

[1 seconds][Customer] : Hello.

[4 seconds][Agent] : Hey, good morning, Sam. This is Kapila. I'm calling from Real Insurance Bank. You're just looking to some life cover. How are you? I'm fine. Thank you, Sir. Thanks for asking. I'm here to run for the parts and you take about a few couple of minutes.

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

[17 seconds][Agent] : But before I do that, I just want to confirm my name is Sam Dawson and your date of birth of the 26th of December 1995 S you're 29 years young, so I couldn't hear that last bit. Is that correct?

[30 seconds][Customer] : Yes, I am. Yep.

[31 seconds][Agent] : Yep. Beautiful. And can I confirm that you are a male Australian resident? Just declare yes, sooner.

[37 seconds][Customer] : Yes. But we're from New Zealand.

[39 seconds][Agent] : OK, too easy. So, umm, uh, you're currently residing in Australia.

[43 seconds][Customer] : Yes.

[44 seconds][Agent] : OK, beautiful.

[49 seconds][Customer] : Yeah, New Zealand.

[45 seconds][Agent] : And uh, so you're a New Zealand citizen or permanent resident citizen. OK, beautiful and you can't lose out again. I would say that that that that means you're considered as an Australian resident. So can I just get a clear yes to no just for compliance? OK, so can I confirm that you are a male Australian resident? Thanks. And remember, calls are recorded to them and any advice I provide is general nature may not be suitable to your situation. And you see the cap loan for real insurance, you just call me cap for short. OK, now with the life insurance limit, you're looking at about, uh, one, but it's at \$1.5 million from what I can see here, so I can start there, but I can give you as many quotes as you want.

[1 minutes 3 seconds][Customer] : Yes, Yeah.

[1 minutes 28 seconds][Agent] : OK, so just a smoky, serious question first. Uh, have you had a cigarette in the last 12 months? Yes, Sir. No.

[1 minutes 35 seconds][Customer] : No, I know it's fine.

[1 minutes 38 seconds][Agent] : And with your, yeah, beautiful. I wish I could say the same thing. And, uh, with your income, is your current annual income \$50,000 or more?

[1 minutes 46 seconds][Customer] : Yes.

[1 minutes 47 seconds][Agent] : That's fine. Thank you for that. So what that means the maximum we can offer you is \$2,000,000 minimum is \$100,000. OK.

[1 minutes 53 seconds][Customer] : OK.

[1 minutes 54 seconds][Agent] : Uh, but I started for the \$1.5 million while that's loading up, If you don't mind me asking, umm, in your situation there, if something happens, is that mainly to sort of leave behind for like your family or to pay off any debts like part of a mortgage? What's, what's your situation there? Three wife and daughter. OK, beautiful.

[2 minutes 7 seconds][Customer] : For my wife and daughter, yeah, it's kind of low. No, Yeah.

[2 minutes 12 seconds][Agent] : A any, yeah, no, any, any debts, uh, at all there like a mortgage or anything like that or OK, so just purely just for your wife and kids, yes. And just one daughter. OK, not a problem. So I'll give you an example. OK, so they give you that piece amount of \$1.5 million, Sam, you're looking at \$73.24 a fortnight.

[2 minutes 33 seconds][Customer] : Yep.

[2 minutes 34 seconds][Agent] : So it's about just down to \$37 a week. I'll give you one more. It's where we'll get to say \$1,000,000 cover. You'll get about \$48.83 a fortnight, so about \$24.00 a week. So just bear in mind you see the party in case of decrease the level of cover at any time, the future subject eligible. So you have that flexibility in the future.

[2 minutes 36 seconds][Customer] : OK, OK, alright. That's 2 million.

[2 minutes 53 seconds][Agent] : OK, 2 million. Yeah, sure. Let's have a look here.

[3 minutes 6 seconds][Customer] : It's about \$50 a week.

[2 minutes 57 seconds][Agent] : So \$2,000,000 covering, you're looking at about, uh, \$97.65 a fortnight, just under \$49 a week.

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

[3 minutes 11 seconds][Agent] : That's right, now what I really wanna do, see if you're eligible for the call first, because unfortunately, not everyone gets approved.

[3 minutes 18 seconds][Customer] : Hi there. Yep.

[3 minutes 18 seconds][Agent] : OK, if we get you approved, I'll explain to you what the next steps are. Got it. Now can I just get your address starting with your post code when you're ready?

[3 minutes 26 seconds][Customer] : Mm hmm.

