mind, that's fine as well. Like I said, you can apply to cancel policy. There's no cancellation fees or hidden costs. But the first payment doesn't come out

today at all.

[9 minutes 23 seconds][Customer] : OK.

[9 minutes 20 seconds][Agent] : You choose what that date is in the future. OK, Does that sound fair to you?

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

[9 minutes 27 seconds][Agent] : OK, so we are covering you from today under the terms and conditions. So we're gonna give you that Peace of Mind. But when did you want the first payment to come out? You tell me. It's up to you.

[9 minutes 34 seconds][Customer] : Oh, look, I'm not sure this yet.

[9 minutes 39 seconds][Agent] : Alright, so I just wanna just clarify. So let's take a step back. You've got two options, Greg. OK, just wanna make sure you understand. So the first option, I can send out an e-mail, the link to the PDS and the pricing, right? The second option, because you've been approved, we can have you covered from today, but we're letting you choose a date that suits you in the future. It's up to you what date you pick.

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

[9 minutes 59 seconds][Agent] : Uh, but obviously you can apply to change that date in the future as well. What would you like to do? It's up to you.

[10 minutes 5 seconds][Customer] : I've got to change the date and I'll just well, I don't want it now. I mean, I don't, I don't want it has to give any payment just yet.

[10 minutes 13 seconds][Agent] : Yeah, yeah, that's fine. Not a problem. So you just want me to send out an e-mail for the time being?

[10 minutes 22 seconds][Customer] : Yeah, do that.

[10 minutes 22 seconds][Agent] : Yeah, Yeah, that's all right. So what's your e-mail address? I didn't grab that before.

[10 minutes 26 seconds][Customer] : It's Melba Tex ELE. Sorry, MELBAPEX.

[10 minutes 32 seconds][Agent] : Yep, Yep.

[10 minutes 36 seconds][Customer] : Five at Gmail.

[10 minutes 40 seconds][Agent] : OK, so M for Mary, ELB for Bob A and then T for tangoexforxray5@gmail.com.

[10 minutes 46 seconds][Customer] : Yes, yes.

[10 minutes 52 seconds][Agent] : OK, not a problem. So I'll look.

[10 minutes 52 seconds][Customer] : And that, that I was just trying to clarify. It's Melba, Mel.

[10 minutes 57 seconds][Agent] : Yeah.

[10 minutes 59 seconds][Customer] : Yeah, yeah. Yep.

[10 minutes 58 seconds][Agent] : M for Mary, E for Echo, L for Larry, B for Bob. Yep, A for Alpha, T for Tango, E for Echo, X for X-ray, and then the new move5@gmail.com. OK, so I'll send this out as an e-mail now. It'll get to you generally within about 10 to 15 minutes. OK, umm, I'll do something a bit better for you. I'll send out a pre activation e-mail. So what it's gonna do is it's gonna ask you for a password, which is your date of birth. OK, so in your case it'll be 11021964. You can pop that in, review the details. If you want, you can actually purchase the policy on that e-mail as well. There's a buy now button. You can click on that and do it yourself.

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

[11 minutes 39 seconds][Agent] : Umm, otherwise I can give you a call back once you get a chance to read through this and then we can do it over the phone. OK, But, umm, I'll be here till about UNWA. So I'll be here till about, uh, 3:00 PM your time today. Is there another time I can give you a call back in a couple of hours or would it be better to call back on Monday?

[11 minutes 55 seconds][Customer] : I'd say Monday.

[11 minutes 57 seconds][Agent] : Yeah. OK, so Monday I'll be here from, uh, 10:00 AM to 6:00 PM your time. What's a good time to call you back? 1:00, Yeah, not a problem. I'll give you a call back at 1:00 on Monday and, uh, you let me know how you go, OK. Any questions in the meantime, give me a call back. But umm, any other questions at all before I go?

[12 minutes 4 seconds][Customer] : Yeah, 1:00, No, that's it.

[12 minutes 19 seconds][Agent] : OK, beautiful. Not a problem. You have a wonderful day. I'll speak to you soon.

[12 minutes 22 seconds][Customer] : OK.

[12 minutes 22 seconds][Agent] : Take care.

[12 minutes 22 seconds][Customer] : Thank you.

[12 minutes 23 seconds][Agent] : Cheers mate. Bye.