

[3 seconds][Agent] : Thank you for calling real insurance. My name is Zake.

[7 seconds][Customer] : Sorry, what was your name?

[5 seconds][Agent] : How can I help you, Zake?

[10 seconds][Customer] : Aziz. My name's Christine Poyser. I'm just right, Aziz. If I do not say your name, it's not out of Ruth. It's just. Yeah, I'm not having a good day today with pronouncing things I do. I I do currently have a policy with you guys for funeral.

[26 seconds][Agent] : Yeah.

[26 seconds][Customer] : I just want to go go over that. Please make sure it's still fine and in place. And also probably question or ask, do you know how you've been every year you get a sort of a refund back or a incentive back 10%? Would I be right in saying, you know, like how they say, or do you have to be with them for a period of time?

[41 seconds][Agent] : Umm, it's really depending on the cover you have. I can I just start with your policy number please? Yeah.

[54 seconds][Customer] : Yes, it's 670017946.

[59 seconds][Agent] : And can I just get you to verify your full name and date of birth please?

[1 minutes 3 seconds][Customer] : Yes, it's Miss Christine Margaret Forza. My date of birth is the 29th of January 1972.

[1 minutes 9 seconds][Agent] : Thank you. And I've got your address here. 7 Lyndhurst Court, Newtown, 4350.

[1 minutes 15 seconds][Customer] : No, it's actually changed and I did get on to you guys. We've been moved for 10 months now. It's actually and I did do it on a e-mail address as well.

[1 minutes 23 seconds][Agent] : Yep, Yep, Yep. Yep.

[1 minutes 23 seconds][Customer] : On the 29th of 28th of September, we moved from that address to Unit 246 Sunrise Drive, Maroochydore in QLD.

[1 minutes 44 seconds][Agent] : OK. And just the post code for that one please.

[1 minutes 46 seconds][Customer] : And I do have you on, I do have you on speaker, but I'm just in the company of my husband.

[1 minutes 50 seconds][Agent] : OK, sure. And sorry, can I just grab the post code please? OK. Yep, that's been updated. Unit 246 Sunrise Dr. Maroochydore 4558. And the contact number I have is the same one you're calling from now.

[1 minutes 55 seconds][Customer] : 4558 Yes, yes.

[2 minutes 15 seconds][Agent] : And the e-mail that I have is MATVEYES s.s@yahoo.com.

[2 minutes 22 seconds][Customer] : Yes, my husband Shane.

[2 minutes 24 seconds][Agent] : OK, perfect. Thank you. OK, so in regards to, uh, the refund for your funeral cover, I can see here that you've got the guaranteed funeral insurance, uh, with that one that would have just been a once off after the first year of taking out the policy.

[2 minutes 41 seconds][Customer] : OK. Yeah. No, that's fine.

[2 minutes 43 seconds][Agent] : Yep. Umm, and in regards to that one, that policy is all up to date. Umm and the next payment will be due on the 20th of July with you're covered for \$7000 at the moment.

[2 minutes 55 seconds][Customer] : So I just think first of all I need to probably update. Can the cover be increased?

[3 minutes 4 seconds][Agent] : This particular policy cannot be increased, but you can have a look at taking out extra cover on the side.

[3 minutes 14 seconds][Customer] : Oh, no, I was, I was just just checking. That was all, You know, after I'm not that I'm touchable going anywhere yet. It's just the fact that I'm just looking into all this and getting it into place.

[3 minutes 22 seconds][Agent] : Yeah, of course.

[3 minutes 23 seconds][Customer] : But it's, you know, I'm, I'm adding up 7000, you know, for a funeral. Do I need to have more? Would it be more of an expense sort of thing?

[3 minutes 31 seconds][Agent] : Yeah, of course.

[3 minutes 33 seconds][Customer] : What, what would be the next? What? What's the exit?

[3 minutes 31 seconds][Agent] : Well, yeah, umm, so you can take it up to \$15,000. So you would have to, you'd be allowed to take out an extra \$8000 on top of what you have now.

[3 minutes 47 seconds][Customer] : And what is the installment?

[3 minutes 50 seconds][Agent] : That would be, umm, let me just check for you. Sorry for an extra 8000. OK. It would be an extra \$16.72 per Fortnite, yes, correct.

[4 minutes 14 seconds][Customer] : OK, so that'll be on top of the 2016 seven now 2. No, that's 30. That's forty. Yeah. OK. Now actually at the present moment, I shall leave that one. But I do, I do believe there's no current for beneficiary. I'd like to add a beneficiary. How do I go about that, please?