[3 minutes 29 seconds][Agent] : Yeah, it's alright. Oh, you did. Just tell me the suburbs you want.

[3 minutes 27 seconds][Customer] : Hang on one 2nd E Prince Chadwick, E Prince. Well, E Prince is that?

[3 minutes 37 seconds][Agent] : Chadwick, 6450 That's all right. OK.

[3 minutes 49 seconds][Customer] : Two Gould St.

[3 minutes 47 seconds][Agent] : And the street name and number, could you spell that for me?

[3 minutes 55 seconds][Customer] : GULL.

[3 minutes 58 seconds][Agent] : Oh, you got it. So number 2G street. Chadwick, WA 6450, is that where your mail goes as well? Do you have a landline number or just a mobile?

[4 minutes 4 seconds][Customer] : Yes, just my phone. Yeah. We are moving house soon.

[4 minutes 9 seconds][Agent] : So 0460300196 yeah yeah, that's fine. So just give us a call and get apply to, uh, change the, uh, details over the phone.

[4 minutes 21 seconds][Customer] : Bye. OK.

[4 minutes 20 seconds][Agent] : OK, so we, we've got a special, uh, support team that helps out with that. Umm, now yours, that's the address. And do you have a landline number? Just the mobile?

[4 minutes 31 seconds][Customer] : That's my bum. Yep.

[4 minutes 32 seconds][Agent] : OK, so 0460300196 So is that correct? Yep.

[4 minutes 38 seconds][Customer] : Yep.

[4 minutes 38 seconds][Agent] : And e-mail address dawson20212021@gmail.com.

[4 minutes 43 seconds][Customer] : Yeah.

[4 minutes 44 seconds][Agent] : OK, now I'm gonna read this out to you. So this is a pre

underwriting disclosure statement. OK, It's gonna explain to you a bit about the questions and how you should go about answering them and then we'll go straight into the underwriting. Umm. So let me just read this out because it says here Sam, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information, provide insurance quotes you should cover and other related services. We will share this with the insurer and they share it with other shipment service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct the information and lodge complaints about breaches of privacy. By proceeding, you understand that you are planning to purchase a life insurance policy and there's such evidity to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us and any earlier discussions you've had. If you do not take reasonable claim at breach immediately and if this happens, you ensure may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Now, do you understand and agree to your duty just to clear yes or no?

[5 minutes 57 seconds][Customer] : Yes.

[5 minutes 58 seconds][Agent] : Thanks for that. Now the first question is a lot of COVID-19, in case it's asking you, have you been hospitalized with COVID-19 the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no? The first question of the actual, I'm writing nice and easy. Good luck. So remember the majority of these questions, we just did a clear yes and at the end, but if you have any doubts, please stop and ask me. OK, so first question, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no?

[6 minutes 9 seconds][Customer] : No, yes.

[6 minutes 33 seconds][Agent] : Thanks for that. Uh, next section. Have you ever had symptoms of being diagnosed or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes

or no Lung disorder, excluding asthma, sleep apnea or pneumonia yesterday. Cancer, leukemia or Melanoma, excluding other skin cancer, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been diagnosed so they terminate illness? Motor neuron disease, any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abused prescription medication or received Med so or received treatment or counseling for drug or alcohol consumption? Yes or no.

[6 minutes 52 seconds][Customer] : No, no, no, no, no, no, no, no.

[7 minutes 40 seconds][Agent] : The next section is relation to your harder way. Please be aware that I am required to obtain a confident signal for your measurement for each in order to continue the application. The system does not allow me to enter the approximate figures words or harder mid major. So the first question, what is the exact card you you can give this to be centimeters or feet of inches? Mm Hmm.

[7 minutes 59 seconds][Customer] : No, that's hard. Nice.

[8 minutes 3 seconds][Agent] : You can go with the last time you mentioned yourself and it it can be centimeters or feet and inches, whatever is comfortable for you. Yep, 5 foot 8 inches. Yep. And what is the exact weight?

[8 minutes 16 seconds][Customer] : 55, 518 Yep 60K.

[8 minutes 27 seconds][Agent] : 60 kilos. Yep. Beautiful. So I have to put in exact time. That's five feet and eight inches in the exact weight.

[8 minutes 34 seconds][Customer] : Yes.

