

[6 seconds][Customer] : Hello.

[7 seconds][Agent] : Hi there, Lindsay. My name is Jaren. I'm getting a call from Real Insurance. How you going today? No, that's good. Look, I was just following up on the life insurance application that you were going through with one of my colleagues, Danielle. I believe it's just been passed because a few people have been sick in the office lately. So I'm just taking care of that for you now. I was just actually just following up on it and kind of seeing how we go there now. Have you had any time to review the information that has been sent out at all there, Lindsay? I believe, let me double check. I do apologise actually, there wouldn't have been anything sent out by and I'm sorry. I'm just, I myself, it's my first time having a look at this. I'm just trying to catch myself up to speed there.

[36 seconds][Customer] : No, I'm not sure if I've received the e-mail yet, if you send me out before I post it or OK.

[49 seconds][Agent] : Lindsay, what I might just do for you there very quickly if I could just get you to confirm your first and last name and date of birth for me.

[56 seconds][Customer] : Lindsay Baker, 5th of August, 1971.

[59 seconds][Agent] : Thank you very much there, mate. And just to let you know, the calls are recorded and any advice I provide is generally in nature and may not be suitable to your situation. So let me have a look here because I can see that there was an application that was sent off to the underwriters that has come back there and we were looking at \$100,000 of cover, I believe for \$33.63 a fortnight. Let me double check that. Yeah, that was it. And then the \$50,000 of TPD as well.

[1 minutes 20 seconds][Customer] : Yes, yes.

[1 minutes 25 seconds][Agent] : Yeah, beautiful. Let me just have a look here. I'm just having a look at the outcome. And OK, so to let you know as well, Lindsay, I think it might be the first time just quickly in terms of our compliance. So the inter accidental death cutter has now ceased just because we do have that outcome for you and they have come back with some changes. So I'll read this out from what I'm having a look at here. It says Mr. Lindsay Baker, do you agree to the following changes to your agreed quote? The following exclusion applies for Lindsay Baker in regard to the

benefit of TPD. No total and permanent disability benefit will be payable under this policy due to any claims arising directly or indirectly from any disease or disorder of the left knee, including the joint, muscles, cartilage, ligament and tendons, or related treatment or surgery there.

[2 minutes 16 seconds][Customer] : Yeah, it's fine. I'd, you know, it was, I'd done it like it was like 9/8/2006, 3:00 and I had that operation.

[2 minutes 24 seconds][Agent] : Gotcha. I do I look when it comes I'll let you know that when it does come to like pre-existing conditions, it does get a bit tricky with the living benefits like TPD to still have covered. But given that it's just due to the left knee, so that's only applying for, you know, that exclusion there, something, you know, God forbid, was to happen to the right knee, that would still be covered in that sense, too. OK, just to let you know. But were you still happy with everything? So there's been no price changes to what's gone over there. It was just the exclusion that has popped up for you.

[2 minutes 44 seconds][Customer] : OK, Yep. No worries.

[2 minutes 56 seconds][Agent] : Yeah. So if you were still happy with that there, we can get this all done and have the full documentation sent out for you. Lindsay, get that cover provided for you immediately so you've got a bit of extra Peace of Mind and then have the full documents on their way there.

[3 minutes 10 seconds][Customer] : So you're gonna send the mail there?

[3 minutes 12 seconds][Agent] : Yeah, it means that we do get the policy. So it's all started for you. You're covered during the time, and you get the full documentation sent out as well.

[3 minutes 20 seconds][Customer] : OK, No worries.

[3 minutes 21 seconds][Agent] : OK, what I'll have to do. Just bear with me a second there, Lindsay, just because, as I said, it's my first time hopping onto your profile here. I'll just have to pop you on a brief hold and just quickly get this swapped over for you. And then we'll get this all done and arranged and we'll have that information sent out in full to you.

[3 minutes 36 seconds][Customer] : OK.

[3 minutes 35 seconds][Agent] : OK, Be well. I'll be just a second there, Lindsay. Thank you very

much. Thank you for your patience there, Lindsay. So yeah, everything has been gone through there. The other thing, I just wanted to confirm it before we do accept this for you because I know Danielle went through obviously everything with you and the payment details are all taken down there. The one thing I just wanted to double check for you is that nothing has changed since going through the application last and obviously since the last sort of referral there.

[6 minutes 2 seconds][Customer] : Nah, nothing to save there.

[6 minutes 3 seconds][Agent] : No beautiful. No, I just always like to make sure there. So what I'll do? Let me just jump into here now. I'm just leaving it as it was set by Danielle because I know she's taking those payment details down on the payment date. I'll just accept this here. But the information will be sent out via e-mail today and as well via post. It takes around 2:00 to 5:00 business days there.

[6 minutes 25 seconds][Customer] : Yep, no worries.

[6 minutes 24 seconds][Agent] : OK beautiful. Just thought I'd give you a call and advise you about there, Lindsay.

[6 minutes 29 seconds][Customer] : Sorry. Yep, no worries.

[6 minutes 28 seconds][Agent] : OK, I just thought I'd give you, obviously it's popped up to me, so I'll give you a call, advise you guys and get that all set up for you, have that protection provided. Beautiful. No worries. Well, that's all completed to you there. Lindsey. I appreciate your time today. You have a good rest of your day.

[6 minutes 42 seconds][Customer] : OK, OK, see you. Bye.

[6 minutes 44 seconds][Agent] : Thanks mate, Bye. Bye.

[6 minutes 45 seconds][Customer] : Bye.