[4 minutes 26 seconds][Agent] : Yep, Yep. So we can do that over the phone for you or we can send out a letter, whichever you preferred to do.

[4 minutes 41 seconds][Customer] : I'm happy for it over the phone if you'd be happy for it over the phone.

[4 minutes 44 seconds][Agent] : Yep. So I'll just start with the full name and date of birth of the person you'd like to nominate, please.

[4 minutes 50 seconds][Customer] : Yes, it's Wade, Jeffrey Geo, Double Frey Poyser. Wade As in WADE?

[5 minutes 1 seconds][Agent] : Yep. Perfect.

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

[5 minutes 3 seconds][Agent] : I'm sorry, You said Jeffrey was JGERFFREY and just his date of birth, please.

[5 minutes 8 seconds][Customer] : No, the 29th of the 10th, 1992. That was a bit of a thought.

[5 minutes 14 seconds][Agent] : Yep, 1990, 1990.

[5 minutes 19 seconds][Customer] : 1992 Beg your pardon?

[5 minutes 22 seconds][Agent] : And where's your son is? Where's your son? Yep. Perfect. Thank you.

[5 minutes 26 seconds][Customer] : Yes, Yes, son.

[5 minutes 29 seconds][Agent] : And just his address, please. Was that cook St. SIOK?

[5 minutes 32 seconds][Customer] : 96 Rye 6th St., 9 Thorpe SILK St., Moorthville.

[5 minutes 42 seconds][Agent] : Yep, Yep Yep. Post code is coming up as 4-5 O 6 and do you want to put down a contact number or e-mail address for him? Yep.

[5 minutes 50 seconds][Customer] : Yep, I will put a phone number if that's OK, which is I'm just going to grab it for you.

[6 minutes 3 seconds][Agent] : Sure.

[6 minutes 3 seconds][Customer] : Where am I going hanging?

[6 minutes 11 seconds][Agent] : Yep.

[6 minutes 6 seconds][Customer] : His phone number is 0409269.

[6 minutes 14 seconds][Agent] : Yep.

[6 minutes 15 seconds][Customer] : Sorry 262.

[6 minutes 17 seconds][Agent] : Yep.

[6 minutes 16 seconds][Customer] : Sorry, 742.

[6 minutes 20 seconds][Agent] : OK, Thank you. And did you just want 100% of the benefit to go to him?

[6 minutes 25 seconds][Customer] : Yes, thank you.

[6 minutes 27 seconds][Agent] : OK, Perfect. Yep. So he's been added for your funeral coverage there as the beneficiary? No, I can handle your life insurance as well.

[6 minutes 34 seconds][Customer] : Yeah, The second one is, do I need to ring the other department for that? That's just save my you've actually saved the day for me then, because I'm like, oh, I think the last time I rang up, I had to ring the other department.

[6 minutes 52 seconds][Agent] : No, not at all.

[6 minutes 49 seconds][Customer] : I'm like, Oh my goodness, this is hectic that so I do have a last one, but I thought I had my policy with me.

[6 minutes 55 seconds][Agent] : That's OK. I have it up here.

[6 minutes 58 seconds][Customer] : Oh, OK, great.

[6 minutes 59 seconds][Agent] : Yeah. OK, perfect. How can I help you with that one?

[7 minutes 4 seconds][Customer] : So I would like to also add way to the beneficiary of that one.

[7 minutes 7 seconds][Agent] : Yep.

[7 minutes 7 seconds][Customer] : Yes, please.

[7 minutes 8 seconds][Agent] : Now for the life insurance, I do just have to go through a further verification check and then we can get that done.

[7 minutes 14 seconds][Customer] : Yep.

[7 minutes 14 seconds][Agent] : Can you just confirm to me your payment frequencies, how often you make payments and just exactly how much you're paying for it?

[7 minutes 21 seconds][Customer] : Oh yeah, that I can get onto my bank details, which I probably have to do for you.

[7 minutes 25 seconds][Agent] : Yep.

[7 minutes 25 seconds][Customer] : So it's frequently fortnightly.

[7 minutes 27 seconds][Agent] : Yep.

[7 minutes 27 seconds][Customer] : It's installments and ongoing. Do you want me to get onto my NAV bank?

[7 minutes 30 seconds][Agent] : Yeah, of course.