[8 minutes 31 seconds][Agent] : And that's 60 kilograms just to clear your center like that. Have you experienced any unexplained weight loss? So more than 5 kilograms in the last 12 months? Yes, center. Thanks for that. Now the next section was, uh, next question with regards to occupation. So questions asked you, does your work require you to go underground, work at heights above 20 meters dark to depth below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. Yes or no To the best of your knowledge. I infected with are in a high risk

category for contracting HIV which causes AIDS. Yes or no. They have definite plans to travel overseas outside of Australia. I booked or will be booking travel within the next 12 months. They have existing life insurance policies with other life insurance companies. With a combined total sum they should have more than \$5 million.

[8 minutes 42 seconds][Customer] : No, no, no, no, no.

[9 minutes 29 seconds][Agent] : Alrighty now the next section is we got regards to medical history again. So the questions are asking you, have you ever had symptoms of being diagnosed or treated for in tend to seek medical advice for any of the following diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose yes or no Chest pain, high cholesterol or high blood pressure yes or no? Uh, two of them all are cysts, including skin cancer, sunspots. Have you ever had an abnormal PSA test or an enlarged prostate?

[9 minutes 46 seconds][Customer] : No, no, no, no, no, no.

[10 minutes 3 seconds][Agent] : Very conditional neurological symptoms such as dizziness or faint disorder of the stomach, bowel, gallbladder or pancreas, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or U? Bladder or urinary tract disorder? Kidney disorder? You said that blood disorder or disease, sleep apnea or ask my excluding child with SMA. Yes, center.

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

[10 minutes 37 seconds][Agent] : OK, being very well, by the way. All right, next question, other than what you've already talked about in the past few years, have you sought medical advice or treatment by a 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, Center, other than what you've already talked about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

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

[11 minutes 5 seconds][Agent] : Is so OK, three more questions and we're done. Again, I have a next is in regards to your family history. When I say immediate family, I'm only referring to your

mother, your father, and your brothers and sisters only. OK, so the questions asked 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 mother's polyposis?

[11 minutes 30 seconds][Customer] : No.

[11 minutes 31 seconds][Agent] : So this to be knowledge, have any of the immediate family suffered from cancer, heart condition, stroke or other habitat disease prior to age 60?

[11 minutes 41 seconds][Customer] : Price for what? Yes.

[11 minutes 42 seconds][Agent] : Uh, prior to age 60?

[11 minutes 42 seconds][Customer] : What does that mean? I'll be 4866. I did.

[11 minutes 47 seconds][Agent] : Yeah, yeah, yeah. OK, so I'm sitting here there, I need to ask you how many of the immediate family suffered from cancer prior to age 60? OK, how many of you immediate time you suffered from heart condition and a stroke prior to age 60?

[11 minutes 58 seconds][Customer] : 1 No.

[12 minutes 8 seconds][Agent] : So I put a 0 for that. And how many of you immediate time you suffered from other habitatory disease prior to age 60?

[12 minutes 17 seconds][Customer] : Well, what? What's that mean?

[12 minutes 18 seconds][Agent] : Uh, sorry, other habitatory disease. OK, So I put a 0 for that as well. So is that correct?

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

[12 minutes 29 seconds][Agent] : Yep, it was like that. OK, this is the last question altogether. OK, just to see how much of A day that we are. So the questions ask you this end other than one off events like this certificate of vouchers, do you engage in no intent to engage in any of the following aviation other than as a fair paying passenger auto recognized airline motivating parachuting now to the ring at sailing, scuba diving deeper than 40 meters cable rate diving or any other hazardous like yes, Sir, No.

[12 minutes 54 seconds][Customer] : No.

[12 minutes 58 seconds][Agent] : OK, thank you for that. I wouldn't be any of that as well. Don't

worry, I'm gonna look look the application for you while it's coming back. I just wanna let you know a couple of things, OK in regards to the underwriters, they're the ones that obviously ask you the questions to see if you're eligible. They're the ones that I bought when it comes to claims. OK, so they called Hanover live free of Australasia Limited. So Sam Hanover is a wholly owned substitute Handover RE and it's part of the Handover RE group worldwide. Hanover is currently the third largest global re insurer and they have a standard and poor's insure financial strength, the 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 Handover has been up putting the Australian market since 1994 and they also comply with the life insurance Code of practice and they just of serving and supporting customers. OK, So just to give you a bit of insight to who the underwriters are who backs us up at the end of the day. Also when it comes to claims that you'd be happy to know that our claims team is based here in Australia and is dedicated to working closely with your loved ones and the insurer take to the process of access. Senior life insurance benefit amount is made simple and easy. OK, so average we do pay claims six days fast in the industry benchmark it 35 days versus 81 days. OK, so we average around 75 days. But remember during this time, Sam, one of your beneficiaries can request an advanced payout of \$20,000 and we pay this money, uh, generally within one business day of receiving the relevant documentation. OK?

