

[0 seconds][Customer] : Hello.

[1 seconds][Agent] : Morning, Joseph. It's Ken from Real Insurance. How are you?

[5 seconds][Customer] : Hey, Kim. How's it going? Good.

[6 seconds][Agent] : Yeah, I'm going well today just a follow up from our conversation that we had yesterday, but the income protection.

[12 seconds][Customer] : Yeah.

[11 seconds][Agent] : So we have a response back from our underwriter.

[14 seconds][Customer] : Yeah. Yeah.

[14 seconds][Agent] : As it is a follow up call, Can I just get a confirm again your name and your date of birth please?

[15 seconds][Customer] : How do I do? Yeah, 48667.

[23 seconds][Agent] : Yeah, thank you.

[26 seconds][Customer] : Yeah. I haven't got too much time today.

[23 seconds][Agent] : And again, calls are recorded and your advice I provide is general nature and may not be suitable to your situation.

[28 seconds][Customer] : Are we gonna be long? Yeah, sure. OK.

[29 seconds][Agent] : No, this is this will be very, it won't be long at all. And since we spoke yesterday, we went through those health and lifestyle questions. Have there been any changes to your health and lifestyle since yesterday? No. OK, all good. All right. So they have assessed the application.

[36 seconds][Customer] : Yeah, yeah, No, I've just arrived on job, so things are good.

[46 seconds][Agent] : Now the great news is you have been approved. So it just says here, Mr. Josefla, fairly congratulations.

[56 seconds][Customer] : Oh yeah.

[53 seconds][Agent] : Based on your referral information, your application has been approved following changes. That's good news, so well done. Now the following exclusion exclusions has been applied.

[57 seconds][Customer] : Also, Yeah, yeah.

[1 minutes 2 seconds][Agent] : This is due to your knee, so I'll just read this for you. This exclusion applies for you.

[1 minutes 21 seconds][Customer] : Yeah. Got you.

[1 minutes 6 seconds][Agent] : No income protection benefit will be payable on this policy due to any claims arising directly or indirectly from any disease or disorder or or disorder of the right knee, including the joint, muscles, cartilage, ligaments and tendons of related treatment or surgery.

[1 minutes 22 seconds][Customer] : That's fair enough. Yeah.

[1 minutes 22 seconds][Agent] : Do you accept and agree to these additional terms?

[1 minutes 25 seconds][Customer] : Yes, Sir.

[1 minutes 26 seconds][Agent] : Yep. All right, no worries. And just leave the first debit as the 17th of January.

[1 minutes 30 seconds][Customer] : Yeah. Yeah. Let's do that.

[1 minutes 30 seconds][Agent] : Yep, no worries, I'll accept that. So congratulations, Joseph. So you are covered.

[1 minutes 36 seconds][Customer] : Yeah. Awesome.

[1 minutes 35 seconds][Agent] : So welcome to real insurance. Well done.

[1 minutes 37 seconds][Customer] : Yeah. Appreciate it. Yeah. Yeah, sure. Yeah.

[1 minutes 38 seconds][Agent] : I'll get the welcome e-mail sent to you today so that you get that next half hour, which will include 'cause it's the soft of the post schedule and the welcome back to 187 Cotley St.

[1 minutes 51 seconds][Customer] : Yeah, yeah.

[1 minutes 50 seconds][Agent] : Ashmore, QLD, which is also your mailing address. So we'll send that out there.

[1 minutes 59 seconds][Customer] : Umm.

[1 minutes 55 seconds][Agent] : By the way, did you you want to write down your policy number up to you?

[2 minutes][Customer] : Would you mind if you can send it to me in the e-mail? Is that well?

[2 minutes 4 seconds][Agent] : Yeah, that's fine.

[2 minutes 5 seconds][Customer] : Yeah, yeah, yeah. Perfect.

[2 minutes 6 seconds][Agent] : It will show on the e-mail and it will show on the welcome pack as well. Yeah. Any questions?

[2 minutes 11 seconds][Customer] : Yeah, yeah. For sure. Yeah.

[2 minutes 11 seconds][Agent] : Like I said, just call quote that policy number so we can get your details up. Other than that, that's all done. That's all set up for you.

[2 minutes 18 seconds][Customer] : Awesome. OK.

[2 minutes 19 seconds][Agent] : Thanks, Joseph.

[2 minutes 20 seconds][Customer] : I feel a little bit more happier and and also take care of myself.

[2 minutes 25 seconds][Agent] : Take care. Thanks Joseph.

[2 minutes 27 seconds][Customer] : Welcome.

[2 minutes 27 seconds][Agent] : Enjoy the rest day.

[2 minutes 27 seconds][Customer] : Thanks man.

[2 minutes 28 seconds][Agent] : Bye now.

[2 minutes 28 seconds][Customer] : Yeah, you too. Bye.