[7 minutes 31 seconds][Customer] : OK, I'm going to you're on speaker obviously love, but I'm just gonna dot in here and I can come up.

[7 minutes 35 seconds][Agent] : That's OK, yes.

[7 minutes 37 seconds][Customer] : Oh no, it's done in next and that nap coming up and and just give me one minute look here, which has just been, I think more recently. Give me one minute.

[8 minutes 5 seconds][Agent] : Yeah, take your time.

[8 minutes 5 seconds][Customer] : I've got my glasses on but I'm a bit blindly today, right and that. Normally comes up with me life as well. OK, so I'm going to say it's the handover life.

[8 minutes 31 seconds][Agent] : Perfect. Thank you. All right, now I do just need to make you aware that when you're nominated beneficiary, you as the policy owner are providing an instruction on who to pay the policy benefit to in the event of your death. This nomination will be processed in accordance with the conditions set out in your PDF.

[8 minutes 28 seconds][Customer] : Sydney \$40.27 yes.

[8 minutes 47 seconds][Agent] : Can you please confirm that you understand and the information you will provide is true and correct here and I can just use the same details that you provided for the funeral cover for this one. Were you OK with that?

[9 minutes 2 seconds][Customer] : Yes, thank you.

[9 minutes 3 seconds][Agent] : Perfect.

[9 minutes 7 seconds][Customer] : Yes, please.

[9 minutes 3 seconds][Agent] : And just 100% of the benefit to get away Perfect.

[9 minutes 8 seconds][Customer] : Now also before we process that, I would like to up that policy. So I do believe it's for now, am I right with 300?

[9 minutes 10 seconds][Agent] : Yep, Yep. So it's \$347,288.

[9 minutes 21 seconds][Customer] : I would like to see what I could possibly increase that to please or what's the next?

[9 minutes 25 seconds][Agent] : Yeah, no worries. I'll just start finish adding right here.

[9 minutes 29 seconds][Customer] : Oh, certainly.

[9 minutes 29 seconds][Agent] : When affects the Yeah, it won't affect the, umm, that beneficiaries if we increase that one, umm, now Christine, I can confirm the beneficiaries have been updated and we'll be sending you a policy schedule to reflect these changes. Please ensure you check the information is correct. So he's been finalized as well on that policy. Now there are just a few things I have to go through just to check, umm, how much we can offer and the eligibility for the increase there.

[9 minutes 30 seconds][Customer] : Yes, yes, yes, certainly, yes.

[9 minutes 56 seconds][Agent] : Just bring that up now. OK, Can I confirm? Have you had a cigarette in the last 12 months? Thank you.

[10 minutes 2 seconds][Customer] : No, no. Might be a lot.

[10 minutes 8 seconds][Agent] : Good. And have you been hospitalized to COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven day?

[10 minutes 16 seconds][Customer] : No.

[10 minutes 18 seconds][Agent] : And can I confirm that you are still a female Australian resident?

[10 minutes 22 seconds][Customer] : Yes.

[10 minutes 23 seconds][Agent] : OK, perfect. Now we've got one that you can go between 100,000 up to 750,000. How much would you like to have a look at increasing it to?

[10 minutes 32 seconds][Customer] : So what is the the current offer? I wou I would like to I want to see what the 750,000 is please or what?

[10 minutes 39 seconds][Agent] : Yeah, of course, I'll bring that up now.

[10 minutes 43 seconds][Customer] : Yeah, that or is there a 500,000? Thank you.

[10 minutes 46 seconds][Agent] : Yeah, I can give you a quote on both, of course. All right. Now with this particular policy, as it has been over six months since the last application, we will just have to run through the health and lifestyle questions again, should you choose to increase it. Umm, at once going through those. If you all accept it and once you commence the umm, extra cover, you will be covered immediately for death due to any cause except for suicide in the 1st 13 months for the increased amount only. And it will still come with a terminally ill advanced payment. So if you were diagnosed with 12 months or less to live by a medical practitioner, we can pay out your claim in full now.

[11 minutes][Customer] : Yep, Yep, OK, Yep.

[11 minutes 24 seconds][Agent] : For 750,000 you'd be looking at \$82.53 per fortnight and then for 500,000 it'll be \$56.30 per fortnight.

[11 minutes 38 seconds][Customer] : Is that with the current \$40.00?

[11 minutes 42 seconds][Agent] : Yeah, correct. Yeah, 4027.

[11 minutes 42 seconds][Customer] : So is that all together then that's 40 DOL, What is what was it 40 on top of that?