[14 minutes 17 seconds][Customer] : Bye bye.

[14 minutes 24 seconds][Agent] : So that money can be used for, uh, to obviously help with the funeral cost and other final expenses. Now, just barely one second, let me just, uh, go back to the application for you, OK? So like, it's come back. I've got great news. So I made congratulations. You've been fully approved for the life insurance under the terms and conditions. OK? So well done. Uh, best case scenario in terms of the premium, it stays the same for now. So if you were to go for the \$2,000,000 cover, it's \$97.65 a fortnight. Umm, what I wanna do now is because you've been approved, OK? The good news is we're gonna give you that Peace of Mind knowing that you are covered from today itself under the terms conditions and obviously with the level of cover make, you can also apply to increase or decrease the level of accommodating time subject to eligibility. More

importantly though, we're gonna send out all the policy details via e-mail and you're gonna get a hard copy by mail as well. So while you're covered, you can sit down and go through everything in the comfort of your own home. And obviously, uh, all you need to do on your end is fill out the beneficiaries form, sign that and send it back. OK, now, even though we're gonna cover you from today, we let you choose when you want the first payment to come out. So this way you're not paying anything straight away.

[15 minutes 36 seconds][Customer] : Bye.

[15 minutes 35 seconds][Agent] : You can obviously give yourself time to instead of the cover and from whatever date you're gonna select on the first payment date, you do get a 30 day cooling off pit as well. So just in case you change your mind, if it's within 30 days, we'll refund any premiums you've paid unless the claimants renewed. OK, Now if you're happy with it, like I said, fill out the beneficiaries form signing and send it back. If you do change your mind and go the other way, that's fine. That's not a problem. At least you've we're covered in the meantime. But uh, you can apply to cancel the policy at any time. There's no cancellation fees or hidden cost.

[15 minutes 50 seconds][Customer] : OK, OK.

[16 minutes 4 seconds][Agent] : OK, now with the first payment date, did you want to pick a payday or the day after you get paid? What's easier for you?

[16 minutes 12 seconds][Customer] : Oh yeah, they have to.

[16 minutes 13 seconds][Agent] : Yeah 3. So uh, is it this the day after you get paid? So today's the 15th of Jan, When did you want the 1st pay to come out? When's your payday?

[16 minutes 13 seconds][Customer] : You paid payday. About a 22nd, Yeah.

[16 minutes 31 seconds][Agent] : 22nd, so next Wednesday, so put it for next Wednesday. They'll come out of before, after then on, but you're still covered from today under the terms and conditions.

[16 minutes 39 seconds][Customer] : OK.

[16 minutes 39 seconds][Agent] : Now with the level of coverage, you want me to leave it at the 2 million, the 1.5 or the 1,000,000?

[16 minutes 45 seconds][Customer] : How much is the 1.5 again? Sorry. Each.

[16 minutes 43 seconds][Agent] : The one point, yeah, it's right. 1.5 is uh, \$73.24 a Ford.

[16 minutes 55 seconds][Customer] : So it's like \$30 less? Yeah, it's roughly.

[16 minutes 57 seconds][Agent] : So it's about what is it 7324? It's about?

[17 minutes 10 seconds][Customer] : OK, Yeah, we'll just do 2,000,000 please.

[17 minutes 1 seconds][Agent] : No, it's about 20, \$24.00 off OK, there's a leave that's 2,000,000. Now I'll quickly explain to you what this is gonna cover you for. OK, so basically covers you for death due to any cause except suicide in the 1st 13 months. If you take it out today and let's say tomorrow you pass in a car accident or heart attack, for example, touch it, you're gonna be cut through those kind of things straight away. Now, uh, there's a terminally ill advanced payment included as well. So hopefully you never have to use this, but what it means that at any time and hold the policy, if you were diagnosed with 24 months or less to live by a medical practitioner, then obviously in this, in this case, we'll pay out 100% of the life insurance benefit amount to while you're alive. OK. And uh, with the premium, there's one more thing you might notice already, but your premium is stepped, which is it will generally increase each year. Now, in addition, this policy has automatic indexation, which means each of your sum insure will increase by 5% of the associated increases in premium until it's the maximum benefit of the man or onto the policy and the best we follow along your 70th birthday, you can opt out of automatic condi. So you can opt out of this automatic indexation each year if you wish. So I'll give you a quick example as well as an indication. If you make that changes to the policy, your premium makes still be \$104.58 a fortnight, umm, and your benefit amount will stay at \$2,000,000. OK. But we'll let you know roughly 4 weeks prior to the policy anniversary date of what the new premium would be. You can also find information about our premium structure on our website as well. Did you have any questions around that at all, Sam?