[11 minutes 50 seconds][Agent] : No, not on top of that. That's included in the two premiums that I've given you.

[11 minutes 54 seconds][Customer] : OK, well I will go to the 750,000. Thank you for 8253.

[11 minutes 59 seconds][Agent] : Yeah, of course. OK. Now just run through the questions. I do just have to go through a short declaration there and then we can run through the questions for you. OK, perfect. So this one here just reads thank you Christine. It is important you understand the following information. This product is issued by Hanover Lafrie of Australasia OTD whom you will refer to as Hanover. Any personal statements made in this application and any related documents form the basis of your contract of insurance with Hanover. Before you enter into or reinstate a life insurance contract. You have the GD not to make any misrepresentations. This means you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers.

[12 minutes 58 seconds][Customer] : None.

[12 minutes 54 seconds][Agent] : 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. Can you please confirm you understand and agree with your duty as I have provided?

[13 minutes 17 seconds][Customer] : Yes.

[13 minutes 18 seconds][Agent] : Thank you. Now with these questions, they are all just yes or no answers except for the height and weight there. Umm, so first one we have is are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[13 minutes 34 seconds][Customer] : Can you just stop it? I didn't hear the start of it, sorry.

[13 minutes 36 seconds][Agent] : Yeah, of course, Sir. Are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[13 minutes 43 seconds][Customer] : No, but I'm an Australian resi resident. Bornenbury.

[13 minutes 45 seconds][Agent] : OK, perfect Sir, you'd be. Are you a permanent resident of Australian living in Australia at the moment? Yep, perfect.

[13 minutes 53 seconds][Customer] : Oh ye yes, I am sorry, that's silly. Sorry, I'm just suggesting my questions and I've got a a blank yes.



[13 minutes 58 seconds][Agent] : That's that's OK, no worries. And next one is, does your work require you to go underground, record shots above 20 meters, touch steps below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[14 minutes 14 seconds][Customer] : No, none more.

[14 minutes 15 seconds][Agent] : Thank you. Now the next section is in relation to your height and weight. Please be aware that I am 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. So what is your exact height?

[14 minutes 34 seconds][Customer] : My exact height would be 160.

[14 minutes 39 seconds][Agent] : Thank you. And what is your exact weight please?

[14 minutes 37 seconds][Customer] : I'm gonna say 162 kilograms, 115 kilograms.

[14 minutes 45 seconds][Agent] : Thank you. And have you ever had any of the following conditions for high blood pressure, high cholesterol or diabetes? Thank you. OK. And have you experienced any unexplained like also more than 10 kilograms in the last 12 months?

[14 minutes 55 seconds][Customer] : No, no.

[15 minutes 5 seconds][Agent] : Thank you. Can I just confirm in the last application that we had, we've recorded 175 centimeters for your height. Is it meant to be 162 centimeters?

[15 minutes 15 seconds][Customer] : Oh, no. Then because I was actually going to get my licence, nobody put on it because I was like OK, and I always thought it was 152, but OK, 135 because it would have come off my licence.

[15 minutes 29 seconds][Agent] : OK. All right. So you're confident with 175?

[15 minutes 32 seconds][Customer] : Yes, I am sorry. Yes, you might. Yes.

[15 minutes 33 seconds][Agent] : OK, yeah, yeah, no, no dramas at all. Umm, I do just need to fix that up on this application. Do you mind if I just place you in a quick hold my more than two minutes while I fix it up?

[15 minutes 42 seconds][Customer] : Yeah, no, that's fine.

[15 minutes 43 seconds][Agent] : Thank you. OK, thank you so much for holding, Christine.

[18 minutes 23 seconds][Customer] : No, that's fine.

[18 minutes 24 seconds][Agent] : Perfect. So I fixed that one up there and I'm just confirming you mentioned that the 175 centimeters is what was written on your license. Is that correct?

[18 minutes 32 seconds][Customer] : Well, would you like me to get them? Would you like me to get them?

[18 minutes 37 seconds][Agent] : Umm, it's it. You can re measure yourself if you'd like, but I'm just confirming that's what was written on your on your license there.

[18 minutes 36 seconds][Customer] : Oh, I'm gon. I'm gonna say yes because I've actually thought ye. I'm gonna say yes.

[18 minutes 44 seconds][Agent] : OK, OK, no worries at all. All right. And then, oh, sorry, What was that?

[18 minutes 54 seconds][Customer] : No. Could you tell me if I was trunk, if I had trunk?