[18 minutes 32 seconds][Customer] : Just a terminally L1. What?

[18 minutes 34 seconds][Agent] : Yep.

[18 minutes 34 seconds][Customer] : What do you welcome? Bye.

[18 minutes 36 seconds][Agent] : So if you were the terminal illness advance payments, if you were diagnosed with 24 months or less to live by a medical practitioner, any time you hold the policy, we

pay the whole life insurance benefit amount to while you're alive.

[18 minutes 51 seconds][Customer] : Oh, OK. Well, that's good.

[18 minutes 53 seconds][Agent] : OK. Yeah. So they say you can use that money to treat the terminally illness, pay off debts. It's entirely up to you. OK?

[18 minutes 58 seconds][Customer] : Oh wow.

[19 minutes][Agent] : That's already included. And also, if you haven't done your will already, you're gonna get access to a fee legalized online book it as well, valued at \$160.00. And also following your first policy anniversary day, we will refund you 10% of the premiums you paid in that time for being a loyal customer. So you're also gonna get a refund of \$253.90 refunded back in your bank.

[19 minutes 22 seconds][Customer] : So I can do well through you. Bye.

[19 minutes 18 seconds][Agent] : And following the first policy anniversary day, OK, you're gonna get access to a fee legalized online. Book it. That's right.

[19 minutes 28 seconds][Customer] : Bye.

[19 minutes 29 seconds][Agent] : OK umm, but any questions at all before I set this up for you uh have you understood everything so far?

[19 minutes 34 seconds][Customer] : Yeah, I have that. Thank you.

[19 minutes 35 seconds][Agent] : Beautiful, beautiful. So first payment there. Like I said uh, like you said, one week from today, the 22nd and come out of before month and then on just to clarify.

[19 minutes 46 seconds][Customer] : That's Daniel.

[19 minutes 42 seconds][Agent] : I mean your first name Sam, is that short for anything or yeah. So let me just put the do you have any middle names there at all?

[19 minutes 51 seconds][Customer] : Harold Douglas.

[19 minutes 52 seconds][Agent] : HSS AM UEL and then Harold.

[19 minutes 58 seconds][Customer] : Yep.

[19 minutes 56 seconds][Agent] : Harold Douglas. Douglas. Yeah. And then Dawson. Yeah.

[20 minutes 2 seconds][Customer] : Yes, that's it. Las and Dawson.

[20 minutes 9 seconds][Agent] : So it's a Douglas. Yeah. Beautiful. Excellent. Alright, now, umm,

with the method of paying, you wanna use DSP, the account number for this or Visa Master debit card. A quick card, What's easier for you?

[20 minutes 8 seconds][Customer] : Yeah, Yeah, that's it.

[20 minutes 25 seconds][Agent] : Yeah, yeah. Is it a Visa or Master debit card?

[20 minutes 22 seconds][Customer] : And you know our card, I think it's the card.

[20 minutes 31 seconds][Agent] : MasterCard.

[20 minutes 32 seconds][Customer] : Thank you.

[20 minutes 31 seconds][Agent] : OK, so before I grab that off, you let me know when you're ready. I'm just going to pause the call recording first. OK.

[20 minutes 37 seconds][Customer] : Yep, I'm just, I'm just sorry. I'm gonna type in the house.

[20 minutes 42 seconds][Agent] : I just want to confirm again. Have you had a cigarette in the last four months? Yes, Sir.

[20 minutes 46 seconds][Customer] : No, no.

[20 minutes 47 seconds][Agent] : OK, beautiful. All right, so I just looked this again for you and I'll just put in your full name so that that's all appear on the policy documents. OK, OK, uh, let me know when you're ready.

[21 minutes 6 seconds][Customer] : Mm. Hmm. OK. Just load it in and get re cut. Alright. Ready.

[21 minutes 9 seconds][Agent] : OK, so just to clarify, we're using a card number and expiry date, is that correct?

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

[21 minutes 14 seconds][Agent] : OK, beautiful. Uh, so let me just read this out for you.

[21 minutes 21 seconds][Customer] : Yeah.

[21 minutes 27 seconds][Agent] : OK. So it says here for security purposes while it's any card details a call recording will stop and we'll recommence after we collected the details so that. Pause the call recording for you, all right, and it's easier. Please be advised, the call recording is now resumed for quality and monitoring purposes. What I'm gonna do now is read out the terms and conditions and then we'll be done. OK, Thanks for your patience, mate.

[22 minutes 27 seconds][Customer] : Yep, alright.

[22 minutes 29 seconds][Agent] : So it's easier, Uh, and remember with the premium, you can also find information about our premium structure on our website as well. All righty. So it's easy and thank you. Send me hell. Doug Douglas Dawson is importing to understand the following information. I will last you give it to these terms at the end of your policy will not be enforced unless you agree to these terms in full real life insurance issued by hand of the life of us Laser limited, whom we will refer it to as Hanover. Hanover as in the radio agreed to financial services and what we refer to as GFS, uh, trading as re insurance to issue in the reins. This insurance on its behalf and of the last upon the accuracy of the information you provided when SSC application that includes the information we initially clicked for me to provide a quote had of has said a target market determination for this product, which describes the type of consumer this product is designed for. Uh, 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 reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty just to clear your center.

[23 minutes 28 seconds][Customer] : Yes.

[23 minutes 29 seconds][Agent] : Thanks for that. We made from time to time one offers to you about the communication methods you're provided to us in relation to other products and services. By agreeing to this declaration. You can send to us to contact you for this purpose until you opt out. You know that is at any time by contacting us. We accept the color pays a lump sum benefit amount of Sammy Howard Douglas Dawson receives \$2,000,000 in the event of life insurance. The benefit is not paid independent suicide in the 1st 13 months of the policy. Your premium free of history covers \$97.65 per fortnight. Your premium is stepped, which is will be calculated that each policy anniversary, which generally increases the age your summit. You will also increase automatically by 5% each year until you've reached the maximum benefit amount or until policy anniversary. Following you send if your birthday and you can opt out of this. You understand that the premium projection providers indicative only it does not take the Academy existing policies you may have with

us, including your premium amount payable to GFS or between 41% and 55% to cover costs. Your premium be debited from your credit card which was was debit from and that provided to us. The policy documentation PDS and FSU emailed to you and if you have provided us with an e-mail address. Your policy documentation will also e-mail to you today. You should carefully consider these documents saying so the product meets and needs you have a day they're calling off. When you may cancel your policy and any premium you may have payable you funded in full unless you launched a claim. There are risks associated with replacing policy soon as your new policy may not be identical to existing cover. We recommend that you do not cancel the existing policy until you've received and reviewed our policy in full. They're the complaints verses which you can access any time by contacting us. Full details are available online and then the documentation we are sending. Now two questions there for your first question, do you understand and agree with the declaration just to query your center? And, uh, would you like any other information or would you like me to read any part of the PDSTS center?

[25 minutes 12 seconds][Customer] : Yes No.

[25 minutes 20 seconds][Agent] : OK, beautiful. So remember you covered them now, uh, under the terms and conditions.

[25 minutes 25 seconds][Customer] : So if I if I had a if I got killed in a crash, yes.

[25 minutes 30 seconds][Agent] : That's right. So remember, yeah, so remember because you've been approved, uh, what you're covered for is I'll just repeat that for you. Umm, that's duty, any cause except suicide in the 1st 30 months.

[25 minutes 29 seconds][Customer] : Tomorrow did they get they told yes.

[25 minutes 41 seconds][Agent] : If you take it out today in tomorrow, you pass in a car accident or heart attack, for example, Touchwood, it'll be come for those kind of things straight away.

[25 minutes 48 seconds][Customer] : Bye bye. No worries.

[25 minutes 48 seconds][Agent] : OK, beautiful. So I just need to remember fill out the beneficiaries form sign that it's in the back to us. Umm and uh yeah. Apart from that, if you have any other questions at all, just give us a call, OK?

[26 minutes 1 seconds][Customer] : Yep. Thank you.

[26 minutes 3 seconds][Agent] : Alright mate, you have a wonderful day. It's been a pleasure. Thank you. Bye.

[26 minutes 5 seconds][Customer] : Yeah, you too. Bye.

[26 minutes 6 seconds][Agent] : Bye.