[18 minutes 57 seconds][Agent] : Yeah, that's exactly right. All right. And umm, I'll just reconfirm. Sorry. Have you experienced any unexplained weight was more than 7 kilograms in the last 12 months. Thank you. And to the best of your knowledge, are you infected with or are you in a high risk category? So contracting HIV, which causes 8. Do you work as or do engage the services of a sex worker?

[19 minutes 8 seconds][Customer] : No, no, no.

[19 minutes 23 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia So booked or be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies? For the combined total sum is short of more than \$5 million. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice any of the following so cancer tumor, molar cyst, including skin cancer, sunspots, Melanoma or leukemia.

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

[19 minutes 53 seconds][Agent] : Have you ever had an abnormal pap smear, stroke, chest pain, or heart conditions such as but not limited to heart attack and anginal high blood pressure? High

cholesterol, thyroid condition on your logical symptoms such as dizziness of liting, diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose.

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

[20 minutes 17 seconds][Agent] : Hepatitis only disorder of the leave our stomach, bowel, gallbladder, pancreas, epilepsy, murder and you're on disease. Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abusive prescription medication, or receive medical advice or counseling for alcohol consumption. A disorder of the kidney or bladder, a blood disorder or disease and asthma or other respiratory disorder excluding childhood asthma.

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

[20 minutes 58 seconds][Agent] : Thank you. Now, other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you awaiting the results of any medical tests or investigations, For example, undergone any surgery, had medical tests or investigations, for example, X-rays, scans, blood tests or biopsy? Or are awaiting the results and other than what you have already told me about a contemplating seeking medical advice or any symptoms you are currently experiencing within the next two weeks? Thank you. 2 family history questions. It would just be in relation to mom, dad, brothers or sisters. To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polysis, kidney disease, Huntington's disease, or familial abnormalities, polyposis?

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

[21 minutes 47 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other heritage disease?

[21 minutes 56 seconds][Customer] : You are?

[21 minutes 53 seconds][Agent] : Price, age 60 here.

[21 minutes 56 seconds][Customer] : I wanna say no no.

[22 minutes 1 seconds][Agent] : And very last question we have is other than one of the events, this certificate of vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying a passenger on a recognized airline, motor racing, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? OK, perfect. Thank you. OK. So that was the last question. Just looking those answers here.

[22 minutes 23 seconds][Customer] : No, yeah.

[22 minutes 34 seconds][Agent] : Sorry, just checked a little bit for the answer to come back.

[22 minutes 38 seconds][Customer] : No, that's fine.

[22 minutes 45 seconds][Agent] : OK, perfect. So it has been all approved after the extra bit of cover. Now I do just need to advise that based on the disclosure within the application that our total premium has risen to \$103.66 due to the BMI section there. So just for height and weight, was that still OK or did you want to adjust the amount you're covered for?

[23 minutes 9 seconds][Customer] : Well, can we, yeah, look, can we adjust it back to 500,000 then please?

[23 minutes 13 seconds][Agent] : Yeah, of course.

[23 minutes 18 seconds][Customer] : Thank you.

[23 minutes 15 seconds][Agent] : I'll just let you know what that would be, OK, OK, sorry. That one would be \$64.31 per 49. OK, awesome. OK, we'll finalize that one. So these premiums will be taking over as of your next payment now. OK. So are you happy for me to increase the life insurance option on your policy?

[23 minutes 34 seconds][Customer] : Yes, yes, yes, please to 500,000.

[24 minutes 4 seconds][Agent] : Perfect. All righty. So I'll put that through for you now and you'll receive a change of insurance documents and everything shortly for that as well.

[24 minutes 12 seconds][Customer] : Wonderful.

[24 minutes 14 seconds][Agent] : OK, so beneficiaries been done. Just doing a quick recap, increase has been done. Funeral beneficiaries have been added as well. Was there anything else

that you were wanting to have a look at?

[24 minutes 26 seconds][Customer] : Oh, no, thank you. That is much appreciated.

[24 minutes 28 seconds][Agent] : Yeah, Awesome, awesome. Thank you so much for that. And all the documents you receive will have your son's name written down under the beneficiaries as well.

[24 minutes 39 seconds][Customer] : Thank you very much for that. And you have a good rest of your day.

[24 minutes 41 seconds][Agent] : You too. Thank you.

[24 minutes 43 seconds][Customer] : Bye.

[24 minutes 44 seconds][Agent] : Bye.